

CRC Hearing

Moderated by Richard Buery

Tuesday, March 4, 2025

5:21 p.m.

Fordham University, McShane Campus Center

441 East Fordham Road, Third Floor

Bronx, NY 10458

Reported by: Thea Popko

JOB NO: 7187880

A P P E A R A N C E S

List of Attendees:

Richard Buery, Chair

Edward Kiernan, General Counsel

Sharon Greenberger, Vice Chair

Carl Weisbrod, Panel Member

Lisette Nieves, Panel Member

Anthony Richardson, Panel Member

Kathryn Wylde, Panel Member

Leila Bozorg, Secretary

Shams DaBaron, Panel Member

Valerie White, Panel Member

Diane Savino, Councilmember

Julie Samuels, Commissioner

Anita Laremont, Commissioner

Grace Bonilla, Commissioner

Adolfo Carrion, Jr., Commissioner

Lucy Joffe, Deputy Commissioner

Marjorie Velazques, Speaker

Kirk Goodrich, Speaker

Eric Lane, Speaker

Pascale Leone, Speaker

Craig Gurian, Speaker

Professor Mitchell Moss, Speaker

Sean Campion, Speaker

1 A P P E A R A N C E S (Cont'd)

2 List of Attendees (Cont'd):

3 Shanequa Charles, Speaker

4 Brendan Cheney, Speaker

5 Maria Forbes, Speaker

6 Hadaryah Morgan, Speaker

7 Roxanne Delgado, Speaker

8 Ericka Keller, Speaker

9 David Gellman, Speaker

10 Basha Gerhards, Speaker

11 Michael Kaess, Speaker

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1 P R O C E E D I N G S

2 CHAIRMAN BUERY: Good evening. Can you
3 all hear me? All right. Good morning -- good
4 evening, everyone. And welcome to this public hearing
5 of the New York City Charter Revision Commission. My
6 name is Rich Buery. I'm honored to chair this work.
7 And we are here because New York is celebrating its
8 400th birthday and we thought this was a fitting
9 moment to take a fresh look at our city's governing
10 charter.

11 Our goals are to think about how we can
12 amend the charter to ensure that New York City remains
13 a cradle of opportunity as it was for my parents when
14 they emigrated to -- from Panama some 60 years ago.
15 We're going to think about how we can revive the
16 charter to make it a more effective tool for building
17 the more inclusive and affordable city that New
18 Yorkers deserve.

19 We have the responsibility of reviewing
20 the entire charter and suggesting changes for voters
21 consideration. Only where voters agree to those
22 changes at the election will any changes to the
23 charter go into effect. I know I speak for my fellow
24 commissioners when I say that we are committed to
25 hearing from a broad spectrum of New Yorkers and to

1 pursuing the best ideas we can find.

2 This hearing is just one of many public
3 hearings across every borough to hear ideas from
4 experts, from community leaders, from elected
5 officials, and indeed from any member of the public
6 who wishes to testify. And importantly, this is an
7 independent commission. In making a recommendation to
8 the city voters we are bound by our judgment and by
9 our values. We will pursue ideas regardless of who
10 propose them and regardless of who supports them.

11 Joining me in this task are 12 other
12 commissioners, some of whom are attending this hearing
13 virtually. They are Vice Chair Sharon Greenberger,
14 Secretary Leila Bozorg, Grace Bonilla, Shams DaBaron,
15 Anita Laremont, Dr. Lisette Nieves, Anthony
16 Richardson, Julie Samuels, Senator Diane Savino, Carl
17 Weisbrod, Valerie White, and Kathryn Wylde.

18 As I said, we'll be considering the
19 entire charter. However, the commission is looking in
20 particular at our charter's approach to housing and
21 planning. From my perspective, there is no more
22 urgent challenge for this body to take up.

23 As we all know in this room, our city
24 is in the midst of a profound affordability crisis.
25 For millions of New Yorkers, especially for low income

1 New Yorkers, housing cost is a central struggle of
2 their lives. For millions more, our housing crisis
3 severely limits where New Yorkers can live, what
4 schools they can attend, how they can get to work, and
5 whether their families can stay together. These
6 challenges will be the focus of our hearing.

7 So let me say a few words about how the
8 hearing will unfold. First we will hear from several
9 invited panelists. Each panelist is asked to speak
10 for no more than five minutes. And when we have a
11 group of panelists testifying together, we will then
12 open up to questions for the panel all at once and
13 we'll limit to our questioning to ten minutes. And
14 I'll ask commissioners to hold any questions until all
15 panelists have finished and to be mindful of the clock
16 as we move through the hearing so that we can ensure
17 that everyone who wishes to testify has a chance to
18 testify.

19 After hearing from invited panelists,
20 we will hear from members of the public. Members of
21 the public are asked to testify for no more than three
22 minutes. Afterwards, the commission may ask
23 questions. We will hear from the public first those
24 who are present in person, and then we will move to
25 testimony from those attending virtually.

1 If you wish to testify virtually, there
2 is a sign on sheet online. You can find it on the
3 meeting page for this hearing by going to
4 nyc.gov/charter, click on the meetings tab and
5 selecting the Bronx hearing. We will also drop a link
6 to that form in the chat for those of you who are
7 attending virtually.

8 We will do our level best to hear from
9 everyone who wishes to speak today. The meeting is
10 scheduled to run until 8 p.m., and we will try our
11 best to accommodate everyone. We have ASL
12 interpreters who are planning to be here until eight.
13 If -- we will ask at close to eight whether anyone
14 needs ASL interpreters and if we still have testimony
15 but don't need anyone who needs interpretation, we
16 will then excuse the ASL interpreters at that time.

17 And if for some reason you're not able
18 to testify this evening, just remember there are many
19 ways to testify, including at other public hearings or
20 by submitting written testimony, which you can do
21 again online at nyc.gov/charter, or by emailing
22 chartertestimony@citycharter.nyc.gov. That is
23 chartertestimony@citycharter.nyc.gov. All our
24 hearings are live streamed and are recording for
25 archival purposes.

1 So before we get to testimony, I will
2 ask the commissioners for a motion to approve the
3 minutes of our February 24th hearing.

4 MS. GREENBERGER: So moved.

5 MR. WEISBROD: Second.

6 CHAIRMAN BUERY: Thank you so much.
7 Any discussion on that motion? All in favor say
8 "aye."

9 MULTIPLE SPEAKERS: Aye.

10 CHAIRMAN BUERY: Any opposed?
11 Abstentions? All right; the minutes are adopted.

12 So with that, we will begin our
13 testimony. First, I am excited to hear from a son of
14 the Bronx, the commissioner of the City's Department
15 of Housing Preservation and Development, and a
16 longstanding public servant who spent many years in
17 service to our city, the Honorable Adolfo Carrion.

18 MR. CARRION: Thank you.

19 CHAIRMAN BUERY: Thank you.

20 MR. CARRION: Thank you very much.
21 Good evening. Thank you for this opportunity. Good
22 evening, Chair Buery, Vice Chair Greenberger,
23 Secretary Bozorg, members of the Charter Revision
24 Commission. My name is Adolfo Carrion. I am the
25 commissioner of the New York City Department of

1 Housing Preservation and Development.

2 I will take 30 seconds of personal
3 privilege to say that my parents got here in the 1950s
4 New York from Puerto Rico. And this city provided the
5 opportunity in less than one generation for us to go
6 from a sub-basement apartment in -- on South Second
7 Street in Williamsburg to public housing at Jacob Riis
8 Houses in the Lower East Side to a federally
9 subsidized limited equity co-op on 12th Street and
10 Avenue C, and home ownership by 1969. So that's the
11 kind of city we want to create and sustain.

12 So I'm encouraged by, sort of, your
13 personal testimony there as chair of this. I'm -- I'm
14 joined by my colleague Lucy Joffe, who is Deputy
15 Commissioner for Policy and Strategy. Thank you for
16 the opportunity to be here to discuss HPD's fair
17 housing work and its important relationship for the
18 Charter Revision Commission's work. We believe that a
19 fair housing lens is critical to this discussion
20 because housing discrimination is not just a
21 historical matter. These issues remain present and
22 prevalent in New York City.

23 Through its work in housing
24 development, preservation, subsidization, and
25 neighborhood health, our agency, HPD, is working to

1 ensure all neighborhoods are accessible, available,
2 and appealing, giving New Yorkers the power of choice
3 to stay in their current homes or to move, depending
4 on their needs and preferences. But the city has a
5 long way to go. Discrimination, the lack of available
6 housing and the dearth of low cost and affordable
7 rental housing all deny New Yorkers the choice in
8 where they live.

9 HPD has a -- as -- was the primary
10 architect of the city's Where We Live NYC Plan. Where
11 We Live is an unprecedented and comprehensive set of
12 commitments to undo New York City's legacy of
13 discriminatory housing practices and replace it with
14 justice and equity for those who make New York City
15 their home.

16 The plan was completed at a moment when
17 the federal government was backing away from its
18 commitment to the Federal Fair Housing Act. Five
19 years on from its release, Where We Live is recognized
20 as a landmark. It continued to hold strength through
21 both the pandemic and an administration change, and it
22 was an inspiration for the historic citywide zoning
23 reform which, you know, City of Yes for housing
24 opportunity.

25 Just to create Where We Live, HPD and

1 its partners spent countless hours examining data,
2 holding community conversations with more than 700 New
3 Yorkers, and considering exclusionary housing
4 practices from every angle, we heard from New Yorkers
5 that their experiences around segregation and
6 integration are complicated. But -- but above all
7 else, we took from those interactions the message that
8 New Yorkers need choice; choice in where they live.

9 As part of Where We Live we looked at
10 multiple approaches to understanding the city's
11 residential patterns and how those patterns have
12 changed since 1990. Taken together, the data show
13 that the city is increasingly diverse, yet still
14 segregated by race and ethnicity by most measures.
15 And I know we have some visuals up on the screen that
16 demonstrate this -- this reality.

17 We also identified that life outcomes
18 based on race, disability status, and other
19 characteristics protected by fair housing laws
20 correlate strongly with the city's patterns of
21 segregation. Asthma rates in the predominantly
22 Hispanic neighborhoods of Mott Haven and Melrose, for
23 example, were outsized compared to those from lower
24 density, more affluent, and white parts of Queens and
25 even parts of Manhattan.

1 Similarly, in neighborhoods with the
2 highest ratios of pawn shops and check cashers to
3 banks and credit unions, all areas with predominant
4 populations of people of color, mostly, most
5 neighborhood residents had subprime or un-scorable
6 credit.

7 Taken as a whole, the data in Where We
8 Live reveals that the neighborhoods we call home
9 affect our access to essential services, including
10 affordable transportation, quality education, safe
11 streets, and various goods and services that enhance
12 our wellbeing. And you can see the visual about the
13 asthma rates and the credit maps.

14 Undoing the city's legacy of
15 segregation requires various interventions and
16 investments. We must address the uneven distribution
17 of housing production, especially the production of
18 low cost housing so that New Yorkers can choose to
19 live in the neighborhoods that are best for them.
20 Currently, however, new housing production is highly
21 concentrated.

22 In recent years, some neighborhoods
23 have added virtually zero housing, and some are even
24 losing homes. Specifically in 2023, ten community
25 districts produced as much as the other 49 community

1 districts combined. A factor that contributes to the
2 existence of limited affordability areas.

3 Now, limited affordability areas are
4 neighborhoods that fall below the 30th percentile
5 citywide in terms of the number of homes that would be
6 affordable to the median income New Yorker. Because
7 of the lack of low cost housing, low income New
8 Yorkers cannot choose to move to limited affordability
9 areas and are effectively excluded from these
10 communities. And you'll see up on the board our
11 housing production map and the limited affordability
12 area map.

13 HPD is working to make sure that there
14 is more housing, especially low cost and affordable in
15 every neighborhood. Since the release of the Where We
16 Live -- of Where We Live in October 2020, we
17 incorporated into our principles and our work to make
18 good on our, on the Where We Live commitments. HPD
19 and its partner agencies have met 50 percent of the
20 planned commitments with over 90 percent in progress
21 and -- or toward completion.

22 But HPD cannot truly unlock the power
23 of housing development toward a more equitable and
24 just New York alone. Key to our progress and to
25 greater housing equity are the zoning practices and

1 policies that make it possible to develop affordable
2 housing in all neighborhoods.

3 In addition to the commitments the city
4 has made as part of Where We Live and consistent with
5 the spirit of those commitments, Local Law 167 of 2023
6 requires the city to set community district housing
7 production targets and to conduct an assessment of
8 unique community housing needs. To meet those targets
9 the city will need more tools to dismantle the
10 obstacles to fair housing that have existed for
11 generations.

12 HPD has continued to sound an alarm.
13 Barriers to housing and neighborhood choice are not
14 just part of our city's history. They are a deeply
15 unfortunate part of its present. And there is a
16 version of the future in which we, in which we allow
17 policies of discrimination and exclusion to persist.

18 The watch word from HPD's perspective
19 is choice. The choice that all New Yorkers should
20 have to live in the types of buildings, neighborhoods,
21 and communities that suit their needs, the needs of
22 their families, their health, and identities. HPD
23 views choice as our commitment to New Yorkers and we
24 believe it is our obligation to raise awareness of
25 this commitment at every chance.

1 We hope that the commission shares this
2 commitment in its deliberations and that the changes
3 to the charter reflect it. Thank you for the
4 opportunity to speak before you today, and to all of
5 you, thank you for your service to the City of New
6 York as part of this commission. Thanks.

7 CHAIRMAN BUERY: Thank you so much,
8 Mr. Commissioner.

9 Anyone have any questions?
10 Commissioner Weisbrod?

11 MR. WEISBROD: Thank you very much,
12 Commissioner. Will the department be submitting any
13 recommendations to the commission on proposed charter
14 changes that would make the challenge of Where We Live
15 more achievable?

16 MR. CARRION: So we are -- we are part
17 of a robust discussion around some of the proposals
18 that are being talked about. Lucy can talk a little
19 bit about the work we're doing in that regard. I -- I
20 think what -- what we want to do is to frame
21 the -- the challenge that we're facing, what's before
22 you, and to let you know that the -- the obstacles are
23 real and -- and that this commission has the
24 opportunity to address those obstacles in -- in its
25 deliberations.

1 MS. JOFFE: We're here in our expert
2 capacity around fair housing. We also do extensive
3 data work and we're here to be a resource for the
4 commission.

5 MR. WEISBROD: I'm -- I'm sorry.
6 I -- I, I'm sorry, I didn't hear the last part of what
7 you said.

8 MS. JOFFE: We're here to be a resource
9 for the commission and to provide insight or
10 information that you may need.

11 MR. WEISBROD: It would, at least from
12 my perspective, it would, since you are really in many
13 respects the deliverer of housing for the city, any
14 recommendations that you might have that would, for
15 charter change, that would make your job and the
16 challenges of Where We Live more easily achievable
17 would be, at least from my perspective, very welcome,
18 so --

19 MS. JOFFE: So we appreciate that.

20 MR. WEISBROD: You don't have to answer
21 that now, but -- but as we deliberate, it would be
22 helpful.

23 MS. JOFFE: Yes. And we look forward
24 to continuing to be a resource on that. And we can
25 certainly talk more about any of the proposals as we

1 go, and some of our perspective and what we've seen as
2 the challenges for building housing in all parts of
3 the city, which is really a lot of our focus.

4 MR. CARRION: And I'll -- I'll just add
5 very briefly that some of the legislative wins that
6 we've had recently have moved some of those obstacles
7 out of the way. And of course the amendments that we
8 made to the zoning code through City of Yes for
9 housing opportunity really created a fertile
10 environment for us to be able to build in many of the
11 places where these problems persisted because the
12 zoning code just didn't allow multifamily rental
13 housing in many places.

14 Some of the incentives that are built
15 into that I think are going to show results over the
16 next ten to 15 years. And you've heard the estimate;
17 it's about 80, 82,000 units of additional housing that
18 would be coming onto the market.

19 So, and -- and I'll -- I'll say, add
20 this: Affordable housing production is a small slice
21 of -- of the housing in New York City. And regulated
22 housing is a small slice. You know, there's more than
23 three and a half million, 3.6 million homes out there
24 and the regulated universe is about a million units or
25 just shy of a million units. We want to put more of

1 those regulated units in the market to create
2 opportunity. But we also have a supply, a severe
3 supply problem in this town. And if, you know,
4 changing the zoning code has allowed us to create a
5 larger envelope of opportunity.

6 CHAIRMAN BUERY: Commissioner Nieves?
7 Press the button.

8 MS. NIEVES: Red is on. Okay,

9 MR. CARRION: When it's red it's good
10 and when it's --

11 MS. NIEVES: Hi, Commissioner.

12 MR. CARRION: Hi.

13 MS. NIEVES: Good to see you.

14 MR. CARRION: Nice to see you.

15 MS. NIEVES: The question that I have
16 for you is the, we've seen a lot of studies that say
17 because we have such a low vacancy rate, we should
18 just, it doesn't matter what kind of housing we put
19 out there, if we just increase the volume of housing
20 out there, we will lower rates and thus increase
21 mobility.

22 Now there are critics of that, and I
23 really hope that -- you don't have to -- you can
24 respond to that now, -- but I really hope in your
25 testimony or whatever you submit that you really speak

1 to that theory, which is broadly held. Flood the
2 market, prices will go down and mobility will increase
3 for folks.

4 So I hope that you can, if you want to
5 say something now, that'd be great. But also I -- I
6 would love to see some written testimony in that as
7 well.

8 MR. CARRION: Thank you, Commissioner.
9 I will say this; that the more housing we have, the
10 better it is. We have a 1.4 percent vacancy rate.
11 And if you're a low income family in this town,
12 it's -- it's probably under 1 percent, the
13 availability of affordable units of, you know,
14 available to you or your family.

15 So supply, in general, we believe that
16 it's good. Our charge is to create more affordable
17 housing for working people and -- and lower income
18 folks, and even folks with no income. And we cover
19 that universe of households. And it's our, it's
20 our -- our responsibility as the housing agency of
21 the -- of the City of New York. But I'm -- I'm glad
22 you brought that point up.

23 MS. NIEVES: Great. I just want to
24 make sure that when you respond to that, I think the,
25 there's broad assumptions around the mobility of all

1 New Yorkers. And you particularly focus on those that
2 have no income or low income. If you could also cite
3 and respond to any reports that talk about the
4 differential mobility experiences. Thank you.

5 MS. JOFFE: If I can also add on to
6 that question. You hear us talk a lot about
7 affordable housing and absolutely the commissioner
8 talked about our work around increasing the supply.
9 Something that you, that we also focus on -- and
10 that's why we call it Where We Live, -- where we build
11 and what we build also matters. And we believe really
12 deeply it is not an either/or, it is a both/and.

13 So we both need to build as much
14 additional housing as we can, as much of that to be
15 low and -- and low cost and affordable is great. But
16 also there are parts of our city that have long been
17 closed off to many New Yorkers and that is not a
18 historical accident. It's something we've talked
19 about throughout Where We Live, and government has at
20 times been part of the problem and at times just stood
21 by.

22 And so a lot of our work and we think
23 the commission's work to build on what we have set in
24 motion through City of Yes is ensuring that we can
25 actually follow through with that commitment to build

1 a little more housing in every neighborhood across the
2 city because New Yorkers should be able to choose the
3 neighborhood that's best for them. And if there isn't
4 housing in every single neighborhood, they don't have
5 that choice.

6 CHAIRMAN BUERY: Commissioner
7 Richardson?

8 MR. RICHARDSON: Yes. Commissioner,
9 thank you again for your testimony. I understand that
10 part of the HPD's or part of the production of housing
11 comes from housing that is built on formerly
12 city-owned property. I think what will be helpful is
13 a follow up to understand the mapping of that.

14 And I know that y'all have done some
15 great work on looking at not -- not even property
16 that's under HPD's jurisdiction, but could be under
17 other city agency jurisdictions. Perhaps looking at
18 what that looks like and particularly if there are
19 opportunities in those limited affordability areas. I
20 think that'd be interesting.

21 MR. CARRION: So, you know,
22 that -- that is probably the freshest stuff that we're
23 doing, the freshest work we're doing. In addition to
24 the zoning code change, there is, there are a number
25 of initiatives where we are looking at assets that can

1 generate significant housing in limited affordability
2 areas and some of them are in Manhattan.

3 So we've got the Manhattan plan for a
4 hundred thousand units of housing over a fixed period
5 of time, identifying every available site where it's
6 possible. Midtown south rezoning, which takes a, the
7 Garment District essentially and all of this sort of
8 warehouse manufacturing commercial space and turns it
9 into housing, tens of thousands of units of housing
10 available -- will become available.

11 And then some -- some major sites
12 that -- that will be offered for proposals for
13 development, including my favorite, which is 100 Gold
14 Street, which will be RFP'd -- hey, Shams -- which
15 will be -- which will be put -- put up for -- for
16 proposals within days now where almost -- almost 2000
17 units of housing can -- can be created.

18 And it'll be a mix of market rate and
19 deeply affordable -- affordable to low income
20 families. It will, and it's in a neighborhood that's
21 rich with opportunity and -- and amenities. So we're
22 very aggressively taking that approach, and I
23 appreciate you bringing that up.

24 MS. JOFFE: And I'll just add that is
25 one of the 81 commitments we made in Where We Live and

1 so this is our work in part to follow up on that.

2 MR. CARRION: Yes.

3 CHAIRMAN BUERY: I want to thank you so
4 much for your testimony. I just wanted to reiterate
5 what Carl said, is really excited to hear your
6 specific recommendations not only in your seat now,
7 but you have such a unique set of experiences at every
8 part of this process, as the city council and the
9 borough president, HUD, now at HPD.

10 And so much of what we've been hearing
11 about are the different ways at which dynamic that
12 each of those levels can affect -- for the good or for
13 ill -- housing development including -- including, as
14 you're describing, equitable housing development
15 across the city.

16 So I'm really excited to hear both from
17 your current seat but from your life experiences, what
18 you would counsel us to make a charter that would've
19 made this easier at each of those, each of the seats
20 you've had.

21 MR. CARRION: Well thank you, and thank
22 you for this opportunity and we look forward to a
23 robust conversation with you.

24 CHAIRMAN BUERY: Thank you so much.

25 MR. CARRION: Thank you, members.

1 CHAIRMAN BUERY: Appreciate it. Our
2 next panel -- our next speakers will be a panel. I'm
3 going to call out both Marjorie Velazquez, former
4 member of the city council, and Kirk Goodrich of
5 Monadnock Development. And I'm sorry, I think I
6 pronounced that wrong. Monadnock Development?

7 MR. GOODRICH: Monadnock. That's
8 right.

9 CHAIRMAN BUERY: Sorry.

10 MR. GOODRICH: Former councilmember
11 first, please.

12 MS. VELAZQUEZ: Okay. I'm on; right?

13 CHAIRMAN BUERY: No. The red button.
14 Red light.

15 MS. VELAZQUEZ: There we go.

16 Good evening. My name is Marjorie
17 Velazquez, and from 2022 to 2023, I served in the city
18 council representing the 13th district in the Bronx,
19 which includes Throggs Neck, Pelham Bay Park, Morris
20 Park, and other communities in the northeast Bronx.

21 The housing crisis is the defining
22 challenge facing our city. As a councilmember,
23 perhaps one of the challenges I faced the most
24 was --when I was in office -- was a proposal to build
25 more housing. A rezoning to add 349 apartments in

1 Throggs Neck, including 168 affordable apartments for
2 seniors and veterans in a district that added fewer
3 than 60 affordable units in the previous eight years.

4 As a councilmember under the city
5 council practice known as member deference you are at
6 the center of the debate over housing proposals like
7 this one. Opponents of a plan, even if they are few,
8 know that the very best way to prevent a project is to
9 convince a councilmember to vote against it and they
10 focus their attention on the local member. Simply
11 put, a small vocal minority can get in the way of an
12 affordable housing for a majority of residents who so
13 desperately need it.

14 Councilmembers hear the voices of big
15 and small community groups and during this
16 unprecedented housing crisis, they must strive to
17 provide affordable housing for all families in New
18 York. With member deference what was originally
19 intended to be an avenue of input for all residents in
20 the district, it's become a bludgeon for a few
21 outspoken residents. They use their wealth and
22 intimidation to unnecessarily divide communities.

23 ULURP member deference will always put
24 elected officials in a position where it's hard to say
25 yes to affordable housing, than no, forcing members

1 into a no-win political situation. New Yorkers are
2 tough, and elected officials are used to hearing
3 strong views from constituents. But in my case, the
4 opposition went frighteningly outside the bounds of
5 civil discourse.

6 I was doxed. I received multiple death
7 threats. My home was broken into. My staff and I had
8 to receive police protection. I had to have a panic
9 button installed in my house and my office that went
10 directly to the NYPD. The hate and the venom laced
11 with racism and misogyny that was directed at me and
12 my staff was overwhelming. I feared for my safety and
13 continue to feel the effects in my community to this
14 day.

15 What did I do to deserve this vitriol?
16 I signaled openness to voting for housing and
17 ultimately negotiated a deal that allowed this
18 important housing project to go forward. Projects
19 like this in every neighborhood are the only way to
20 make a dent in this housing crisis.

21 With how long the ULURP process
22 currently takes, we will struggle to match the rate of
23 affordable housing production that is needed to make
24 New York City an affordable place for families to
25 raise their children and our older New Yorkers to

1 retire in the city they've called home for decades.

2 I am proud of the compromise I
3 negotiated. It took courage and I understood the
4 stakes. Unfortunately, my decision to support new
5 housing cost me my seat at the city council.

6 I believe in community input. I
7 believe in a democracy where we need communities to
8 have a say in development. But a system that depends
9 on councilmembers enduring death threats, hate, and
10 intimidation to approve new housing is a system that
11 cannot solve our housing crisis.

12 The City Charter Review Commission
13 gives us an opportunity to address this immense burden
14 that the ULURP process heaves upon local elected
15 officials and more importantly, would give us an
16 opportunity to turn our dream of affordable housing
17 into a reality.

18 So thank you for this opportunity to
19 testify.

20 CHAIRMAN BUERY: Thank you so much for
21 your testimony.

22 Mr. Goodrich.

23 MR. GOODRICH: Sure. So good evening
24 to -- to all of you and thank you for the invitation
25 to talk. So my name is Kirk Goodrich, I'm president

1 of Monadnock Development. I've been a developer for
2 the last 15 years. Before that I financed housing
3 and -- and also studied it as an undergrad, and I'm
4 co-host of The Housing Problem podcast.

5 I think the Charter Revision Commission
6 has an opportunity that's really unique. And my
7 focus, of course, is on reform of the Uniform Land Use
8 Review Procedure, ULURP.

9 And I want to echo what former
10 councilmember Marjorie Velazquez just said and -- and
11 just, you know, applaud her courage and what it cost
12 her. And at a fundamental level, I've spent so much
13 of my time engaging communities when, beginning when I
14 was 24, which is now 32 years ago and now, and so no
15 one I know would value community engagement as much as
16 I do.

17 But the last five years have been a
18 real eye-opening experience for me. We had four
19 rezonings going simultaneously and the degree of
20 disappointment I have with elected officials and
21 community boards and so-called activists and
22 stakeholders is really problematic.

23 And -- and the reality is that we have
24 a process that doesn't incentivize projects moving
25 quickly, doesn't recognize the pain and suffering

1 working people and poor and vulnerable populations are
2 going through.

3 And, you know, if -- if we take a
4 vacation and we check into a hotel with our family and
5 we don't like it, we get them out of there. We won't
6 even spend, allow our families to spend a single night
7 in a hotel that we don't like. But we're okay in the
8 name of community engagement, having people wait five,
9 six years or longer, some public rezonings 15 years or
10 more, while we deliberate whether affordable housing
11 should be built and how affordable it should be. And
12 I just -- I just think that's an abomination.

13 And so we need a fast track
14 disposition, not -- no ULURP disposition for
15 city-owned properties that are for affordable housing.
16 If it's a hundred percent affordable housing, we -- we
17 need an abbreviated process that, in my mind, is built
18 around City Planning Commission approval.

19 And then as the -- the councilmember
20 just said, the member deference is a toxic thing. It
21 allows a single individual to disrupt our housing
22 market and creates a situation where affordable
23 housing is concentrated in East New York and
24 Brownsville and the Bronx and huge swaths of the city
25 don't do their fair share. And I think that's

1 problematic. My audience, whether it was when I was
2 19 and took my first affordable housing class or
3 today, is the community of working people who are
4 barely scraping by.

5 My mother spent 32 years bussing trays
6 in a hospital kitchen with poor working people. And
7 those kinds of people across the United States who are
8 earning minimum wages, can't afford to rent a typical
9 one bedroom in the 50 largest cities in the country,
10 those people -- there's not a city, state, or county
11 in the country where a full-time minimum wage worker
12 can afford a typical one bedroom -- a two bedroom
13 apartment in their market. That's a -- that's a
14 catastrophe. It's bad housing policy, it's bad social
15 policy, it's bad economic development policy.

16 We have forsaken working people in a
17 catastrophic way in this country. My vision is
18 simple. My parents came here from Belize in 1962. My
19 father was a plumber. My mother worked in a hospital
20 kitchen. They rented a room. Then they rented a -- a
21 slightly bigger apartment, and then a bigger
22 apartment. And by 1974 they owned a home. That path
23 is no longer possible. We have a dysfunctional
24 non-functional housing market, and we have to fix it.

25 And we laugh at communities and suburbs

1 across the United States, but they've figured out
2 something that we've long forgotten. You create a
3 job, you need a housing unit. And I spent, you know,
4 two years as an intern in the city of Champaign,
5 Illinois Planning Department. And when an employer
6 came in with a hundred new jobs, they had to figure
7 out where they were going to put a hundred households.
8 And we just have given up on that. And we can't.
9 Because the lives of working people are at stake.

10 And there are people whose names we
11 don't know, who don't know our names, who need us to
12 wake up every morning and be the best version of
13 ourselves. And they're counting on you folks and
14 folks like us, and we can't let them down and
15 disappoint them like we have the last 20 years. Thank
16 you. I got --

17 CHAIRMAN BUERY: I want to thank
18 you -- thank you both for incredibly powerful
19 testimony. And question for you, Council Member
20 Velazquez, and first of all, again, thank you for your
21 bravery and your leadership.

22 In -- in some ways I think both of you
23 are describing a central challenge that is coming up.
24 The need to balance the ability of communities to have
25 some say in the direction and development of the

1 community, particularly in a city where not every
2 community has historically been given voice over the
3 direction of their community and balancing that
4 against the need to unleash the power and potential
5 that comes from having a supply that is adequate to
6 meet the needs of our city, particularly those who are
7 too often excluded from the economic mainstream.

8 And -- and I'm curious, particularly
9 from your seat, how you would rebalance those issues
10 in the charter. Are there particular recommendations
11 that you would make that would prevent what -- the
12 experience that you went through, but that would also
13 allow local communities to have appropriate voice in
14 how development happens in their neighborhoods?

15 MS. VELAZQUEZ: I've given it a lot of
16 thought. All right. Certainly the power is going
17 back to the community board and having those open
18 conversations. And unfortunately community boards
19 changing the different faces in, within the community
20 boards has been historically a situation now with the
21 term limits in community boards, you do have access.

22 So I'd say one recommendation is
23 reviewing that and seeing the effectiveness of that.
24 Do the community boards actively represent the
25 demographics of the community represents. It's one of

1 them and working with the local borough presidents and
2 the councilmembers to see how diverse that is, and are
3 we really including all the different voices when
4 we're talking about those community groups.

5 And making community boards more
6 accessible to the local communities. Understanding,
7 educating, and education and awareness of that is the
8 first step. Because we have tools and unfortunately
9 folks have used these tools that should be engaging
10 with the community as weapons and as weapons of
11 divisiveness, fear mongering.

12 And so taking that power away and
13 actually going back into the community and telling
14 them and reminding them of their full power,
15 especially those that have just been left out of the
16 equation because of not being aware of it and
17 certainly not having time to participate. So meeting
18 folks where they're at, and I think we should really
19 delve into that a little bit better.

20 UNIDENTIFIED SPEAKER: Can I please --

21 CHAIRMAN BUERY: Start with
22 Commissioner Wylde.

23 MS. WYLDE: Do you -- so thank you for
24 your testimony, Marjorie and Kirk. And both what
25 struck me is what you're describing, Kirk and -- and

1 Adolfo, both in terms of your trajectory up through
2 the 1980s, that story was possible.

3 This is a relatively recent phenomenon,
4 and I think that's something we have to think about,
5 that -- that we have to look at what has happened in
6 the last few years. And I think Marjorie sort of
7 nailed it, that the politics have changed
8 dramatically, and we had a -- had a charter that
9 worked up through the 1980s to provide this
10 trajectory, and no longer does.

11 And even though we know it's going to
12 be, I mean, I guess my -- my question to you is, do
13 you think it is politically feasible to enact
14 something that reduces a charter provision, that
15 reduces the role of community boards, perhaps
16 flips --and -- and the city council, more importantly?
17 Because I -- I don't think -- member deference is a
18 political, not a legal condition. I don't know
19 anything we could do to stop member deference.

20 So I don't think that -- I don't think
21 that per se is an option. I think the option has to
22 be changing the process in a way that there's a voice.
23 Some have suggested it is the borough president who
24 can come back in with a voice or that city planning is
25 the last stop you sit in certain. So I just wonder

1 what your thoughts are on that.

2 MR. GOODRICH: So -- so what I would
3 say is, we're in an emergency situation. And the
4 ability of the executive and leadership of the city to
5 act unilaterally in an emergency I think is really
6 important.

7 HPD produces these vacancy studies.
8 But -- but if -- if 1.4 percent vacancy and, you know,
9 a -- a situation where 50 percent of folks are rent
10 burdened is -- is, you know, is not an emergency.
11 I -- I just think there has to be triggers in -- in
12 other parts of the country that flood regularly.
13 People who, when far less people are impacted, those
14 communities have the ability to mobilize and house
15 folks.

16 And we need the ability. If certain
17 factors exist to declare an emergency and have people
18 not go through what we went through in East New York
19 to do 2000 units of a hundred percent affordable
20 housing, including the dialogue with the -- the
21 councilmember was six years before we could put a
22 shovel in the ground. That's not acceptable. That's
23 not a victory.

24 There was a -- a panel maybe last year
25 or a couple years ago on the success of the Gowanus

1 rezoning, and they kind of lost -- lost me at
2 15 years. Like, I mean, the reality is that --

3 MS. WYLDE: And that was a success.

4 MR. GOODRICH: Right. And -- and, you
5 know, the reality is, I have a phrase and that phrase
6 is, when you love someone or your community or city,
7 you become what they need when they need it. And we
8 fail in both of those counts.

9 Like, when they need it. When your kid
10 is home sick, he needs you right then. He doesn't
11 need you when you get around to it. And our -- the
12 world of philanthropy and government doesn't operate
13 that way. We let people suffer. We let them
14 scramble. We let them be in shelter. We let a
15 hundred thousand of our kids be in shelter during the
16 course of any year and none of that moves us to an
17 emergency.

18 People will deliberate forever because
19 fundamentally they don't, they want something far less
20 for other families and kids than they want for their
21 own. And that is a huge problem. The -- the only
22 value that's propelled my career -- not my skill or
23 anything else -- it's I want for everybody else's kids
24 and family what I want for my own.

25 And unless our elected officials -- I

1 can tell you that's not true for community board folks
2 on average. I think -- and -- and if I felt that I
3 would tell you differently. I just think there has to
4 be an ability when we hit certain milestones and a
5 threshold of crisis that people can move without
6 seeking counsel. That's all.

7 MS. VELAZQUEZ: Thank you for sharing,
8 Kirk. I mean, that was spot on. The average time it
9 takes to complete a project, it's coupled with how
10 long it takes to inform a community and it's way too
11 long. I think as a councilmember you have but so much
12 time to understand the project that other
13 councilmembers are doing.

14 So you're asking a councilmember to,
15 through member deference, is understanding someone
16 else's district and putting it within a three month
17 concept and seeing if it's good or not. And you have
18 to believe and support that councilmember and support
19 their decision and negotiation. However, you don't
20 know everything that's gone on beforehand, and you
21 have your own borough or your own district to worry
22 about.

23 So when it comes to all that
24 information, it's just overwhelming for a
25 councilmember as well. So when we're talking about

1 member deference, it's really taking a step back in
2 the process and understanding how can we best support
3 a decision that is made under normal circumstances
4 that really does involve the right playing actors
5 within the community that really represent the needs
6 of the community and not a small minority that just
7 wants to see things as is.

