

Exec General Workspace - Charter Review

Moderated by Patrick Gaspard, Chair of New York City's
Commission on Government Efficiency

Wednesday, June 10, 2026

5:22 p.m.

Fordham University, McShane Campus Center

441 East Fordham Road, Third Floor

Bronx, NY 10458

Reported by: Will Wallop

JOB NO: 8249936

A P P E A R A N C E S

List of Attendees:

Ruth Messinger - Council Member

Carlina Rivera - Council Member

Esther Rosario - Council Member

Kapil Longani - Council Member

Kathy Wylde - Council Member

Emma Wolfe - Council Member

Susan Kang - Council Member

Ana Oliveira - Council Member

Henry Garrido - Council Member

Dawn Pinnock - Council Member

Theodore Moore - Council Member

Marc Shaw - Council Member

Anete Paniagua - Attendee/Speaker

Maurelhena Walles - Attendee/Speaker

Constance Barnes - Attendee/Speaker

Patrick Hall - Attendee/Speaker

Daniel Garcia - Attendee/Speaker

Andrew Rigie - Attendee/Speaker

Michelle Menia - Attendee/Speaker

Jessica Haller - Attendee/Speaker

Daniera Rodriguez - Attendee/Speaker

Josana Kanan - Attendee/Speaker

Madison E Weisenberger - Attendee/Speaker

1 Charles DeLone - Attendee/Speaker
2 Amadou Diallo - Attendee/Speaker
3 Pedro Suarez - Attendee/Speaker
4 Jerry Hyppolite - Attendee/Speaker
5 Gregory Hernandez - Attendee/Speaker
6 Sarah Wilson - Attendee/Speaker
7 Belkis Lora - Attendee/Speaker
8 Marcus Khan - Attendee/Speaker
9 Mimi Turner - Attendee/Speaker
10 Lamar Whyte - Attendee/Speaker
11 Janessa Jewels - Attendee/Speaker
12 Mamadou Diallo - Attendee/Speaker
13 Bah, Sajo - Attendee/Speaker
14 Aneesa Waheed - Attendee/Speaker
15 Demaris Sumadiqui - Attendee/Speaker
16 Mamadou Diallo - Attendee/Speaker
17 Glenn Payano - Attendee/Speaker
18 Mariam Diallo - Attendee/Speaker
19 Pascal Undrago - Attendee/Speaker
20 Sarah Spyat - Attendee/Speaker
21 Jessica Lopez - Attendee/Speaker
22 Marilyn Suarez - Attendee/Speaker
23
24
25

P R O C E E D I N G S

1
2 MR. GASPARD: My name is Patrick
3 Gaspard, and I am truly honored to serve as the chair
4 of this Commission. We are here today in the Bronx
5 because New Yorkers deserve and need a government of
6 the possible, one that can urgently build
7 infrastructure, promote small business growth, and
8 make the city more livable and more acceptable for
9 childcare, and affordable groceries, for things that
10 enable -- enable us to build vital communities.

11 The task we are going to undertake is a
12 review of the entire New York City Charter, to build
13 the 21st century government that New Yorkers need.
14 Please understand that only if voters agree to changes
15 that are proposed by this Commission, based on your
16 input, will those changes then appear on the
17 November ballot. And if they vote for them, then they
18 will take on the full force of the law.

19 I know that I speak for my
20 co-commissioners when I say that we're committed to
21 hearing from a broad spectrum of New Yorkers, and to
22 pursuing the very best ideas that we can find. This
23 hearing is just one of many public hearings which will
24 be held across every borough of the city, to hear from
25 experts, community leaders, elected officials, and any

1 member of the public who wishes to testify.

2 Importantly, this is an independent,
3 nonpartisan commission. In making our recommendations
4 to city voters, we're bound only by our judgments, and
5 by our collective, shared values. We'll pursue ideas
6 irrespective of who proposed them, and regardless of
7 who supports them.

8 Please join me in welcoming the 14
9 other commissioners who have joined me on this task.
10 They're all exceptional New Yorkers, who are giving up
11 their time, and they care so much about this city;
12 Vice Chair Emma Wolfe, Secretary Susan Kang, Henry
13 Garrido, Kapil Longani, Ruth Messinger, Theodore
14 Moore, Ana Oliveira, Dawn Pinnock, Carlina Rivera,
15 Esther Rosario, Marc Shaw, who is joining us on the
16 live stream, Kathryn Wylde, and absent this evening
17 are commissioners Marco Carrion, and Barika Williams.