8 MS. NIEVES: Kirk and Marjorie, thank
9 you for -- for your statements that I -- my mom was
10 raised in the -- projects and then same kind of story,
11 right? That, you know, just doesn't happen in the
12 same way.

13 What I would say is when you provide
14 further testimony, any ways that you could think about
15 in ULURP that you would want to change or any ways,
16 particularly as Commissioner Wylde was bringing up, in
17 the process of who has the final say is important for
18 us. Because we -- we feel the passion, we feel -- we
19 feel the sense of urgency. We feel all of those
20 pieces, but we're really looking for tangible examples
21 of where we can do that. So I just want to encourage
22 that. Thanks.

23 MR. GOODRICH: So the only thing I'll
24 say is I, I've read thoroughly -- I'm on the executive
25 committee of Citizens Housing and Planning Council.

1 I've read thoroughly their recommendations that they
2 will be sharing with you on Expedited ULURP. I agree
3 with those, you know, suggestions myself. So
4 that's --

5 MS. BOZORG: Okay. Thanks. Thanks for
6 sharing your story, Marjorie.

7 Kirk, can you talk a little bit about
8 just the decision-making process as you're going out
9 looking for projects? We've heard a lot, we had -- at
10 the last hearing we heard someone say, ULURP's not the
11 problem. It's only seven months, sometimes nine
12 months. And that it itself isn't the problem.
13 There's other problems, and it's not ULURP.

14 So can you talk about -- and I think we
15 have a very hard time quantifying the lost opportunity
16 given, you know, what -- what the experience is in our
17 land use process. So can you just talk a little bit
18 about how our land use process actually impacts what
19 even gets off the ground or is conceived of?

20 MR. GOODRICH: That's a great question,
21 Leila. So what I was saying to somebody the other day
22 is the impact of member -- member deference means that
23 there are certain projects we won't even undertake.

24 So -- so my -- my colleagues and I, in
25 the development world, we get a steady flow of -- of

1 setups on vacant land and other things. But for this
2 purpose, let's say vacant land. And then you have a
3 decision to make about whether you are going to try
4 for an entitlement in those locations.

5 And I could just tell you without
6 mentioning specific neighborhoods, all of which are
7 off the top of my head, if I, that there are many
8 neighborhoods we all know in the city, especially in
9 certain boroughs, where you already know that you're
10 not going to get councilmanic support for an
11 entitlement.

12 And so those situations will never even
13 be brought forward. So there's some number of -- of
14 rezonings that no one ever initiates because we don't
15 believe they'll be successful, or we could get to a
16 point where we spent a year or two or three and it
17 will fail.

18 And so -- so those communities have
19 done an excellent job of getting what they want.
20 Meaning, they've created such a resistance that we
21 already know we don't want to go there. I think the
22 correct analogy after Brown vs. Board of Ed was those
23 communities who were able to make integration of
24 people of color into their schools so unpleasant that
25 folks said, "I'm not sending my kids there." And

1 it -- it dragged out the process for integration of
2 public schools.

3 It's exactly the same thing.

4 That -- that there are certain neighborhoods where you
5 know they're not going to allow, not only affordable
6 multifamily, any multifamily. And as a developer,
7 you're a business person. So you've got a decision to
8 make. Are you going to make a principle stand and
9 lose time and money or are you going to go to the path
10 at least resistance in poor neighborhoods where the
11 electeds have been more receptive.

12 And that's what we all do. But that
13 fundamentally doesn't work. Because it's a fair
14 housing problem and because there -- we've gotten to a
15 place where those neighborhoods can no longer
16 accommodate the volume of affordable housing we need.
17 So that no longer works. And so from my perspective,
18 we need a dramatic change. And that's, those are some
19 examples.

20 MR. DABARON: Good to see both of you
21 and -- and all of you that are here.

22 So it, it's a lot of things but keep it
23 simple. The member deference, clearly you are
24 indicating that it is a hindrance to development in
25 certain areas where we would like to have fair share

1 or whatever. I would assume that it makes it where
2 certain communities are -- are forced, so to speak, to
3 bear the burden of building housing.

4 So specifically, what are your specific
5 suggestions in terms of what we can do with the
6 charter to sort of, like, change that or amend that?

7 MR. GOODRICH: So -- so first of all,
8 it's good to see you. I would answer it similar to
9 the way I answered Kathy's question. And just
10 generally speaking, there's a -- there's a platform of
11 things that revisit, that will, that CHPC is putting
12 forward that I support.

13 But I think fundamentally having city
14 planning, having a expedited process for affordable
15 housing projects where the focal point is City
16 Planning Commission approval, and maybe there is a
17 reconstituted city planning where there's more
18 representation. But I -- I see member deference as
19 being something that would be hard to avoid because
20 it's such an informal thing.

21 If -- if City Council is the final
22 destination for land use approvals, I just think once
23 that's the case, I just think it's really hard
24 to -- to avoid this. Now, you could have a situation
25 where they could be overridden by City Planning

1 Commission or where City Planning Commission is the
2 final destination for approval.

3 But I think any of those would work
4 better than what we have now. And -- and honestly, in
5 all the ULURP processes I've been through, and
6 there've been really very many, I've always found my
7 experience at City Planning Commission the most
8 satisfying. Because I -- I just feel that it's a, the
9 hearing I've gotten there on different things through
10 time, whether it's micro units or disposition or a
11 variety of other things has been fair.

12 I've rarely felt that way about
13 community boards. And -- and certain community boards
14 are worse than others, clearly. And then with
15 councilmembers, it's completely hit or miss.
16 And -- and the truth of the matter is, if you've gone
17 through the years of conversations with a
18 councilmember and you get their support, by the time
19 you go through this process and get to city council,
20 normally you're in a -- a good enough place.

21 But without exception, I've always had
22 the best experience and experiences before City
23 Planning Commission, and I just feel that should
24 really be the place that's the final arbiter of these
25 sorts of things in my opinion.

1 MR. DABARON: Can I just ask a question
2 to the councilwoman? So we've heard that, what I've
3 heard, that perhaps there's a thing about how
4 count -- oh, sorry, -- community board members are
5 chosen. And I don't know all the particulars, but is
6 there something to be said about that, in terms of
7 what shapes communities?

8 Because we all want to have the voices
9 of the actual community members represented. But I
10 have seen in certain community board situations that
11 they're not reflective of the overall community. So
12 do you have anything to say about that or suggestions
13 of what we can do to, you know, to look at that?

14 MS. VELAZQUEZ: Sure thing. When I was
15 a councilmember, oftentimes folks did not even know
16 what a community board were. And so it is, once
17 again, raising awareness and education within the
18 community and saying, "Hey you can apply." Even, you
19 can have the youth apply because you can go and be as
20 young as 16.

21 And so it's encouraging awareness and
22 education first within the community. And what is a
23 community board, what can you do with this? And more
24 importantly, how important it is to participate in
25 such a crucial level of government. Right?

1 And it is something that beyond
2 awareness now, the councilmember and certainly the
3 borough president, should really emphasize within
4 their communities and when they're looking to appoint
5 people is to look at the local demographics, look at
6 where the voices are needed and certainly make sure
7 that it is representative of the district itself.

8 MS. WYLDE: How about term limits?

9 MS. VELAZQUEZ: Term limits, right now
10 it's eight years. I'd like to see them shorter.

11 MR. RICHARDSON: You said shorter?

12 MS. VELAZQUEZ: Shorter. Yes.

13 CHAIRMAN BUERY: Okay. You can be the
14 last question.

15 MR. RICHARDSON: Yeah. I'll be brief.

16 Thank you both for your testimony.
17 Council Member, I'm sorry to hear your story. I think
18 that's too great of a cost for anyone to bear and I
19 certainly think it's not acceptable. So I thank you
20 for your courage.

21 Leila pointed out something earlier
22 about opportunity cost. And Kirk, I think it'd be
23 great maybe in follow up or something, because you are
24 a developer, to provide some information on during
25 the -- the time it takes to move something through,

1 how the -- the cost can increase. Because certainly
2 in a -- in a time where there's a limited amount of
3 money, there's another cost there of -- of crowding
4 out other potential, you know, fundings that could
5 happen and so forth.

6 MR. GOODRICH: Yeah. So -- so
7 your -- your investment of time and money in a private
8 rezoning, for example, means you're not doing
9 something else. And practically, for us, it needs to
10 be -- it needs to be a project of scale to justify the
11 investment of -- of time and resources.

12 You know, if -- if you are, if
13 you -- if you have a piece of property that you've
14 bought and are carrying costs for, for
15 example, -- which is really hard to do in this
16 interest rate environment, -- the -- the private
17 rezoning could be two to four million and then
18 whatever the carrying cost on the land is on top of
19 that.

20 And so you could be in a situation, and
21 we were, you know, during between 2020 and -- and
22 2024, which was really the hardest years of my career
23 because we had multiple entitlements going on and
24 things weren't moving well. And so the combination of
25 the length of time, the expense, just to get to a

1 closing, what I always say to folks is, it's really
2 bad for us. It's worse for the people who are waiting
3 for housing.

4 And the -- the last thing I'll say on
5 this, which -- which I think is important, is that
6 people talk about not wanting to embrace entitlements
7 because they're worried about developers making money.
8 But that's like saying, I don't want to get this
9 abscess out of my mouth because the dentist makes too
10 much money. Or I would really go for open heart
11 surgery, but do you know how much cardiologists make?
12 And my -- my son really needs help, he has a
13 developmental disability, but do you know how much
14 those people make when they count?

15 It's -- it's like a, you know, I would
16 really want fresh food and -- and -- and fruits and
17 vegetables, but do you know how much the grocer's
18 going to make it? It's not a rational -- it's not a
19 rational application. And -- and no one thinks that
20 way in any other aspect of their life.

21 The question is, do I need that and is
22 it fair? And -- and no one really takes, I think, the
23 right approach in thinking about these opportunities
24 as an activist or stakeholder or many councilmembers
25 not named Marjorie Velazquez.

1 So -- so I'll -- I'll stop there.
2 Thank you so much for this evening. It's great to see
3 you all, and --

4 CHAIRMAN BUERY: I'm sorry. I have
5 another question.

6 MR. GOODRICH: I'm sorry.

7 CHAIRMAN BUERY: Can you talk about the
8 impact that these rules have on minority and
9 women-owned contractors?

10 UNIDENTIFIED SPEAKER: Yes.

11 CHAIRMAN BUERY: What opportunity is
12 lost by those who don't have the kind of capital to
13 take on some of the time and opportunity cost burden
14 you described?

15 MR. GOODRICH: So Chair Buery,
16 excellent question. And the reality is that if -- if
17 you, because it costs so much and takes so long, you
18 can't really expect anyone who is a -- a fledgling
19 developer or -- or a, or somebody who's not a
20 generational, multi-generational developer to be
21 involved in this at all.

22 And essentially what you do by having a
23 process like this is that you create a bottleneck.
24 And -- and that process where the people who you want
25 most to be involved in development and construction in

1 these communities can't really participate in a
2 meaningful way without a partner. And often if
3 they're a partner, because they can't invest what
4 other people are invest, they don't really have as
5 meaningful a seat at the table.

6 And it's another example of saying we
7 care deeply but we care not much at all. And I think
8 that's true for MBE and WBE businesses participating
9 in this process. And it's true for the households
10 waiting for housing at the end, that this process
11 doesn't serve the people, stakeholders, and community
12 boards say they care most about.

13 CHAIRMAN BUERY: Okay. Thank you so
14 much.

15 MR. GOODRICH: Thank you.

16 CHAIRMAN BUERY: I appreciate it.
17 Thank you.

18 Our next panel includes Eric Lane, the
19 executive director of the 1989 Charter Revision
20 Commission, Pascale Leone of the Supportive Housing
21 Network of New York, and Craig Gurian of the
22 Anti-Discrimination Center.

23 Mr. Lane will be appearing via Zoom,
24 and I believe Pascale Leone and Craig Gurian are in
25 person.

1 UNIDENTIFIED SPEAKER: Mr. Chairman,
2 that's a document to share with the commission -- may
3 I do that?

4 CHAIRMAN BUERY: Of course. Of course.
5 Thank you so much.

6 And just so folks are aware while we're
7 doing that, next up will be Professor Moss and Sean
8 Champion of the Citizens Budget Commission after this
9 panel.

10 Yeah. I'm going to ask Eric -- Eric
11 Lane to go first on Zoom if you're there. Okay.
12 Thank you.

13 MR. LANE: So thank you for the
14 opportunity to participate and being offered this
15 opportunity by several charter commissions over the
16 last bunch of years, while was refusing them because
17 it seemed to me that the, to -- to have a real charter
18 commission, you needed independent commissioners,
19 independent staff, and energize -- and issues that
20 would energize the commission. And I see that that's
21 present in this case, so I'm grateful for this
22 opportunity and I'm grateful that you're willing to
23 undertake this arduous task that you have undertaken.

24 So as -- is -- determines that I was
25 the counsel and the executive director of the '89

1 Charter Commission. I'm responsible for the deference
2 that you've all heard people speaking about. And yes,
3 I do think there's a way to address it. So let me
4 give you the background of that, why we did it.

5 There's actually a lesson in it for I
6 think the commission and how -- why this
7 is -- Ms. Commissioner Wylde said it worked for a
8 number of years. I don't know if she was referring to
9 the particular -- so I'm putting this thought in her
10 head, but it did work for a number of years, and I'll
11 tell you why it collapsed.

12 So the original idea was never to
13 have -- never to have deference among the, among
14 councilmembers. Although I am a great fan of the
15 legislative process, I worked as the chief counsel to
16 the Senate Democrats in Albany for six years. I'm the
17 co-author with Honorable Abner Mikva of two law school
18 texts on the legislative process. And I greatly
19 enjoyed participating in observing it.

20 The one thing I never wanted the
21 council to have was the opportunity for this
22 deference. And let me explain to you why. If you
23 give, you know, councils work best when there's a
24 collective sense of policy. There's an issue of
25 policy, everybody, most people have some take on it.

1 The broader it is, the more important it is, the more
2 participation. And that's what councils ought to be
3 doing, like, zoning in -- in the land use case.

4 When it comes to individual projects,
5 the same thing happens every time. They don't care.
6 It's not a policy issue. It's a law ruling issue.
7 It's always about if you don't, if you help me support
8 me in my district, I'll support you when something
9 comes up. Because some of these projects
10 aren't -- they are so small, they're not seen as
11 citywide or even boroughwide not having boroughwide
12 policy impact.

13 So they get less attention from the
14 legislator. There's more value for the legislator to
15 be able to stop the process from going, to stop the
16 project from being built than there is for -- for him
17 or her to participate.

18 I think Ms. Velazquez, her story was
19 kind of amazing to me. I would never have predicted
20 that kind of anger, but maybe that's the time. But
21 her explanation of what happened is exactly what was
22 intended to happen. And, you know, I think that Rich
23 Schwartz and I honestly heard about why we did this in
24 the end.

25 So anyway, we had a plan where

1 originally it was called Three Yeses, where it would
2 never go -- there -- there was no automatic call-up
3 permissible for the council. So there had to be
4 a -- a combination of the -- the City Planning
5 Commission supporting a project, the city community
6 board not supporting it, the borough president not
7 supporting it.

8 And then the borough president
9 repeating his not support of it. And if that, if
10 those events occurred, the triple-no, then the, you
11 know, our -- our thought was that this would be a
12 significant enough project to allow council attention.
13 And the hope would be that, you know, this would
14 happen infrequently.

15 One of the lessons that you hopefully
16 will pay attention to that we had was that you have to
17 try, you know, one of your goals is to win. You're
18 not going to spend all this time or letting people
19 testify and then come up with a series of proposals
20 that you think won't win. It would make no sense. It
21 would be wasting everybody's time. So politics is
22 part of this business of being on the charter
23 commission.

24 And sort of toward August of '89, the
25 number of our biggest allies, Ruth Messinger, a bunch

1 of the -- a bunch of other groups -- started to put a
2 lot of -- and they were strong allies of ours from a,
3 both from a content point of view and from a political
4 point of perspective.

5 And they began to really put pressure
6 on us with respect to more community, more city
7 council participation on narrower and narrower
8 projects. Deference. And, you know, the long and
9 short of it is that we -- we gave it the pressure,
10 politically, because they were our strongest allies.

11 And I then had met with Peter Vallone,
12 who was then the speaker and who was really pushing us
13 a little bit. He didn't really, he wasn't, -- it's
14 interesting the -- the leadership of the council was
15 not that overwhelmingly interested in this as an
16 outcome, but he was getting a lot of member pressure.

17 So we met and he agreed with, he
18 promised me that there would never -- deference as you
19 now understand it would never be tolerated in the
20 council. That if the land use committee and the
21 council made a decision that that would be the end of
22 it.

23 And he had Gail Benjamin, who many of
24 you may know, she was the council executive director
25 and -- and she was extremely tough. And I bet you

1 during the last part of the -- the years after the
2 charter was enacted under Vallone's leadership, and I
3 don't think there was ever a case of what we're now
4 calling deference.

5 And this was continued for at least the
6 first part of Chris Quinn's speakership. I'm not sure
7 I'm remembering when Gail Benjamin left, but it
8 doesn't matter. At some point the pressure from
9 members collapsed the system. And so you get what
10 you're getting now.

11 It seems to me that you
12 could -- responding to Commissioner Wylde. I think
13 you just removed the call-up or remove part of that
14 process again, that if the community board ended, or
15 you could do a lead, you could go back, you could just
16 remove the -- the automatic call-up and you could
17 simply go back to the triple-no, the triple, sorry,
18 the triple-no procedure, which allows a debate over
19 whether or not something is so impactful to the
20 community that it ought to get the council process.

21 But I do share the view that you
22 should, you know, figure out something to do about
23 this deference. It's very bad for the council. It's
24 been obviously, as I've heard from your witnesses in
25 the last panel back in the city, and I think

1 easily -- for remedial -- and I don't think that, not
2 that you want it -- I don't think it's particularly
3 politically threatening to do that.

4 Some -- if you're starting to fool
5 around too much with community boards, I pay attention
6 to that from political perspective, but I don't think
7 this would be, would sink your referendum ship.
8 Anyway, thank you for your time.

9 CHAIRMAN BUERY: Thank you.

10 Ms. Leone?

11 MS. LEONE: Sure. Can you hear me?

12 UNIDENTIFIED SPEAKER: You've got to
13 hit the button.

14 CHAIRMAN BUERY: Press the red light,
15 please.

16 MS. LEONE: Okay. Good evening,
17 Chairman Buery and members of the commission. My name
18 is Pascale Leone. I'm the executive director of the
19 Supportive Housing Network of New York. We are a
20 membership organization that represents over 200
21 nonprofits that develop, own, and provide services in
22 supportive housing statewide.

23 Thank you for the opportunity to
24 testify about the important opportunities to revise
25 New York City's charter. It's just also a point of

1 privilege just hearing the journeys of your parents.
2 As a first generation Haitian American, it -- it
3 really echoes that of my parents as well. And I want
4 to thank the previous panels for their testimony. I
5 know they left, but for former councilman, for her
6 bravery and her courage in -- in trying to develop
7 housing for the last and least among us.

8 So the need for supportive housing,
9 which is permanent affordable housing with onsite
10 services, has never been greater. According to HUD's
11 recent Point-In-Time Count, we've seen the highest
12 number of unhoused individuals in more than a decade,
13 with New York City experiencing an increase,
14 59 percent increase, in just one year.

15 Supportive housing is an evidence-based
16 model that interrupts the cycles of homelessness with
17 individualized case management to address issues like
18 serious mental illness, substance use disorder,
19 chronic health conditions, and other things that serve
20 as barriers to stability.

21 New supportive housing residents are
22 beautiful state of the art buildings that meet strict
23 environmental and energy efficiency standards.
24 Supportive housing promotes community integration and
25 provides at least -- at least 40 percent of the units

1 in any given residence as affordable housing for low
2 income members of the community. Oftentimes it's more
3 than that.

4 For nearly a decade, our community has
5 been working toward the creation of new supportive
6 housing through the city's New York City 15/15 and the
7 state's Empire State Supportive Housing Initiative.
8 In 2024 alone, there was over a thousand supportive
9 housing units opened across New York City in residence
10 containing nearly 1,933 low income affordable housing
11 units for the community.

12 That brings the total number of
13 supportive housing in New York City to just over
14 42,000. Twenty thousand -- 25,000 of these units are
15 in purpose-built residence called congregate
16 units -- congregate buildings, rather -- and 17,000
17 are in apartments rented on the private market, known
18 as scattered site.

19 As it pertains to land use, the City of
20 Yes streamlined zoning regulations and density bonus
21 for supportive housing, while also opening up more
22 opportunities for affordable and supportive housing
23 development in lower density areas. However, to meet
24 this moment, we need to collectively do more to ensure
25 that we are creating the amount and type of housing

1 that keeps communities stable and healthy and keeps
2 individuals and families out of shelter, off the
3 streets, and out of the subways.

4 Our city's land use policies are
5 focused, unfortunately, on just site-by-site review.
6 This creates a framework where the impact of doing
7 nothing is considered neutral. However, we know that
8 the impact of not developing supportive and affordable
9 housing is dire. Homelessness comes at a great cost
10 to our city or to our communities. From the financial
11 impact of paying for costly shelters to the quality of
12 life, public health, and other safety concerns.

13 A typical supportive housing residence
14 can take three to five years for development. This is
15 before shovels even touch the ground. ULURP itself
16 takes one to two years. ULURP pre-certification,
17 which has no time limit, often, you know, has
18 closed-door conversations and lengthy review from an
19 understaffed DCP and it can stretch the process out
20 even further, which you know, again, has no time
21 limits.

22 As the Charter Revision Commission
23 considers improvements for the city's land use
24 processes, it's important to reach a better balance
25 for citywide and neighborhood priorities. While the

1 current ULURP process is intended to function this way
2 with consultation from community boards and borough
3 presidents followed by approval by City Planning
4 Commission, city council, and the mayor, there are not
5 enough structures and incentives encouraging land use
6 decisions that benefit our city as a whole.

7 One option is to explore fast tracking
8 development proposals to meet the citywide objectives,
9 such as a hundred percent affordable housing, deeper
10 affordability, or meeting for housing goals. We must
11 ensure that the voices of historically marginalized
12 groups, people with disabilities experiencing
13 homelessness, are included.

14 Too often at these community boards or
15 other public meetings discussions are dominated by a
16 few voices which may -- may not be representative of
17 the community. Anyone affected by these projects that
18 are absent from these hearings are excluded from
19 consideration, including the people who are homeless,
20 future residents, and even workers among them.

21 Additionally, the development is slowed
22 by lack of coordination between the city agencies. A
23 revised city charter could update the roles and
24 responsibilities of various agencies ensuring that HPD
25 and DCP are not duplicating efforts on planning

1 processes.

2 I'm going to jump to the procurement
3 issues. I'm just looking at the time. As it pertains
4 to procurement, you know, many of the networks members
5 operate both supportive and -- supportive housing and
6 homeless services and make their budgets out of
7 patchwork of state and city government contracts. And
8 these nonprofits are the heart of the response to end
9 and prevent homelessness.

10 And, you know, because, you know, the
11 reliance of city funding, you know, we have serious
12 concerns about the rates of late contract registration
13 and payments. We hear from our nonprofit members that
14 they have millions of dollars of outstanding
15 receivables on their books and fiscally unhealthy
16 reliance on lines of credit due to late contract
17 registration and delayed payments. Outstanding
18 receivables can lead to audit findings. Nonprofit
19 could spend tens and hundreds of thousands of dollars
20 on interest lines of credit, which is not
21 reimbursable.

22 Just to jump to some of the
23 recommendations, you know, our timeline for contract
24 package submitted to the comptroller, the city charter
25 creates a timeframe for the comptroller to register 30

1 day is a contract. And we believe that timeframe
2 should also be created for city agencies to deliver
3 contract package to the comptroller, interest on late
4 payments. There must be a mechanism to hold the city
5 to a timeframe for registration and payment. We also
6 suggest amending the charter so that nonprofits can
7 actually collect interest when the city pays late.

8 We worked with the network with HSC on
9 your survey that found that 48 percent of
10 respondents -- we surveyed our members, our respective
11 nonprofit members -- had to take out loans or lines of
12 credit valued at 87 million and almost 6 million in
13 interest payments.

14 I will stop there and just say that we,
15 my testimony has more recommendations, but we look
16 forward to creating more transparent and efficient
17 process and contracting as well as land use and look
18 forward to working with the commission to that end.
19 Thank you.

20 CHAIRMAN BUERY: Thank you.

21 MR. GURIAN: Good evening. My name is
22 Craig Gurian. I've been a civil rights lawyer since
23 1988, and since 2003, the executive director of the
24 Anti-Discrimination Center. I'm one of the few
25 lawyers in New York City whose consistent focus has

1 been on housing discrimination and housing
2 segregation, and housing segregation is where I'd like
3 to keep the focus.

4 I've been a principal drafter of the
5 structural amendments that make the city human rights
6 law what it is today, starting with the comprehensive
7 1991 amendments, continuing with the 2005 Local Civil
8 Rights Restoration Act and including a series of 2016
9 amendments to broaden the law and protect it from
10 federal rollback.

11 I've taught the history, demographics,
12 law and remedies of housing discrimination and housing
13 segregation and invented and brought the landmark
14 federal lawsuit against Westchester County that
15 brought the concept of affirmatively furthering fair
16 housing back from the dead.

17 It pains me to say that while the depth
18 of the pathology is not as deep as it was decades ago,
19 New York City does very much still run on residential
20 segregation. That segregation remains, among other
21 things, the backbone of our politics, our educational
22 system, and our delivery of healthcare. Diverse New
23 York City is 20.2 percent black, non-Hispanic overall.
24 It has 59 community districts, but in 18 of those
25 districts the black, non-Hispanic population is less

1 than five percent and 11 of those 18, less than
2 three percent.

3 Where is affordable housing being
4 built? Looking at the 51 city council districts,
5 14 of those districts had fewer than 50 units built in
6 the period from '22 to '24. By contrast, there were
7 more than a thousand units in each of nine council
8 districts. Of those 14 lowest producers, ten have
9 black, non-Hispanic populations of less than
10 five percent.

11 How about where public housing is
12 located? Fifteen council districts have more than a
13 hundred NYCHA locations, but in the 14 lowest
14 producing districts for affordable housing, seven
15 apparently have zero NYCHA residential addresses.
16 Another has but one, and two have only ten. So the
17 pattern is really unmistakable. Any serious effort in
18 the direction of fair housing must tackle those
19 disparities head on.

20 And one last preliminary point. There
21 are unique and critically important data that were
22 obtained in the happily now resolved lawsuit brought
23 against the city for its outsider restriction policy
24 in affordable housing lotteries where community
25 district incumbents had preference for 50 percent of

1 the units.

2 We gathered data on millions of lottery
3 applications made by several hundred thousand unique
4 households, and it turned out that whether the
5 household was Asian, Hispanic, black or white,
6 approximately 85 percent of the unique applicants,
7 about 85 percent, applied for housing outside of their
8 community district at least 75 percent of the time.

9 Thus, there is a huge gap between what
10 you hear from hyper-local advocates who proclaim the
11 importance of maintaining the status quo and the
12 choices actual New York families are seeking to make.

13 So in two minutes what's to be done? I
14 have sketched a wide ranging variety of proposals in
15 the document that I've circulated to you going far
16 beyond what I have an opportunity to talk about right
17 now. I have to take questions about that.

18 As others have told you, member
19 deference has been a fair housing disaster here and
20 everywhere else it has existed. The question isn't
21 whether to get rid of it, but how. City of Yes took
22 some important steps, but faltered, especially when it
23 comes to the most exclusionary neighborhoods that have
24 built least. The fair housing framework is also
25 important, but lacks any mechanism for enforcement of

1 targets. The most concrete solution means tangibly
2 reducing the council's ability to block affordable
3 housing construction.

4 So one specific thing that would apply
5 from a fair housing lens would be expanding beyond
6 City of Yes, the scope of affordable housing permitted
7 as of right in districts that remain highly segregated
8 on at least one dimension, especially given our
9 history, districts with a disproportionately
10 low percentage of black, non-Hispanic residents. Two,
11 lag significantly in affordable housing units built.
12 And three, have disproportionately few housing units.

13 It could also mean applying a
14 multiplier to the housing production targets in the
15 fair housing plan to those districts that are most
16 segregated and least contributing. It may be that the
17 commission would prefer an alternative or supplemental
18 solution that is more case by case with city -- with
19 city planning approval required and where the giving
20 of that approval is dispositive, absent an override by
21 a two-thirds super majority of the council within 30
22 days.

23 One final thought very quickly. You
24 can't solve the city's affordable housing and fair
25 housing crises without recognizing the regional

1 element. Suburban exclusionary zoning and segregation
2 has been intense and unrelenting for decades. Look at
3 the percentage of households in the five surrounding
4 suburban counties with household income below \$35,000
5 a year; 13 percent of households.

6 New York City, 25.7 percent;
7 essentially double. Yet no one is currently tasked
8 with trying to vindicate the city's fair housing
9 interest in suburbs taking on their fair share of
10 affordable housing production and interest, which
11 conveniently is remediable not only under federal law
12 but under state law as well.

13 So I'd be happy to take any questions
14 you have now -- now or later on the broader document.

15 CHAIRMAN BUERY: Thank you so much.

16 I'm going to open it up to questions
17 from the commissioners for our three panelists.

18 MS. WHITE: Hi. Good evening,
19 panelists. Thank you for your testimony.

20 Good to see you, Pascale. Glad you
21 could come.

22 MS. LEONE: Good to see you as well.

23 MS. WHITE: I had a question, or it's a
24 little bit more of a comment, but want to hear your
25 perspective as it relates to nonprofits who are

1 developers that have carrying costs that come along
2 with developing property because of the length of
3 time. And then you layer on top of that, right, the
4 payment system, the procurement that you mentioned.
5 We do know in New York, a lot of, you know, the Chair
6 asked a question to Kirk about MWBE carrying costs,
7 and that is something that is, you know, detrimental
8 to -- to their balance sheet. But we are seeing also
9 nonprofit developers in general starting to, you know,
10 not be able to potentially be in existence if we can
11 eliminate that.

12 So I'm glad that there are very
13 specific recommendations that you have in the written
14 testimony for that. But can you give a little feel as
15 to how many of your members are in such a dire state
16 that -- that, you know, they may be in a position of
17 having to merge or -- or not being available to
18 provide these services?

19 MS. LEONE: Yeah. No, that's a great
20 question. And we actually looked at data for the last
21 20 years. Because of such low rates we've had for one
22 particular project called NYSSHP, the New York State
23 Supportive Housing Program, we had a third of the
24 providers who were NYSSHP providers, either had to
25 close their doors, had to merge with other

1 organizations, or even worse, had to convert, you
2 know, supportive housing to market rate housing as a
3 result.

4 And we're seeing more of this. And
5 compounding, you named it, right, the issues of the
6 late contract payments, the compounding issue of you
7 know, the federal, what we're seeing at the federal
8 level, right, with COC contracts not being renewed.
9 This will take providers under, for sure, not having
10 the rental assistance. It's the developers and owners
11 who will go, projects will go under.

12 And again, you know, we -- we could
13 take a page from the 1980s and the Reagan era when we
14 saw three-quarters of HUD's budget cut in eight years.
15 And what did that do? That led to the widespread
16 homelessness that we see now. This was not always the
17 case, right, and we can really tie that back. We're
18 at this moment again where at the, you know, not being
19 paid on time, the high cost to just construct
20 the -- the lengthy process.

21 Again, I see, I know members who have
22 spent eight to ten years to develop an open projects
23 and then now we have this potential, not even a
24 potential, just the looming cuts that we're waiting
25 for HUD.

1 MS. WHITE: Well, thank you. I'll take
2 a good look at your recommendations. So thank you for
3 those.

4 MS. LEONE: Thank you.

5 MS. NIEVES: All right. Thank you so
6 much, both of you, for your testimony. I have a
7 question for each one of you. First, for Ms. Leone,
8 you spoke a bit about -- and thanks for your
9 testimony -- housing with onsite services. You're
10 probably the only testimony we've heard to date that
11 specifically requested onsite services. Could you
12 talk a little bit more about that, a model that you
13 would love to expand and why we should be thinking
14 about this?

15 MS. LEONE: Yeah. No, and, you know,
16 supportive housing, again, came from the movement in
17 response to, you know, widespread homelessness that
18 was made due to failures in policy. And so, you know,
19 the model is actually a case management model. So
20 it's not providing clinical services.

21 And it's evidence-based. It works;
22 right? We have folks who maintain housing for the
23 long term, 90 to 95 percent in 24 months or 12 months
24 retention, right, and so it provides, you know, a case
25 manager who connects folks to resources in the

1 community, whether it be mental health services,
2 substance abuse counseling, vocational services,
3 helping with, you know, finding a job.

4 Just really the glue and being that
5 person. We all need help in some capacity; right?
6 But for folks who really struggle with underlying
7 conditions like significant mental health disorders,
8 having a case manager, having supportive housing has
9 really been that lifeline. I could bring hundreds of
10 tenants here that will tell you just how supportive
11 housing has saved their lives.

12 MS. NIEVES: Yeah. And -- and we know
13 that one time we had quite a few models and they were
14 scaled back because the state pulled back on funding
15 for that. So I would just like to make sure the
16 testimony you speak to some of the -- the evidence of
17 those models so that they could also be seen as an
18 incentive for us.

19 MS. LEONE: Will do. Thank you.

20 MS. NIEVES: My question for you is,
21 you -- you began your conversation particularly
22 talking about black, non-Hispanic, right, and looking
23 at racial segregation, particularly through that lens.
24 But you talked about double the rate of those at
25 \$35,000 living in this city at 25.7 percent. Could

1 you give me the demographic breakdown of that number?

2 MR. GURIAN: I don't -- I don't have
3 that at hand. I'm happy to provide that to you.

4 MS. NIEVES: Yeah.

5 MR. GURIAN: But, I mean, it's -- it's
6 just very compelling evidence of something that we all
7 know, which is that the suburbs have not done anything
8 like their fair share in taking on the need for
9 regional housing. They have an, they have existing
10 obligations under a variety of statutes to -- to do
11 that.

12 MS. NIEVES: I totally get that. But
13 when I'm looking at that number two I know it most
14 likely has a disproportionate Latino impact in that
15 number. And so it would just be really good to have
16 the demographic breakdown of that number as well.

17 MR. GURIAN: We, we'll be able to
18 easily pull that.

19 MS. NIEVES: It's, it -- it doesn't
20 take away from the argument. What it does is it -- it
21 talks about it in a -- in a multiple, both racial and
22 ethnic way, around the impact of who -- who is in need
23 of housing.

24 MR. GURIAN: Well, and -- and there is,
25 there's -- there's also a very concrete and practical

1 impact on that, impact of that, because in terms of
2 the legal remedies that are available in terms of the
3 exclusion that so many of the suburban towns and
4 villages practice, the fact that it has a disparate
5 impact on prospective black and Hispanic residents is
6 a critical legal issue.

7 MS. NIEVES: There's no question that
8 both the race and class piece play on this. And I
9 just want to make sure that we -- we have the
10 representative information of that. That's it. Thank
11 you.

12 MR. GOODRICH: We'll -- we'll make sure
13 to get that to you.

14 MS. GREENBERGER: Thank you
15 both -- thank you all. This is a request, really, I
16 think, for Eric and Craig to think about if you
17 can -- one of the things that you have both mentioned,
18 both in your written testimony, and Eric, in your
19 verbal testimony, was the unintended consequences of
20 changes or provisions to get put forward that create
21 accountability issues or create a lack of
22 collaboration that would be helpful in terms of
23 meeting some of our overall goals.

24 I would ask each of you to consider, as
25 you think about, you had said something here about the

1 composition of city council. And Eric, I think you
2 talked about ways that we can look at member
3 difference differently. If you can be more specific
4 with an anticipated, with at least an understanding of
5 unintended consequences that could come from whatever
6 suggestions you put forward or whatever suggestions
7 you've also heard here, I think would be very helpful
8 to us.

9 MR. GURIAN: I'd be delighted to do
10 that. But I have one just very quick piece of
11 unsolicited advice, which is a group which is serious
12 like this, -- which is quite a refresher from what one
13 sees on television and Twitter, --

14 UNIDENTIFIED SPEAKER: We're real.

15 MR. GURIAN: There's -- one -- one of
16 the problems that comes with that is, like, this idea
17 that you're just, like, you're going to nail it and
18 you're going to get it perfect. And the
19 reality, -- and I think Eric would probably
20 acknowledge this, -- is, you know, the pendulum always
21 swings. And in that last major effort, now more
22 than --

23 UNIDENTIFIED SPEAKER: Something.

24 MR. GURIAN: -- thirty years ago. More
25 than -- more than 30 years ago, you know, the pendulum

1 swung away from executive control into a much more
2 robust, what was hoped to be a much more robust
3 council. So, you know, absolutely true. It's
4 important to think about unintended consequences. I
5 will take my homework seriously.