18 Although as I said, we will be
19 considering the entire charter, The Commission is
20 looking in particular at the processes and procedures
21 built into our charter that could be updated to
22 deliver a more efficient government that will serve
23 all New Yorkers with excellence.

24 Today we are principally focused on
25 streamlining government for small businesses and

1 community organizations. Small businesses and
2 community organizations are, of course, the lifeblood
3 of this city. They function as vital places in our
4 neighborhoods, to gather as the embodiment of our
5 entrepreneurial dreams, as resources when we simply
6 need something.

7 You can't tell the story of New York
8 without our small businesses. Yet too often, small
9 businesses and community organizations interact with
10 government in a way that pulls -- pulls up barriers to
11 their ambitions.

12 We're here today because this -- this
13 Commission wants to pull down those barriers, and we
14 want to hear from you about the very best ideas, based
15 on your practices, and your experiences, of how we can
16 streamline this government for all of our essential
17 community partners.

18 While challenges -- while challenges
19 small businesses and community organizations encounter
20 will be the focus of this hearing, I'll say, yet
21 again, the testimony on any topic related to the
22 charter is welcome, with an emphasis on related to the
23 charter.

24 Let me say a few words about how this
25 meeting will move forward, and how it's structured.

1 We are, again, focused on small business and community
2 organizations, and the ideas that streamlines and
3 modernize them.

4 And to that end, we are going to
5 generally front load speakers focused on the theme,
6 while still working to ensure that anyone who wishes
7 to testify in anything else that's charter related has
8 an opportunity to do so. But we're giving a advantage
9 in order to those who are focused on the theme of the
10 evening.

11 For members of the public, we'll hear
12 first from those who are attending in person, and then
13 those who will be on queue, virtually. Members who
14 are testifying are asked to speak no longer than three
15 minutes. This is important because we want to be able
16 to get in as much testimony as possible, and everyone
17 wants to be able to make tip off for the Knicks game
18 tonight.

19 If you wish to testify virtually, we'll
20 invite you to do so after the in-person testimony is
21 complete. At that time, we'll ask you to raise your
22 hands on the Zoom link, and we'll call you in that
23 order. We'll do our best to get everyone in, but we
24 are concluding this hearing by eight -- by
25 eight -- 8 p.m., tonight.

1 In the event that we don't hear from
2 you in this -- this evening, there are more
3 opportunities to submit testimony. This is just one
4 of many public hearings that we are organizing across
5 the city. You can visit nyc.gov/coge to find
6 information about all of these hearings.

7 You can also submit written testimony
8 to The Commission by completing the online form on the
9 website. If you can't attend a hearing, each of The
10 Commission hearings will be public, live stream,
11 recorded for posterity, and for real time viewing.

12 With that, I'd love to begin our
13 testimony this evening. I'd like to do that by first
14 calling on those who are in queue.

15 I'm waiting to get that up
16 on -- please.

17 All right. So first, we're going to
18 ask everyone to testify in pairs. I'll call two names
19 up. Both attendees should come to the table together.
20 We'll take the -- your information, three minutes at a
21 time, and then you'll receive questions from
22 commissioners if they have questions.

23 So the first two participants are Anete
24 Paniagua, and Maurelhena Walles. And please forgive
25 me and correct me if I mispronounce your names.

1 MS. PANIAGUA: (Speaking in Spanish.)

2 MS. WALLES: My Name is Maurelhena
3 Walles. I'm the founder and CEO of Equity Design.

4 MS. PANIAGUA: (Speaking in Spanish.)

5 MR. GASPARD: The disturbance that
6 you're experiencing is because there's a -- a
7 problem -- a technical problem with the -- with the
8 timer. So I -- I'm terribly sorry that you were
9 distracted, just then. You can continue your
10 testimony. My apologies.

11 MS. PANIAGUA: (Speaking in Spanish.)

12 MS. WALLES: Hello, again. My name is
13 Maurelhena Walles. I am the founder and CEO of Equity
14 Design. Before we get started, because we're in the
15 Bronx, can I get a "Yerr"?

16 MULTIPLE SPEAKERS: Yerr.

17 MS. WALLES: All right. So you know,
18 as the founder and CEO of Equity Design, our mission
19 is to be able to close the gap that exists between
20 health, wealth, and life expectancy. We are a New
21 York City and a New York State MWBE.

22 I love the fact that a lot of the work
23 that we do are in communities that have low physical
24 activity engagement, and we want to change that. So
25 the work that we do is really about changing

1 infrastructure, and how physical activity looks like.

2 So a lot of our work is done with the
3 New York City Department of Health, the New York City
4 Department of Education, and the New York City
5 Department of Transportation. And that's great, but
6 here's the challenge.

7 As a small business, we get paid after
8 the fact, and we totally understand that. The problem
9 is cash flow. So in order for me to be able to get
10 subcontractors off of a contract that is maybe five
11 years, a million plus, that's great. But again, we
12 have to be able to -- we get paid after the fact,
13 sometimes a year after the fact.

14 So I have to tell subcontractors, "Hey.
15 Listen. Stick with me, because in the next 60 days or
16 90 days, you get paid." And then if I enter my
17 information in PASSPort, and then I go back and forth
18 with the agency, and it's another 30 days goes by.

19 So again, we'll start the work sometime
20 in July, but we don't get paid 'til June of the
21 following year, and that's tough. And so as a
22 business owner, I have to figure out how to be able to
23 close that gap in my revenue so I have the cash flow
24 that would allow me to take on big contracts.

25 So when I'm looking at our capacity,

1 the human capacity of it, and the capital, it's tough.
2 But I know that Equity Design can do the work. So
3 that's one challenge. The other challenge is, you
4 know, when we're thinking about MWBE as it relates to
5 DOE, what we find is that we're able to get contracts
6 of \$25,000, and that's the -- the cap.

7 So then what happens is a lot of the
8 work that we're -- we're doing is more than \$25,000,
9 but that's our cap. So one solution that I thought
10 about was, well, what if -- if we're a New York City
11 MWB, a New York State MWB, we've been working with the
12 DOE for X amount of years, if that cap for us gets
13 increased.

14 If we're able to prove that
15 we're -- we're doing the work, then that's going to be
16 able to help us. Again, I'm a social entrepreneur.
17 Our basis is about community, and we want to be able
18 to serve community, and increase New York City's
19 capacity to serve the smaller communities so that
20 physical activity is accessible for all.

21 MR. GASPARD: Thank you for your
22 testimony. I wonder what questions my
23 co-commissioners may have?

24 MR. MOORE: I was wondering if you
25 could just expand on -- it was great to hear about,

1 you know, how it affects you, but if you could expand,
2 a little bit, on the effect on -- on some of the
3 subcontractors that you worked with?

4 MS. WALLS: Yeah. So you know,
5 a -- so for us, the -- to be able to get a contract
6 means that I'm able to employ others, and that's
7 really the basis of extending economic opportunities.
8 But for some of the contractors, they can't wait 30
9 days or 60 days.

10 So I have to be able to tell the team
11 members that are a part of Equity Design, if they
12 say -- they call me Boss Lady -- "Hey. Boss Lady, can
13 we get this? Can we get that?" I'm like, "No,"
14 because in my mind, I'm doing mental math gymnastics.

15 And so sometimes, we can't get those
16 subcontractors because they need to get paid. And I
17 get it. So we want to be able to increase our
18 capacity, so that this way, we increase the
19 community's capacity and really have healthier
20 communities.

21 So if we can close the gap in how and
22 when we get paid so that we can close the gap when our
23 subcontractors get paid.

24 MS. PINNOCK: Thank you both for your
25 testimony.

1 I do have a question for you, the
2 founder of Equity Design. When you talk about the
3 \$25,000 cap, which you specifically have with DOE
4 contracts, my first question is, is this a contract
5 that's designed to a "do not exceed" amount where
6 that's really the limit of the contract, or is it that
7 because there are other expenses that you just
8 encounter while conducting business, that you then
9 exceed that amount, and are you afforded an
10 opportunity, then, to go back to DOE, like, do a needs
11 process, or something like that, in order to be made
12 whole?

13 MS. WALLS: I wish. So it
14 is -- right, it cannot exceed \$25,000. And so with
15 the work that we do, we -- we have to be able to
16 budget to make sure that it doesn't exceed \$24,999.
17 And a lot of the work that we do is well beyond that,
18 because we're -- so we're service-based. We're
19 capacity builders.