6 But it's also the case that there will
7 be a council Charter Revision Commissions in the
8 future who say, well, you know, now we have a
9 circumstance where the council's feeling frisky. This
10 new council is feeling frisky about development, and
11 we have a mayor who doesn't want to do anything about,
12 like, and you're going to have to revise it again.

13 It's not like the platonic ideal of
14 things, you know, you sort of have to respond to
15 political developments as they -- as they occur.

16 MS. GREENBERGER: No, no. I'm just
17 trying to go best to anticipate what some of those
18 swings could be and what some of the ultimate goals
19 that we're trying to achieve are and how to balance
20 those strengths.

21 MS. WYLDE: Although, the emergency
22 thing that Kirk raised was, I thought, interesting.

23 MS. NIEVES: Or the -- or the three
24 negative votes --

25 MS. WYLDE: Because that, because you

1 could response to the, respond to the emergency
2 situation if you put in certain guidelines. Thank
3 you.

4 UNIDENTIFIED SPEAKER: Carl --

5 MS. BOZORG: First, Pascal, thanks for
6 all your work and CHNY's work and all your members'
7 work and -- and advocacy. It's really impactful.

8 Craig, good to see you. Last time we
9 met you were deposing me.

10 MR. GURIAN: Likewise.

11 MS. BOZORG: Yeah.

12 MR. GURIAN: Yeah. It's -- it's
13 amazing.

14 MS. BOZORG: I'm glad could ask -- ask
15 you questions this time.

16 MR. GURIAN: There are so -- there are
17 so many people on the -- on the commission who I have
18 not deposed.

19 MS. BOZORG: I was wondering, Craig, if
20 you could reflect, share a little bit. I know it's in
21 your written testimony -- and I'm looking forward to
22 reading it -- your thoughts on the speaker's fair
23 housing framework and how that helps us move the
24 needle and what more we can do to ensure it -- it has
25 teeth.

1 And -- and as a second question, if you
2 could tell us a little bit of what you know about
3 HUD's complaints around Chicago's aldermanic
4 privileges practices and what similarities you see
5 to -- to practices in -- in New York, or differences.

6 MR. GURIAN: To take the second one
7 first, I'm really not versed on the complaint itself.
8 But, you know, I've followed quite a bit of the, sort
9 of, informed complaints about that system. And, you
10 know, that exists in Boston as well.

11 And it's -- it's pretty simple. It's
12 a, you know, it's a very localized lens that lends
13 itself to louder voices. Sometimes it lends itself to
14 pernicious influences. And it's -- it's just not
15 designed to be asking the question, what do all of us
16 need, nor contemplating the idea that neighborhoods
17 can be dynamic.

18 It's -- it's much more someone with a
19 constituent, with a constituency who is happy with
20 that constituency, has issues of choice as HPD is
21 putting it, or mobility. Like, the -- the furthest
22 thing from his or her mind. And I think it works very
23 similarly. So I -- I don't know the -- the answer to
24 that.

25 What was the -- what was the --

1 MS. BOZORG: The Speakers Fair Housing
2 framework.

3 MR. GURIAN: Oh, yeah. I mean, like,
4 as an analytical tool, like, I think it's -- I think
5 it's helpful. I think it's fantastic to have citywide
6 targets that are identified. I think that it'll be
7 very helpful for residents, generally, and perhaps
8 advocates even more, to understand that the deeply
9 affordable housing doesn't all have to be in one
10 place. That if the city is handling it and not
11 reducing the amount of that housing, that's something
12 to keep your eye on.

13 It's excellent that there are the
14 community board targets, but there -- there are really
15 these two issues. That there's no enforcement
16 mechanism whatsoever, and that the -- the issues that
17 have to do with historic segregation are not taken
18 into account.

19 And they're not really highlighted, if
20 you look through the law, which is why one of the
21 things that I do think would be useful, and I think it
22 does need -- for legal protection -- for there to be
23 a -- a combination provision where the city
24 acknowledges its own historic role. The preamble to
25 the charter as it exists now talks very nicely about

1 national issues, but doesn't say anything about what
2 New York has done in -- in the past.

3 So that gives you the opportunity to do
4 things that are race based, ethnicity based, and
5 really responding very specifically and saying, you do
6 not make up for this disparity by saying, well, we're
7 going to leave it all, we're not going to make it
8 worse. But, like, ten years on, and you still have
9 the disparity. You have to do more if you're going to
10 be remedying.

11 And so that's why identifying -- it
12 doesn't have to be ten, you know, it could be eight,
13 it could be 12 -- you want to have a -- a mechanism so
14 that the worst performers on the -- on the scale that
15 I've talked about, you know, most, you know, most
16 segregated leased public housing, leased production,
17 have the target that would otherwise be established,
18 but have a multiplier that, -- and, I mean, I'd be
19 happy to talk about it more if this is something that
20 moves forward at all -- a multiplier so that there
21 really can be progress towards remedy, not just a,
22 keeping things the way they are.

23 CHAIRMAN BUERY: Thank you.

24 Commissioner Weisbrod will be the last
25 question for this panel.

1 MR. WEISBROD: Yes. This is a question
2 for Mr. Lane. You still there? I know that the, that
3 a number of suggestions have been made to make the
4 City Planning Commission the final arbiter, if, as a
5 means of avoiding or dealing with member deference.
6 And I know the '89 Charter Commission had some
7 concerns about guardrails to make sure that the City
8 Planning Commission itself did not become a
9 legislative body or be seen as a legislative body and
10 thus potentially violating the principle of one
11 person, one vote.

12 Do you think that there are guardrails
13 in this area that would limit the City Planning
14 Commission to become the final arbiter of land use
15 actions?

16 MR. LANE: Well, the guard rails that
17 would stop them from becoming it, such as the one,
18 such as administrative body becoming a legislative
19 body?

20 MR. WEISBROD: Yes.

21 UNIDENTIFIED SPEAKER: I don't think he
22 can hear you. I think he'd say, "Yes."

23 MR. WEISBROD: The answer is -- yeah.
24 Yes, that was my question.

25 MR. LANE: I mean, there is a problem

1 with the -- with the administrative body becoming a
2 legislative body, but I don't see -- the issue of
3 deference has nothing to do with the interest of being
4 a legislative body because that's why I think
5 you -- we gave them the power and that's why I think
6 you could take it away from them if you wanted to with
7 no trouble.

8 I don't think the question's a legal
9 question about whether the City Planning Commission or
10 some administrative agency could have, be the final
11 voice on, you know, whether -- whether a particular
12 small project, housing project, whatever it might be,
13 is placed in a protected district. And that's an
14 administrative decision that we tried to keep from the
15 council until we decided not to.

16 MR. WEISBROD: Or -- or a large
17 project.

18 MR. LANE: -- legal problem --

19 MR. WEISBROD: Or a large project.

20 MR. LANE: -- moving into that. Just
21 start and talk about zoning issues, then I think you
22 have to have the council's involvement because I think
23 that's been or decided. I mean, it's been decided in
24 the past. It's zoning into legislative matters.

25 But in terms of everything else as it

1 goes through the -- process is not a problem of
2 legality. It's a problem, it's a political issue. It
3 is how you incorporate the community voices in the
4 process. But it's not a question of -- of, you know,
5 removing a guardrail that would make something go from
6 legal to illegal. I -- I don't believe that would be
7 true in anything other than the zoning or types of
8 issues like that where it really is alleged.

9 MR. WEISBROD: I -- I just --

10 MR. LANE: I might not agree with you
11 doing it, but I don't think it's --

12 MR. WEISBROD: I -- I would just, and
13 I'm, I don't want to take the time here. But so many
14 of the issues that go to the council do in fact
15 involve zoning changes. And so I just ask you if
16 there have to be guardrails if the City Planning
17 Commission becomes --

18 MR. LANE: -- zoning, if you're talking
19 about a variance or something, that's not a
20 legislative act.

21 MR. WEISBROD: I'm not talking about a
22 variance. I'm talking about a zoning change. But I
23 just ask you to think about it. Thank you.

24 MR. LANE: Okay. I'm sorry.

25 MR. GURIAN: May I just speak to that

1 for 15 seconds, if -- if I may?

2 Your -- your question is precisely why
3 I do think that there is utility to having the
4 availability of the final council step, although one
5 that is more difficult than simply getting a council
6 majority. Having a two-thirds council veto keeps the
7 council -- keeps the council in the process, and,
8 well, I mean, you could, and you could make the -- the
9 judgment on the politics of it.

10 But it is -- it is certainly the case
11 that 34 councilmembers on multiple occasions have been
12 able to agree to a whole variety of things. And
13 I -- I think if you're looking at something to try to
14 make sure that there is a -- a backup, a -- a stop
15 guard, that would be a -- a way to do it.

16 CHAIRMAN BUERY: -- longer, but just on
17 this question, I think part of the question that I
18 have is that I'm not sure I understand what the
19 difference would be between a majority vote versus a
20 super majority vote. If the problem is not, in
21 fact -- the -- the problem is deference to an
22 individual, which does not change if you have a
23 50 percent vote, a 60 percent vote, or an 80 percent
24 vote. So I don't -- I don't, I know, I don't
25 want -- if you could think about that, if you --

1 MR. GURIAN: I -- I have sort of a
2 quick, a quick answer to it.

3 CHAIRMAN BUERY: Sure.

4 MR. GURIAN: Because there -- at least
5 in terms of the council as it is constituted and as it
6 has been constituted for a while, there is a, we want,
7 we like our deference the way we have it caucus. So
8 it's -- it's not simply that the one person --

9 I mean, right now, the one person's
10 able to stop something. But what you -- what you want
11 to do is you want to make sure that if something's
12 being stopped, it isn't just the individual member.
13 And it's not the members who say, we live in the
14 suburbs, even though it's called New York City, so,
15 like, like, we need 18 parking spots and, you know,
16 it's, like, we don't -- we don't want the kind of slum
17 that a townhouse represents.

18 You -- you want to -- you want to be
19 able to do that and make sure that it -- it has to be
20 a -- a very significant percentage of members
21 who -- who vote that way.

22 CHAIRMAN BUERY: Thank all three of you
23 so much. I'd like to call up the next panel.

24 UNIDENTIFIED SPEAKER: Thank you.

25 CHAIRMAN BUERY: Thank you so much.

1 Thank you so much.

2 Next panel is Mitchell Moss, professor
3 at NYU and Sean Campion, the Citizen Budget
4 Commission. And just as that folks prepared, the
5 final expert panel before we go to public testimony
6 will be Shanequa Charles from Miss Abbie's Kids and
7 Brendan Cheney from the New York Housing Conference.

8 Mr. Campion, if you could begin and
9 just make sure the red light is on, please. Thank
10 you.

11 MR. CAMPION: Thank you. Good evening.
12 My name's Sean Campion. I'm the Director of Housing
13 and Economic Development Studies at the Citizens
14 Budget Commission. Thank you, Chair Buery and the
15 other commissioners for the opportunity to testify
16 today.

17 I've submitted our full testimony, so I
18 just wanted to give some highlights. CBC's 2022
19 report on New York City's land use for reprocess found
20 that it's too long, it's too expensive, and it's too
21 uncertain. The median private application takes two
22 to three years to make it through the process, which
23 adds as much as \$82,000 to the cost of developing each
24 new housing unit, putting numbers to some of the
25 issues that -- that Kirk was talking about before.

1 And those are just the projects that
2 actually get through the process and get approved.
3 Unfortunately, the process itself discourages projects
4 from getting proposed at all. And too often, local
5 concerns of member deference override the citywide
6 need to build more housing everywhere in all
7 neighborhoods. Some of that cost uncertainty results
8 from environmental review, which is a matter of state
9 law and not the charter, but the review process known
10 as ULURP is entirely within the city's control.

11 So accordingly, CBC is making three
12 recommendations for revisions to ULURP to make the
13 land use process simpler and faster while maintaining
14 the intent of ULURP as a time when we review that
15 incorporates both local and citywide perspectives.

16 So the first recommendation is to merge
17 the community board and the borough president advisory
18 reviews into a single review under the BPs. So
19 consolidating those two reviews, which now take 90
20 days, would make the advisory review process shorter
21 and more productive. BPs have a larger constituency
22 which allows them to balance neighborhood concerns
23 with boroughwide and citywide needs, including the
24 residents who may actually live in housing that gets
25 built. And they also have professional land use staff

1 that can support reviews. They -- they also still
2 appoint community board members so they can still
3 incorporate community board's opinions into their own
4 decision making as well.

5 The second is to allow applicants to
6 appeal actions rejected by the city council to a ULURP
7 Appeals Board consisting of the City Planning
8 Commission and the council speaker. The council has
9 an important role in the ULURP process, but a
10 well-designed appeals process could maintain that role
11 while better balancing citywide and neighborhood
12 concerns.

13 So that's why we're recommending the
14 creation of an appeals board with a temporary addition
15 of the city council speaker as a 14th member just for
16 the appeal to ensure the representation of the
17 council's perspective as well in that process. And to
18 override, the appeals board would need to approve an
19 application by a super majority of ten of 14 votes.
20 And our hope is that that would encourage speaker to
21 bring more projects to a vote and potentially more
22 applications to come forward, particularly for
23 well-considered projects from never getting proposed
24 in the first place due to member deference.

25 And our third is to focus ULURP on

1 zoning and shift review of both non-zoning actions
2 currently subject to ULURP and monetary zoning
3 applications with no adverse impacts to city agencies
4 or commissions for advisory reviews.

5 So first on the non-zoning actions, as
6 Eric was discussing too, ULURP makes a whole host of
7 non-zoning actions subject to public review as well
8 along with legislative zoning changes. We think that
9 full ULURP should be reserved for those zoning map
10 amendments that are legislative in nature and that
11 other actions currently subject to ULURP be shifted to
12 those city agencies for administrative reviews, with
13 those agencies given the discretion to approve or deny
14 based on specific findings and in accordance with city
15 and state laws.

16 Our full testimony outlines all of,
17 where we think all those actions should go, which
18 we'll need to get into right now. For the modestly
19 resized zoning applications, CBC recommends that
20 review and approval of smaller projects shift to a
21 review that ends at the City Planning Commission.
22 This shorter review could apply to projects that,
23 based on their size and their location, wouldn't have
24 an adverse impact on communities. For example,
25 projects designated as type two in the city's

1 environmental review process, a standard that would
2 pick up projects that now qualify for the green fast
3 track environmental re-streamlining.

4 That matters because the review process
5 increases the cost of small residential projects, the
6 most of any by 15 percent at least, not including
7 financing. Those are the small projects that -- that
8 Kirk mentioned aren't worth going through ULURP and
9 that Vishaan presented at the, at a previous hearing
10 as well. And that's even before considering member
11 deference, which may, you know, lead to concessions or
12 exactions, which might make projects feasible.

13 Still, both those pathways shouldn't
14 replace New York City's as a right development system,
15 nor should it be an alternative to neighborhood
16 rezonings and citywide rezonings, which are needed to
17 increase and then provide additional residential as of
18 right of capacity that we need to boost housing
19 production everywhere. Ultimately any changes to the
20 charter, as we mentioned, need to be crafted with
21 care, lessening and make the process more complicated
22 or introduce unintended consequences.

23 So we welcome your input and feedback.
24 And we'll continue to evaluate other revisions that
25 come forward as well, and may comment on them or

1 endorse them in the future as well. Thank you.

2 CHAIRMAN BUERY: Thank you so much.

3 Professor Moss.

4 MR. MOSS: Thank you, Chairman Buery,
5 and thank you, Vice Chairman Greenberger. And I want
6 to say, I want to thank members of the commission for
7 inviting me. And I -- I also want to thank the
8 executive director and the staff of the commission
9 because by inviting me I got an hour and a half lesson
10 in some of the challenges about housing and I cannot
11 resist the opportunity to comment correct some of the
12 statements that have preceded.

13 First, let me just say this. ULURP
14 isn't the only thing that has stalled housing. We
15 have aggressively landmarked areas that are
16 underserving, that are -- just because something's old
17 doesn't mean it's important. In fact, just the
18 opposite is the case. We also are too inflexible. We
19 should undo landmarks like the south side of Eighth
20 Street and Greenwich Village where we have preserved
21 Dunkin' Donuts and other locations.

22 The corridor on Lafayette Street, which
23 is in NoHo, has parking lots, industrial structures
24 from, filled with mass transit access that has a
25 combination of historic preservation and

1 manufacturing, limiting housing. So it isn't ULURP
2 which is the sole cause of our problem. One.

3 Two, I want to say that I'm very
4 concerned. There's such a tendency here to think that
5 we should replace elected members of the council with
6 power given to appointed officials. I want to say
7 just the opposite. I'm a fan of what Rich Schwartz
8 and Eric Lane did, but they did it 35 years ago. It's
9 not that it needs updating. This was before the
10 iPhone, before social media, before robotics, before
11 AI. And I just want to say it's time to recognize
12 that nothing lasts 35 years.

13 Even, you know, in modern physical,
14 everybody gets facelifts, everybody gets eye lifts.
15 We should think the charter deserves even more. And
16 the -- and the point here I want to say is that they
17 diminished the borough president correctly because
18 that was the source of the Supreme Court decision to
19 make it unconstitutional. But they diminished it so
20 it's really a junior varsity. I mean it's a
21 cheerleader role. We should think about reinserting
22 the borough presidents and diminishing the
23 councilmembers. And I'm going to give -- my testimony
24 will reveal that.

25 So we should give them a job. We're

1 paying them, they have a staff, there's no reason they
2 should get up in the morning and wonder what they do.
3 And they have lost their administrative
4 responsibility, which they once had. They once
5 controlled streets and highways. They once controlled
6 parks. We should put them back to work.

7 So let me just say a few words and I
8 want to live within the time limit. And so this is
9 what I want to say. I have a few different ideas and
10 I'm sure that they're not going to be at the macro
11 level you've heard.

12 But first I want to say that when we're
13 dealing with lot zone for residential purposes across
14 the city, we should allow owners of those properties
15 to build housing with eight units or less. That's in
16 a residential zone already. So we're not rezoning it.
17 We may have to deal with the higher densities. And
18 we -- we should do this in a way that allows small
19 scale development to completely bypass ULURP. Let it
20 be saved for units of eight or ten or higher.

21 And the way we should do this is with a
22 one stop expedited review process landing in the
23 office of the borough president, who then has 60 days
24 to make a decision. Many of them don't know how to
25 make a decision. They'll learn. And I think this is

1 not trivial. We should treat the borough president
2 seriously and then that decision making should then go
3 to the council. And the council as a whole, not to
4 the committees, which we've heard about, and not to
5 the members. But they have to review this.

6 And I know it's bypassing the City
7 Planning Commission. Let them focus on the larger
8 scale challenges. City Planning Commission has enough
9 to do. And if you go to Greenpoint, you see an
10 average home which had one or two units and now they
11 have eight. This is something which is done across
12 the city. We should not trivialize it, but we should
13 encourage it.

14 The second part I want to say, and I
15 think this, you know, this builds on Eric Kober's
16 testimony, I think at an earlier hearing, he suggested
17 this for units of six or more with a 35 foot height
18 limit. I would raise it to eight and 40 feet. You
19 know, in other words, I think we could go further and
20 let the owners determine what the size of the units
21 are.

22 The second point I want to make is a
23 simple one, which is we have neighborhood plans for
24 housing that now comply with city planning and
25 building regulations. With climate change becoming a

1 pervasive part of everyone's life, we should recognize
2 that housing has an impact on the water supply, on the
3 wastewater treatment and solid waste and on mass
4 transit and service transportation.

5 And that rather than have assessments
6 over the course of 30 to 50 years, we should simply
7 require that all proposed housing developments that
8 have to meet, you know, city requirements should
9 include those basic environmental assessments. But
10 for a ten-year period, recognizing that they plan,
11 we're not going to ask them to plan forever.

12 The third idea, and I want to say it
13 builds on the report by the Robin Hood Foundation, but
14 it takes it a little bit further than you guys did,
15 which is to suggest that we think about the rules we
16 have for what is a housing unit. Now, a hundred years
17 ago, -- I'm looking, I don't think anyone was
18 here -- we required windows to be put into bedrooms
19 because they didn't have air conditioning, they didn't
20 have ventilation systems. And it was a very
21 intelligent part of improving public health.

22 The Pew Foundation for Research just
23 came out with a report that points out that you have
24 new technologies, including advanced ventilation
25 systems that eliminate the need for windows in open

1 residential buildings. There are a vast amount of
2 underused, almost obsolete industrial and office
3 buildings, which could be easily modernized if we got
4 rid of the window requirement for bedrooms.

5 And I mean, we would have triple or
6 quadruple the amount of buildings, which, and if you
7 notice, you read carefully, some of them are going at
8 less than half their price than five years ago. So I
9 want to propose that the window in every bedroom is an
10 impediment to housing construction and is obsolete.

11 And New York City should allow
12 windowless bedrooms in structures, certainly for any
13 structure within 2000 feet of a -- a warehouse, a
14 vehicular-based truck terminal, and certainly of any
15 publicly owned bridge or tunnel, which are truly
16 sources of hazardous chemicals.

17 And finally, I want to make one modest
18 suggestion, which I'm sure will upset many, but we're
19 going to take -- take a risk. Why not? That's why
20 you be a professor, you know?

21 So we -- we have in our buildings all
22 kinds of features which add costs. And I want to
23 propose that New York City eliminate any requirements
24 for home baking ovens in the kitchen. The modern
25 kitchen should have internet access, plumbing for

1 kitchen sink, running water and electrical systems to
2 accommodate whatever people cook with microwave,
3 surface cooking, and the fry, air fryer, etcetera.

4 In Japan, housing doesn't even have
5 baking ovens. They use steaming and boiling. I'm not
6 recommending this as a technique, but I want to make a
7 point. There's a, the size of households varies in
8 this city enormously from two or less, some to three
9 or more. But we should not impose a baking oven, and
10 all the infrastructure required to support this as
11 well as the size.

12 And if you go, you know, into
13 most, -- I asked my college students about this today.
14 I have 54 students. They don't even know what an oven
15 is. They don't know how to make coffee. They put
16 sweaters in their ovens.

17 Now this is an important point. We
18 should think about reducing the actual cost of a
19 housing unit. And I'd rather than try to beat up on
20 the unions -- you're not going to win that battle, you
21 know -- let us try to figure out to lower the actual
22 fixed costs of building residential units.

23 And so I would suggest that we allow
24 buildings to have shared kitchens. So once a month
25 and once every year you have your family over, you can

1 figure out a way to entertain them. But
2 overwhelmingly, we should reduce the size, scale, and
3 investment in kitchens to reflect the modern habits of
4 ordering in, taking out, not eating at all as a
5 family, and to reduce the cost of the housing unit
6 will be a way to add to the number of units you can
7 build.

8 So let me thank you for your
9 opportunity -- my opportunity to talk to you, and I'm
10 happy to answer any questions.

11 CHAIRMAN BUERY: Thank you both so
12 much. I need questions for the panel. I can't
13 believe there are no questions for that.

14 MR. WEISBROD: I, I'm assuming both of
15 you have submitted basically.

16 MR. CAMPION: Yeah, I --

17 MR. MOSS: Yes.

18 MR. WEISBROD: Thank you.

19 CHAIRMAN BUERY: I -- I do have one
20 question. I just want to make sure I heard Professor
21 Moss.

22 You were suggesting, that is, if I
23 understood you correctly, that for units, let's say of
24 eight or less, but you can fill in a number that you
25 would not have the ULURP process for already

1 residential units and you would go to a professional,
2 some professional staff person who would make the
3 decision. And then were you saying that that decision
4 would go to the borough president for the final stop?

5 MR. MOSS: I'm not -- I was really
6 saying the borough president. And they have plenty of
7 professionals work for them. But let the borough
8 president be responsible.

9 I think it's great to give elected
10 officials direct responsibility. And they would do
11 this, and by the way, it frees up the councilmember
12 from any burden. And it also changes the -- the
13 character of who's -- who's feeling the pain, because
14 they're going to have to weigh all the different
15 inputs and let them have to do it. It also shortens
16 the entire planning and regulatory system.

17 CHAIRMAN BUERY: All right. So that,
18 that's -- that's within the borough president's
19 office.

20 MR. MOSS: Yes.

21 CHAIRMAN BUERY: Thank you. And were
22 you suggesting that that would be appealable to the
23 council?

24 MR. MOSS: I think I'm going to
25 let -- I'm going to take a chance and say this. I

1 think the councils, we should honor their -- their
2 role. The -- the charter actually was great about
3 giving the council representative functions. I mean,
4 they knew what they were doing. The mayor had a
5 management authority -- the council representative. I
6 would trust the council.

7 If the borough president had that
8 decision, that's a lot different than having
9 51 members, each of whom represent districts of
10 152,000, which may be elected for 3000 people or less.
11 I would rather bypass them. You have to remember
12 there are councilmanic primaries, which you can win
13 with 1800 votes.

14 MS. WYLDE: Mitchell, is -- is what
15 you're -- your first proposals, though, weren't they
16 already allowed in City of Yes?

17 MR. MOSS: I'm going to defer to the
18 crackerjack staff.

19 MS. BOZORG: Yes --

20 MS. WYLDE: Shared kitchens
21 and -- shared kitchens?

22 MS. BOZORG: No, no, no. The -- six
23 units or less 35 feet in --

24 MS. WYLDE: The development of
25 the -- of the low rise, the small unit development,

1 because they -- because they eliminated --

2 MR. MOSS: Some.

3 MS. WYLDE: They -- they made the
4 zoning as a right.

5 MR. MOSS: Right. I -- I made it, I
6 think, I -- I think I went higher than that.

7 MS. WYLDE: Not -- not it -- not quite.

8 MS. BOZORG: What?

9 MS. WYLDE: I don't think that's
10 quite --

11 MR. MOSS: I don't think they went as
12 high as --

13 MS. BOZORG: No. Not --

14 MS. WYLDE: Well, that's four stories.
15 Okay. I -- I just, I -- I was confused as to
16 whether --

17 CHAIRMAN BUERY: We'll, we'll -- we'll
18 clarify.

19 Any other questions for the panel?
20 Okay.

21 UNIDENTIFIED SPEAKER: Thank you.

22 CHAIRMAN BUERY: Thank you so much. I
23 had further questions, but I'm aware of the time,
24 so --

25 UNIDENTIFIED SPEAKER: I can ask a lot

1 of questions about --

2 CHAIRMAN BUERY: The final expert panel
3 is Shanequa Charles and Brendan Cheney. Please
4 forgive me if I'm pronouncing that incorrectly.

5 UNIDENTIFIED SPEAKER: And these are
6 the in-person.

7 CHAIRMAN BUERY: Great. Okay. Thank
8 you so much.

9 (Discussion held off the record.)

10 MR. CHENEY: Great. Thank you.

11 Good evening. My name is Brendan
12 Cheney. I'm the Director of Policy and Operations at
13 the New York Housing Conference. I want to thank the
14 commission for the opportunity to testify tonight.

15 New York Housing Conference is a
16 nonprofit affordable housing policy and advocacy
17 organization. As a broad based coalition, our mission
18 is to -- sorry. Next slide. Our mission is to
19 advance city, state, and federal policies and funding
20 to support the development and preservation of decent
21 and affordable housing for all New Yorkers.

22 My testimony today will show the extent
23 of the housing crisis and how unequal our housing
24 supply is distributed, highlighting the need for
25 change. We are currently working with our partners to

1 come back with recommendations, more specific
2 recommendations for change at the Charter Commission
3 hearing in Manhattan next month.

4 Okay. So we are very clearly in a
5 housing crisis. Rents and homelessness are record
6 highs and keep growing. And in 2023, we had the
7 lowest rental vacancy rate in more than 50 years, so
8 just 1.3 percent. We clearly do not have enough
9 housing to meet demand. And as rents are rising,
10 incomes are not keeping up. As this chart shows,
11 rents are rising much faster than income and wages
12 since 2007, which means New Yorkers are paying a
13 greater share of their income in rent. Next slide.
14 Thank you.

15 In fact, more than 850,000 households
16 in New York City are paying more than 30 percent of
17 their income in rent, a common measure of rent burden,
18 and nearly 500,000 are paying more than half of their
19 income in rent. The main causes of the crisis are a
20 lack of housing supply and the lack of affordable
21 housing. New York is not building enough housing to
22 keep up with demand. In fact, we're building less new
23 housing than many comparable metro areas.

24 So the way to address the housing
25 crisis is to increase overall housing supply and

1 increase affordable housing, specifically. But we
2 also want to make sure that we add housing more
3 equitably across the city than we have been. As you
4 can see in this map, most of our affordable housing is
5 being built in a small number of council districts.

6 Over the past ten years, ten city
7 council districts finance more than 3500 units of
8 affordable housing each. The bottom ten districts
9 finance just 200 units or less. Okay. And we can see
10 the districts that are building more housing have
11 certain things in common. They're more likely to be
12 communities of color and more likely to have lower
13 average incomes. Next slide.

14 So just to give a quick sense of which
15 districts are building the most housing and how much,
16 you can see that Councilmember Salamanca's district 17
17 in the Bronx built 7100 units of affordable housing
18 over the past ten years. And you can see going down
19 the list, these are the ten districts. All of them
20 have built more than 3500 units. But again, some it's
21 7,000, 6,000, 6,000. So these are the districts that
22 are building the most. Next slide.

23 And these are the districts that are
24 building the least. They're building less than
25 30 units of affordable housing over ten years, less,

1 you know, 50 units of affordable housing over ten
2 years. All of them building less than 200 units of
3 affordable housing over that time period. All right.
4 Next slide.

5 So in the neighborhoods building the
6 most affordable housing, 70 percent of the residents
7 are black or Latinx on average, while in the
8 neighborhoods building the least affordable housing,
9 only 30 percent of residents are black or Latinx. And
10 in the top building neighborhoods, the average income
11 is \$67,000 per year compared to \$87,000 in the
12 neighborhoods with the least new affordable housing.

13 Housing and affordable housing are
14 assets to all communities. Every neighborhood can and
15 should add more housing. But neighborhoods that are
16 whiter and higher income are opting out, choosing not
17 to allow new housing and new affordable housing. This
18 needs to change. Especially in a housing crisis,
19 neighborhoods cannot opt out.

20 So when we come back with
21 recommendations for the commission, it'll be to make
22 changes to make it easier to build housing in every
23 neighborhood. Thank you.

24 CHAIRMAN BUERY: Thank you so much.

25 Ms. Charles.

1 MS. CHARLES: Greetings. Can you guys
2 hear me?

3 CHAIRMAN BUERY: No. Press the -- the
4 talk button.

5 MR. CHENEY: There you go.

6 MS. CHARLES: There it's. Good
7 evening. Peace and blessings. Peace and many
8 blessings, member of the Charter Revision Committee.
9 My name is Shanequa Charles. I'm the executive
10 director of Miss Abbie's Kids, the community and
11 legislative organizer, have served on community board
12 seven on five or more committees, including land use,
13 and have worked on city, state, and federal
14 legislation amongst various other roles from the
15 Fordham section of the Bronx.

16 I'm here today because specific
17 sections of the New York City Charter are directly
18 contributing to what I believe is a housing crisis
19 that our communities are facing. The charter, as it
20 stands, is failing people of the Bronx. Deepest
21 gratitude to Shams, the housing hero, for curating
22 spaces that include all community stakeholders and the
23 entire commission for holding these very necessary
24 hearings.

25 Part of the problem connecting the

1 charter to lived experience, if I may, while the food
2 desert, economic stability, local hiring, community
3 benefits agreements continue to be problematic. This
4 evening's five minute focus is going to be dedicated
5 towards housing issues that are plaguing us all.

6 The Bronx faces the highest rates of
7 eviction, severe overcrowding, substandard housing
8 convictions in New York City. Families are forced to
9 choose between rent and food. Let me repeat that.
10 Families are forced to choose between rent and food,
11 live with dangerous mold and lead, and are constantly
12 under the threat of displacement. This isn't about
13 statistics. It's about the families that Miss Abbie's
14 Kids has continued to serve over the last 13 years.

15 The current charter, specifically
16 chapters eight and nine, ULURP subsection 197C and
17 197D and subsection 200 to 204 create land use review
18 processes that are slow, complex, and give advisory
19 power to community boards, borough president, while
20 city planning and city council hold a real decision
21 making power. Chapter 70, subsection 813 and 814
22 outline the borough president's powers providing
23 meaningful authority to proactively address the
24 housing crisis or oversee proper land use rights. And
25 this is very clear from all of my time spent on land

1 use committee, the community board seven, for many
2 years.

3 We see consequences of this in projects
4 like the stalled redevelopment of the Kingsbridge
5 Armory, where decades of planning have yielded little
6 to no affordable housing due to these systemic
7 hurdles. The Sherman Plaza development facing much
8 community discourse is another example of how lengthy
9 and complicated the ULURP process is. And -- and
10 again, having served on community board seven for a
11 number of years, the power of community members to be
12 involved in the decision making process of potential
13 housing development needs to absolutely be increased.
14 Particularly when we're talking about people who have
15 been in a community, have lived in a community, raised
16 their families in a community for decades and decades
17 and decades.

18 Health is also impacted by these
19 decisions that are harmful to our communities. This
20 housing crisis is a public health crisis. Substandard
21 housing directly contributes to asthma, lead
22 poisoning, and other chronic illnesses. Overcrowding
23 increases the spread of the infectious diseases.

24 The stress of housing insecurity
25 devastates the mental health. I want to rewind on

1 that just for a second. The stress of housing
2 insecurity devastates mental health. These health
3 disparities concentrated in the Bronx are unacceptable
4 and I'm hoping that the charter chooses to address
5 these root causes that primarily start with the
6 housing issues.

7 Some of the proposed solutions is if
8 we -- we need concrete revisions and -- and I'm urging
9 the committee to consider the following because I
10 don't come with just the problem, y'all. I'm going to
11 also come with a few solutions. Y'all ready for that?
12 Say yes, yes? I didn't hear y'all. Can I get a yes,
13 yes? Okay.

14 So some of the reforms, let's try to
15 reform the ULURP process, which earlier stated, was in
16 chapters eight and nine, and create an expedited ULURP
17 process for projects meeting specific deep
18 affordability criteria such as significant percentage
19 of units below 40 percent of AMI.

20 And just to interject right there
21 momentarily, I just became aware of a bill that our
22 sitting assembly member has passed in the last session
23 that addresses the AMI issue. And for those maybe in
24 the audience who are not familiar with the AMI,
25 including the richest and -- and most developed

1 counties alongside Bronxites who are making 17 to
2 \$21,000 a year. To my knowledge that has been
3 amended. So kudos to our assemblymember George
4 Alvarez for that.

5 Amend subsection 197C and 197D and give
6 binding weight to the community board and borough
7 president recommendations on projects meeting these
8 affordability thresholds. Now again, of course we
9 don't want all power being in any one particular hand,
10 but to my knowledge of being involved in different
11 meetings and situations like this where community
12 voices are heard, at least our voices will be heard in
13 those atmospheres, and they should also hold weight.

14 Eliminate member deference, which we
15 mentioned earlier, and I heard a couple of people
16 saying a few different things about that. But
17 eliminate member deference to amend the charter to
18 ensure that land use decisions are made based on the
19 need rather than the preferred, the preferences of the
20 individual councilmembers. And this change would of
21 course promote equitable development to prevent
22 localized opposition from hindering essential
23 projects. And perhaps we should look into what could
24 be an oversight committee for those who believe that
25 there might not be an answer to councilmember

1 veterans.

2 Okay. Empower the borough president
3 for, in chapter 70 and subsection 813 and 814 so that
4 there's some explicit authority and dedicated funding
5 to, one, create a housing stability task force, two,
6 establish a boroughwide Right-to-Counsel program. I
7 spent many years working on the Right-to-Counsel
8 legislation some years ago. It did not cover all
9 Bronxites. It only covered particular zip codes. I
10 see some people shaking their heads, so I know you
11 know what I'm talking about.

12 And three, initiate zoning changes to
13 promote affordable housing, which we are saying that
14 affordable housing should include multifaceted assets
15 so that not only are people getting affordable
16 housing, but we're also curating projects that could
17 be sustainable to builders and such. Okay?

18 Prioritize deep affordability, add a
19 new section to the charter that requires a
20 specific percentage of deeply affordable housing
21 targeting the lowest income levels, and in all
22 new -- in all new developments receiving city
23 subsidies and zoning changes. This goes beyond the
24 current mandatory inclusionary housing provisions.