20 So sometimes -- we never say no to a
21 school if they say, "But we need you on site." We're
22 like, "No, we're capped at \$24,999." So if that could
23 somehow -- I wish that we could go back, and say,
24 "Hey. Can we revise this, and here's the evidence."
25 But that's just not something that's given to us.

1 MS. PINNOCK: Thank you.

2 MS. WYLDE: Have they suggested to you
3 that -- that's the cap that the policy procurement
4 board has put on the contracts, and that's why it's
5 25,000? Because that's not in law.

6 MS. WALLS: So it's -- it's said that
7 for -- for MWBEs, that the cap within each of these,
8 so like, we do Office of School, Youth Development,
9 and Safety and Youth Development, and they'll say, "We
10 can only give you 25,000, Equity Design, for this year
11 and that's it."

12 We can go to another office, but a lot
13 of our work is generated, basically, in one office.

14 MS. WYLDE: No, I -- I don't know if
15 anybody knows? I think that's the policy procurement
16 board, that they have to go and request -- that the
17 agency has to request support -- approval. But the
18 State, last year --

19 Carly, am I right? The State raised
20 those limits for MWBEs? They're, like, over a half a
21 million.

22 Are you a State-certified MWBE --

23 MS. WALLS: Yes.

24 MS. WYLDE: -- for the City?

25 MS. WALLS: Yes.

1 MS. WYLDE: Didn't the State raise that
2 cap?

3 MS. WALLER: It -- it wasn't news to
4 us. When we work with DOE, they definitely say 25,000
5 is our cap.

6 MS. WYLDE: That sounds fixable without
7 a charter.

8 MS. WALLER: Well, the other part of it
9 is there's -- there's that, and there's an MTAC. So
10 they -- they let us know, "Go for your MTAC," but that
11 can take anywhere, a year, plus, to be able to get
12 that MTAC. That gives us six-figures and seven-figure
13 budgets.

14 MR. GASPARD: I don't know if this is a
15 distinction between open contracts that -- that are up
16 for bid, and no-bid contracts, because there are cash
17 of 24,000 --

18 MS. WYLDE: Are you no-bid contract?

19 MR. GASPARD: -- and no-bid contracts
20 are --

21 MS. WYLDE: So -- right. Yeah, so they
22 don't have to -- yeah, we don't have to go to bid.

23 MR. GASPARD: I think Susan has nailed
24 it. Okay. Thank you for your -- for your testimony.

25 I want -- I want to apologize to our

1 first speaker. We have a simultaneous translation
2 that's available, and we intend, right now, to read
3 your testimony into the record, in English, as well.
4 And we should have done that as you were speaking. So
5 my apologies.

6 DR. BARNES: Okay.

7 MR. GASPARD: Yes, please.

8 THE INTERPRETER (FOR MS. PANIAGUA):
9 Good afternoon. My name is Anete Paniagua, and I am
10 the independent provider of childcare and family
11 environment in New York City. I am very grateful with
12 the opportunity of sharing this reality that we are
13 facing -- many independent educators and families,
14 that we are facing, day by day.

15 I want to express my support to any
16 initiative that tries to search to amplify the access
17 of childcare. However, it is a concern of mine that
18 some of our proposals, currently, can be left out,
19 because of the providers or independent providers that
20 we are already part of the solution.

21 Currently, more than 25,000 children
22 are in waiting list, waiting to receive the services
23 of childcare. Many families, including those with
24 special needs, continue to look for a seat that is not
25 being available yet.

1 At the same time, there are providers
2 of childcare in family environments with license
3 experience, and the availability to attend more
4 children. However, often, we -- we are being excluded
5 of opportunities and participation, financing, and
6 growth, because we are not belonging to different
7 networks, or different organizations or structures.

8 Also, is a concern, the reduction of
9 the capacity for families to be elected. The parent
10 should have the freedom of choosing the program that
11 is best for them, to fit the needs of their children.

12 Maybe can be a center, or a school
13 program, or even a foster family care. The quality of
14 the program should not be measured for the affiliation
15 of our network, but for the service, the preparation,
16 and the commitment that is being offered to children
17 and family.