25 Data transparency and accountability,

1 which would amend chapter one, subsection 14F, which
2 deals with agency reporting to require the collection
3 and public reporting of detailed data on housing
4 conditions, evictions, health outcomes related to
5 housing, and disaggregated by neighborhood and -- and
6 demographic groups. So housing is not enough to just
7 curate housing it. We need to also be mindful that
8 the housing needs to be safe and -- and that it needs
9 to be fruitful to the families that will be there.

10 And dedicated funding to housing
11 initiatives which is addressed in chapter 70 and amend
12 subsection 813 and 814 to grant some explicit
13 authority and dedicated funding again via the borough
14 president as an avenue for housing initiatives for
15 legal representation, education around tenant rights.

16 In conclusion, the Bronx absolutely
17 deserves a charter that prioritizes basic human right
18 to safety, healthy, and affordable housing.

19 And -- and I believe that these revisions targeted
20 specific to these sections of the New York City
21 Charter are essential to creating a more just and
22 equitable future for our borough.

23 And I look forward to the bold and
24 audacious changes that you all look like you are
25 willing to make. Yes, yes? Thank you very much.

1 CHAIRMAN BUERY: Thank you so much.

2 Are there any questions for the panel?

3 MS. NIEVES: I do.

4 CHAIRMAN BUERY: Please.

5 MS. NIEVES: Hi. I just wanted to say,
6 first, thank you for the discussion and inclusion.
7 Particularly the focus on expanding the housing supply
8 doesn't deal as much with the existing and the risk,
9 particularly of those that are being kicked out or
10 living in inadequate housing. So I just appreciate
11 that. And so I know in your testimony any data that
12 you can provide on that I know we'd love to see as
13 well too, so --

14 MS. CHARLES: Yeah, absolutely. So
15 what are we in; 2025 now? Did we -- we switch the
16 year? Okay. So if you want to go back about a decade
17 when we studied what Bronx evictions looked like when
18 we were reworking Bronx Housing Court and how non
19 tenant-centered Bronx Housing Court actually was,
20 although the original purpose was to be protecting
21 tenants, we saw 33,000 Bronxites evicted annually.

22 MS. JOFFE: The counsel, I, and I
23 should let you know, too, that one of the programs at
24 the fund for the City of New York is actually
25 Right-to-Counsel. So I am familiar -- I just want to

1 make sure that that data is included --

2 MS. CHARLES: Absolutely.

3 MS. JOFFE: -- in -- in the testimony,
4 because I think that's important too. It's not just
5 about -- I just appreciate the depth of where you
6 went. I just really want to recognize that.

7 MS. CHARLES: Absolutely. Thank, and
8 thank you for that. I appreciate that.

9 Present day through a lot of the work
10 that we did through Right-to-Counsel, so shout out to
11 you for that, and making sure that Bronxites had a
12 legal representation as exists in criminal court as a
13 right, we were able to reduce the number from 33,000
14 to 4,000 currently. And -- and that is a tremendous
15 drop over the last decade and I'm really, really proud
16 of that work that -- that has transpired present day.

17 So -- so 4,000 was the 2023 numbers.
18 We're hanging around 3500 at this point, which, that's
19 3500 out of about 11,000 of all five boroughs that
20 were actively evicted. That's not including the
21 number that was taken to court, which, if we dive
22 deeper into that study we'll find some more really
23 resounding factials there.

24 But the fact that people had access to
25 lawyers as a right absolutely decreased that number

1 from the 33,000 ten years ago all the way down to the
2 4,000 and across all five boroughs. But we are still
3 leading in the 11,000, you know, active evictions.

4 CHAIRMAN BUERY: Commissioner DaBaron?

5 MR. DABARON: So this could be for
6 either one or two of you. So you were talking about
7 creating affordable housing for income levels based on
8 an AMI that is at, I think you said 40, below
9 40 percent?

10 MS. CHARLES: Yes.

11 MR. DABARON: Okay. So my question is,
12 is it feasible to be able and how can we do it in
13 terms of when we look at how to make the numbers work
14 for developments and -- and especially in our
15 communities and stuff like that? We definitely need
16 the affordable housing. We want to keep people, you
17 know, in New York City and a lot of us do not make
18 above, you know, certain AMI levels.

19 But when it comes to development, you
20 know, do you have thoughts on how, especially in terms
21 of the charter, how we can do that on scale throughout
22 the city in a way that -- that we can actually do the
23 building, have it make sense financially -- because
24 there's a lot of cost to it -- and make it
25 sustainable.

1 And -- and also is there -- is there
2 room for mixed income development to happen in
3 communities throughout the city which also delivers on
4 those AMI levels that you said?

5 MS. CHARLES: Yeah, absolutely. And
6 I'm really grateful for that question because I think
7 a lot of the times we -- I think we're creatures of
8 habit, just innately. And it feels more comfortable
9 to stick around to what has been going on even when we
10 figure out that it's ineffective.

11 So historically, how the AMI has worked
12 particularly for Bronxites -- and I'm advocating for
13 Bronxites because I am a Bronxite; okay? Shout out to
14 the Bronx. We are in the Bronx tonight. So a shout
15 out to Bronx. Okay. We have not considered that that
16 AMI is inappropriately reflecting incomes that don't
17 exist; right?

18 So the average median income as
19 it -- as it priorly stood for our particular area
20 included communities who are upwards 250,000, 300,000
21 a year in income standing next to folks who are making
22 17,000 to 20,000 a year in income, which is the
23 neighborhood that you all are sitting in right now
24 where people are choosing between food and rent.

25 And the adjustment in the AMI, one,

1 for -- for the percentage of the AMI where we're
2 building at has to make sense not only for the
3 tenants, the Bronxites, but it also needs to make
4 sense obviously for the people who are building;
5 right? Like -- like, let's not ignore that fact.

6 So some of the things that I believe
7 also address making it make sense for all parties is
8 to create multi-use -- multi-use dwellings. First of
9 all, if we are creating something that's a
10 hundred percent affordable, this is like saying -- do
11 we have any swimmers? Do you guys swim? Who's a
12 swimmer on the panel? Anybody swim? You guys are not
13 swimmers? You don't want to swim? You never swim?

14 All right. So if you don't know how to
15 swim, my question is, how do we learn how to swim?
16 It's by being near other swimmers. And so what has
17 been happening historically is that folks come into
18 our communities because there is a low voter turnout,
19 and it is a food desert, and the healthcare system is
20 impacted by all of those different things. And
21 there's rentership and not ownership. And they clump
22 all of the non-swimmers together as non-swimmers and
23 nobody learns how to swim; right?

24 But if we think, and we reimagine what
25 affordable housing looks like moving forward, we're

1 thinking mixed use. We're thinking commercial space
2 that helps sustain building. We're
3 thinking percentage of affordable housing,
4 a percentage of market rate, so that people actually
5 have an opportunity to maybe learn the things that
6 they didn't learn that also pull us up by the
7 quote-unquote bootstraps, I guess.

8 But to more specifically answer the
9 question, I think that we need to move away from
10 models that are 100 percent anything because that
11 doesn't help the community as a whole. But we're
12 still in the same community together. Did that answer
13 the question? Okay.

14 CHAIRMAN BUERY: Thank you so much.

15 MS. CHARLES: Yes.

16 CHAIRMAN BUERY: I thank the panel. I
17 appreciate you.

18 All right. We're going to begin moving
19 to public testimony. We're going to do it in panels
20 of three. So I'm, and I'm going to ask for
21 forgiveness in advance. If I mispronounce your names,
22 please correct me when you come up.

23 So the first three panelists are
24 Hadaryah Morgan, Maria Forbes, Shaka Aziz. I'm going
25 to ask you to please keep your testimony to three

1 minutes each. We're going to hold you to that. And
2 then we will open up the panel -- we'll open up the
3 questions from the panel. Sorry.

4 And just so you're ready, after
5 Hadaryah Morgan, Maria Forbes, and Shaka Aziz, the
6 next panel will be Roxanne Delgado, David Gellman, and
7 Ericka Keller.

8 Sure, you can bring it up. Thank you
9 so much. Please -- please begin.

10 MS. FORBES: This on? Hello?

11 CHAIRMAN BUERY: There's a button on
12 the right button that'll make the light --

13 MS. FORBES: Hello?

14 CHAIRMAN BUERY: Perfect.

15 MS. FORBES: Oh, good evening. I
16 almost thought I was going to miss this testimony.
17 Boy, good evening to the panel. Thank you for having
18 me here. My name is Maria Forbes. I got a lengthy,
19 lengthy description of myself and you'll understand
20 why.

21 I'm the first Public Housing Authority
22 Tenant Association President that has a seat at the
23 table for the United Nations. So I've done the SDGs
24 to understand when you say how long it takes to get
25 something with this housing and land committee done.

1 Imagine planning from 2016 to 2030 and then seeing you
2 planning from 2022 to 2050. This is how long it's
3 taking us to arrive at something because housing is a
4 human right by the federal law. And I'm sure that
5 everyone in this room knows that.

6 And while we have not reached that
7 decision of building more affordable housing for just
8 as well for minimum wage workers -- I still don't
9 understand that -- but I have some description. I
10 didn't come to attack anybody. I just have some
11 descriptions of some different things.

12 Ritchie Torres, before he left city
13 council, he went to a big fire and he said, "Wow,
14 people who have apartment should not have to go into
15 the shelter." And he thought he would've been able to
16 pass that law. And that hasn't happened for residents
17 of the Bronx or just anyone in the city, period.

18 We had multiple fires throughout the
19 house. I had to stop Commissioner Carrion, because
20 why? He left here to go to Washington DC to be with
21 the HUD secretary and to only come back and get HPD.
22 And I don't see that people who have fires have to go
23 through the shelter again when the landlord takes its
24 time to repair the apartment.

25 The charter changed for -- for the New

1 York Yankees. Like, they came in under Carrion's
2 watch and they built Yankee Stadium in 4.5 seconds in
3 comparison to what they did down to the World Trade.
4 It didn't make any sense to me.

5 I'm a Public Housing Authority Tenant
6 Association. I also sit on Bronx South District
7 Council of Presidents as their business agent. And my
8 national level is called the National Congress of
9 Neighborhood Women.

10 You getting ready to push me off this
11 mic, sir?

12 CHAIRMAN BUERY: I'm sorry.
13 Twenty -- 15 seconds left.

14 MS. FORBES: Fifteen seconds. But
15 please, I saw an expert. I consider myself to be an
16 expert.

17 Affordable housing for minimum wage
18 families, that needs to be addressed in this new
19 charter. Economic development and local hiring for
20 current, in this new charter.

21 Section three, we lost section three as
22 public housing residents and -- and I'm sure a lot of
23 you know that we were entitled to any federal
24 developments being built or anything. We were
25 entitled as Public Housing Authority residents first.

1 But when City Council who makes a lot of decisions for
2 a lot of people, some of, not per se the voting, but
3 let's just consider giving the community plan and
4 boards back some of their positions.

5 The union land use review procedure,
6 that needs to be addressed and speed it up, because
7 you can't plan for 2016 until we plan for -- for 2050.
8 It's, it just doesn't make any sense.

9 CHAIRMAN BUERY: Thank you.

10 MS. FORBES: And empowerment in the
11 community boards without granting the veto power has
12 to stop because people are taking advantage of their
13 power.

14 CHAIRMAN BUERY: Thank you so much for
15 your testimony.

16 MS. FORBES: Thank you for allowing me
17 to share.

18 CHAIRMAN BUERY: Thank you so much for
19 your testimony. We deeply appreciate it.

20 MS. FORBES: Who should I leave copies
21 with?

22 CHAIRMAN BUERY: You can bring it to
23 the staff on the right. Thank you so much.

24 MS. FORBES: Thank you.

25 CHAIRMAN BUERY: Thank you.

1 MS. MORGAN: Thank you. Good evening.
2 My name is Hadaryah Morgan. I serve as the COO for
3 the Center for Urban Community Services; CUCS. Thank
4 you Chair Buery and members of the Commission for
5 providing me with the opportunity to offer to you the
6 provider perspective and to talk with you about the
7 vital work that CUCS does for supportive housing in
8 the Bronx and throughout the city of New York.

9 Throughout its 32-year history, CUCS
10 has helped thousands of New Yorkers ride -- rise from
11 poverty, exit homelessness, and be healthy. We
12 provide supportive housing. We provide case
13 management services, social services. CUCS's
14 evidence-based model provides onsite medical, primary
15 care, and psychiatric services, employment services,
16 financial literacy and empowerment services.

17 Here in the Bronx, CUCS provides
18 services at five permanent affordable housing
19 supportive housing residences, four of which we own,
20 three of which we self-developed. We've developed
21 over 350 units, which provide housing to 200 families
22 and 165 individuals.

23 As a pioneer of the movement, we've
24 been adamant that our residences reflect the
25 neighborhood. So we have mixed use residences,

1 families, single adults, seniors, all living within
2 the same building. We look like "The Neighborhood,"
3 and we start engagement years before a shovel hits the
4 dirt. We remain committed to its supportive housing
5 because we know what study after study has proven:
6 That it's the most effective way to combat housing
7 insecurity and homelessness.

8 We support changes to the charter that
9 actually streamline the ULURP process and procurement
10 processes to ease the burdens faced by nonprofits who
11 build and provide affordable and supportive housing.
12 To continue the Brown v. Board analogies, justice
13 delayed is justice denied.

14 Some of our most impactful projects
15 have taken six to ten years to build. In that time,
16 building codes have changed. There have been new
17 green standards. Energy and construction costs have
18 increased. Carrying costs have mounted. And by the
19 way, the cost of labor has increased. The cost of
20 security, the cost of superintendents, the cost of
21 porters, the cost of the vital professionals who
22 provide these services. This affects -- this affects
23 underwriting. This affects contracting.

24 So again, a -- a streamlined process is
25 incredibly important. And as another colleague

1 mentioned, there are absolute projects that we look at
2 in neighborhoods we know we'll never be able to build
3 there. So we really do need you to consider these
4 changes to the ULURP process.

5 We also think it's really important to
6 center the voices of those who've lived in affordable
7 and supportive housing residences and those who stand
8 to benefit from the need for these services. We hope
9 that that process prioritizes the city's need for more
10 affordable and supportive housing units. We also
11 second the emphasis on deep affordability ELLA income
12 levels.

13 And thank you for allowing me to
14 testify. If you have any questions, I'm happy to
15 answer them.

16 CHAIRMAN BUERY: Thank you so much for
17 your testimony.

18 Any questions from the panelists? No?

19 UNIDENTIFIED SPEAKER: Yeah. I
20 think --

21 CHAIRMAN BUERY: Oh there is one --

22 MR. DABARON: I do have one question.
23 Do you see anything in the charter that could be
24 useful? And I think I'm hearing you talk about fair
25 share. Do you think anything in the charter,

1 specifically that is useful?

2 MS. MORGAN: I think some of the
3 recommendations that have been discussed that deal
4 with a process where you're not allowing one
5 particular member to necessarily veto the process.
6 I've heard the suggestions about a super majority or
7 so -- or so forth. We of course will submit written
8 testimony that can actually get more deeper into those
9 reasons. But we support those things.

10 We also really support an environmental
11 impact process that really also looks at the positive
12 impacts of supportive and affordable housing that
13 have, that affect safety, that affect community
14 resources. By virtue of the fact that we provide
15 onsite services, including the fact that CUCS provides
16 onsite medical and onsite psychiatric, we are freeing
17 up resources within the community.

18 When we develop our property, when we
19 put in our services, we are not taking from your
20 neighborhood doctors and urgent care centers per se.
21 We in fact actually provide many of the -- the health
22 services that folks need on site; right? Those
23 benefit advocacy services, they're on site. So
24 there's a positive benefit.

25 We also, because of the changes in

1 building codes, sometimes you'll be walking by our
2 buildings not knowing what the, what our buildings
3 are. And we have more energy efficient buildings that
4 deal with some of those issues that other colleagues
5 mentioned. Impacts on water use, impacts on waste
6 use. We look to sort of site our facilities near and
7 around public transportation. So we -- because we
8 have to.

9 So I think actually having an
10 environmental review process that centers the voices
11 of folks who need the housing, the folks -- the folks
12 who've lived there and actually looked at the benefits
13 of what it is we're doing and offering the community.
14 Many of our developments have designated community
15 space, as you all know. This is part of actually
16 getting things that are negotiated with councilmembers
17 in terms of support.

18 And so I think that it's important that
19 the process, the review process actually take those
20 things into account as well.

21 MR. DABARON: Thank you so much.

22 MS. MORGAN: Thank you.

23 CHAIRMAN BUERY: Thank you so much for
24 joining us.

25 UNIDENTIFIED SPEAKER: Thank you.

1 CHAIRMAN BUERY: The next panel is
2 Roxanne Delgado, David Gellman, and Ericka Keller.
3 And while you're coming up, is there anyone remaining
4 who needs sign language interpretation? Is there
5 anyone here who needs ASL? All right. So you,
6 we'll -- we'll excuse the interpreters at eight. I
7 would ask all of you to come up, both Roxanne, David,
8 and Ericka, that you come to the table at once. Thank
9 you so much.

10 MS. DELGADO: Evening, Commissioner.
11 Roxanne Delgado. I'm here to discuss what happened
12 with 2560 rezoning in the Bronx in
13 city -- city --committee board district 11, city
14 council -- district 13. The committee board 11 had
15 from November 2, 2022, till January 3, 2023, to review
16 and vote on this matter.

17 In fact, they did not. They voted on
18 it on Feb -- sorry, on Feb 23rd and they did not
19 provide seat planning their advisory vote till March
20 of two -- one second, I have the dates -- till after
21 March. By then the, both the Bronx Board President
22 voted in favor of this rezoning and the seat planning
23 already held its public hearing on March 9th.

24 So the fact that committee board 11 was
25 two months late was a disservice to our community.

1 Which is why I recommend that there's a joint hearing
2 between the BP's office and the community board to
3 ensure that lines are met, to ensure there's more
4 public output because the community -- the BP's office
5 held it during Thursday at 10:00 a.m. when most of us
6 work at 161st Street, which is out of our way.

7 These public joint hearings should be
8 held at the proposed site within a one, two mile
9 radius and at not during normal non-working hours. So
10 that would provide more public input and more aware,
11 awareness and deadlines be met.

12 My second issue is, besides the lack of
13 community board abide by the ULURP process and no
14 accountability and no public output, is the fact
15 that -- City Planning. I have a lot issue with City
16 Planning. Because unfortunately it's not being run by
17 a good master of field. It's being run by an
18 ex-politician who actually was very disrespectful to
19 people who were not in proposal of these project
20 because they assume we're all YIMBYs.

21 Well, I realized I am a victim of Ida.
22 I used to live in a private house basement which was
23 flooded. They'll understand the higher density built
24 in communities. And I live in a community of color,
25 Pelham Parkway. I am a person of color.

1 It puts a lot of burden on
2 infrastructure; overcrowded schools, more trash,
3 flooding. So to continue building, building, building
4 with things and us mentioning infrastructure doesn't
5 mean that we're racist, we're YIMBYs.

6 And regarding my former councilmember,
7 Marjorie Velazquez, her narrative is not fully true
8 because even though I don't live in Throggs Neck,
9 those people were very upset because she campaigned
10 and to the day before the vote, she adamantly told
11 them she was against that project. And the following
12 morning some kind of deal was made where she reversed
13 her vote at the last second. And most people don't
14 like to be lied to.

15 Now, death threats are -- are
16 unjustifiable. There's no excuse for any death
17 threats. But there were threats made her that she
18 could be voted out. That's why city council have to
19 be the local representative in ULURP process, because
20 if they don't abide what they campaign on, they don't
21 abide to the community interest, they have to be voted
22 out.

23 The BP's office represents the whole
24 Bronx and there's different voting blocks in the
25 Bronx. More people have more influence so it would be

1 neighborhood picked against neighborhood.

2 And the lastly, the equity race -- the
3 racial equity report was unfair for 2560 because
4 that -- that district would have the highest
5 displacement rate per city planning map. It was pure
6 purple. But the racial equity report, all the
7 community board 11 which include Pelham Gardens,
8 Morris Park in the village, they have million-dollar
9 homes, which increase the area of median income, and
10 they have less renters as opposed to that site in 2560
11 where I live barely 0.5 miles radius, which has the
12 highest rate of displacement.

13 So by them proposing, by proving that
14 rezoning, -- which I'm not a YIMBY, I'm not a
15 NIMBY, -- it's because it's going to bear not only a
16 burden on our infrastructure, it's going to displace
17 us. Because say for sale, those people are not in the
18 speaker of renters. And in fact they have no renter
19 protection. They only live in Princeton West
20 Apartment.

21 But the landlord could say, this
22 building's renting \$2,000 for one bed, one studio. I
23 can get -- rent that same amount or maybe \$200 less.
24 So you're out and you have no recourse. Thank you so
25 much.

1 CHAIRMAN BUERY: Thank you.

2 MR. GELLMAN: Good evening. My name is
3 David Gellman. I am a Bronx community district eight
4 resident, a board member, and the budget chair.
5 Though I don't speak here on behalf of the board whose
6 district is about a half mile northwest of where we
7 are right now, my comments are representative of our
8 board's resolution and debate as well as the majority
9 of the community boards across the city.

10 City of Yes is the closest analog for
11 me to comment on here. So while we are not opposed to
12 the increased density put forward by City of Yes, it,
13 one, tends to favor opportunities for developers to
14 increase density without necessarily any material
15 increase in affordable housing or any at all.

16 Two, it is not properly concentrated
17 immediately around well-suited mass transit. And
18 three, while a concept of accessory dwelling units,
19 ADUs, suggested a backyard outbuilding for grandma,
20 there are no residential requirements after the
21 original owner.

22 So in reality it will become a vehicle
23 for quick turnover, non-residing investors, and thus
24 become a significant force for block busting, not
25 unlike the 1970s. Thank you.

1 CHAIRMAN BUERY: Thank you so much.

2 MS. KELLER: Greetings, Chairperson
3 Buery, and to the charter commission. Thank you so
4 much for the opportunity to speak.

5 My name is Ericka Keller and I'm the
6 managing member of Brisa Builders Development, a
7 company formed in 2016 to develop affordable housing,
8 100 percent mixed use, specifically with faith-based
9 organizations and non-profit organizations, grassroots
10 organizations.

11 And so this evening I'd like to speak
12 specifically on chapters eight and nine regarding the
13 ULURP process. And I believe that there should be a
14 fast track, so to say, or special process for projects
15 that are proposing 100 percent affordability or
16 supportive housing.

17 And I want to define 100 percent
18 affordability in that from our perspective,
19 160 percent, 165 percent of the AMI in New York City
20 defines affordability. So all the way down to shelter
21 rents to 165 is technically affordability. And as, I
22 think it was Miss Abbie was speaking to the fact that
23 when you have non-swimmers all together, you will just
24 produce non swimmers; right?

25 And we are in New York City where there

1 is such diversity in range and color, religion,
2 economics, it's important to recognize because we are
3 skewed so high that affordability should really be
4 open to various incomes and various backgrounds.

5 And so if there is a focus on those
6 developments that are proposing any of the terms
7 sheets from HPD or HCR, that fast tracks the ULURP
8 process where on the front end, if they are defined as
9 meeting the housing goals that have been established,
10 then you have a city that is supporting what the
11 agencies are saying or they're supporting -- or the
12 needs of the community based on what has been
13 established by the data.

14 So if you say that the projects who are
15 100 percent supportive, again, meaning a varied
16 definition for that in terms of what the city and the
17 state define as such, and you have those identified,
18 they go through the certification process where you
19 are looking at what are the mitigants, what are the
20 impacts that they're going to have on the community.

21 And for those that are five or less,
22 there is then a specific track that they're going
23 towards that's fast tracked where there is community
24 input; right? You have the councilmember and the
25 borough president and the community involved. But

1 it's more of a conversation and informative. Because
2 you've already established that this project is going
3 to support the stated needs of the overall city or the
4 agencies in a whole.

5 So therefore it doesn't get boiled down
6 to is there 18 parking spaces or 12 or five. But more
7 about how is this going to support or advance the
8 overall stated goals and what changes do we need to
9 make in order to make it happen.

10 CHAIRMAN BUERY: Thank you so much.

11 Are there any questions for the panel?

12 MS. WHITE: Thank you all for your
13 testimony and thank you Ericka for being here.
14 And -- and thank you for talking about the wide range
15 of affordability because we could very quickly not
16 have the opportunity for those who start to move from
17 the lower echelon to start to move up to other
18 opportunities if we don't have the right type of, you
19 know, board-based housing that's reflective of the
20 community.

21 I'm going to ask you a -- a question as
22 it relates to ULURP and I -- I like your
23 suggestions -- thank you -- to take them into
24 consideration. But with some of the faith-based,
25 right, you know, properties that are developed, many

1 times the faith-based organization actually has the
2 property available; right? So they don't have to go
3 through a process of acquisition or anything like
4 that.

5 So we are looking for potentially a
6 quicker response. What are some of the, you know,
7 particular things? You mentioned the fast track, but
8 are there other issues? Someone here earlier was
9 talking about historic, you know, designations, which
10 I know a lot of churches have faced in order to move
11 forward.

12 Are there some other particular things
13 Yes. That you think could help in -- in that, those
14 type of developments?

15 MS. KELLER: Definitely. So most
16 faith-based organizations are in M1 zones because that
17 is an allowable use. A house of worship is an
18 allowable use in an M1 zone. And so I think if there
19 was some consideration, so M1 only allows for
20 transient housing and in some instances that could be
21 defined as student housing or shelter.

22 I think if there was some consideration
23 to have an amendment where churches who are interested
24 in providing affordable housing, that there is, again,
25 a different track that they're going to, to put forth

1 their property for consideration for changes to an M1
2 to allow for residential use.

3 Also, you know, there's what they call
4 the Cornell Doctrine, which has been, you know,
5 utilized by some organizations. And so I think that
6 there should be an opportunity for churches to use
7 that doctrine as well if they're providing housing
8 that supports the stated housing goals where, you
9 know, if they meet those four benchmarks then you're
10 going through a BSA review as opposed to a full ULURP
11 process.

12 MS. WHITE: Thank you.

13 MS. WYLDE: Ericka, are you familiar
14 with the faith-based Affordable Housing Act that's
15 been introduced in the legislature, which would do
16 exactly what you're talking about if --

17 MS. KELLER: I've heard a little bit
18 about it --

19 MS. WYLDE: Cunningham in the assembly,
20 Gounardes in the Senate. So you should -- you should
21 support.

22 CHAIRMAN BUERY: Any other questions
23 for the panel?

24 MS. BOZORG: Ericka, and -- and thanks
25 everyone for your testimony. But Ericka, can you talk

1 a little bit about, you know, Kirk was mentioning some
2 of the costs and time involved in entitlements and in
3 previous panels we've heard people talk about how, you
4 know, changing ULURP to fast track projects is only
5 going to help developers and all, you know, that,
6 that's a bad thing. And I see you all shaking your
7 head.

8 But -- but folks don't often recognize
9 that that often helps bigger developers with -- with
10 bigger balance sheets and really puts at a
11 disadvantage smaller emerging developers. So can you
12 talk a little bit about some of the challenges you've
13 faced in trying to entitle projects and just
14 that -- that difference between these big developers
15 and folks that are trying to build a business in, from
16 an emerging state?

17 MS. KELLER: So -- so I am always
18 saying jokingly, but seriously, that when I get to the
19 pearly gates, I don't have to worry because I have
20 developed hundreds of units really basically for free;
21 right? And I'm bearing the risk as a city, but
22 because I am a smaller developer, I have to take out
23 loans to bridge and then oftentimes the interest is
24 not incurred. Or if there is a partnership and my
25 partner is charging me interest, that's not included.

1 So therefore when I get to the finish
2 line and I finally get paid, I have to pay that money
3 back out; right? And -- and most times the interest
4 is not included in the reimbursables. It comes out of
5 whatever pay that I would've made.

6 So I have literally done much of this
7 because I am passionate, and I love the communities
8 that I have been involved in as a native New Yorker
9 for the last 54 years.

10 So I think it is a travesty because I'm
11 committed and I'm willing to do that. But I think
12 it's a travesty that many businesses are not allowed
13 the opportunity to grow and to -- to develop and be a
14 part of this because of the fact that projects take
15 way too long.

16 You have to bridge with either deals
17 with larger partners or lenders that you end up then
18 spending all your money back. You often feel like you
19 are fighting against the very agencies and electeds
20 that you are trying to bring their mission or their
21 state of vision or their commitments to the community
22 to fruition.

23 And in most instances, you're bearing
24 the weight of the community not really understanding
25 necessarily what's happening and why because state

1 admissions and goals are not really transparent and
2 clear to the community so that they can understand.

3 So I'll give you one very specific
4 example. I was working with a faith-based
5 organization since 2017. It took us three and a half
6 years to get through the ULURP process because spot
7 rezoning is not allowed. And so CPC said to us, -- no,
8 DCP said to us that we had to include a nursing home
9 that was built in the 1970s out of zone as part of
10 our -- our ULURP application to make it reasonable or
11 to make it sound application.

12 And what they didn't consider was that
13 that nursing home also had a parking lot. And so that
14 parking lot, once we did this, the studies during the
15 certification process would allow for almost 600 units
16 of housing on a residential street.

17 So here we were proposing just 83 units
18 of housing on the church's parking lot. But now
19 because we were forced to include this nursing home
20 across the street as part of the application, now that
21 allowed for almost 600 units that caused all these
22 issues with the technical study of what would be the
23 implication of bringing 683 units when we were only
24 bringing 83.

25 And literally I had to keep taking out

1 loans. I had to study after study after study. I
2 kept having to spend more money on additional studies
3 all to get finally to the end of the process where the
4 councilmember said, there's no way in the world that
5 I'm going to rezone that across the street and open
6 the door for the possibility. Take it out.

7 So it was out, and I was \$700,000
8 in -- in debt; right? And so now I'm still, you know,
9 have application to the state my third time putting in
10 an application for a nine percent tax credit because
11 it is a very competitive process, and smaller
12 developers don't have the technical support to be
13 competitive with larger developers.

14 And we are hoping that we are finally
15 successful and that this church that trusted me and
16 partnered with me in 2017 will finally be able to
17 develop 83 units of senior housing in the founder's
18 name who is in a nursing home now. She's -- she's
19 gotten dementia and so she won't even understand that
20 this development for the community being named after
21 her.

22 CHAIRMAN BUERY: Go ahead. Of course.

23 MR. DABARON: That last statement
24 almost broke me into tears. So sorry about that. Is
25 there anything specifically in, like, with the charter

1 and stuff that we could address that sort of, like,
2 mediate that to -- to address those things and make it
3 easier for us to bypass that?

4 MS. KELLER: I mean, I think that
5 there's so many things. Like, I think that the city
6 needs to really think long and hard and deep. And to
7 say that if there are goals, right, that are stated by
8 each one of the agencies, then every process needs to
9 support that; right? That there needs to be
10 conversation amongst the agencies and the partners
11 that they have to make processes easier and not a
12 fight.

13 Like, we, we're developing a project
14 in -- in Cornaga, or Cornaga in -- in Far Rockaway.
15 And Far Rockaway is saddled with structural issues;
16 right? Because the -- the downtown rezone did not
17 have any conversation with DEP. And -- and so you
18 have developments going up left and right, but there
19 isn't the infrastructure to support all of the new
20 developments that are happening in downtown Far
21 Rockaway.

22 And so each developer is now fighting
23 with DEP who's trying to figure out how do we get some
24 other agency to pay for the infrastructure that's
25 needed to support these developments that are going.

1 That could have been eliminated when, through the
2 ULURP process that was originated by the city itself
3 that they had all of the commissioners sit down at the
4 table and say, this is the ten year plan for downtown
5 Far Rockaway.

6 Like, what do you need to do, DEP, in
7 order to facilitate this? What do the roads need to
8 look like in order to facilitate this? Like, what do
9 the schools need to look like? Like, how do we all
10 plan so that we're not fighting each other as this is
11 being unfolded for our constituents.

12 CHAIRMAN BUERY: Any other -- any other
13 questions for the panel?

14 I want to thank you so much for your
15 testimony and -- and -- well, all of you for your
16 testimony. I want to thank you in particular for
17 those stories which helped elucidate the problem of
18 the -- the structural barrier that we're putting on
19 top of people who are trying to do the right thing.
20 So I want to thank you for persevering despite those
21 challenges.

22 MS. KELLER: Thank you.

23 CHAIRMAN BUERY: Appreciate you.

24 We have one final panel who --

25 MS. DELGADO: Hope you realize that HPD

1 is displacing people and creating homeless crisis,
2 which you don't seem to be focused on.

3 CHAIRMAN BUERY: We have one final
4 panel via Zoom. Basha Gerhards and Michael Kaess, and
5 I apologize if I'm mispronouncing your names.

6 MS. GERHARDS: All right. Good
7 evening, Commissioners. Can you folks hear me okay?

8 CHAIRMAN BUERY: Yeah.

9 MS. GERHARDS: Great. Good evening,
10 Commissioners. My name is Basha Gerhards, and I serve
11 as the senior vice president for planning at the Real
12 Estate Board of New York, the city's leading real
13 estate trade association. Thank you for the
14 opportunity to testify this evening on the challenges
15 of building sufficient housing to address our crisis.

16 Unfortunately recent positive efforts
17 such as the City of Yes for housing opportunity do not
18 change the fact that today the New York City
19 development process is up to three times longer than
20 anywhere else in the country and costs up to twice as
21 much on a per unit basis.

22 There are several key considerations in
23 the build or not build decision that a developer must
24 make before it can secure financing to start
25 construction. In addition to determining whether a

1 proposed project will generate enough revenue to cover
2 the cost of construction, operations, and maintenance,
3 developer must conduct due diligence around zoning and
4 tax program requirements.

5 A developer will not choose to build if
6 its project will not generate a sufficient return to
7 compensate for the high risk and large upfront cost of
8 development. Nor will a lender provide the debt
9 needed for development unless the project's revenue is
10 sufficient to support the size of a loan.

11 City government process has a
12 significant role in this calculation. City agencies
13 including DOB, FDNY, sanitation, DEP, DOT, LPC, PDC,
14 and parks, each have permitting authority and a
15 project that is as of right under zoning will
16 nevertheless need to obtain permits for some or all of
17 these agencies. Each of the permitting agencies has a
18 different pathway for permit filing, review, and
19 issuance.

20 A related challenge is the fact that
21 ULURP applies to all projects that require land use
22 approval regardless of project size or the amount of
23 housing proposed and without a distinction between
24 those projects with the potential for environmental
25 impacts. By treating modestly sized housing projects,

1 much less sustain larger, more complex projects, the
2 process adds cost and delays to smaller projects
3 making them financially infeasible.

4 The Commission's proposed charter
5 changes in the area of land should be designed with a
6 goal in mind of finding better ways to stimulate
7 housing production. While the construction of
8 affordable housing is inherently constrained by the
9 city capital budget, federal policy, available
10 municipal land, and staffing levels of the relevant
11 housing agencies, the charter alone cannot solve those
12 issues. But it can play an important part in
13 increasing the affordable housing pipeline by building
14 a framework focused on increasing production.

15 Changes to the charter should consider
16 whether projects that vary widely in size, complexity,
17 and income potential for environmental issues should
18 continue to be treated alike in the approval process.

19 Housing projects, regardless of their
20 size or environmental profile, are serving a citywide
21 need. The ability of these projects to move forward
22 should not be determined under a process that elevates
23 local perspectives above citywide concerns. This may
24 not require a reimagined process altogether, but
25 instead a new determining threshold for what enters

1 ULURP in the first place. And finally, all permitting
2 should be predictable and time certain.

3 Thank you to the members and staff of
4 this commission for undertaking this necessary work
5 and I appreciate you staying late.

6 CHAIRMAN BUERY: Thank you so much. If
7 you could hold on in case there's questions. But
8 first we'll hear from -- next we'll hear from Michael
9 Kaess.

10 MR. KAESSE: Hi. My name is Michael
11 Kaess, and I'm a resident in Morris Park.

12 First, as someone who is a constituent
13 of former councilmember Marjorie Velazquez, I must
14 thank her for her powerful testimony earlier. I
15 supported the rezoning in Throggs Neck, and I can
16 vouch for the vitriol she and others experienced. It
17 wasn't easy but she did the right thing for our
18 district because we desperately need more housing in
19 the East Bronx.

20 I've participated in a few ULURPs and
21 it's clear the process could be improved. ULURP is a
22 very long and repetitive process with a, the same
23 small group of folks testifying at each stage. One
24 idea worth exploring is the merging of the community
25 board and borough president reviews into a single

1 review under the borough president.

2 The borough president already oversees
3 the community boards to begin with and the borough
4 president would still be able to consider local input
5 while balancing boroughwide meetings.

6 Using the Bronx Metro North stationary
7 rezoning as an example, we had three separate
8 community board reviews of varying quality, to say the
9 least, while the borough president hearing and review
10 was productive, informative, and far less adversarial.
11 Streamline the process and let the borough president's
12 office guide local community review with the
13 professional land use staff.

14 On the other end of the ULURP review
15 process, I'd like to see limits on the city council's
16 ability to modify or disapprove land use applications
17 during a housing emergency. Ultimately the aim should
18 be to limit the unwritten practice of member
19 deference. We can streamline the address of the
20 process and still have this major roadblock.

21 Too often city councilmembers will put
22 politics ahead of good planning, ultimately leading to
23 fewer units of housing being approved. We saw that
24 with the Bronx Metro North rezoning, and we saw it
25 with City of Yes with some of the modifications.

1 I understand that an informal practice
2 like member deference is difficult to address, but the
3 commission must try. Thank you.

4 CHAIRMAN BUERY: Thank you so much.

5 Are there any questions for either of
6 our panelists?

7 UNIDENTIFIED SPEAKER: Yeah. Carl.

8 MR. WEISBROD: Just very briefly, thank
9 you both for your testimony. It was very helpful.
10 Ms. Gerhards, will the real estate board be submitting
11 very specific recommendations to us?

12 MS. WHITE: Ideally, yes. I -- I
13 think, you know, as, you know, the industry is a bit
14 risk adverse and we're listening to a number of
15 different suggestions, taking those under advisement
16 and, you know, sorting through what we think will be
17 productive in our support while also understanding
18 that injecting or creating a new process does
19 introduce new risks to what is already a risky
20 development process, especially when we start thinking
21 about the discretionary review.

22 One thing I would say that we have
23 coalesced around and as, like, a starting point is
24 really thinking through, and I think you've heard this
25 from several other groups both tonight and at the

1 hearing last month as well, is really looking at
2 whether environmental impacts and whether there are
3 environmental impacts and looking at that as a
4 screening tool for whether something goes through the
5 ULURP process.

6 The 1989 charter -- really focused more
7 on mechanism, correct, -- whole process regardless of
8 whether it's a extension for a supermarket or
9 facilitating a otherwise generally as of right UDAP
10 or HPD finance project that's a hundred percent
11 affordable.

12 The next meeting I charter, changes
13 didn't really distinguish between those mechanisms,
14 between those project scales and really focus on that
15 mechanism as the -- the screening entity.

16 CHAIRMAN BUERY: Thank you.

17 You have a question? All right.

18 Thank you both so much for your
19 testimony and thank everyone here for being a part of
20 this process, for staying with us, and for
21 participating in the democratic process. It's deeply
22 appreciated.

23 The next Public Hearing of the
24 Commission will be held on Staten Island on April 9th
25 at five p.m. at the Staten Island University Hospital

1 North at 475 Seaview Avenue. And with that, I will
2 take a motion to adjourn.

3 MS. WHITE: So moved.

4 MS. GREENBERGER: Second.

5 CHAIRMAN BUERY: All in favor?

6 MULTIPLE SPEAKERS: Aye.

7 CHAIRMAN BUERY: Any opposed?

8 We stand adjourned.

9 Thank you so much.

10 (Whereupon, the meeting concluded at
11 8:23 p.m.)

12

13

14

15

16

17

18

19

20

21

22

23

24

25

CERTIFICATE

I, THEA POPKO, the officer before whom the foregoing proceedings were taken, do hereby certify that any witness(es) in the foregoing proceedings, prior to testifying, were duly sworn; that the proceedings were recorded by me and thereafter reduced to typewriting by a qualified transcriptionist; that said digital audio recording of said proceedings are a true and accurate record to the best of my knowledge, skills, and ability; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this was taken; and, further, that I am not a relative or employee of any counsel or attorney employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.



THEA POPKO

Notary Public in and for the
State of New York

1 CERTIFICATE OF TRANSCRIBER

2 I, JENNIFER MOSS, do hereby certify that
3 this transcript was prepared from the digital audio
4 recording of the foregoing proceeding, that said
5 transcript is a true and accurate record of the
6 proceedings to the best of my knowledge, skills, and
7 ability; that I am neither counsel for, related to,
8 nor employed by any of the parties to the action in
9 which this was taken; and, further, that I am not a
10 relative or employee of any counsel or attorney
11 employed by the parties hereto, nor financially or
12 otherwise interested in the outcome of this action.

13
14 

15 JENNIFER MOSS
16
17
18
19
20
21
22
23
24
25

0	152,000 99:10	2	2030 119:1
0.5 130:11	16 44:20	2 127:15	204 106:17
1	160 132:19	2,000 130:22	2050 119:2
1 19:12	161st 128:6	20 31:15 68:21	121:7
1,933 58:10	165 122:22	20,000 115:22	21,000 109:2
1.3 102:8	132:19,21	20.2 63:23	22 64:6
1.4 19:10 35:8	167 14:5	200 56:20	23rd 127:18
100 22:13	168 25:1	103:9 104:2	24 28:14 64:6
117:10 132:8	17 103:16	106:17 122:21	70:23
132:15,17	109:1	130:23	24th 8:3
133:15	17,000 58:16	2000 22:16	25,000 58:14
10458 1:13	115:22	35:19 95:13	25.7 67:6 71:25
10:00 128:5	18 63:24 64:1	2003 62:23	250,000 115:20
11 64:1 127:13	84:15 134:6	2005 63:7	2560 127:12
127:14,24	1800 99:13	2007 102:12	130:3,10
130:7	19 30:2	2016 63:8	29476 152:14
11,000 113:19	1950s 9:3	119:1 121:7	3
114:3	1962 30:18	132:7	3 127:15
12 5:11 70:23	1969 9:10	2017 139:5	3.6 17:23
79:13 134:6	1970s 131:25	140:16	30 9:2 61:25
12th 9:9	139:9	2020 13:16	66:21 74:25
13 67:5 106:14	1974 30:22	46:21	94:6 102:16
127:14	197c 106:16	2022 24:17	103:25 104:9
13th 24:18	109:5	85:18 119:2	300,000 115:20
14 64:5,8,13	197d 106:17	127:15	3000 99:10
87:19	109:5	2023 12:24	30630 151:16
14f 111:1	1980s 34:2,9	14:5 24:17	30th 13:4
14th 87:15	69:13	102:6 113:17	32 28:14 30:5
15 17:16 28:2	1988 62:23	127:15	122:9
29:9 36:2 83:1	1989 49:19	2024 46:22	33,000 112:21
89:6 120:13	149:6	58:8	113:13 114:1
15/15 58:6	1990 11:12	2025 1:7	34 83:11
	1991 63:7	112:15	

349 24:25 35 91:8,12 93:17 99:23 35,000 67:4 71:25 350 122:21 3500 103:7,20 113:18,19	6 6 62:12 6,000 103:21,21 60 4:14 25:3 83:23 92:23 600 139:15,21 67,000 104:11 683 139:23	850,000 102:15 87 62:12 87,000 104:11 89 50:25 53:24 80:6 8:23 150:11	140:16 147:4 abner 51:17 abomination 29:12 above 11:6 114:18 145:23 abscess 47:9 absent 60:18 66:20 absolute 124:1 absolutely 20:7 75:3 107:13 111:16 112:14 113:2,7,25 115:5 abstentions 8:11 abuse 71:2 acceptable 35:22 45:19 access 12:9 32:21 90:24 95:25 113:24 accessible 10:1 33:6 accessory 131:18 accident 20:18 accommodate 7:11 41:16 96:2 accordance 88:14
4	7	9	
4 1:7 4,000 113:14,17 114:2 4.5 120:2 40 57:25 93:18 108:19 114:8,9 400th 4:8 42,000 58:14 441 1:12 475 150:1 48 62:9 49 12:25	7,000 103:21 70 104:6 106:21 110:3 111:11 700 11:2 700,000 140:7 7100 103:17 7187880 1:20 75 65:8	90 13:20 70:23 86:19 95 70:23 9th 127:23 149:24	
		a	
	8	a.m. 128:5 abbie 132:22 abbie's 85:6 105:10 106:13 abbreviated 29:17 abide 128:13 129:20,21 ability 31:24 35:4,14,16 37:4 66:2 145:21 147:16 151:10 152:7 able 7:17 17:10 21:2 40:23 52:15 68:10 72:17 83:12 84:10,19 113:13 114:12 119:15 124:2	
5	8 7:10 80 17:17 83:23 81 22:25 813 106:21 110:3 111:12 814 106:21 110:3 111:12 82,000 17:17 85:23 83 139:17,24 140:17 85 65:6,7		
50 13:19 30:9 35:9 64:5,25 83:23 94:6 102:7 104:1 500,000 102:18 51 64:4 99:9 54 96:14 138:9 59 57:14 63:24 5:21 1:8			

account 78:18 126:20	actually 20:25 33:13 39:18	141:1,2 143:15 147:19 148:2	adversarial 147:10
accountability 73:21 110:25 128:14	51:5 62:7 68:20 70:19 86:2,24 99:2	addressed 111:11 120:18 121:6	adverse 88:3,24 148:14
accurate 151:9 152:5	112:19,24 114:22 117:4	addresses 64:15 108:23	advice 74:11
achievable 15:15 16:16	123:9 125:8,21 126:9,12,15,19	adds 85:23 145:2	advisement 148:15
achieve 75:19	128:18 135:1	adequate 32:5	advisory 86:17 86:20 88:4 106:18 127:19
acknowledge 74:20	adamant 122:24	adjourn 150:2	advocacy 76:7 101:16 125:23
acknowledges 78:24	adamantly 129:10	adjourned 150:8	advocates 65:10 78:8
acquisition 135:3	add 17:4,19 20:5 22:24 24:25 95:22 97:6 103:2 104:15 110:18	adjustment 115:25	advocating 115:12
act 10:18 35:5 63:8 82:20 136:14	added 12:23 25:2	administration 10:21	affect 12:9 23:12 125:13 125:13
action 151:12 151:16 152:8 152:12	addition 14:3 21:23 87:14 143:25	administrative 80:18 81:1,10 81:14 88:12 92:3	affected 60:17
actions 80:15 87:6 88:1,5,7 88:11,17	additional 17:17 20:14 89:17 140:2	admissions 139:1	affects 123:22 123:22,23
active 114:3	additionally 60:21	adolfo 2:17 8:17,24 34:1	affirmatively 63:15
actively 32:24 113:20	address 12:16 15:24 27:13 51:3 57:17 102:24 106:23 108:4 116:7	adopted 8:11	affluent 11:24
activist 47:24		adults 123:1	afford 30:8,12
activists 28:21		adus 131:19	affordability 5:24 13:2,3,8 13:11 21:19 22:1 60:10 108:18 109:8 110:18 124:11 132:15,18,20 132:21 133:3
actors 38:4		advance 101:19 117:21 134:7	
actual 44:9 65:12 96:18,21		advanced 94:24	
		advantage 121:12	

134:15 affordable 4:17 10:6 12:10 13:6,14 14:1 17:20 19:13,16 20:7,15 22:19 22:19 25:1,3 25:12,17,25 26:23,24 27:16 29:10,11,15,16 29:22 30:2 35:19 41:5,16 42:14 57:9 58:1,10,22 59:8 60:9 64:3 64:14,24 66:2 66:6,11,24 67:10 78:9 101:16,21 102:20 103:1,4 103:8,17,25 104:1,3,6,8,12 104:13,17 107:6 110:13 110:14,15,20 111:18 114:7 114:16 116:10 116:25 117:3 119:7 120:17 122:18 123:11 124:6,10 125:12 131:15 132:7 135:24 136:14 145:8	145:13 149:11 agencies 13:19 60:22,24 62:2 88:3,12,13 133:11 134:4 138:19 141:8 141:10 144:12 144:17,17 145:11 agency 9:25 19:20 21:17 81:10 111:2 141:24 agent 120:7 aggressively 22:22 90:15 ago 4:14 28:14 35:25 63:18 74:24,25 91:8 94:17 95:8 110:8 114:1 agree 4:21 39:2 82:10 83:12 agreed 54:17 agreements 106:3 ahead 140:22 147:22 ai 91:11 aim 147:17 air 94:19 96:3 alarm 14:12 albany 51:16	aldermanic 77:3 alike 145:18 alleged 82:8 allies 53:25 54:2,10 allow 14:16 17:12 29:6 32:13 41:5 53:12 87:5 92:14 95:11 96:23 104:17 136:2 139:15 allowable 135:17,18 allowed 18:4 26:17 99:16 138:12 139:7 139:21 allowing 121:16 124:13 125:4 allows 29:21 55:18 86:22 92:18 135:19 alongside 109:1 alternative 66:17 89:15 altogether 145:24 alvarez 109:4 amazing 52:19 76:13	amend 4:12 42:6 109:5,17 111:1,11 amended 109:3 amending 62:6 amendment 135:23 amendments 17:7 63:5,7,9 88:10 amenities 22:21 american 57:2 ami 108:19,23 108:24 114:8 114:18 115:4 115:11,16,25 116:1 132:19 amount 46:2 58:25 78:11 95:1,6 130:23 144:22 analog 131:10 analogies 123:12 analogy 40:22 analytical 78:4 anger 52:20 angle 11:4 anita 2:15 5:15 annually 112:21 answer 16:20 42:8 77:23
--	--	---	---

80:23 84:2 97:10 109:25 117:8,12 124:15 answered 42:9 anthony 2:8 5:15 anti 49:22 62:24 anticipate 75:17 anticipated 74:4 anybody 116:12 119:10 anyway 52:25 56:8 apartment 9:6 30:13,21,22 119:14,24 130:20 apartments 24:25 25:1 58:17 apologize 143:5 apparently 64:15 appeal 87:6,16 appealable 98:22 appealing 10:2 appeals 87:7,10 87:14,18	appearing 49:23 applaud 28:11 applicants 65:6 87:5 application 47:19 85:21 87:19 139:10 139:11,20 140:9,10 applications 65:3 87:22 88:3,19 147:16 applied 65:7 applies 144:21 apply 44:18,19 66:4 88:22 applying 66:13 appoint 45:4 87:2 appointed 91:6 appreciate 16:19 22:23 24:1 49:16 112:10 113:5,8 117:17 121:19 142:23 146:5 appreciated 149:22 approach 5:20 22:22 47:23 approaches 11:10	appropriate 32:13 approval 29:18 42:16 43:2 60:3 66:19,20 88:20 144:22 145:18 approvals 42:22 approve 8:2 27:10 87:18 88:13 approved 86:2 147:23 approximately 65:6 april 149:24 arbiter 43:24 80:4,14 architect 10:10 archival 7:25 arduous 50:23 area 13:12 80:13 115:19 130:9 145:5 areas 12:3 13:2 13:3,9 21:19 22:2 41:25 58:23 90:15 102:23 argument 72:20 armory 107:5	arrive 119:3 art 57:22 asian 65:5 asked 6:9,21 68:6 96:13 asking 37:14 77:15 asl 7:11,14,16 127:5 aspect 47:20 assembly 108:22 136:19 assemblyme... 109:3 assessment 14:7 assessments 94:5,9 assets 21:25 104:14 110:14 assistance 69:10 association 118:22 120:6 143:13 assume 42:1 128:20 assuming 97:14 assumptions 19:25 asthma 11:21 12:13 107:21 atmospheres 109:13
--	--	--	---

attack 119:10 attend 6:4 attendees 2:2 3:2 attending 5:12 6:25 7:7 attention 25:10 52:13 53:12,16 56:5 attorney 151:14 152:10 audacious 111:24 audience 30:1 108:24 audio 151:8 152:3 audit 61:18 august 53:24 author 51:17 authority 99:5 106:23 110:4 111:13 118:21 120:5,25 144:14 automatic 53:2 55:16 availability 19:13 83:4 available 10:1 10:5 19:14 22:5,10,10 68:17 73:2 135:2 145:9	avenue 9:10 25:19 111:14 150:1 average 37:2,8 93:10 103:13 104:7,10 115:18 avoid 42:19,24 avoiding 80:5 aware 33:16 50:6 100:23 108:21 128:10 awareness 14:24 33:7 44:17,21 45:2 128:11 aye 8:8,9 150:6 aziz 117:24 118:5	backgrounds 133:4 backing 10:17 backup 83:14 backyard 131:19 bad 30:14,14 30:15 47:2 55:23 137:6 baking 95:24 96:5,9 balance 31:24 59:24 68:8 75:19 86:22 137:10 balancing 32:3 87:11 147:5 banks 12:3 barely 30:4 130:11 barrier 142:18 barriers 14:13 57:20 based 11:18 57:15 70:21 79:4,4 88:14 88:23 95:14 101:17 109:18 114:7 122:14 132:8 133:12 134:19,24 135:1,16 136:14 139:4	basement 9:6 128:22 basha 3:10 143:4,10 basic 94:9 111:17 basically 97:15 137:20 basis 143:21 battle 96:20 bay 24:19 bear 42:3 45:18 130:15 bearing 137:21 138:23 beat 96:19 beautiful 57:22 becoming 80:17,18 81:1 93:25 bed 130:22 bedroom 30:9 30:12,12 95:9 bedrooms 94:18 95:4,12 began 54:5 71:21 beginning 28:13 behalf 131:5 believe 9:18 14:24 19:15 20:11 27:6,7 37:18 40:15
	b		
	back 32:17 33:13 34:24 38:1 55:15,17 55:25 63:16 69:17 71:14,14 92:6 102:1 104:20 112:16 119:21 121:4 138:3,18 backbone 63:21 background 51:4		

49:24 62:1 82:6 97:13 105:18 109:24 111:19 116:6 132:13 belize 30:18 benchmarks 136:9 benefit 60:6 124:8 125:23 125:24 benefits 106:3 126:12 benjamin 54:23 55:7 best 5:1 7:8,11 12:19 21:3 25:8 31:12 38:2 43:22 51:23 75:17 151:9 152:6 bet 54:25 better 19:10 33:19 43:4 59:24 87:11 145:6 beyond 45:1 65:16 66:5 110:23 big 25:14 119:13 137:14 bigger 30:21,21 137:9,10	biggest 53:25 bill 108:21 binding 109:6 birthday 4:8 bit 15:19 33:19 39:7,17 54:13 67:24 70:8,12 76:20 77:2,8 94:14 136:17 137:1,12 148:13 black 63:23,25 64:9 65:5 66:10 71:22 73:5 104:7,9 blessings 105:7 105:8 block 66:2 131:24 blocks 129:24 bludgeon 25:20 board 13:10 32:17 37:1 40:22 44:4,10 44:16,23 53:6 55:14 78:14 86:17 87:2,7 87:14,18 105:11 107:1 107:10 109:6 123:12 127:13 127:14,21,24 128:2,13 130:7 131:4,5 134:19	143:12 146:25 147:8 148:10 board's 87:3 131:8 boards 28:21 32:18,20,21,24 33:5 34:15 43:13,13 49:12 56:5 60:2,14 106:19 121:4 121:11 131:9 147:3 body 5:22 80:9 80:9,18,19 81:1,2,4 boiled 134:5 boiling 96:5 bold 111:23 bonilla 2:16 5:14 bonus 58:20 books 61:15 boost 89:18 bootstraps 117:7 borough 5:3 23:9 33:1 34:23 37:21 45:3 53:6,8 60:2 86:17 91:17,22 92:23 93:1 98:4,6,7 98:18 99:7 106:19,22	109:6 110:2 111:13,22 133:25 146:25 147:1,2,3,9,11 boroughs 40:9 113:19 114:2 boroughwide 52:11,11 86:23 110:6 147:5 boston 77:10 bottleneck 48:23 bottom 103:8 bought 46:14 bound 5:8 bounds 26:4 boy 118:17 bozorg 2:10 5:14 8:23 39:5 76:5,11,14,19 78:1 99:19,22 100:8,13 136:24 bp's 128:2,4 129:23 bps 86:18,21 bravery 31:21 57:6 breakdown 72:1,16 brendan 3:4 85:7 101:3,11 bridge 95:15 137:23 138:16
---	---	--	--

brief 45:15	bronxite	100:22 101:2,7	114:23 116:2,4
briefly 17:5	115:13	104:24 105:3	117:2 119:7
148:8	bronxites 109:1	112:1,4 114:4	123:2,16 126:1
bring 71:9	110:9 112:21	117:14,16	129:3,3,3
87:21 118:8	113:11 115:12	118:11,14	143:15 145:13
121:22 138:20	115:13 116:3	120:12 121:9	building's
bringing 22:23	brought 19:22	121:14,18,22	130:22
38:16 139:23	40:13 63:13,15	121:25 122:4	buildings 14:20
139:24	64:22	124:16,21	57:22 58:16
brings 58:12	brown 40:22	126:23 127:1	95:1,3,6,21
brisa 132:6	123:12	131:1 132:1,3	96:24 126:2,2
broad 4:25	brownsville	134:10 136:22	126:3
19:25 101:17	29:24	140:22 142:12	builds 93:15
broaden 63:9	bsa 136:10	142:23 143:3,8	94:13
broader 52:1	budget 50:8	146:6 148:4	built 17:14
67:14	69:14 85:3,14	149:16 150:5,7	21:11 29:11,17
broadly 19:1	131:4 145:9	build 17:10	52:16 58:15
broke 140:24	budgets 61:6	20:10,11,13,23	64:4,5 65:24
broken 26:7	buery 1:6 2:3	20:25 24:24	66:11 86:25
bronx 1:13 7:5	4:2,6 8:6,10,19	86:6 92:15	103:5,17,20
8:14 24:18,20	8:22 15:7 18:6	97:7 104:22	120:2,24
29:24 103:17	21:6 23:3,24	123:11,15	128:23 139:9
105:15,20	24:1,9,13	124:2 137:15	bunch 50:16
106:6 108:3	27:20 31:17	143:23,23	53:25 54:1
111:16 112:17	33:21 45:13	144:5	burden 27:13
112:18,19	48:4,7,11,15	builders 110:17	42:3 48:13
115:14,14,15	49:13,16 50:4	132:6	98:12 102:17
119:17 120:6	56:9,14,17	building 4:16	129:1 130:16
122:8,17	62:20 67:15	17:2 42:3	burdened
127:12,21	79:23 83:16	93:25 96:22	35:10
129:24,25	84:3,22,25	102:21,22	burdens 123:10
131:3 146:19	85:14 90:2,4	103:10,15,22	business 41:7
147:6,24	97:11,19 98:17	103:24,24	53:22 120:7
	98:21 100:17	104:2,5,8,10	137:15

businesses 49:8 138:12 bussing 30:5 busting 131:24 button 18:7 24:13 26:9 56:13 105:4 118:11,12 bypass 92:19 99:11 141:3 bypassing 93:6	campus 1:11 capacity 16:2 71:5 89:18 capital 48:12 145:9 cardiologists 47:11 care 49:7,7,12 52:5 89:21 122:15 125:20 career 36:22 46:22 carefully 95:7 carl 2:6 5:16 23:5 76:4 148:7 carrion 2:17 8:17,18,20,24 15:16 17:4 18:9,12,14 19:8 21:21 23:2,21,25 119:19 carrion's 120:1 carrying 46:14 46:18 68:1,6 123:18 case 26:3 42:23 50:21 52:3 55:3 57:17 66:18,18 69:17 70:19,24 71:8 75:6 83:10 90:18 122:12	146:7 cashers 12:2 catastrophe 30:14 catastrophic 30:17 caucus 84:7 cause 91:2 caused 139:21 causes 102:19 108:5 cbc 86:11 88:19 cbc's 85:18 celebrating 4:7 center 1:11 25:6 49:22 62:24 122:3 124:6 centered 112:19 centers 125:20 126:10 central 6:1 31:23 certain 34:25 35:16 37:4 39:23 40:9 41:4,25 42:2 43:13 44:10 76:2 103:11 114:18 146:2 certainly 16:25 32:16 33:17 45:2,6,19 46:1	83:10 95:12,14 certificate 151:1 152:1 certification 59:16 133:18 139:15 certify 151:3 152:2 chair 2:3,5 4:6 5:13 8:22,22 9:13 48:15 68:5 85:14 122:4 131:4 chairman 4:2 8:6,10,19 15:7 18:6 21:6 23:3 23:24 24:1,9 24:13 27:20 31:17 33:21 45:13 48:4,7 48:11 49:13,16 50:1,4 56:9,14 56:17 62:20 67:15 79:23 83:16 84:3,22 84:25 90:2,4,5 97:11,19 98:17 98:21 100:17 100:22 101:2,7 104:24 105:3 112:1,4 114:4 117:14,16 118:11,14 120:12 121:9
c			
c 2:1 3:1 4:1 9:10 calculation 144:12 call 12:8 20:10 24:3 53:2 55:13,16 84:23 136:3 called 27:1 28:21 53:1 58:15 68:22 84:14 120:8 calling 55:4 campaign 129:20 campaigned 129:9 campion 2:25 50:8 85:3,8,11 85:12 97:16			

121:14,18,22 121:25 124:16 124:21 126:23 127:1 131:1 132:1 134:10 136:22 140:22 142:12,23 143:3,8 146:6 148:4 149:16 150:5,7 chairperson 132:2 challenge 5:22 15:14,21 24:22 31:23 144:20 challenges 6:6 16:16 17:2 24:23 90:10 93:8 137:12 142:21 143:14 campaign 31:4 chance 6:17 14:25 98:25 change 10:21 16:15 21:24 38:15 41:18 42:6 82:22 83:22 93:25 101:25 102:2 104:18 109:20 143:18 changed 11:12 34:7 119:25	123:16 changes 4:20 4:22,22 15:2 15:14 73:20 82:15 88:8 89:19 98:12 104:22 110:12 110:23 111:24 123:8 124:4 125:25 134:8 136:1 145:5,15 149:12 changing 18:4 32:19 34:22 137:4 chapter 106:21 110:3 111:1,11 chapters 106:16 108:16 132:12 character 98:13 characteristics 11:19 charge 19:16 charging 137:25 charles 3:3 85:6 101:3 104:25 105:1,6 105:9 112:14 113:2,7 114:10 115:5 117:15	chart 102:10 charter 4:5,10 4:12,16,20,23 5:19 7:4,21 8:23 9:18 15:3 15:13 16:15 23:18 27:12 28:5 32:10 34:8,14 42:6 49:19 50:15,17 51:1 53:22 55:2 56:25 59:22 60:23 61:24 62:6 75:7 78:25 80:6 86:9 89:20 91:15 99:2 102:2 105:8,17,19 106:1,15 108:4 109:17 110:19 111:17,21 114:21 119:25 120:19,20 123:8 124:23 124:25 132:3 140:25 145:4 145:11,15 149:6,12 charter's 5:20 chartertestim... 7:22,23 chat 7:6	check 12:2 29:4 cheerleader 91:21 chemicals 95:16 cheney 3:4 85:7 101:3,10,12 105:5 chicago's 77:3 chief 51:15 children 26:25 chny's 76:6 choice 10:2,7 11:8,8 14:13 14:19,19,23 21:5 77:20 choices 65:12 choose 12:18 13:8 21:2 106:9,10 144:5 chooses 108:4 choosing 104:16 115:24 chosen 44:5 chpc 42:11 chris 55:6 chronic 57:19 107:22 church 140:15 church's 139:18 churches 135:10,23 136:6
---	---	---	---

circulated 65:15	59:10 60:3,4,6 60:22,23 61:7	144:11,12 145:9 147:15	close 7:13 68:25
circumstance 75:9	61:11,24 62:2 62:4,7,25 63:5	147:21,25	closed 20:17 59:18
circumstances 38:3	63:19,23 64:4 64:23 65:21	city's 4:9 8:14 10:10,12 11:10	closest 131:10
cite 20:2	66:6,18,19	11:20 12:14	closing 47:1
cities 30:9	67:6 71:25	14:14 56:25	clump 116:21
citizen 85:3	74:1 78:10,23	58:6 59:4,23	coalesced 148:23
citizens 38:25 50:8 85:13	80:4,7,13 81:9 82:16 84:14	66:24 67:8 85:19 86:10	coalition 101:17
city 4:5,12,17 5:8,23 8:17,25	87:6,7,15 88:3 88:12,14,21	88:25 89:14 124:9 143:12	coc 69:8
9:4,11,22 10:4 10:14,23 11:13	92:14 93:6,8 93:12,24 94:8	citycharter.n... 7:22,23	code 17:8,12 18:4 21:24
14:3,6,9 15:5 16:13 17:3,8	95:11,23 96:8 99:16 101:19	citywide 10:22 13:5 52:11	codes 110:9 123:16 126:1
17:21 19:21 20:16,24 21:2	102:16 103:3,6 105:13,17	59:25 60:8 78:5 86:5,15	coffee 96:15
21:12,17 23:8 23:15 24:4,17	106:8,20,20 110:22 111:20	86:23 87:11 89:16 145:20	collaboration 73:22
24:22 25:4 26:24 27:1,5	112:24 114:17 114:22 115:3	145:23	collapsed 51:11 55:9
27:12 29:15,18 29:24 30:10	119:12,17 121:1 122:8	civil 26:5 62:22 63:7	colleague 9:14 123:25
31:4 32:1,6 34:16,24 35:4	127:13,13,13 128:15,15	clarify 100:18 class 30:2 73:8	colleagues 39:24 126:4
36:6 40:8 42:13,15,17,21	129:18 130:5 131:9,10,12	clear 106:25 139:2 146:21	collect 62:7
42:25 43:1,7 43:19,22 53:4	132:19,25 133:10,16	clearly 41:23 43:14 102:4,8	collection 111:2
53:5 54:6 55:25 57:13	134:3 137:21 141:5 142:2	click 7:4 climate 93:25	collective 51:24
58:6,9,13,19	143:17,18	clinical 70:20 clock 6:15	collectively 58:24
			college 96:13 color 12:4 40:24 103:12

128:24,25 133:1 combat 123:6 combination 46:24 53:4 78:23 90:25 combined 13:1 come 34:24 53:19 67:21 68:1 74:5 87:22 89:25 102:1 104:20 108:10,11 116:17 117:22 119:10,21 127:7,8 comes 21:11 32:5 37:23 52:4,9 59:9 65:23 74:16 114:19 138:4 comfortable 115:8 coming 17:18 31:23 127:3 comment 67:24 89:25 90:11 131:11 comments 131:7 commercial 22:8 117:1 commission 4:5 5:7,19 6:22	8:24 15:1,6,13 15:23 16:4,9 27:12 28:5 29:18 42:16 43:1,1,7,23 49:20 50:2,8 50:18,20 51:1 51:6 53:5,23 56:17 59:22 60:4 62:18 66:17 76:17 80:4,6,8,14 81:9 82:17 85:4,14 87:8 88:21 90:6,8 93:7,8 101:14 102:2 104:21 105:23 122:4 132:3 146:4 148:3 149:24 commission's 9:18 20:23 145:4 commissioner 2:14,15,16,17 2:18 8:14,25 9:15 15:8,10 15:12 18:6,11 19:8 20:7 21:6 21:8 33:22 38:16 51:7 55:12 79:24 114:4 119:19 127:10	commissioners 4:24 5:12 6:14 8:2 50:18 67:17 85:15 142:3 143:7,10 commissions 50:15 75:7 88:4 commitment 10:18 14:23,25 15:2 20:25 commitments 10:12 13:18,20 14:3,5 22:25 138:21 committed 4:24 123:4 138:11 committee 38:25 54:20 105:8 107:1 108:9 109:24 118:25 127:13 127:14,24 committees 93:4 105:12 common 102:17 103:11 communities 13:10 14:21 24:20 25:22 27:7 28:13 30:25 31:24 32:13 33:6 35:14 40:18,23	42:2 44:7 45:4 49:1 59:1,10 88:24 103:12 104:14 105:19 107:19 114:15 115:3,20 116:18 128:24 138:7 community 5:4 11:2 12:24,25 14:6,8 25:15 26:13 27:6 28:15,21 29:8 30:3 32:1,2,3 32:17,18,19,21 32:24,25 33:4 33:5,10,13 34:15 36:6 37:1,10 38:5,6 43:13,13 44:4 44:9,10,11,16 44:18,22,23 49:11 53:5 54:6 55:14,20 56:5 57:24 58:2,4,11 60:2 60:14,17 63:24 64:24 65:8 71:1 78:14 82:3 86:17 87:2,3 105:10 105:11,22 106:2,19 107:1 107:8,10,11,15
---	--	---	--

107:15,16 109:6,11 117:11,12 121:3,11 122:3 125:13,17 126:13,14 127:25 128:2,4 128:13,24 129:21 130:7 131:3,9 133:12 133:20,23,25 134:20 138:21 138:24 139:2 140:20 146:24 147:3,8,12 company 132:7 comparable 102:23 compared 11:23 104:11 comparison 120:3 compelling 72:6 compensate 144:7 competitive 140:11,13 complaint 77:7 complaints 77:3,9 complete 37:9 completed 10:16	completely 43:15 92:19 completion 13:21 complex 106:18 145:1 complexity 145:16 complicated 11:6 89:21 107:9 comply 93:24 composition 74:1 compounding 69:5,6 comprehensive 10:11 63:6 compromise 27:2 comptroller 61:24,25 62:3 conceived 39:19 concentrated 12:21 29:23 108:3 131:16 concept 37:17 63:15 131:18 concerned 91:4 concerns 59:12 61:12 80:7 86:5,22 87:12 145:23	concessions 89:11 concluded 150:10 conclusion 111:16 concrete 66:1 72:25 108:8 condition 34:18 conditioning 94:19 conditions 57:19 71:7 111:4 conduct 14:7 144:3 conference 85:7 101:13,15 confused 100:15 congregate 58:15,16 congress 120:8 connecting 105:25 connects 70:25 consequences 73:19 74:5 75:4 89:22 107:3 consider 73:24 108:9 120:15 121:3 124:3 139:12 145:15	147:4 consideration 4:21 60:19 134:24 135:19 135:22 136:1 considerations 143:22 considered 59:7 87:23 115:15 considering 5:18 11:3 89:10 considers 59:23 consistent 14:4 62:25 consisting 87:7 consolidating 86:19 constantly 106:11 constituency 77:19,20 86:21 constituent 77:19 146:12 constituents 26:3 142:11 constituted 84:5,6 constrained 145:8 construct 69:19 construction 48:25 66:3
--	---	--	--

95:10 123:17 143:25 144:2 145:7 consultation 60:2 cont'd 3:1,2 containing 58:10 contemplating 77:16 content 54:3 continue 26:13 89:24 106:3 123:12 129:3 145:18 continued 10:20 14:12 55:5 106:14 continuing 16:24 63:7 contract 61:12 61:16,23 62:1 62:3 69:6 contracting 62:17 123:23 contractors 48:9 contracts 61:7 69:8 contrast 64:6 contributes 13:1 107:21 contributing 66:16 105:18	control 75:1 86:10 controlled 92:5 92:5 conveniently 67:11 conversation 23:23 71:21 134:1 141:10 141:17 conversations 11:2 32:18 43:17 59:18 convert 69:1 convictions 106:8 convince 25:9 coo 122:2 cook 96:2 cooking 96:3 coordination 60:22 copies 121:20 cornaga 141:14 141:14 cornell 136:4 correct 40:22 90:11 117:22 149:7 correctly 91:17 97:23 correlate 11:20 corridor 90:22	cost 6:1 10:6 12:18 13:7,14 20:15 27:5 28:11 45:18,22 46:1,3,18 48:13 59:9 69:19 85:23 86:7 89:5 96:18 97:5 114:24 123:19 123:19,20,20 123:21 144:2,7 145:2 costly 59:11 costs 46:14 48:17 68:1,6 95:22 96:22 123:17,18 137:2 143:20 council 23:8 24:4,18 25:5 27:5 31:19 34:16 38:25 42:21 43:19 45:17 51:21 53:3,12 54:7 54:14,20,21,24 55:20,23 60:4 64:4,7,12 66:21 74:1 75:3,7,10 81:15 82:14 83:4,5,6,7,7 84:5 87:6,8,8	87:15 91:5 93:3,3 98:23 99:3,5,6 103:5 103:7 106:20 119:13 120:7 121:1 127:14 129:18 council's 66:2 75:9 81:22 87:17 147:15 councilman 57:5 councilmanic 40:10 99:12 councilmember 2:13 24:10,22 25:4,9 28:10 29:19 35:21 37:11,14,18,25 43:18 44:15 45:2 98:11 103:16 109:25 129:6 133:24 140:4 146:13 councilmemb... 25:14 27:9 33:2 37:13 43:15 47:24 51:14 83:11 91:23 109:20 126:16 147:21 councils 51:23 52:2 99:1
--	--	--	--

councilwoman 44:2 counsel 2:4 23:18 37:6 50:25 51:15 110:6,7 112:22 112:25 113:10 151:10,13 152:7,10 counseling 71:2 count 44:4 47:14 57:11 counties 67:4 109:1 counting 31:13 countless 11:1 country 30:9 30:11,17 35:12 143:20 counts 36:8 county 30:10 63:14 couple 35:25 109:15 coupled 37:9 courage 27:3 28:11 45:20 57:6 course 17:7 28:7 36:16 50:4,4 94:6 109:8,21 125:7 140:22	court 91:18 112:18,19 113:12,21 cover 19:18 110:8 144:1 covered 110:9 cpc 139:7 crackerjack 99:18 cradle 4:13 crafted 89:20 craig 2:23 49:21,24 62:22 73:16 76:8,19 crc 1:1 create 9:11 10:25 18:1,4 19:16 31:2 48:23 73:20,21 106:17 108:16 110:5 116:8 created 17:9 22:17 40:20 62:2 creates 29:22 59:6 61:25 creating 58:25 62:16 111:21 114:7 116:9 143:1 148:18 creation 58:5 87:14 creatures 115:7	credit 12:3,6,13 61:16,20 62:12 140:10 criminal 113:12 crises 66:25 crisis 5:24 6:2 24:21 25:16 26:20 27:11 37:5 101:23 102:5,19,25 104:18 105:18 106:24 107:20 107:20 143:1 143:15 criteria 108:18 critical 9:19 73:6 critically 64:21 critics 18:22 crowding 46:3 crucial 44:25 cucs 122:3,7,9 122:17 125:15 cucs's 122:13 cunningham 136:19 curate 111:7 curating 105:21 110:16 curious 32:8 current 10:3 23:17 60:1 106:15 110:24	120:20 currently 12:20 26:22 67:7 88:2,11 101:25 113:14 cut 69:14 cuts 69:24 cycles 57:16
			d
			d 4:1 dabaron 2:11 5:14 41:20 44:1 114:4,5 114:11 124:22 126:21 140:23 dangerous 106:11 data 11:1,12 12:7 16:3 64:21 65:2 68:20 110:25 111:3 112:11 113:1 133:13 date 70:10 dates 127:20 david 3:9 118:6 127:2,7 131:3 day 26:14 39:21 62:1 113:9,16 129:10 days 22:16 66:22 86:20

92:23	54:21 81:14	55:23 65:19	delivery 63:22
dc 119:20	87:4 91:18	80:5 81:3	delve 33:19
dcp 59:19	92:24,25 93:2	83:21 84:7	demand 102:9
60:25 139:8	98:3,3 99:8	86:5 87:24	102:22
dead 63:16	106:20 107:12	89:11 109:14	dementia
deadlines	119:7 143:23	109:17 147:19	140:19
128:11	decisions 60:6	148:2	democracy
deal 26:17	107:19 109:18	define 132:17	27:7
92:17 112:8	121:1	133:17	democratic
125:3 126:4	declare 35:17	defined 133:8	149:21
129:12	decreased	135:21	democrats
dealing 80:5	113:25	defines 132:20	51:16
92:13	dedicated	defining 24:21	demographic
deals 111:2	106:4 110:4	definitely	72:1,16 111:6
138:16	111:10,13	114:15 135:15	demographics
dearth 10:6	deep 63:18	definition	32:25 45:5
death 26:6 27:9	108:17 110:18	133:16	63:11
129:15,16	124:11 141:6	degree 28:19	demonstrate
debate 25:6	deeper 60:9	delayed 61:17	11:16
55:18 131:8	113:22 125:8	123:13	denied 123:13
debt 140:8	deepest 105:20	delays 145:2	densities 92:17
144:8	deeply 14:14	delgado 3:7	density 11:24
decade 57:12	20:12 22:19	118:6 127:2,10	58:20,23
58:4 112:16	49:7 78:8	127:11 142:25	128:23 131:12
113:15	110:20 121:19	deliberate	131:14
decades 27:1	149:21	16:21 29:10	dent 26:20
63:18 67:2	defer 99:17	36:18	dentist 47:9
107:5,16,16,17	deference 25:5	deliberations	deny 10:7
decent 101:20	25:18,23 29:20	15:2,25	88:13
decided 81:15	34:17,19 37:15	delighted 74:9	dep 141:17,23
81:23,23	38:1 39:22	deliver 62:2	142:6 144:13
decision 27:4	41:23 42:18	deliverer 16:13	department
37:19 38:3	51:1,13,22	delivers 115:3	8:14,25 15:12
39:8 40:3 41:7	54:8,18 55:4		31:5

depending 10:3	detailed 111:3	85:23 141:13	different 23:11
depends 27:8	determine	development	32:19 33:3
deposed 76:18	93:20	8:15 9:1,24	43:9 92:9
deposing 76:9	determined	13:23 22:13	98:14 99:8
depth 63:17	145:22	23:13,14 24:5	109:10,16
113:5	determines	24:6 27:8 28:1	116:20 119:11
deputy 2:18	50:24	30:15 31:25	129:24 135:25
9:14	determining	32:14 39:25	144:18 148:15
described	143:25 145:25	41:24 48:25	differential
48:14	detrimental	58:23 59:14	20:4
describing	68:7	60:8,21 75:10	differently 37:3
23:14 31:23	devastates	85:13 89:14	74:3
33:25	107:25 108:2	92:19 99:24,25	difficult 83:5
description	develop 14:1	101:20 107:7	148:2
118:19 119:9	56:21 57:6	107:13 109:21	digital 151:8
descriptions	69:22 125:18	114:19 115:2	152:3
119:11	132:7 138:13	120:19 132:6	diligence 144:3
desert 106:2	140:17	140:20 143:19	dimension 66:8
116:19	developed	144:8,9 148:20	diminished
deserve 4:18	108:25 122:20	developmental	91:17,19
26:15	122:20 134:25	47:13	diminishing
deserves 91:15	137:20	developments	91:22
111:17	developer 28:1	75:15 94:7	dire 59:9 68:15
designated	41:6 45:24	110:22 114:14	direct 98:10
88:25 126:14	48:19,20	120:24 126:14	directed 26:11
designations	137:22 141:22	133:6 135:14	direction 31:25
135:9	143:23 144:3,5	141:18,20,25	32:3 64:18
designed 77:15	developers	dialogue 35:20	directly 26:10
87:10 145:5	47:7 68:1,9	diane 2:13 5:16	105:17 107:21
desperately	69:10 131:13	difference 74:3	director 49:19
25:13 146:18	137:5,9,11,14	83:19 137:14	50:25 54:24
despite 142:20	140:12,13	differences	56:18 62:23
destination	developing	77:5	85:12 90:8
42:22 43:2	59:8 68:2		101:12 105:10

dirt 123:4	discussing 88:6	distinction	doctrine 136:4
disabilities	discussion 8:7	144:23	136:7
60:12	9:19 15:17	distinguish	document 50:2
disability 11:18	101:9 112:6	149:13	65:15 67:14
47:13	discussions	distributed	doing 15:19
disadvantage	60:15	101:24	21:23,23 37:13
137:11	diseases 107:23	distribution	46:8 50:7 52:3
disaggregated	dismantle 14:9	12:16	59:6 82:11
111:5	disorder 57:18	district 14:6	99:4 126:13
disappoint	disorders 71:7	22:7 24:18	dollar 130:8
31:15	disparate 73:4	25:2,20 37:16	dollars 61:14
disappointment	disparities	37:21 45:7	61:19
28:20	64:19 108:3	52:8 64:25	dominated
disapprove	disparity 79:6	65:8 81:13	60:15
147:16	79:9	103:16 120:6	donuts 90:21
disaster 65:19	displace 130:16	127:13,14	door 59:18
discourages	displacement	130:4 131:3,6	140:6
86:3	106:12 130:5	146:18	doors 68:25
discourse 26:5	130:12	districts 12:25	dot 144:13
107:8	displacing	13:1 63:24,25	double 67:7
discretion	143:1	64:4,5,8,12,14	71:24
88:13	disposition	66:7,9,15 99:9	downtown
discretionary	29:14,14 43:10	103:5,7,8,10,15	141:16,20
148:21	dispositive	103:19,21,23	142:4
discrimination	66:20	dive 113:21	doxed 26:6
9:20 10:5	disproportion...	diverse 11:13	dr 5:15
14:17 49:22	72:14	33:2 63:22	drafter 63:4
62:24 63:1,12	disproportion...	diversity 133:1	dragged 41:1
discriminatory	66:9,12	divide 25:22	dramatic 41:18
10:13	disrespectful	divisiveness	dramatically
discuss 9:16	128:18	33:11	34:8
127:11	disrupt 29:21	dob 144:13	dream 27:16
discussed 125:3	disservice	doctors 125:20	drop 7:5
	127:25		113:15

due 61:16 70:18 87:24 107:6 144:3 duly 151:5 dunkin 90:21 duplicating 60:25 dwelling 131:18 dwelling 116:8 dynamic 23:11 77:17 dysfunctional 30:23	easy 146:17 eating 97:4 echelon 134:17 echo 28:9 echoes 57:3 economic 30:15 32:7 85:13 106:2 120:19 economics 133:2 ed 40:22 educating 33:7 education 12:10 33:7 44:17,22 111:15 educational 63:21 edward 2:4 effect 4:23 effective 4:16 123:6 effectively 13:9 effectiveness 32:23 effects 26:13 efficiency 57:23 efficient 62:16 126:3 effort 64:17 74:21 efforts 60:25 143:16	eight 7:12,13 25:3 45:10 69:14,22 79:12 92:15,20 93:11 93:18 97:24 106:16 108:16 127:6 131:3 132:12 eighth 90:19 either 20:12 68:24 114:6 138:16 148:5 elected 5:4 25:24 26:2 27:14 28:20 36:25 91:5 98:9 99:10 electeds 41:11 138:19 election 4:22 electrical 96:1 element 67:1 elevates 145:22 eliminate 68:11 94:25 95:23 109:14,17 eliminated 100:1 142:1 ella 124:11 else's 36:23 37:16 elucidate 142:17	emailing 7:21 embrace 47:6 emergency 35:3,5,10,17 36:17 75:21 76:1 147:17 emerging 137:11,16 emigrated 4:14 emphasis 124:11 emphasize 45:3 empire 58:7 employed 151:11,14 152:8,11 employee 151:13 152:10 employer 31:5 employment 122:15 empower 110:2 empowerment 121:10 122:16 enact 34:13 enacted 55:2 encourage 38:21 87:20 93:13 encouraged 9:12 encouraging 44:21 60:5
e			
e 2:1,1 3:1,1 4:1 4:1 earlier 45:21 93:16 108:15 109:15 135:8 146:14 earning 30:8 ease 123:10 easier 23:19 104:22 141:3 141:11 easily 16:16 56:1 72:18 95:3 east 1:12 9:8 29:23 35:18 146:19			

ended 55:14 endorse 90:1 ends 88:21 enduring 27:9 energize 50:19 50:20 energy 57:23 123:17 126:3 enforcement 65:25 78:15 engagement 28:15 29:8 123:3 engaging 28:13 33:9 enhance 12:11 enjoyed 51:19 enormously 96:8 ensure 4:12 6:16 10:1 58:24 60:11 76:24 87:16 109:18 128:3,3 ensuring 20:24 60:24 enters 145:25 entertain 97:1 entire 4:20 5:19 98:16 105:23 entirely 86:10 entitle 137:13 entitled 120:23 120:25	entitlement 40:4,11 entitlements 46:23 47:6 137:2 entity 149:15 envelope 18:5 environment 17:10 46:16 environmental 57:23 86:8 89:1,3 94:9 125:10 126:10 144:24 145:17 145:20 149:2,3 equation 33:16 equitable 13:23 23:14 109:21 111:22 equitably 103:3 equity 9:9 10:14 13:25 130:2,3,6 era 69:13 eric 2:21 49:18 50:10,10 73:16 73:18 74:1,19 88:6 91:8 93:15 ericka 3:8 118:7 127:2,8 132:5 134:13 136:13,24,25	es 151:4 especially 5:25 12:17 13:14 33:15 40:8 65:22 66:8 104:18 114:14 114:20 148:20 essential 12:9 109:22 111:21 essentially 22:7 48:22 67:7 establish 110:6 established 79:17 133:9,13 134:2 estate 143:12 143:13 148:10 estimate 17:16 etcetera 96:3 ethnic 72:22 ethnicity 11:14 79:4 evaluate 89:24 evening 4:2,4 7:18 8:21,22 24:16 27:23 48:2 56:16 62:21 67:18 85:11 101:11 105:7 118:15 118:17 122:1 127:10 131:2 132:11 143:7,9 143:14	evening's 106:4 events 53:10 everybody 36:23 51:25 91:14,14 everybody's 53:21 everyone's 94:1 evicted 112:21 113:20 eviction 106:7 evictions 111:4 112:17 114:3 evidence 57:15 70:21 71:16 72:6 122:14 ex 128:18 exactions 89:12 exactly 41:3 52:21 136:16 examining 11:1 example 11:23 46:8,15 49:6 88:24 107:8 139:4 147:7 examples 38:20 41:19 excellent 40:19 48:16 78:13 exception 43:21 excited 8:13 23:5,16
---	--	--	--

excluded 13:9 32:7 60:18 exclusion 14:17 73:3 exclusionary 11:3 65:23 67:1 excuse 7:16 127:6 129:16 executive 35:4 38:24 49:19 50:25 54:24 56:18 62:23 75:1 90:8 105:9 exist 35:17 115:17 existed 14:10 65:20 existence 13:2 68:10 existing 72:9 112:8 exists 77:10 78:25 113:12 exit 122:11 expand 70:13 expanding 66:5 112:7 expect 48:18 expedited 39:2 42:14 92:22 108:16	expense 46:25 expensive 85:20 experience 28:18 32:12 39:16 43:7,22 106:1 experienced 146:16 experiences 11:5 20:4 23:7 23:17 43:22 experiencing 57:13 60:12 expert 16:1 85:5 101:2 120:15,16 experts 5:4 explain 51:22 explanation 52:21 explicit 110:4 111:12 explore 60:7 exploring 146:24 extension 149:8 extensive 16:2 extent 101:22 extremely 54:25 eye 28:18 78:12 91:14	f faced 24:23 123:10 135:10 137:13 facelifts 91:14 faces 32:19 106:6 facilitate 142:7 142:8 facilitating 149:9 facilities 126:6 facing 15:21 24:22 105:19 107:7 fact 73:4 82:14 83:21 90:17 102:15,22 113:24 116:5 125:14,15,21 127:17,24 128:14 130:18 132:22 138:14 143:18 144:20 factor 13:1 factors 35:17 factuals 113:23 fail 36:8 40:17 failing 105:20 failures 70:18 fair 9:16,19 10:18 11:19 14:10 16:2	29:25 41:13,25 43:11 47:22 63:15 64:18 65:19,24 66:5 66:15,24 67:8 67:9 72:8 76:22 78:1 124:24 faith 132:8 134:24 135:1 135:16 136:14 139:4 fall 13:4 faltered 65:22 familiar 108:24 112:25 136:13 families 6:5 14:22 22:20 25:17 26:24 29:6 36:20 59:2 65:12 106:8,10,13 107:16 111:9 120:18 122:21 123:1 family 19:11,14 29:4 36:24 96:25 97:5 fan 51:14 91:7 fantastic 78:5 far 35:13 36:19 65:15 141:14 141:15,20 142:5 147:10
--	---	---	--

fast 29:13 60:7 89:2 132:14 133:7,23 135:7 137:4 faster 86:13 102:11 father 30:19 favor 8:7 127:22 131:13 150:5 favorite 22:13 fdny 144:13 fear 33:11 feared 26:12 feasible 34:13 89:12 114:12 features 95:22 feb 127:18,18 february 8:3 federal 10:17 10:18 63:10,14 67:11 69:7,7 101:19 105:13 119:4 120:23 145:9 federally 9:8 feedback 89:23 feel 26:13 38:18 38:18,19,19 43:8,23 68:14 138:18 feeling 75:9,10 98:13	feels 115:8 feet 93:18 95:13 99:23 fellow 4:23 felt 37:2 43:12 fertile 17:9 fewer 25:2 64:5 147:23 field 128:17 fifteen 64:12 120:14 fight 141:12 fighting 138:19 141:22 142:10 figure 31:6 55:22 96:21 97:1 115:10 141:23 figured 31:1 filing 144:18 fill 97:24 filled 90:24 final 38:17 42:21 43:2,24 66:23 80:4,14 81:10 83:4 85:5 98:4 101:2 142:24 143:3 finally 95:17 138:2 140:3,14 140:16 146:1 finance 103:7,9 149:10	financed 28:2 financial 59:10 122:16 financially 114:23 145:3 151:15 152:11 financing 89:7 143:24 find 5:1 7:2 113:22 finding 71:3 145:6 findings 61:18 88:14 finish 138:1 finished 6:15 fire 119:13 fires 119:18,22 first 6:8,23 8:13 24:11 30:2 31:20 33:8 42:7 44:22 50:11 55:6 57:2 70:7 76:5 77:7 86:16 87:24 88:5 90:13 92:12 99:15 112:6 116:8 117:23 118:21 120:25 146:1,8 146:12 fiscally 61:15	fitting 4:8 five 6:10 10:18 28:17 29:8 59:14 64:1,10 67:3 95:8 105:12 106:4 113:19 114:2 122:18 133:21 134:6 149:25 fix 30:24 fixed 22:4 96:22 fledgling 48:18 flips 34:16 flood 19:1 35:12 flooded 128:23 flooding 129:3 floor 1:12 flow 39:25 focal 42:15 focus 6:6 17:3 20:1,9 25:10 28:7 62:25 63:3 87:25 93:7 106:4 112:7 133:5 149:14 focused 59:5 143:2 145:14 149:6 folks 19:3,18 19:18 31:13,14 33:9,18 35:9
---	---	---	---

35:15 37:1 40:25 44:15 47:1 50:6 70:22,25 71:6 85:4 115:21 116:17 125:22 126:11,11,11 137:8,15 143:7 146:23 follow 20:25 21:13 23:1 45:23 followed 60:3 77:8 following 108:9 129:11 food 47:16 106:1,9,10 115:24 116:19 fool 56:4 foot 93:17 forbes 3:5 117:24 118:5 118:10,13,15 118:18 120:14 121:10,16,20 121:24 force 110:5 131:24 forced 42:2 106:8,10 139:19 forcing 25:25	fordham 1:11 1:12 105:15 foregoing 151:3,4 152:4 forever 36:18 94:11 forgive 101:4 forgiveness 117:21 forgotten 31:2 form 7:6 formed 132:7 former 24:3,10 28:9 57:5 129:6 146:13 formerly 21:11 forsaken 30:16 forth 46:5 125:7 135:25 forward 16:23 23:22 26:18 40:13 42:12 62:16,18 73:20 74:6 76:21 79:20 87:22 89:25 111:23 116:25 131:12 135:11 145:21 found 43:6 62:9 85:19 foundation 94:13,22 founder's 140:17	four 28:18 46:17 100:14 122:19 136:9 frame 15:20 framework 59:6 65:24 76:23 78:2 145:14 free 137:20 freeing 125:16 frees 98:11 fresh 4:9 47:16 freshest 21:22 21:23 frighteningly 26:4 frisky 75:9,10 front 133:8 fruitful 111:9 fruition 138:22 fruits 47:16 fry 96:3 fryer 96:3 full 30:11 33:14 85:17 88:9,16 136:10 fully 129:7 function 60:1 functional 30:24 functions 99:3 fund 112:24 fundamental 28:12	fundamentally 36:19 41:13 42:13 funding 61:11 71:14 101:19 110:4 111:10 111:13 fundings 46:4 further 38:14 59:20 93:19 94:14 100:23 151:12 152:9 furthering 63:15 furthest 77:21 future 14:16 60:20 75:8 90:1 111:22
			g
			g 4:1 gail 54:23 55:7 gap 65:9 gardens 130:7 garment 22:7 gates 137:19 gathered 65:2 gellman 3:9 118:6 127:2 131:2,3 general 2:4 19:15 68:9 generally 42:10 78:7 149:9

generate 22:1 144:1,6	76:14	41:5,8,9 46:23	118:17 122:1
generation 9:5 57:2	glue 71:4	47:18 50:10	128:17 131:2
generational 48:20,20	go 4:23 9:5 10:5 17:1 19:2	52:15 53:18	143:6,9 147:22
generations 14:11	24:15 26:18	61:2 65:15	goodrich 2:20 24:4,7,10
george 109:3	35:18 40:21	67:16 74:17,18	27:22,23,25
gerhards 3:10 143:4,6,9,10	41:9 43:19	75:12 79:7,7,9	35:2 36:4
148:10	44:19 47:10	89:8 91:23	38:23 39:20
getting 40:19	50:11 53:2	92:10 94:11	42:7 46:6 48:6
54:16 55:10	55:15,17 69:11	95:7,19 96:20	48:15 49:15
83:5 86:4	69:11 75:17	98:14,24,25	73:12
87:23 110:15	82:5,14 85:5	99:17 103:18	goods 12:11
120:10 126:16	88:17 93:2,9	106:4 108:10	gotten 41:14 43:9 140:19
give 27:15 51:4	93:19 96:12	115:9 117:18	gounardes 136:20
51:23 68:14	98:1,4 105:5	117:19,20,24	governing 4:9
72:1 85:18	112:16 119:14	118:1,16	government 10:17 20:19
91:23,25 98:9	119:20,22	130:15,16	36:12 44:25
103:14 106:18	133:18 135:2	133:20,22	61:7 144:11
109:5 139:3	140:22	134:2,7,21	gowanus 35:25
given 31:8 32:2	goal 145:6	135:25 136:10	grace 2:16 5:14
32:15 39:16	goals 4:11 53:17 60:10	137:5 140:5	grandma 131:19
58:1 66:8	73:23 75:18	141:18,25	grant 111:12
88:13 91:6	133:9 134:8	gold 22:13	granting 121:11
gives 27:13	136:8 139:1	good 4:2,3,3 8:21,21 13:18	grassroots 132:9
79:3	141:7	18:9,13 19:16	grateful 50:21 50:22 115:6
giving 10:2	goes 82:1 110:23 149:4	23:12 24:16	gratitude 105:21
66:19 99:3	going 4:15 7:3 17:15 24:3	27:23 37:17	
121:3	28:19 29:2	41:20 42:8	
glad 19:21	31:7 32:16	43:20 56:16	
67:20 68:12	33:13 34:11	62:21 67:18,20	
	39:8 40:3,10	67:22 70:2	
		72:15 76:8	
		85:11 101:11	
		105:6 118:15	

great 19:5,23 20:15 21:15 39:20 45:18,23 48:2 51:14 59:9 68:19 98:9 99:2 101:7,10 143:9 greater 13:25 57:10 102:13 greatly 51:18 green 89:2 123:17 greenberger 2:5 5:13 8:4,22 73:14 75:16 90:5 150:4 greenpoint 93:9 greenwich 90:20 greetings 105:1 132:2 grocer's 47:17 ground 35:22 39:19 59:15 group 6:11 74:11 146:23 groups 25:15 33:4 54:1 60:12 111:6 148:25 grow 138:13 growing 102:6	guard 80:16 83:15 guardrail 82:5 guardrails 80:7 80:12 82:16 guess 34:12 117:7 guide 147:12 guidelines 76:2 gurian 2:23 49:21,24 62:21 62:22 72:2,5 72:17,24 74:9 74:15,24 76:10 76:12,16 77:6 78:3 82:25 84:1,4 guys 94:14 105:1 116:11 116:12	handling 78:10 hanging 113:18 happen 38:11 46:5 52:22 53:14 115:2 134:9 happened 34:5 52:21 119:16 127:11 happening 116:17 138:25 141:20 happens 32:14 52:5 happily 64:22 happy 67:13 72:3 77:19 79:19 97:10 124:14 hard 25:24 39:15 42:19,23 46:15 141:6 hardest 46:22 harmful 107:19 hate 26:10 27:9 haven 11:22 hazardous 95:16 hcr 133:7 head 40:7 51:10 64:19 137:7 heads 110:10	health 9:25 14:22 57:19 59:12 71:1,7 94:21 107:18 107:20,25 108:2,2 111:4 125:21 healthcare 63:22 116:19 healthy 59:1 111:18 122:11 hear 4:3 5:3 6:8 6:20,23 7:8 8:13 16:6 20:6 23:5,16 25:14 45:17 56:11 61:13 65:10 67:24 80:22 105:2 108:12 143:7 146:8,8 heard 11:4 17:16 39:9,10 44:2,3 51:2 52:23 55:24 70:10 74:7 92:11 93:4 97:20 109:12 109:12,15 125:6 136:17 137:3 148:24 hearing 1:1 4:4 4:25 5:2,12 6:6 6:8,16,19 7:3,5 8:3 23:10 26:2
	h		
	habit 115:8 habits 97:3 hadaryah 3:6 117:24 118:5 122:2 haitian 57:2 half 17:23 90:9 95:8 102:18 131:6 139:5 hand 72:3 109:9		

39:10 43:9 57:1 89:9 93:16 102:3 124:24 127:23 128:1 147:9 149:1,23 hearings 5:3 7:19,24 60:18 105:24 128:7 heart 47:10 61:8 heaves 27:14 height 93:17 held 19:1 101:9 127:23 128:5,8 149:24 hello 118:10,13 help 47:12 52:7 71:5 117:11 135:13 137:5 helped 122:10 142:17 helpful 16:22 21:12 73:22 74:7 78:5,7 148:9 helping 71:3 helps 76:23 117:2 137:9 hereto 151:14 152:11 hero 105:21 hey 22:14 44:18	hi 18:11,12 67:18 112:5 146:10 high 69:19 100:12 133:3 144:7 higher 92:17,20 100:6 104:16 128:23 highest 12:2 57:11 106:6 130:4,12 highlighted 78:19 highlighting 101:24 highlights 85:18 highly 12:20 66:7 highs 102:6 highways 92:5 hindering 109:22 hindrance 41:24 hiring 106:2 120:19 hispanic 11:22 63:23,25 64:9 65:5 66:10 71:22 73:5 historic 10:22 78:17,24 90:25	135:9 historical 9:21 20:18 historically 32:2,20 60:11 115:11 116:17 history 14:14 63:11 66:9 122:9 hit 37:4 43:15 56:13 hits 123:3 hold 6:14 10:20 62:4 106:20 109:13 118:1 146:7 holding 11:2 105:23 home 9:10 10:15 12:8 26:7 27:1 30:22 36:10 93:10 95:24 139:8,13,19 140:18 homeless 60:19 61:6 143:1 homelessness 57:16 59:9 60:13 61:9 69:16 70:17 102:5 122:11 123:7	homes 10:3 12:24 13:5 17:23 130:9 homework 75:5 honestly 43:4 52:23 honor 99:1 honorable 8:17 51:17 honored 4:6 hood 94:13 hope 15:1 18:23,24 19:4 53:13 87:20 124:8 142:25 hoped 75:2 hopefully 53:15 hoping 108:4 140:14 hospital 30:6 30:19 149:25 host 28:4 88:6 hotel 29:4,7 hour 90:9 hours 11:1 128:9 house 26:9 35:14 119:19 128:22 135:17 household 65:5 67:4 households 19:19 31:7 49:9 65:4 67:3
---	---	--	---

67:5 96:7 102:15 houses 9:8 housing 5:20 6:1,2 8:15 9:1 9:7,17,19,20,23 10:6,7,13,18,23 11:3,19 12:17 12:18,20,23 13:7,11,14,23 13:25 14:2,6,8 14:10,13 16:2 16:13 17:2,9 17:13,17,20,21 17:22 18:18,19 19:9,17,20 20:7,14 21:1,4 21:10,11 22:1 22:4,9,9,17 23:13,14 24:21 24:25 25:6,12 25:16,17,25 26:16,18,20,23 27:5,10,11,16 28:2,4 29:10 29:15,16,21,23 30:2,14,24 31:3 35:20 38:25 41:14,16 42:3,15 47:3 49:10,20 56:19 56:22 57:7,8,9 57:15,21,24 58:1,6,7,9,10	58:13,21,22,25 59:9,13 60:9 60:10 61:5 63:1,1,2,12,12 63:16 64:3,11 64:14,18,24 65:7,19,24 66:3,5,6,11,12 66:14,15,24,25 67:8,10 68:23 69:2,2 70:9,16 70:22 71:8,11 72:9,23 76:23 78:1,9,11 79:16 81:12 85:7,12,24 86:6,24 89:18 90:10,14 91:1 92:15 93:24 94:2,7,16 95:10 96:4,19 97:5 101:13,15 101:16,21,23 101:23 102:5,9 102:20,21,21 102:23,24,25 103:1,2,4,8,10 103:15,17,25 104:1,3,6,8,12 104:13,13,15 104:17,17,18 104:22 105:18 105:21 106:5,7 106:24 107:6	107:13,20,21 107:24 108:1,6 110:5,13,14,16 110:20,24 111:3,5,6,7,8 111:10,14,18 112:7,10,18,19 114:7,16 116:25 117:3 118:21,25 119:3,7 120:5 120:17,22,25 122:7,12,18,19 122:21 123:4,6 123:11 124:7 124:10 125:12 126:11 131:15 132:7,16 133:9 134:19 135:20 135:21,24 136:7,8,14 139:16,18 140:17 143:15 143:17 144:23 144:25 145:7,8 145:11,13,19 146:18 147:17 147:23 hpd 9:25 10:9 10:25 13:13,18 13:22 14:12,22 23:9 35:7 60:24 77:20 119:21 133:7	142:25 149:10 hpd's 9:16 14:18 21:10,16 hsc 62:8 hud 23:9 69:25 119:21 hud's 57:10 69:14 77:3 huge 29:24 36:21 65:9 human 63:5 111:17 119:4 hundred 22:4 29:16 31:6,7 35:19 36:15 60:9 64:13 65:3 94:16 116:10 149:10 hundreds 61:19 71:9 137:20 hurdles 107:7 hyper 65:10 i ida 128:21 idea 51:12 74:16 77:16 94:12 146:24 ideal 75:13 ideally 148:12 ideas 5:1,3,9 92:9
--	---	--	--

identified 11:17 78:6 133:17	importance 65:11	130:7 139:8,19	incorporate 82:3 87:3
identifying 22:5 79:11	important 9:17 26:18 35:6 38:17 44:24 47:5 52:1 56:24 59:24 64:21 65:22,25 75:4 87:9 90:17 96:17 113:4 123:25 124:5 126:18 133:2 145:12	included 60:13 113:1 115:20 137:25 138:4 includes 24:19 49:18 including 7:19 12:9 22:13 23:13,13 25:1 33:3 35:20 60:19 63:8 86:23 89:6 94:24 105:12 108:25 113:20 125:15 144:13 inclusion 112:6 inclusionary 110:24 inclusive 4:17 income 5:25 13:6,7 19:11 19:17,18 20:2 20:2 22:19 58:2,10 67:4 102:11,13,17 102:19 104:10 104:16 110:21 114:7 115:2,18 115:21,22 124:11 130:9 145:17 incomes 102:10 103:13 115:16 133:4	incorporated 13:17 incorporates 86:15 incorrectly 101:4 increase 18:19 18:20 19:2 46:1 57:13,14 89:17 102:25 103:1 130:9 131:14,15 increased 107:13 123:18 123:19 131:12 increases 89:5 107:23 increasing 20:8 145:13,14 increasingly 11:13 incredibly 31:18 123:25 incumbents 64:25 incurred 137:24 independent 5:7 50:18,19 indicating 41:24
identities 14:22 ignore 116:5 illegal 82:6 illinois 31:5 illness 57:18 illnesses 107:22 imagine 119:1 immediately 131:17 immense 27:13 impact 39:22 48:8 52:12 59:6,8,11 72:14,22 73:1 73:1,5 88:24 94:2 125:11 impacted 35:13 107:18 116:20 impactful 55:19 76:7 123:14 impacts 39:18 88:3 125:12 126:5,5 133:20 144:25 149:2,3 impediment 95:10 implication 139:23	importantly 5:6 27:15 34:16 44:24 impose 96:9 improved 146:21 improvements 59:23 improving 94:21 inadequate 112:10 inappropriately 115:16 incentive 71:18 incentives 17:14 60:5 incentivize 28:24 include 94:9 105:22 110:14		

individual 29:21 52:4 83:22 84:12 109:20 individualized 57:17 individuals 57:12 59:2 122:22 industrial 90:23 95:2 industry 148:13 ineffective 115:10 infeasible 145:3 infectious 107:23 inflexible 90:18 influence 129:25 influences 77:14 inform 37:10 informal 42:20 148:1 information 16:10 37:24 45:24 73:10 informative 134:1 147:10 informed 77:9	infrastructure 96:10 129:2,4 130:16 141:19 141:24 infrequently 53:14 inherently 145:8 initiate 110:12 initiates 40:14 initiative 58:7 initiatives 21:25 111:11 111:14 injecting 148:18 innately 115:8 input 25:19 27:6 89:23 128:10 133:24 147:4 inputs 98:15 insecurity 107:24 108:2 123:7 insight 16:9 inspiration 10:22 installed 26:9 instances 135:20 138:23 integration 11:6 40:23 41:1 57:24	intelligent 94:21 intended 25:19 52:22 60:1 intense 67:2 intent 86:14 interactions 11:7 interest 46:16 61:20 62:3,7 62:13 67:9,10 81:3 129:21 137:23,25 138:3 interested 54:15 135:23 151:15 152:12 interesting 21:20 54:14 75:22 interject 108:20 intern 31:4 internet 95:25 interpretation 7:15 127:4 interpreters 7:12,14,16 127:6 interrupts 57:16 interventions 12:15	intimidation 25:22 27:10 introduce 89:22 148:19 introduced 136:15 invented 63:13 invest 49:3,4 investment 46:7,11 97:3 investments 12:16 investors 131:23 invitation 27:24 invited 6:9,19 inviting 90:7,9 involve 38:4 82:15 involved 48:21 48:25 107:12 109:10 133:25 137:2 138:8 involvement 81:22 iphone 91:10 island 149:24 149:25 issuance 144:19 issue 51:24 52:6,6 69:6 73:6 81:2 82:2
---	---	---	--

108:23 128:12 128:15 issues 9:21 32:9 50:19 57:17 61:3 69:5 73:21 77:20 78:15,16 79:1 81:21 82:8,14 85:25 106:5 108:6 126:4 135:8 139:22 141:15 145:12 145:17 it'd 45:22 it'll 22:18 78:6 104:21	joint 128:1,7 jokingly 137:18 journeys 57:1 jr 2:17 judgment 5:8 83:9 julie 2:14 5:16 jump 61:2,22 junior 91:20 jurisdiction 21:16 jurisdictions 21:17 justice 10:14 123:12,13 justify 46:10	keller 3:8 118:7 127:2 132:2,5 135:15 136:17 137:17 141:4 142:22 kept 140:2 key 13:24 143:22 kicked 112:9 kid 36:9 kids 36:15,20 36:23 40:25 85:6 105:10 106:14 kiernan 2:4 kind 9:11 18:18 36:1 38:10 48:12 52:19,20 84:16 129:12 kinds 30:7 95:22 kingsbridge 107:4 kirk 2:20 24:4 27:25 33:24,25 37:8 38:8 39:7 45:22 68:6 75:22 85:25 89:8 137:1 kitchen 30:6,20 95:24,25 96:1 kitchens 96:24 97:3 99:20,21	knew 99:4 know 4:23 5:23 10:23 11:15 15:22 17:22 18:3 19:13 21:14,21 25:8 28:11,15 29:3 31:3,11,11 34:11,18 35:8 35:10 36:5 37:20 38:11 39:3,16 40:8,9 40:21 41:5 44:5,13,15 46:4,12,21 47:11,13,15,17 51:8,23 52:22 53:11,13,17 54:8,24 55:22 57:5 59:7,17 59:20 61:4,10 61:10,11,23 68:5,5,7,9,16 69:2,7,12,18,21 70:15,17,18,24 71:3,12 72:7 72:13 74:20,25 75:3,8,14 76:20 77:2,8 77:10,12,23 79:12,15,15 80:2,6 81:11 82:4 83:24 84:15 89:11
j	k		
jacob 9:7 january 127:15 japan 96:4 jennifer 152:2 152:15 job 1:20 16:15 31:3 40:19 71:3 91:25 jobs 31:6 joffe 2:18 9:14 16:1,8,19,23 20:5 22:24 112:22 113:3 joined 9:14 joining 5:11 126:24	kaess 3:11 143:4 146:9,10 146:11 kathryn 2:9 5:17 kathy's 42:9 keep 41:22 63:3 78:12 81:14 102:6,22 114:16 117:25 139:25 keeping 79:22 102:10 keeps 59:1,1 83:6,7		

91:13 92:24 93:6,15,19 94:8 95:20 96:12,14,15,21 104:1 110:10 110:11 112:11 112:12,23 114:3,17,18,20 116:14 120:23 123:5 124:2 126:15 134:19 134:25 135:6,9 135:10 136:3,4 136:9 137:1,4 137:5 140:8 148:13,13,16 knowing 126:2 knowledge 109:2,10 151:9 152:6 known 25:5 58:17 86:9 knows 119:5 kober's 93:15 kudos 109:3	lacks 65:25 lafayette 90:22 lag 66:11 land 28:7 39:17 39:18 40:1,2 42:22 46:18 52:3 54:20 58:19 59:4,23 60:5 62:17 80:14 85:19 86:13,25 105:12 106:17 106:24,25 109:18 118:25 121:5 144:21 145:5,10 147:13,16 landing 92:22 landlord 119:23 130:21 landmark 10:20 63:13 landmarked 90:15 landmarks 90:19 lane 2:21 49:18 49:23 50:11,13 80:2,16,25 81:18,20 82:10 82:18,24 91:8 language 127:4 laremонт 2:15 5:15	large 81:16,19 144:7 larger 18:5 86:21 93:7 138:17 140:13 145:1 largest 30:9 lastly 130:2 lasts 91:12 late 61:12,16 62:3,7 69:6 127:25 146:5 latino 72:14 latinx 104:7,9 laugh 30:25 law 14:5 51:17 52:6 63:6,9,12 67:11,12 78:20 86:9 119:4,16 laws 11:19 88:15 lawsuit 63:14 64:22 lawyer 62:22 lawyers 62:25 113:25 layer 68:3 lead 55:15 61:18 89:11 106:11 107:21 leaders 5:4 leadership 31:21 35:4 54:14 55:2	leading 114:3 143:12 147:22 learn 92:25 116:15 117:5,6 learns 116:23 leased 79:16,16 leave 79:7 121:20 led 69:15 left 33:15 55:7 57:5 119:12,20 120:13 141:18 legacy 10:12 12:14 legal 34:18 73:2,6 78:22 81:8,18 82:6 111:15 113:12 legality 82:2 legislation 105:14 110:8 legislative 17:5 51:15,18 80:9 80:9,18 81:2,4 81:24 82:20 88:8,10 105:11 legislator 52:14 52:14 legislature 136:15 leila 2:10 5:14 39:21 45:21 lender 144:8
l			
labor 123:19 laced 26:10 lack 10:5 13:7 60:22 73:21 102:20,20 128:12			

lenders 138:17	light 24:14	94:14 107:5	localized 77:12
lends 77:12,13	56:14 85:9	136:17 137:1	109:22
length 46:25	118:12	137:12	located 64:12
68:2	likely 72:14	live 6:3 7:24	location 88:23
lengthy 59:18	103:11,12	10:8,10,11,19	locations 40:4
69:20 107:8	likewise 76:10	10:25 11:8,9	64:13 90:21
118:18,19	limit 6:13 59:17	12:8,19 13:16	long 10:5 20:16
lens 9:19 66:5	80:13 92:8	13:16,18 14:4	26:21 31:2
71:23 77:12	93:18 147:18	14:20 15:14	37:10,11 48:17
leone 2:22	limited 9:9 13:2	16:16 20:10,19	54:8 70:23
49:20,24 56:10	13:3,8,11	22:25 84:13	85:20 118:24
56:11,16,18	21:19 22:1	86:24 92:8	119:2 138:15
67:22 68:19	46:2	106:11 128:22	141:6 146:22
70:4,7,15	limiting 91:1	128:24 129:8	longer 29:9
71:19	limits 6:3 32:21	130:11,19	30:23 34:10
lessening 89:21	45:8,9 59:21	lived 106:1	41:15,17 83:16
lesson 51:5	147:15	107:15 124:6	143:19
90:9	line 138:2	126:12	longstanding
lessons 53:15	lines 61:16,20	lives 6:2 31:9	8:16
letting 53:18	62:11 128:3	71:11	look 4:9 16:23
level 7:8 28:12	link 7:5	living 71:25	23:22 34:5
44:25 69:8	lisette 2:7 5:15	112:10 123:1	44:13 45:5,5
92:11 120:8	list 2:2 3:2	loan 144:10	62:15,17 67:2
levels 23:12	103:19	loans 62:11	70:2 74:2
110:21 114:7	listening	137:23 140:1	78:20 109:23
114:18 115:4	148:14	local 14:5	111:23,24
124:12 145:10	literacy 122:16	25:10 27:14	114:13 123:2
lied 129:14	literally 138:6	32:13 33:1,6	124:1 126:6
life 11:17 23:17	139:25	45:5 63:7	142:8,9
47:20 59:12	little 15:18 21:1	65:10 86:4,15	looked 11:9
94:1	33:19 39:7,17	106:2 120:19	68:20 112:17
lifeline 71:9	54:13 67:24	129:19 145:23	126:12
lifts 91:14	68:14 70:12	147:4,12	looking 5:19
	76:20 77:2		21:15,17,25

38:20 39:9 45:4 61:3 64:4 71:22 72:13 76:21 83:13 94:17 133:19 135:5 149:1,3 looks 21:18 116:25 125:11 looming 69:24 lose 41:9 losing 12:24 lost 36:1,1 39:15 48:12 92:3 120:21 lot 17:3 18:16 20:6,22 32:15 39:9 41:22 54:2,16 68:5 92:13 99:8 100:25 113:9 114:17,24 115:7 120:22 121:1,2 128:15 129:1 135:10 139:13,14,18 lots 90:23 lotteries 64:24 lottery 65:2 louder 77:13 love 19:6 36:6 70:13 112:12 138:7 low 5:25 10:6 12:18 13:7,7	13:14 18:17 19:11 20:2,15 20:15 22:19 58:1,10 66:10 68:21 99:25 116:18 lower 9:8 11:23 18:20 19:17 58:23 96:21 103:12 134:17 lowest 64:8,13 102:7 110:21 lpc 144:13 lucy 2:18 9:14 15:18	maintenance 144:2 major 22:11 74:21 147:20 majority 25:12 66:21 83:6,19 83:20 87:19 125:6 131:8 make 4:16 10:14 13:13,17 14:1 15:14 16:15 19:24 23:18 26:20,23 32:11 40:3,23 41:8,8 45:6 47:11,14,18 53:20 61:6 63:5 65:12 71:15 73:9,12 79:6,7 80:3,7 82:5 83:8,14 84:11,19 85:9 85:22 86:12,20 89:12,21 91:19 92:24,25 93:22 95:17 96:6,15 97:20 98:2 103:2 104:21 104:22 111:25 113:1 114:13 114:17,23,24 116:2,3,7 118:12 120:4 121:8 134:9,9	139:10,11 141:2,11 143:24 makes 42:1 47:9 88:6 121:1 making 5:7 33:5 39:8 47:7 86:11 87:4 93:2 106:21 107:12 109:1 113:11 115:21 116:7 145:3 management 57:17 70:19 99:5 122:13 manager 70:25 71:8 managing 132:6 mandatory 110:24 manhattan 11:25 22:2,3 102:3 manufacturing 22:8 91:1 map 13:11,12 88:9 103:4 130:5 mapping 21:13 maps 12:13 march 1:7 127:19,21,23
	m		
	m1 135:16,18 135:19 136:1 macro 92:10 made 14:4 17:8 22:25 23:19 38:3 54:21 65:3 70:18 80:3 100:3,5 109:18 129:12 129:17 138:5 main 102:19 mainstream 32:7 maintain 70:22 87:10 maintaining 65:11 86:13		

marginalized 60:11	66:13 72:5 78:3 79:18	meeting 7:3,9 33:17 60:10	84:13,20 87:2 90:6 91:5 93:5
maria 3:5 117:24 118:5 118:18	80:25 81:23 83:8 84:9 90:17 91:20	73:23 108:17 109:7 133:9 149:12 150:10	99:9 107:11 122:4 146:3
marjorie 2:19 24:3,16 28:10 33:24 34:6 38:8 39:6 47:25 129:7 146:13	95:5 99:3 129:5 141:4 meaning 40:20 133:15	meetings 7:4 60:15 109:11 147:5	membership 56:20
market 17:18 18:1 19:2 22:18 29:22 30:13,24 58:17 69:2 117:4	meaningful 49:2,5 106:23 means 39:22 46:8 66:1 80:5 102:12	melrose 11:22 member 2:6,7,8 2:9,11,12 5:5 24:4 25:5,10 25:18,23 29:20 31:19 34:17,19 37:15 38:1 39:22,22 41:23 42:18 45:17 54:16 65:18 74:2 80:5 84:12 86:5 87:15,24 89:10 105:8 108:22 109:14,17 125:5 131:4 132:6 147:18 148:2	mentioned 68:4 73:17 89:8,20 109:15 124:1 126:5 135:7
mass 90:24 94:3 131:17	measure 102:17 measures 11:14	mentioning 40:6 129:4 137:1	merge 68:17,25 86:16
master 128:17	mechanism 62:4 65:25 78:16 79:13 149:7,15	merging 146:24	message 11:7
match 26:22	mechanisms 149:13	messenger 53:25	met 13:19 54:11,17 76:9 128:3,11
material 131:14	media 91:10 median 13:6 85:21 115:18 130:9	members 6:20 6:20 8:23 23:25 25:25 44:4,9 55:9 56:17 58:2 61:4,13 62:10 62:11 68:15 69:21 76:6	metro 102:23 147:6,24
matter 9:21 18:18 43:16 55:8 86:8 127:16	mediate 141:2 medical 122:14 125:16		mic 120:11
matters 20:11 81:24 89:4	meet 14:8 32:6 57:22 58:23 60:8 94:8 102:9 136:9		michael 3:11 143:4 146:8,10
mayor 60:4 75:11 99:4			micro 43:10
mbe 49:8			microwave 96:2
mcshane 1:11			
mean 34:12 36:2 37:8			

midst 5:24	mittell 2:24	momentarily	mott 11:22
midtown 22:6	85:2 99:14	108:21	mounted
mikva 51:17	mitigants	monadnock	123:18
mile 128:8	133:19	24:5,6,7 28:1	mouth 47:9
131:6	mix 22:18	monetary 88:2	move 6:16,24
miles 130:11	mixed 115:2	money 41:9	10:3 13:8 37:5
milestones 37:4	117:1 122:25	46:3,7 47:7,10	45:25 76:23
million 17:23	132:8	138:2,18 140:2	117:9 134:16
17:23,24,25	mobility 18:21	mongering	134:17 135:10
46:17 62:12,12	19:2,25 20:4	33:11	145:21
130:8	77:21	month 37:16	moved 8:4 17:6
millions 5:25	mobilize 35:14	96:24 102:3	150:3
6:2 61:14 65:2	model 57:16	149:1	movement
mind 29:17	70:12,19,19	months 39:11	70:16 122:23
77:22 145:6	122:14	39:12 70:23,23	moves 36:16
mindful 6:15	models 71:13	127:25	79:20
111:7	71:17 117:10	morgan 3:6	moving 28:24
minimum 30:8	moderated 1:6	117:24 118:5	46:24 81:20
30:11 119:8	modern 91:13	122:1,2 125:2	116:25 117:18
120:17	95:24 97:3	126:22	multi 48:20
minority 25:11	modernized	morning 4:3	116:8,8
38:6 48:8	95:3	31:12 92:2	multifaceted
minute 106:4	modest 95:17	129:12	110:14
minutes 6:10	modestly 88:18	morris 24:19	multifamily
6:13,22 8:3,11	144:25	130:8 146:11	17:12 41:6,6
65:13 118:1	modifications	moss 2:24 50:7	multiple 8:9
misogyny	147:25	85:2 90:3,4	11:10 26:6
26:11	modify 147:16	97:17,21 98:5	46:23 72:21
mispronounce	mold 106:11	98:20,24 99:17	83:11 119:18
117:21	mom 38:9	100:2,5,11	150:6
mispronounc...	moment 4:9	152:2,15	multiplier
143:5	10:16 58:24	mother 30:5,19	66:14 79:18,20
mission 101:17	69:18	motion 8:2,7	municipal
101:18 138:20		20:24 150:2	145:10

mwbe 68:6	necessary	14:21 32:6	65:23 77:16
n	105:23 146:4	36:10 38:5	86:7 104:5,8
n 2:1 3:1 4:1	neck 24:19 25:1	46:9,10 47:12	104:10,12,15
nail 74:17	129:8 146:15	86:23 91:9	104:19 124:2
nailed 34:7	need 7:15 11:8	104:18 107:13	neither 151:10
name 4:6 8:24	14:9 16:10	111:8,8 116:3	152:7
24:16 27:25	20:13 25:13	120:18 121:6	network 49:21
29:8 56:17	27:7 29:13,17	127:4,5 133:12	56:19 62:8
62:21 101:11	31:3,11,24	134:3 141:6,8	networks 61:4
105:9 118:18	32:4 35:16	141:9	neutral 59:7
122:2 131:2	36:7,7,9,11	negative 75:24	never 40:12
132:5 140:18	41:16,18 47:21	negotiated	51:12,13,20
143:10 146:10	57:8 58:24	26:17 27:3	52:19 53:2
name's 85:12	71:5 72:8,22	126:16	54:18,19 57:10
named 47:25	77:16 78:22	negotiation	87:23 116:13
69:5 140:20	84:15 86:6	37:19	124:2
names 31:10,11	87:18 88:18	neighborhood	nevertheless
117:21 143:5	89:18,20 94:25	9:25 12:5	144:16
narrative 129:7	97:12 101:24	13:15 14:13	new 4:5,7,12,17
narrower 54:7	108:8 109:19	21:1,3,4 22:20	4:25 5:25 6:1,3
54:7	111:7 114:15	26:19 59:25	8:25 9:4,22
national 79:1	117:9 124:3,8	86:22 87:11	10:2,7,12,14
120:8,8	124:9 125:22	89:15 93:23	11:2,4,8 12:18
nations 118:23	126:11 134:8	104:14,23	12:20 13:6,7
native 138:8	142:6,7,9	111:5 115:23	13:24 14:19,23
nature 88:10	144:16 145:21	120:9 122:25	15:5 17:21
near 116:16	146:18	123:2 125:20	19:21 20:1,17
126:6	needed 26:23	130:1,1	21:2 25:17
nearly 58:4,10	45:6 50:18	neighborhoods	26:1,24,25
102:18	89:16 141:25	10:1 11:22	27:4,10 29:23
necessarily	144:9	12:1,8,19,22	31:6 35:18
125:5 131:14	needle 76:24	13:4 14:2,20	49:21 56:19,25
138:25	needs 7:14,15	32:14 40:6,8	57:13,21 58:5
	10:4 14:8,21	41:4,10,15	58:6,9,13

62:25 63:19,22 65:12 67:6 68:5,22 75:10 77:5 79:2 84:14 85:7,19 85:24 89:14 94:24 95:11,23 101:13,15,21 102:12,16,21 102:22 104:12 104:17,17 105:17 106:8 110:19,22,22 111:20 112:24 114:17 119:25 120:18,20 122:8,10 123:16 132:19 132:25 138:8 141:19 143:12 143:18 145:25 148:18,19 151:19 nice 18:14 nicely 78:25 nieves 2:7 5:15 18:6,8,11,13,15 19:23 38:8 70:5 71:12,20 72:4,12,19 73:7 75:23 112:3,5 night 29:6	nimby 130:15 nine 39:11 64:7 106:16 108:16 132:12 140:10 noho 90:23 non 30:24 63:23,25 64:9 66:10 71:22 88:1,5,7 112:18 116:22 116:22 128:9 131:23 132:9 132:23,24 nonprofit 61:13,18 62:11 68:9 101:16 nonprofits 56:21 61:8 62:6 67:25 123:10 normal 38:3 128:9 normally 43:20 north 147:6,24 150:1 northeast 24:20 northwest 131:6 notary 151:18 notice 95:7 november 127:15	number 13:5 21:24 40:13 51:8,10 53:25 57:12 58:12 72:1,13,15,16 80:3 97:6,24 103:5 107:11 113:13,21,25 148:14 numbers 85:24 113:17 114:13 nursing 139:8 139:13,19 140:18 ny 1:13 nyc 10:10 nyc.gov 7:4,21 nycha 64:13,15 nypd 26:10 nysshp 68:22 68:24 nyu 85:3 o o 4:1 objectives 60:8 obligation 14:24 obligations 72:10 observing 51:19 obsolete 95:2 95:10	obstacles 14:10 15:22,24 17:6 obtain 144:16 obtained 64:22 obviously 55:24 116:4 occasions 83:11 occur 75:15 occurred 53:10 october 13:16 offer 122:5 offered 22:12 50:14 offering 126:13 office 24:24 26:9 92:23 95:2 98:19 128:2,4 129:23 147:12 officer 151:2 officials 5:5 25:24 26:2 27:15 28:20 36:25 91:6 98:10 oftentimes 44:15 58:2 137:23 oh 44:4 78:3 118:15 124:21 okay 18:8 24:12 29:7 39:5 45:13 49:13 50:11
---	---	---	--

56:16 82:24 100:15,20 101:7 102:4 103:9 108:13 110:2,17 112:16 114:11 115:13,15 117:13 143:7 old 90:16 older 26:25 once 6:12 42:22 44:16 92:4,4,5 96:24,25 127:8 139:14 online 7:2,21 onsite 57:9 70:9,11 122:14 125:15,16,16 op 9:9 open 6:12 32:17 47:10 67:16 69:22 94:25 118:2,2 133:4 140:5 opened 58:9 opening 28:18 58:21 openness 26:16 operate 36:12 61:5 operations 101:12 144:2 opinion 43:25	opinions 87:3 opponents 25:7 opportunities 21:19 47:23 56:24 58:22 131:13 134:18 opportunity 4:13 8:21 9:5 9:16 10:24 15:4,24 17:9 18:2,5 22:21 23:22 27:13,16 27:18 28:6 39:15 45:22 48:11,13 50:14 50:15,22 51:21 56:23 65:16 79:3 85:15 90:11 97:9,9 101:14 117:5 122:5 132:4 134:16 136:6 138:13 143:14 143:17 opposed 8:10 130:10 131:11 136:10 150:7 opposite 90:18 91:7 opposition 26:4 109:22 opt 104:19 opting 104:16	option 34:21,21 60:7 order 134:9 135:10 142:7,8 ordering 97:4 organization 56:20 101:17 135:1 139:5 organizations 69:1 132:9,9 132:10 135:16 136:5 organizer 105:11 original 51:12 112:20 131:21 originally 25:18 53:1 originated 142:2 ought 52:2 55:20 outbuilding 131:19 outcome 54:16 151:15 152:12 outcomes 11:17 111:4 outline 106:22 outlines 88:16 output 128:4 128:14 outside 26:4 65:7	outsider 64:23 outsized 11:23 outspoken 25:21 outstanding 61:14,17 oven 96:9,14 ovens 95:24 96:5,16 overall 44:11 63:23 73:23 102:25 134:3,8 overcrowded 129:2 overcrowding 106:7 107:22 overridden 42:25 override 66:20 86:5 87:18 oversee 106:24 oversees 147:2 oversight 109:24 overwhelming 26:12 37:24 overwhelmin... 54:15 97:2 own 36:21,24 37:21,21 56:21 78:24 87:3 122:19 owned 21:12 29:15 30:22
---	---	--	--

48:9 95:15 owner 131:21 owners 69:10 92:14 93:20 ownership 9:10 116:21	136:23 142:13 142:24 143:4 panelist 6:9 panelists 6:9,11 6:15,19 67:17 67:19 117:23 124:18 148:6 panels 57:4 117:19 137:3 panic 26:8 parents 4:13 9:3 30:18 57:1 57:3 park 24:19,20 130:8 146:11 parking 84:15 90:23 134:6 139:13,14,18 parks 92:6 144:14 parkway 128:25 part 11:9 14:4 14:14,15 15:6 15:16 16:6 20:20 21:10,10 23:1,8 53:22 55:1,6,13 83:17 93:14 94:1,21 105:25 126:15 138:14 139:9,20 145:12 149:19	participate 33:17 44:24 49:1 50:14 52:17 participated 146:20 participating 49:8 51:19 149:21 participation 52:2 54:7 particular 5:20 32:10 51:9 68:22 81:11 109:9 110:9 115:19 125:5 135:7,12 142:16 particularly 20:1 21:18 32:1,6,8 38:16 56:2 71:21,23 87:22 107:14 112:7,9 115:12 particulars 44:5 parties 116:7 151:11,14 152:8,11 partner 13:19 49:2,3 137:25 partnered 140:16	partners 11:1 101:25 138:17 141:10 partnership 137:24 parts 11:24,25 17:2 20:16 35:12 pascal 76:5 pascale 2:22 49:20,24 56:18 67:20 pass 119:16 passed 108:22 passion 38:18 passionate 138:7 past 79:2 81:24 103:6,18 patchwork 61:7 path 30:22 41:9 pathology 63:18 pathway 144:18 pathways 89:13 pattern 64:17 patterns 11:11 11:11,20 pawn 12:2 pay 53:16 56:5 138:2,5 141:24
p			
p 2:1,1 3:1,1 4:1 p.m. 1:8 7:10 149:25 150:11 package 61:24 62:3 page 7:3 69:13 paid 69:19 138:2 pain 28:25 98:13 pains 63:17 panama 4:14 pandemic 10:21 panel 2:6,7,8,9 2:11,12 6:12 24:2,2 35:24 49:18 50:9 55:25 79:25 84:23 85:2,5 97:12 100:19 101:2 112:2 116:12 117:16 118:2,3,6,17 127:1 134:11			

paying 59:11 92:1 102:12,16 102:18	121:2,12 128:19 129:9 129:13,25 130:17 137:3 142:19 143:1	104:3 119:17	pertains 58:19 61:3
payment 62:5 68:4		permanent 57:9 122:18	pervasive 94:1
payments 61:13,17 62:4 62:13 69:6	percent 13:19 13:20 19:10,12 29:16 35:8,9 35:19 57:14,25 60:9 62:9 63:23 64:1,2 64:10,25 65:6 65:7,8 67:5,6 70:23 71:25 83:23,23,23 89:6 102:8,16 104:6,9 108:19 114:9 116:10 117:10 132:8 132:15,17,19 132:19 133:15 140:10 149:10	permissible 53:3	peter 54:11
pays 62:7		permit 144:18	pew 94:22
pdc 144:13		permits 144:16	phenomenon 34:3
peace 105:7,7		permitted 66:6	philanthropy 36:12
pearly 137:19		permitting 144:14,17 146:1	phrase 36:5,5
pelham 24:19 128:25 130:7		pernicious 77:14	physical 91:13
pendulum 74:20,25		persevering 142:20	pick 89:2
people 12:4 19:17 29:1,8 30:3,6,7,10,16 31:9,10 35:13 35:13,17 36:13 36:18 37:5 40:24 45:5 47:2,6,14 48:24 49:4,11 51:2,25 53:18 60:12,19 76:17 96:2 99:10 105:20 107:14 109:15 110:10 110:15 113:24 114:16 115:24 116:4 117:4 119:14,22	percentage 66:10 67:3 84:20 108:18 110:20 116:1 117:3,4	persist 14:17 persisted 17:11	picked 130:1
	percentile 13:4	person 6:24 41:7 49:25 71:5 80:11 84:8 98:2 101:6 128:25	piece 46:13 73:8 74:10
	perfect 74:18 118:14	person's 84:9	pieces 38:20
	performers 79:14	personal 9:2,13	pioneer 122:23
	period 22:4 64:6 94:10	perspective 5:21 14:18 16:12,17 17:1 41:17 54:4 56:6 67:25 87:17 122:6 132:18	pipeline 145:13
		perspectives 86:15 145:23	place 26:24 41:15 43:20,24 78:10 87:24 146:1
			placed 81:13
			places 17:11,13
			plaguing 106:5
			plan 10:10,16 22:3 25:7 52:25 66:15 94:10,11 121:3 121:7,7 142:4 142:10
			planned 13:20
			planning 5:21 7:12 29:18

31:5 34:24 38:25 42:14,16 42:17,25 43:1 43:7,23 53:4 60:3,25 66:19 80:4,8,13 81:9 82:16 87:7 88:21 93:7,8 93:24 98:16 106:20 107:5 119:1,2 127:19 127:22 128:15 128:16 130:5 143:11 147:22 plans 93:23 platform 42:10 platonic 75:13 play 73:8 145:12 playing 38:4 plaza 107:7 please 24:11 33:20 56:15 85:9 101:3 112:4 117:22 117:25 118:9,9 120:15 plenty 98:6 plumber 30:19 plumbing 95:25 podcast 28:4 point 19:22 40:16 42:15	54:3,4 55:8 56:25 57:11 64:20 91:16 93:22 96:7,17 113:18 148:23 pointed 45:21 points 94:23 poisoning 107:22 police 26:8 policies 14:1,17 59:4 101:19 policy 9:15 30:14,15,15 51:24,25 52:6 52:12 64:23 70:18 101:12 101:16 145:9 political 26:1 34:18 54:3 56:6 75:15 82:2 politically 34:13 54:10 56:3 politician 128:18 politics 34:7 53:21 63:21 83:9 147:22 poor 29:1 30:6 41:10 popko 1:19 151:2,17	population 63:25 populations 12:4 29:1 64:9 porters 123:21 position 25:24 68:16 positions 121:4 positive 125:11 125:24 143:16 possibility 140:6 possible 14:1 22:6 30:23 34:2 potential 32:4 46:4 69:23,24 107:12 144:24 145:17 potentially 68:10 80:10 87:21 135:5 poverty 122:11 power 10:2 13:22 32:4,16 33:12,14 81:5 91:6 106:19,21 107:11 109:9 121:11,13 powerful 31:18 146:14 powers 106:22 practical 72:25	practically 46:9 practice 25:5 73:4 147:18 148:1 practices 10:13 11:4 13:25 77:4,5 pre 59:16 preamble 78:24 preceded 90:12 precisely 83:2 predictable 146:2 predicted 52:19 predominant 12:3 predominantly 11:21 prefer 66:17 preference 64:25 preferences 10:4 109:19 preferred 109:19 preliminary 64:20 prepared 85:4 152:3 present 6:24 9:21 14:15 50:21 113:9,16
--	---	--	---

<p>presented 89:9</p> <p>preservation 8:15 9:1,24 90:25 101:20</p> <p>preserved 90:20</p> <p>president 23:9 27:25 34:23 45:3 53:6,8 86:17 91:17 92:23 93:1 98:4,6,8 99:7 106:19 109:7 110:2 111:14 118:22 127:21 133:25 143:11 146:25 147:1,2 147:4,9</p> <p>president's 98:18 106:22 147:11</p> <p>presidents 33:1 60:3 91:22 120:7</p> <p>press 18:7 56:14 105:3</p> <p>pressure 54:5,9 54:16 55:8</p> <p>pretty 77:11</p> <p>prevalent 9:22</p> <p>prevent 25:8 32:11 61:9 109:21</p>	<p>previous 25:3 57:4 89:9 137:3</p> <p>price 95:8</p> <p>prices 19:2</p> <p>primaries 99:12</p> <p>primarily 108:5</p> <p>primary 10:9 122:14</p> <p>princeton 130:19</p> <p>principal 63:4</p> <p>principle 41:8 80:10</p> <p>principles 13:17</p> <p>prior 151:5</p> <p>priorities 59:25</p> <p>prioritize 110:18</p> <p>prioritizes 111:17 124:9</p> <p>priorly 115:19</p> <p>private 46:7,16 58:17 85:21 128:22</p> <p>privilege 9:3 57:1</p> <p>privileges 77:4</p> <p>proactively 106:23</p>	<p>probably 19:12 21:22 70:10 74:19</p> <p>problem 18:3 20:20 28:4 36:21 39:11,12 41:14 80:25 81:18 82:1,2 83:20,21 91:2 105:25 108:10 142:17</p> <p>problematic 28:22 30:1 106:3</p> <p>problems 17:11 39:13 74:16</p> <p>procedure 28:8 55:18 121:5</p> <p>proceeding 152:4</p> <p>proceedings 151:3,4,6,8 152:6</p> <p>process 23:8 26:21 27:14 28:24 29:17 34:22 38:2,17 39:8,17,18 41:1 42:14 43:19 48:23,24 49:9,10 51:15 51:18 52:15 55:14,20 59:19 60:1 62:17</p>	<p>69:20 82:1,4 83:7 85:22 86:2,3,9,13,20 87:9,10,17 89:1,4,21 92:22 97:25 107:9,12 108:15,17 123:9,24 124:4 124:9 125:4,5 125:11 126:10 126:19,19 128:13 129:19 132:13,14 133:8,18 135:3 136:11 139:6 139:15 140:3 140:11 141:8 142:2 143:19 144:11 145:2 145:18,22,24 146:21,22 147:11,15,20 148:18,20 149:5,7,20,21</p> <p>processes 43:5 59:24 61:1 106:18 123:10 141:11</p> <p>proclaim 65:10</p> <p>procurement 61:2,4 68:4 123:9</p>
---	--	---	--

produce 132:24 produced 12:25 producers 64:8 produces 35:7 producing 64:14 production 12:17,17,20 13:11 14:7 17:20 21:10 26:23 66:14 67:10 79:16 89:19 145:7,14 productive 86:21 147:10 148:17 professional 86:25 98:1,2 147:13 professionals 98:7 123:21 professor 2:24 50:7 85:2 90:3 95:20 97:20 profile 145:20 profit 132:9 profound 5:24 program 68:23 110:6 144:4 programs 112:23 progress 13:20 13:24 79:21	project 25:8 26:18 37:9,12 46:10 52:16 53:5,12 68:22 81:12,12,17,19 128:19 129:11 134:2 141:13 144:1,6,15,22 149:10,14 project's 144:9 projects 26:18 28:24 38:10 39:9,23 42:15 52:4,9 54:8 60:17 69:11,22 86:1,3 87:21 87:23 88:20,22 88:25 89:2,5,7 89:12 107:3 108:17 109:7 109:23 110:16 123:14 124:1 132:14 133:14 137:4,13 138:14 144:21 144:24,25 145:1,2,16,19 145:21 promised 54:18 promote 109:21 110:13 promotes 57:24 pronounced 24:6	pronouncing 101:4 propelled 36:22 proper 106:24 properly 131:16 properties 29:15 92:14 134:25 property 21:12 21:15 46:13 68:2 125:18 135:2 136:1 proposal 24:24 128:19 proposals 15:17 16:25 22:12,16 25:6 53:19 60:8 65:14 99:15 propose 5:10 95:9,23 proposed 15:13 86:4 87:23 94:7 108:7 128:8 144:1,23 145:4 proposing 130:13 132:15 133:6 139:17 prospective 73:5	protect 63:9 protected 11:19 81:13 protecting 112:20 protection 26:8 78:22 130:19 proud 27:2 113:15 proven 123:5 provide 16:9 25:17 34:9 38:13 45:24 56:21 68:18 72:3 89:17 112:12 122:12 122:12,21 123:11,22 125:14,21 127:19 128:10 144:8 provided 9:4 provider 122:6 providers 68:24,24 69:9 provides 57:25 70:24 122:14 122:17 125:15 providing 70:20 106:22 122:5 135:24 136:7 proving 130:13
---	---	--	---

provision 34:14 78:23 provisions 73:20 110:24 psychiatric 122:15 125:16 public 4:4 5:2,5 6:20,21,23 7:19 8:16 9:7 29:9 41:2 59:12 60:15 64:11 79:16 85:5 88:7 94:21 107:20 111:3 117:19 118:21 120:5 120:22,25 126:7 127:23 128:4,7,10,14 149:23 151:18 publicly 95:15 puerto 9:4 pull 72:18 117:6 pulled 71:14 pure 130:5 purple 130:6 purpose 40:2 58:15 112:20 purposes 7:25 92:13 pursue 5:9 pursuing 5:1	push 120:10 pushing 54:12 put 17:25 18:18 22:15,15 25:11 25:23 31:7 35:21 54:1,5 73:20 74:6 76:2 92:6 94:18 96:15 125:19 131:12 135:25 147:21 puts 129:1 137:10 putting 37:16 42:11 51:9 77:21 85:24 140:9 142:18	67:23 68:6,20 70:7 71:20 73:7 77:1,15 79:25 80:1,24 81:9 82:4 83:2 83:17,17 97:20 114:11 115:6 116:15 117:9 117:13 124:22 134:21 149:17 question's 81:8 questioning 6:13 questions 6:12 6:14,23 15:9 65:17 67:13,16 76:15 97:10,12 97:13 100:19 100:23 101:1 112:2 118:3 124:14,18 134:11 136:22 142:13 146:7 148:5 quick 74:10 84:2,2 103:14 131:23 quicker 135:6 quickly 28:25 66:23 134:15 quinn's 55:6 quite 71:13 74:12 77:8 100:7,10	quo 65:11 quote 117:7
			r
			r 2:1 3:1 4:1 race 11:14,18 73:8 79:4 130:2 racial 71:23 72:21 130:3,6 racism 26:11 racist 129:5 radius 128:9 130:11 rails 80:16 raise 14:24 26:25 93:18 raised 38:10 75:22 107:15 raising 44:17 range 133:1 134:14 ranging 65:14 rarely 43:12 rate 18:17 19:10 22:18 26:22 46:16 69:2 71:24 102:7 117:4 130:5,12 rates 11:21 12:13 18:20 61:12 68:21 106:6

rather 58:16 94:5 96:19 99:11 109:19 rational 47:18 47:19 ratios 12:2 reach 59:24 reached 119:6 read 38:24 39:1 95:7 reading 76:22 ready 108:11 118:4 120:10 reagan 69:13 real 15:23 28:18 50:17 74:14 106:20 143:11,12 148:10 reality 11:16 27:17 28:23 36:2,5 48:16 74:19 131:22 realize 142:25 realized 128:21 really 16:12 17:3,9 18:23 18:24,25 20:11 23:5,16 28:6 28:22 33:3,18 35:5 38:1,4,5 38:20 42:23 43:6,24 45:3 46:15,22 47:1	47:10,12,16,22 48:18 49:1,4 54:5,12,13 57:3 64:17 69:17 71:4,6,9 72:15 73:15 76:7 77:7 78:14,19 79:5 79:21 82:8 91:20 98:5 113:6,15,15,22 115:6 124:3,5 125:10,11 133:3 137:10 137:20 138:24 139:1 141:6 148:24 149:1,6 149:13,14 reason 7:17 92:1 reasonable 139:10 reasons 125:9 rebalance 32:9 receivables 61:15,18 receive 26:8 received 26:6 receiving 110:22 recent 12:22 34:3 57:11 143:16	recently 17:6 receptive 41:11 recognize 28:25 91:11 94:1 113:6 133:2 137:8 recognized 10:19 recognizing 66:25 94:10 recommend 128:1 recommenda... 5:7 32:22 86:16 recommenda... 15:13 16:14 23:6 32:10 39:1 61:23 62:15 68:13 70:2 86:12 102:1,2 104:21 109:7 125:3 148:11 recommending 87:13 96:6 recommends 88:19 reconstituted 42:17 record 101:9 102:5 151:9 152:5	recorded 151:6 recording 7:24 151:8 152:4 recourse 130:24 red 18:8,9 24:13,14 56:14 85:9 redevelopment 107:4 reduce 97:2,5 113:13 reduced 151:6 reduces 34:14 34:15 reducing 66:2 78:11 96:18 referendum 56:7 referring 51:8 reflect 15:3 76:20 97:3 122:24 reflecting 115:16 reflective 44:11 134:19 reform 10:23 28:7 108:15 reforms 108:14 refresher 74:12 refusing 50:16 regard 15:19
---	--	--	--

regarding 129:6 132:12 regardless 5:9 5:10 144:22 145:19 149:7 regional 66:25 72:9 register 61:25 registration 61:12,17 62:5 regularly 35:12 regulated 17:21,24 18:1 regulations 58:20 93:25 regulatory 98:16 reimagine 116:24 reimagined 145:24 reimbursable 61:21 reimbursables 138:4 reinserting 91:21 reiterate 23:4 rejected 87:6 related 111:4 144:20 151:11 152:7 relates 67:25 134:22	relationship 9:17 relative 151:13 152:10 relatively 34:3 release 10:19 13:15 relevant 145:10 reliance 61:11 61:16 religion 133:1 remain 9:21 66:7 123:4 remaining 127:3 remains 4:12 63:20 remediable 67:11 remedial 56:1 remedies 63:12 73:2 remedy 79:21 remedying 79:10 remember 7:18 99:11 remembering 55:7 reminding 33:14 remove 55:13 55:16	removed 55:13 removing 82:5 renewed 69:8 rent 30:8 35:9 102:13,17,17 102:19 106:9 106:10 115:24 130:23 rental 10:7 17:12 69:10 102:7 rented 30:20,20 58:17 renter 130:18 renters 130:10 130:18 rentership 116:21 renting 130:22 rents 102:5,9 102:11 132:21 repair 119:24 repeat 106:9 repeating 53:9 repetitive 146:22 replace 10:13 89:14 91:5 report 85:19 94:13,23 130:3 130:6 reported 1:19 reporting 111:2,3	reports 20:3 represent 32:24 38:5 99:9 representation 42:18 87:16 111:15 113:12 representative 45:7 60:16 73:10 99:3,5 129:19 131:7 represented 44:9 representing 24:18 represents 32:25 56:20 84:17 129:23 reprocess 85:19 request 73:15 requested 70:11 require 94:7 111:2 144:21 145:24 required 66:19 94:18 96:10 requirement 95:4 requirements 94:8 95:23 131:20 144:4
--	---	--	---

requires 12:15 14:6 110:19 research 94:22 reserved 88:9 residence 58:1 58:9,15 59:13 residences 122:19,24,25 124:7 resident 131:4 146:11 residential 11:11 63:19 64:15 89:5,17 92:13,16 95:1 96:22 98:1 131:20 136:2 139:16 residents 12:5 25:12,19,21 57:21 60:20 66:10 73:5 78:7 86:24 104:6,9 119:16 120:22,25 residing 131:23 resist 90:11 resistance 40:20 41:10 resized 88:19 resolution 131:8 resolved 64:22	resounding 113:23 resource 16:3,8 16:24 resources 46:11 70:25 125:14,17 respect 54:6 respective 62:10 respects 16:13 respond 18:24 19:24 20:3 75:14 76:1 respondents 62:10 responding 55:12 79:5 response 61:8 70:17 76:1 135:6 responsibilities 60:24 responsibility 4:19 19:20 92:4 98:10 responsible 51:1 98:8 restoration 63:8 restriction 64:23 result 69:3	results 17:15 86:7 retention 70:24 retire 27:1 return 144:6 reveal 91:24 reveals 12:8 revenue 144:1 144:9 reversed 129:12 review 27:12 28:8 59:5,18 86:8,9,14,18,20 88:1,7,20,21,22 89:1,4 92:22 93:5 106:17 121:5 126:10 126:19 127:15 136:10 144:18 147:1,9,12,14 148:21 reviewing 4:19 32:23 reviews 86:18 86:19 87:1 88:4,12 146:25 147:8 revise 56:24 75:12 revised 60:23 revision 4:5 8:23 9:18 28:5 49:19 59:22	75:7 105:8 revisions 86:12 89:24 108:8 111:19 revisit 42:11 revive 4:15 rewind 107:25 reworking 112:18 rezone 139:7 140:5 141:16 rezoning 22:6 24:25 36:1 46:8,17 92:16 127:12,22 130:14 146:15 147:7,24 rezonings 28:19 29:9 40:14 89:16,16 rfp'd 22:14 rich 4:6 22:21 52:22 91:7 richard 1:6 2:3 richardson 2:8 5:16 21:7,8 45:11,15 richest 108:25 rico 9:4 rid 65:21 95:4 ride 122:10 right 4:3 8:11 24:8,12 32:16 36:4,10 38:4
---	--	---	---

38:11 44:25 45:9 47:23 65:16 66:7 68:3 69:5,8,17 70:5,22,24 71:5,22 84:9 88:18 89:14,18 98:17 100:4,5 104:3 108:20 110:6,7 111:17 112:25 113:10 113:13,25 115:17,23 116:5,14,23 117:18 118:12 119:4 121:23 125:22 127:5 131:7 132:24 133:24 134:18 134:25 135:2 137:21 138:3 140:8 141:7,9 141:16,18 142:19 143:6 144:15 146:17 149:9,17 rights 62:22 63:5,8 106:24 111:15 riis 9:7 rise 99:25 122:10 rising 102:9,11	risk 95:19 112:8 137:21 144:7 148:14 risks 148:19 risky 148:19 ritchie 119:12 road 1:12 roadblock 147:20 roads 142:7 robin 94:13 robotics 91:10 robust 15:17 23:23 75:2,2 rockaway 141:14,15,21 142:5 role 34:15 78:24 87:9,10 91:21 99:2 144:12 roles 60:23 105:14 rollback 63:10 room 5:23 30:20 115:2 119:5 root 108:5 roxanne 3:7 118:6 127:2,7 127:11 rules 48:8 94:15	ruling 52:6 run 7:10 63:19 128:16,17 running 96:1 ruth 53:25 s s 2:1 3:1 4:1 saddled 141:15 safe 12:10 111:8 safety 26:12 59:12 111:18 125:13 salamanca's 103:16 sale 130:17 samuels 2:14 5:16 sanitation 144:13 satisfying 43:8 saved 71:11 92:20 savino 2:13 5:16 saw 69:14 112:21 120:15 147:23,24 saying 39:21 44:18 47:8 49:6 79:5,6 98:3,6 109:16 110:13 116:10	133:11 137:18 scale 46:10 79:14 92:19 93:8 97:2 114:21 scaled 71:14 scales 149:14 scattered 58:18 scheduled 7:10 school 51:17 schools 6:4 40:24 41:2 129:2 142:9 schwartz 52:23 91:7 scope 66:6 scorable 12:5 scramble 36:14 scrapping 30:4 screen 11:15 screening 149:4,15 sdgs 118:23 se 34:21 121:2 125:20 sean 2:25 50:7 85:3,12 seat 23:6,17 27:5 32:9 49:5 118:22 127:19 127:22 seats 23:19 seaview 150:1
---	---	---	---

second 8:5 9:6 77:1,6 87:5 93:14,22 108:1 124:11 127:20 128:12 129:13 150:4 seconds 9:2 83:1 120:2,13 120:14 secretary 2:10 5:14 8:23 119:21 section 105:15 110:19 120:21 120:21 sections 105:17 111:20 secure 143:24 security 123:20 see 12:12 13:10 18:13,14 19:6 33:2 38:7 41:20 42:8,18 45:10 48:2 50:20 67:20,22 69:16,21 76:8 77:4 81:2 93:9 103:4,9,16,18 107:3 110:10 112:12 119:22 124:23 137:6 147:15 seeing 32:23 37:17 68:8	69:4,7 119:1 seeking 37:6 65:12 seem 143:2 seemed 50:17 seems 55:11 seen 17:1 18:16 44:10 52:10 57:11 71:17 80:9 sees 74:13 segregated 11:14 66:7,16 79:16 segregation 11:5,21 12:15 63:2,2,13,20,20 67:1 71:23 78:17 selecting 7:5 self 122:20 senate 51:16 136:20 senator 5:16 sending 40:25 senior 140:17 143:11 seniors 25:2 123:1 sense 38:19 51:24 53:20 103:14 114:23 116:2,4,7 120:4 121:8	separate 147:7 series 53:19 63:8 serious 57:18 61:11 64:17 74:11 seriously 75:5 93:2 137:18 servant 8:16 serve 49:11 57:19 106:14 122:2 143:10 served 24:17 105:11 107:10 service 8:17 15:5 94:4 services 12:9 12:11 56:21 57:10 61:6 68:18 70:9,11 70:20 71:1,2 122:3,13,13,15 122:15,16,18 123:22 124:8 125:15,19,22 125:23 serving 145:20 session 108:22 set 10:11 14:6 20:23 23:7 setups 40:1 seven 39:11 64:14 105:12 107:1,10	several 6:8 50:15 65:3 143:22 148:25 severe 18:2 106:7 severely 6:3 shaka 117:24 118:5 shaking 110:10 137:6 shams 2:11 5:14 22:14 105:21 shanequa 3:3 85:6 101:3 105:9 shapes 44:7 share 29:25 41:25 50:2 55:21 67:9 72:8 76:20 102:13 121:17 124:25 shared 96:24 99:20,21 shares 15:1 sharing 37:7 39:2,6 sharon 2:5 5:13 sheet 7:2 68:8 sheets 133:7 137:10 shelter 36:14 36:15 59:2
---	---	--	---

119:15,23 132:20 135:21 shelters 59:11 sherman 107:7 shift 88:1,20 shifted 88:11 ship 56:7 shops 12:2 short 54:9 shortens 98:15 shorter 45:10 45:11,12 86:20 88:22 shout 113:10 115:13,14 shovel 35:22 123:3 shovels 59:15 show 11:12 17:15 101:22 shows 102:10 shy 17:25 sick 36:10 side 9:8 90:19 sign 7:2 127:4 signaled 26:16 signature 151:16 152:14 significant 22:1 53:12 71:7 84:20 108:18 131:24 144:12 significantly 66:11	similar 42:8 similarities 77:4 similarly 12:1 77:23 simple 30:18 41:23 77:11 93:23 simpler 86:13 simply 25:10 55:17 83:5 84:8 94:6 simultaneously 28:19 single 21:4 29:6 29:21 86:18 123:1 146:25 sink 56:7 96:1 sir 120:11 sit 34:25 120:6 142:3 site 22:5 58:18 59:5,5 125:22 125:23 126:6 128:8 130:10 sites 22:11 sitting 108:22 115:23 situation 26:1 29:22 32:20 35:3,9 42:24 46:20 76:2 situations 40:12 44:10	109:11 six 29:9 35:21 51:16 93:17 99:22 123:15 size 88:23 93:20 96:7,11 97:2 144:10,22 145:16,20 sized 144:25 sketched 65:14 skewed 133:3 skill 36:22 skills 151:10 152:6 slice 17:20,22 slide 101:18 102:13 103:13 103:22 104:4 slightly 30:21 slow 106:18 slowed 60:21 slum 84:16 small 17:20,22 25:11,15 38:6 52:10 81:12 89:5,7 92:18 99:25 103:5 146:23 smaller 88:20 137:11,22 140:11 145:2 social 30:14 91:10 122:13	sole 91:2 solid 94:3 solution 66:1 66:18 solutions 108:7 108:11 solve 27:11 66:24 145:11 somebody 39:21 48:19 something's 84:11 90:16 son 8:13 47:12 sorry 16:5,6 24:5,9 44:4 45:17 48:4,6 55:17 82:24 101:18 118:3 120:12 127:18 140:24 sort 9:12 22:7 34:6 42:6 53:24 75:14 77:8 84:1 126:6 141:1 sorting 148:16 sorts 43:25 sound 14:12 139:11 source 91:18 sources 95:16 south 9:6 22:6 90:19 120:6
---	--	---	---

space 22:8 117:1 126:15 spaces 105:22 134:6 speak 4:23 6:9 7:9 15:4 18:25 42:2 71:16 82:25 131:5 132:4,11 speaker 2:19 2:20,21,22,23 2:24,25 3:3,4,5 3:6,7,8,9,10,11 33:20 48:10 50:1 54:12 56:12 74:14,23 76:4 80:21 84:24 87:8,15 87:20 100:21 100:25 101:5 124:19 126:25 130:18 148:7 speaker's 76:22 speakers 8:9 24:2 78:1 150:6 speakership 55:6 speaking 42:10 51:2 132:22 special 132:14 specific 23:6 40:6 42:4 66:4 68:13 74:3	88:14 102:1 105:16 108:17 110:20 111:20 133:22 139:3 148:11 specifically 12:24 42:4 70:11 79:5 103:1 106:15 117:8 125:1 132:8,12 140:25 spectrum 4:25 speed 121:6 spend 29:6,6 53:18 61:19 140:2 spending 138:18 spent 8:16 11:1 28:12 30:5 31:3 40:16 69:22 106:25 110:7 spirit 14:5 spoke 70:8 spot 37:8 139:6 spots 84:15 spread 107:23 stability 57:20 106:2 110:5 stable 59:1 stadium 120:2	staff 26:7,12 50:19 86:25 90:8 92:1 98:2 99:18 121:23 146:3 147:13 staffing 145:10 stage 146:23 stake 31:9 stakeholder 47:24 stakeholders 28:22 49:11 105:22 stakes 27:4 stalled 90:14 107:4 stand 41:8 124:7 150:8 standard 89:1 standards 57:23 123:17 standing 115:21 stands 105:20 start 33:21 81:21 108:5 123:3 134:16 134:17 143:24 148:20 started 54:1 starting 56:4 63:6 68:9 148:23	state 30:10 57:22 58:7 61:7 67:12 68:15,22 71:14 86:8 88:15 101:19 105:13 133:17 137:16 138:21,25 140:9 151:19 state's 58:7 stated 108:15 134:3,8 136:8 141:7 statement 140:23 statements 38:9 90:12 staten 149:24 149:25 states 30:7 31:1 statewide 56:22 stationary 147:6 statistics 106:13 status 11:18 65:11 statutes 72:10 stay 6:5 10:3 staying 146:5 149:20 steady 39:25 steaming 96:5
---	--	--	---

step 33:8 38:1 83:4 steps 65:22 stick 115:9 stimulate 145:6 stood 20:20 115:19 stop 34:19,25 48:1 52:15,15 62:14 80:17 83:14 84:10 92:22 98:4 119:19 121:12 stopped 84:12 stories 100:14 142:17 story 34:2 38:10 39:6 45:17 52:18 strategy 9:15 streamed 7:24 streamline 123:9 147:11 147:19 streamlined 58:20 123:24 streamlining 89:3 street 9:7,9 22:14 90:20,22 128:6 139:16 139:20 140:5 streets 12:11 59:3 92:5	strength 10:20 strengths 75:20 stress 107:24 108:1 stretch 59:19 strict 57:22 strive 25:16 strong 26:3 54:2 strongest 54:10 strongly 11:20 struck 33:25 structural 63:5 141:15 142:18 structure 95:13 structures 60:5 90:23 95:12 struggle 6:1 26:22 71:6 student 135:21 students 96:13 96:14 studied 28:3 112:17 studies 18:16 35:7 85:13 139:14 140:2 studio 130:22 study 113:22 123:5,5 139:22 140:1,1,1 stuff 21:22 114:15 141:1	sub 9:6 subject 88:2,7 88:11 submit 18:25 125:7 submitted 61:24 85:17 97:15 submitting 7:20 15:12 148:10 subprime 12:5 subsection 106:16,17,21 109:5 110:3 111:1,12 subsidies 110:23 subsidization 9:24 subsidized 9:9 substance 57:18 71:2 substandard 106:7 107:20 suburban 67:1 67:4 73:3 suburbs 30:25 67:9 72:7 84:14 subways 59:3 success 35:25 36:3	successful 40:15 140:15 suffer 36:13 suffering 28:25 sufficient 143:15 144:6 144:10 suggest 62:6 94:15 96:23 suggested 34:23 93:16 131:19 suggesting 4:20 97:22 98:22 suggestion 95:18 suggestions 39:3 42:5 44:12 74:6,6 80:3 125:6 134:23 148:15 suit 14:21 suited 131:17 super 66:21 83:20 87:19 125:6 superintende... 123:20 supermarket 149:8 supplemental 66:17 supply 18:2,3 19:15 20:8
--	---	--	---

32:5 94:2 101:24 102:20 102:25 112:7 support 27:4 37:18,18 38:2 40:10 42:12 43:18 52:7,8 53:9 87:1 96:10 101:20 123:8 125:9,10 126:17 134:3,7 136:21 140:12 141:9,19,25 144:10 148:17 supported 146:15 supporting 53:5,6,7 133:10,11 supportive 49:20 56:19,22 57:8,15,21,24 58:5,7,8,13,21 58:22 59:8,13 61:5,5 68:23 69:2 70:16 71:8,10 122:7 122:12,19 123:4,11 124:7 124:10 125:12 132:16 133:15 supports 5:10 136:8	supreme 91:18 sure 13:13 19:24 27:23 44:14 45:6 55:6 56:11 69:9 71:15 73:9,12 80:7 83:14,18 84:3 84:11,19 85:9 92:10 95:18 97:20 103:2 113:1,11 118:8 119:4 120:22 surface 96:3 surgery 47:11 surrounding 67:3 survey 62:9 surveyed 62:10 sustain 9:11 117:2 145:1 sustainable 110:17 114:25 swaths 29:24 sweaters 96:16 swim 116:11,12 116:13,13,15 116:15,23 swimmer 116:12 swimmers 116:11,13,16 116:22,22 132:23,24	swings 74:21 75:18 switch 112:15 sworn 151:5 swung 75:1 system 27:8,10 55:9 63:22 68:4 77:9 89:14 98:16 116:19 systemic 107:6 systems 94:20 94:25 96:1 t tab 7:4 table 49:5 118:23 127:8 142:4 tackle 64:18 take 4:9 5:22 9:2 29:3 48:13 51:25 59:14 62:11 65:17 67:13 69:9,13 70:1 72:20 75:5 77:6 81:6 82:13 86:19 95:19,19 98:25 126:19 134:23 137:22 138:14 140:6 150:2 taken 11:12 12:7 78:17	113:21 123:15 151:3,12 152:9 takes 22:6 26:22 37:9,10 45:25 47:22 48:17 59:16 85:21 94:14 118:24 119:23 talk 15:18 16:25 20:3,6 27:25 39:7,14 39:17 47:6 48:7 65:16 70:12 79:19 81:21 97:9 105:4 122:6 124:24 136:25 137:3,12 talked 15:18 20:8,18 71:24 74:2 79:15 talking 33:4 37:25 71:22 82:18,21,22 85:25 107:14 110:11 114:6 134:14 135:9 136:16 talks 72:21 78:25 tangible 38:20 tangibly 66:1 target 79:17
---	--	---	--

targeted	103:8,18,19,25	45:16 57:4	76:2 79:23
111:19	104:1 114:1	62:15 67:19	82:23 84:22,24
targeting	123:15 142:4	68:14 70:6,9	84:25 85:1,9
110:21	tenant 111:15	70:10 71:16	85:11,14 90:1
targets 14:7,8	112:19 118:22	73:18,19 76:21	90:2,4,5,6,7
66:1,14 78:6	120:5	85:5,17 88:16	97:8,11,18
78:14	tenants 71:10	91:23 93:16	98:21 100:21
task 5:11 50:23	112:21 116:3	101:22 112:11	100:22 101:7
110:5	tendency 91:4	113:3 117:19	101:10,13
tasked 67:7	tends 131:13	117:25 118:16	102:14 104:23
taught 63:11	tens 22:9 61:19	121:15,19	104:24 111:25
tax 140:10	term 32:21	124:17 125:8	112:1,6 113:7
144:4	45:8,9 70:23	134:13 136:25	113:8 117:14
tears 140:24	terminal 95:14	142:15,16	117:16 118:8
technical	terms 13:5 34:1	146:14 148:9	118:17 121:9
139:22 140:12	42:5 44:6 73:1	149:19	121:14,16,18
technically	73:2,22 81:25	texts 51:18	121:23,24,25
132:21	84:5 114:13,20	thank 8:6,18,19	122:1,3 124:13
technique 96:6	126:17 133:6	8:20,21 9:15	124:16 126:21
technologies	133:16	15:3,5,7,11	126:22,23,25
94:24	testify 5:6 6:17	19:8 20:4 21:9	127:8 130:24
teeth 76:25	6:18,21 7:1,18	23:3,21,21,24	131:1,25 132:1
television 74:13	7:19 27:19	23:25 27:18,20	132:3 134:10
tell 37:1,3 40:5	53:19 56:24	27:24 31:15,17	134:12,13,14
51:11 71:10	85:15 101:14	31:18,20 33:23	134:23 136:12
77:2	124:14 143:14	37:7 38:8	142:14,16,20
telling 33:13	testifying 6:11	45:16,19 48:2	142:22 143:13
temporary	146:23 151:5	49:13,15,17	146:3,6,14
87:14	testimony 6:25	50:5,12,13	148:3,4,8
ten 6:13 12:24	7:14,20 8:1,13	56:8,9,23 57:4	149:16,18,19
17:16 64:8,16	9:13 18:25	62:19,20 67:15	150:9
69:22 79:8,12	19:6 21:9 23:4	67:19 70:1,2,4	thanks 15:6
87:19 92:20	27:21 31:19	70:5 71:19	38:22 39:5,5
94:10 103:6,6	33:24 38:14	73:10,14,15	70:8 76:5

136:24 that'd 19:5 21:20 thea 1:19 151:2 151:17 theory 19:1 thing 29:20 38:23 41:3 42:20 44:3,14 47:4 51:20 52:5 66:4 75:22 77:22 90:14 137:6 142:19 146:17 148:22 things 38:7 40:1 41:22 42:11 43:9,11 43:25 46:24 57:19 63:21 73:17 75:14 78:21 79:4,22 83:12 103:11 109:16 116:6 116:20 117:5 119:11 125:9 126:16,20 129:4 135:7,12 141:2,5 think 4:11,15 15:20 17:15 19:24 20:22 21:12,20 24:5 28:5 29:12,25	31:22 33:18 34:4,4,6,13,17 34:20,20,21 35:5,11 37:2,3 37:11 38:14 39:14 40:21 42:13,22,23 43:3 45:17,19 45:22 47:5,22 49:7 51:3,6 52:18,22 53:20 55:3,12,25 56:1,2,6 73:16 73:16,25 74:1 74:7,19 75:4 77:22 78:4,4,5 78:6,21,21 80:12,21,22 81:4,5,8,21,22 82:11,23 83:3 83:13,17,25 88:8,17 91:4 91:15,21 92:25 93:15,16,19 94:15,17 96:18 98:9,24 99:1 100:6,6,9,11 113:4 114:8 115:6,7 116:24 117:9 124:5,20 124:24,25 125:2 126:9,18 132:22 135:13 135:18,22	136:5 138:10 138:11 141:4,5 141:6 148:13 148:16,24 thinking 47:23 70:13 117:1,1 117:3 148:20 148:24 thinks 47:19 third 1:12 68:23 87:25 94:12 140:9 thirds 66:21 83:6 thirty 74:24 thoroughly 38:24 39:1 thought 4:8 32:16 51:9 53:11 66:23 75:22 118:16 119:15 thoughts 35:1 76:22 114:20 thousand 22:4 36:15 58:8,14 64:7 65:3 thousands 22:9 61:19 122:10 threat 106:12 threatening 56:3 threats 26:7 27:9 129:15,17	129:17 three 6:21 17:23 37:16 40:16 53:1 59:14 64:2 66:12 67:17 69:14 75:23 84:22 85:22 86:11 96:8 110:12 117:20 117:23,25 120:21,21 122:20 131:18 139:5 143:19 147:7 threshold 37:5 145:25 thresholds 109:8 throggs 24:19 25:1 129:8 146:15 thursday 128:5 tie 69:17 till 127:15,19 127:20 time 7:16 22:5 28:13 30:11 33:17 37:8,12 39:15 41:9 43:10,18 45:25 46:2,7,11,25 48:13 52:5,20 53:18,21 56:8
---	---	---	--

57:11 59:17,20 61:3 65:8 68:3 69:19 71:13 76:8,15 82:13 86:14 91:11 92:8 100:23 104:3 106:25 119:24 123:15 137:2 140:9 146:2 timeframe 61:25 62:1,5 timeline 61:23 times 20:20,20 115:7 135:1 138:3 143:19 today 7:9 15:4 30:3 63:6 85:16 96:13 101:22 105:16 143:18 together 6:5,11 11:12 116:22 117:12 132:23 told 65:18 129:10 tolerated 54:19 tonight 101:14 115:14 148:25 took 11:7 27:3 30:2 65:21 139:5 tool 4:16 78:4 149:4	tools 14:9 33:8 33:9 top 40:7 46:18 68:3 104:10 142:19 torres 119:12 total 58:12 totally 72:12 touch 59:15 tough 26:2 54:25 toward 13:21 13:23 53:24 58:5 towards 79:21 106:5 133:23 town 18:3 19:11 townhouse 84:17 towns 73:3 toxic 29:20 track 29:13 89:3 132:14 133:22 135:7 135:25 137:4 tracked 133:23 tracking 60:7 tracks 133:7 trade 120:3 143:13 trajectory 34:1 34:10	transcriber 152:1 transcript 152:3,5 transcriptionist 151:7 transient 135:20 transit 90:24 94:4 131:17 transparency 110:25 transparent 62:16 139:1 transpired 113:16 transportation 12:10 94:4 126:7 trash 129:2 travesty 138:10 138:12 trays 30:5 treat 93:1 treated 145:18 treating 144:25 treatment 94:3 tremendous 113:14 tried 81:14 triggers 35:11 triple 53:10 55:17,17,18 95:5	trivial 93:1 trivialize 93:12 trouble 81:7 truck 95:14 true 37:1 49:8 49:9 75:3 82:7 129:7 151:9 152:5 truly 13:22 95:15 trust 99:6 trusted 140:15 truth 43:16 try 7:10 40:3 53:17 83:13 96:19,21 108:14 148:3 trying 57:6 67:8 75:17,19 137:13,15 138:20 141:23 142:19 tuesday 1:7 tunnel 95:15 turn 27:16 turned 65:4 turnout 116:18 turnover 131:23 turns 22:8 twenty 58:14 120:13 twice 143:20
--	---	---	--

twitter 74:13 two 30:12 31:4 40:16 46:17 51:17 59:16 64:16 65:13 66:10,21 72:13 78:15 83:6 85:21 86:19 88:25 91:3 93:10 96:8 110:5 114:6 127:20,25 128:8 131:16 type 58:25 88:25 134:18 135:14 types 14:20 82:7 typewriting 151:7 typical 30:8,12 59:13	60:1 86:10,12 86:14 87:6,9 87:25 88:2,6,9 88:11 89:8 90:13 91:1 92:19 97:25 106:16 107:9 108:15,16 123:9 124:4 128:13 129:19 132:13 133:7 134:22 136:10 137:4 139:6,10 142:2 144:21 146:1,21 147:14 149:5 ulurp's 39:10 ulurps 146:20 un 12:5 unacceptable 108:3 uncertain 85:21 uncertainty 86:7 unconstitutio... 91:19 under 19:12 21:16,16 25:4 38:3 55:2 67:11,12 69:9 69:11 72:10 86:18 106:12 120:1 144:15	145:22 147:1 148:15 undergrad 28:3 underlying 71:6 underserving 90:16 understaffed 59:19 understand 21:9,13 37:12 54:19 78:8 83:18 118:19 118:24 119:9 128:23 139:2 140:19 148:1 understanding 11:10 33:6 37:15 38:2 74:4 138:24 148:17 understood 27:3 97:23 undertake 39:23 50:23 undertaken 50:23 undertaking 146:4 underused 95:2 underwriting 123:23	undo 10:12 90:19 undoing 12:14 unequal 101:23 uneven 12:16 unfair 130:3 unfold 6:8 unfolded 142:11 unfortunate 14:15 unfortunately 27:4 32:18 33:8 59:5 86:3 128:16 143:16 unhealthy 61:15 unhoused 57:12 unidentified 33:20 48:10 50:1 56:12 74:14,23 76:4 80:21 84:24 100:21,25 101:5 124:19 126:25 148:7 uniform 28:7 unilaterally 35:5 unintended 73:19 74:5 75:4 89:22
u			
udaap 149:9 ultimate 75:18 ultimately 26:17 89:19 147:17,22 ulurp 25:23 26:21 27:14 28:8 29:14 38:15 39:2,13 43:5 59:15,16			

union 121:5 unions 12:3 96:20 unique 14:8 23:7 28:6 64:21 65:3,6 unit 31:3 85:24 94:16 96:19 97:5 99:25 143:21 united 30:7 31:1 118:23 units 17:17,24 17:25 18:1 19:13 22:4,9 22:17 25:3 35:19 43:10 57:25 58:9,11 58:14,16 64:5 64:7 65:1 66:11,12 92:15 92:20 93:10,17 93:20 96:22 97:6,23 98:1 99:23 103:7,9 103:17,20,25 104:1,2 108:19 122:21 124:10 131:18 137:20 139:15,17,21 139:23 140:17 147:23 universe 17:24 19:19	university 1:11 149:25 unjustifiable 129:16 unleash 32:4 unlock 13:22 unmistakable 64:17 unnecessarily 25:22 unpleasant 40:24 unprecedented 10:11 25:16 unquote 117:7 unrelenting 67:2 unsolicited 74:11 unwritten 147:18 update 60:23 updating 91:9 upfront 144:7 upset 95:18 129:9 upwards 115:20 urban 122:3 urgency 38:19 urgent 5:22 125:20 urging 108:8	use 25:21 28:7 39:17,18 42:22 52:3 54:20 57:18 58:19 59:4,23 60:5 62:17 80:14 85:19 86:13,25 96:5 105:12 106:17,24 107:1 109:18 116:8,8 117:1 121:5 122:25 126:5,6 132:8 135:17,18 136:2,6 144:21 147:13,16 used 26:2 33:9 128:22 useful 78:21 124:24 125:1 using 147:6 utility 83:3 utilized 136:5 v v 123:12 vacancy 18:17 19:10 35:7,8 102:7 vacant 40:1,2 vacation 29:4 valerie 2:12 5:17	vallone 54:11 vallone's 55:2 value 28:15 36:22 52:14 valued 62:12 values 5:9 variance 82:19 82:22 varied 133:15 varies 96:7 variety 43:11 65:14 72:10 83:12 various 12:11 12:15 60:24 105:14 133:4,4 varsity 91:20 vary 145:16 varying 147:8 vast 95:1 vegetables 47:17 vehicle 131:22 vehicular 95:14 velazques 2:19 velazquez 24:3 24:12,15,17 28:10 31:20 32:15 37:7 44:14 45:9,12 47:25 52:18 129:7 146:13 venom 26:10
--	--	--	--

ventilation 94:20,24	vital 122:7 123:21	vulnerable 29:1	107:25 109:9 112:16,25
verbal 73:19	vitriol 26:15 146:16	w	113:6 114:16
versed 77:7	vocal 25:11	wage 30:11 119:8 120:17	116:13 132:17
version 14:16 31:12	vocational 71:2	wages 30:8 102:11	142:14,16,20
versus 83:19	voice 32:2,13 34:22,24 81:11	wait 29:8	wanted 23:4 51:20 81:6 85:18 112:5
veterans 25:2 110:1	voices 25:14 33:3 44:8 45:6 60:11,16 77:13 82:3 109:12,12 124:6 126:10	waiting 47:2 49:10 69:24	wanting 47:6
veto 83:6 121:11 125:5	volume 18:19 41:16	wake 31:12	wants 38:7
vice 2:5 5:13 8:22 90:5 143:11	vote 25:9 80:11 83:19,20,23,23 83:24 84:21 87:21 127:16 127:19 129:10 129:13	walking 126:1	warehouse 22:8 95:13
victim 128:21	voted 127:17 127:22 129:18 129:21	want 9:11 15:20 17:25 19:4,23 23:3 28:9 31:17 36:19,20,23,24 38:15,21 40:19 40:21 44:8 47:8,16 48:24 56:2 57:3 67:24 73:9 75:11 79:13 82:13 83:25 84:6,10,11,16 84:18,18 90:5 90:6,7 91:3,6 91:11,16 92:8 92:9,12 93:14 93:22 94:12 95:9,17,22 96:6 97:20 101:13 103:2	washington 119:20
victory 35:23	voter 116:18		waste 94:3 126:5
view 54:3 55:21	voters 4:20,21 5:8		wastewater 94:3
views 14:23 26:3	votes 75:24 87:19 99:13		wasting 53:21
village 90:20 130:8	voting 26:16 121:2 129:24		watch 14:18 120:2
villages 73:4	vouch 146:16		water 94:2 96:1 126:5
vindicate 67:8	vs 40:22		way 10:5 17:7 25:8,11 26:19 30:17 34:22 36:13 37:10 38:12 42:9 43:12 47:20 49:2 51:3 60:1 72:22 79:22 83:15 84:7,21 92:18,21 97:1 97:6 98:11
violating 80:10			
virtually 5:13 6:25 7:1,7 12:23			
virtue 125:14			
vishaan 89:9			
vision 30:17 138:21			
visual 12:12			
visuals 11:15			

102:24 114:1 114:22 123:6 123:19 128:6 132:20 138:15 140:4 ways 7:19 23:11 31:22 38:14,15 74:2 145:6 wbe 49:8 we've 17:1,6 18:16 20:18 22:3 23:10 31:2 39:9 41:14 44:2 57:11 68:21 70:10 93:4 122:20,23 137:3 wealth 25:21 weapons 33:10 33:10 weigh 98:14 weight 109:6 109:13 138:24 weisbrod 2:6 5:17 8:5 15:10 15:11 16:5,11 16:20 79:24 80:1,20,23 81:16,19 82:9 82:12,21 97:14 97:18 148:8	welcome 4:4 16:17 89:23 wellbeing 12:12 went 26:4,9 32:12 35:18 100:6,11 113:6 119:13 west 130:19 westchester 63:14 whatsoever 78:16 white 2:12 5:17 11:24 65:5 67:18,23 70:1 134:12 136:12 148:12 150:3 whiter 104:16 who've 124:6 126:12 wide 65:14 134:14 widely 145:16 widespread 69:15 70:17 williamsburg 9:7 willing 50:22 111:25 138:11 win 26:1 53:17 53:20 96:20 99:12	window 95:4,9 windowless 95:12 windows 94:18 94:25 wins 17:5 wish 7:1 wishes 5:6 6:17 7:9 witness 151:4 witnesses 55:24 women 48:9 120:9 wonder 34:25 92:2 wondering 76:19 word 14:18 words 6:7 92:7 93:19 work 4:6 6:4 9:17,18,23 13:17 15:19 16:3 20:8,22 20:23 21:15,23 23:1 41:13 43:3 51:10,23 76:6,6,7 92:6 98:7 113:9,16 114:13 122:7 128:6 146:4 worked 30:19 34:9 51:7,15 62:8 105:13	115:11 worker 30:11 workers 60:20 119:8 working 9:25 13:13 19:17 29:1 30:3,6,16 31:9 33:1 58:5 62:18 101:25 110:7 128:9 139:4 works 41:17 70:21 77:22 world 36:12 39:25 120:3 140:4 worried 47:7 worry 37:21 137:19 worse 43:14 47:2 69:1 79:8 worship 135:17 worst 79:14 worth 89:8 146:24 would've 23:18 119:15 138:5 wow 119:13 written 7:20 19:6 68:13 73:18 76:21 125:7 wrong 24:6
---	--	--	--

wylde 2:9 5:17 33:22,23 36:3 38:16 45:8 51:7 55:12 75:21,25 99:14 99:20,24 100:3 100:7,9,14 136:13,19	28:2,14,17 29:9,9 30:5 31:4,15 34:6 35:21,25 36:2 43:17 45:10 46:22 50:16 51:8,10,16 55:1 59:14,16 68:21 69:14,22 74:24,25 79:8 85:22 91:8,12 94:6,16 95:8 102:7 103:6,18 103:25 104:2 106:14 107:2 107:11 110:7,8 114:1 123:3,15 138:9 139:6 yeses 53:1 yielded 107:5 yimby 130:14 yimbys 128:20 129:5 york 4:5,7,12 8:25 9:4,22 10:12,14 13:24 15:6 17:21 19:21 25:18 26:24 29:23 35:18 49:21 56:19,25 57:13 58:6,9,13 62:25 63:19,23 65:12 67:6	68:5,22 77:5 79:2 84:14 85:7,19 89:14 95:11,23 101:13,15 102:16,21 105:17 106:8 111:20 112:24 114:17 120:1 122:8 132:19 132:25 143:12 143:18 151:19 yorker 13:6 138:8 yorkers 4:18,25 5:25 6:1,3 10:2 10:7 11:3,4,8 12:18 13:8 14:19,23 20:1 20:17 21:2 26:1,25 101:21 102:12 122:10 young 44:20 youth 44:19	18:4 21:24 52:3 58:20 67:1 81:21,24 82:7,15,18,22 88:1,1,2,5,7,8,9 88:19 100:4 110:12,23 144:3,15 zoom 49:23 50:11 143:4
y			
y'all 21:14 108:10,11,12 yankee 120:2 yankees 120:1 yeah 45:15 46:6 50:10 68:19 70:15 71:12 72:4 76:11,12 78:3 80:23 97:16 112:14 115:5 124:19 143:8 148:7 year 35:24 36:16 40:16 57:14 67:5 94:10 96:25 104:11 109:2 112:16 115:21 115:22 122:9 142:4 years 4:14 8:16 10:19 12:22 17:16 25:3			
		z	
		zero 12:23 64:15 zip 110:9 zone 92:13,16 135:18 139:9 zones 135:16 zoning 10:22 13:25 17:8,12	