18 In addition to this, our system of
19 first childhood continue to be fragmented. The
20 families need to navigate between subsidized head
21 start, pre-K, 3-K, and other types of programs that,
22 optimally, they operate in a independent way,
23 generating confusion and many obstacles that are
24 unnecessary.

25 If we truly want to build a universal

1 system that is -- that is -- the same for everyone, we
2 should first of all take into approach the capacity
3 that is already existing, to reduce the wait list, to
4 simplify the access for the families, and to include
5 all the providers that are qualified.

6 The programs of childcare, and in the
7 family environments, we offer personalized attention,
8 flexible schedules, and childcare that is being
9 continued, connection with cultures, and deep
10 community roots.

11 We are an essential part of the system,
12 and we want to keep contributing and supporting the
13 growth. We think that is significant part of the
14 inclusion to be equatative. For --

15 MR. GASPARD: You're -- you're right at
16 time, but you can conclude.

17 THE INTERPRETER (FOR MS. PANIAGUA):
18 Oh. I'm almost done. For this, respectfully, I
19 request that any kind of expansion of the childcare
20 can be included for the providers, independent
21 providers, that perceive the election for the
22 families, and can guarantee that no child, family, or
23 educator can be left behind. Thank you very much for
24 your time, and this opportunity.

25 MR. GASPARD: Thank -- thank you, very

1 much. And again, apologize -- apologies to you that
2 we're not translating in real time, and -- and we're
3 grateful for your testimony. Thank you.

4 MS. PANIAGUA: (Speaking in Spanish.)

5 THE INTERPRETER (FOR MS. PANIAGUA):

6 Thanks to you.

7 MR. GASPARD: I'd like to now invite
8 testimony from Dr. Constance Barnes, and Patrick Hall.

9 DR. BARNES: Good afternoon, everyone.
10 I'm Dr. Constance Barnes. I'm the founder of
11 UnmaskEDU LLC. It's an educational consulting
12 company. I've been in business since 2018. I also am
13 the chair of the economic development committee for
14 Community Board 8, but today, I'm here representing
15 myself as a community member.

16 So when I think about small businesses,
17 and ways to support and also streamline processes, I
18 would start with MWBE, that process. I went through
19 it, and for some of us who live in New York City, you
20 may have a landlord who does not give you a rental
21 receipt. That was my situation.

22 And so applying for the MWBE, it was a
23 challenge, it was an obstacle, and I had to stop the
24 process for that simple fact, even though I was paying
25 rent. So that's one of the hurdles there. But a lot

1 of it, again, is just paperwork, understanding, and
2 being able to find some of that. It really is an
3 obstacle for small businesses.

4 When we talk about space, most of our
5 small businesses, mom and pops, they are struggling
6 when it comes to space, primarily because of the rent.
7 In my community, I know that for 600 square feet, rent
8 is approximately 10,000. That is a lot for a small
9 business, especially a mom and pop.

10 Well, they got something similar, and
11 so if there are ways to, again, support those small
12 businesses. And also thinking about the vacancies; we
13 have a lot of vacancies in the Bronx, and I just saw
14 an article recently, we also have these vacancies in
15 Oakland.

16 So we can do anything to help those
17 businesses get access to those buildings. Maybe a
18 vacancy tax for landlords who are just holding
19 businesses that could be utilized. We should also
20 provide on-site community support.

21 One of the best resources that I've
22 experienced is the SBS Business Express Service team.
23 They will come out, and they will support businesses
24 so they don't get fined for some of the regulations
25 that they don't even know about.

1 However, there are approximately,
2 maybe, a dozen of those for the entire city. That is
3 not enough for all the businesses that we have, and
4 for the services that we offer. And also, getting
5 access to it; they -- most small businesses do not
6 know about, or cannot get to a lot of these resources.

7 One, they're online; they don't have
8 the technology to get online. And two, they're not
9 aware, and I think my colleague back here also said,
10 some of these things they don't even know about.

11 So if there's a way that we can do more
12 grassroots getting to the businesses, versus asking
13 them to travel across the borough, that would be
14 extremely helpful. Thank you.

15 MR. GASPARD: Thank you.

16 MR. PENJABA: Oh. You want me to ask
17 some questions?

18 MR. GASPARD: We will, after.

19 MR. PENJABA: Oh. Okay.

20 MR. HALL: Hi. Good evening. My name
21 is Patrick Hall, and my wife Christine and I own a
22 small business called the Elan Flowers, in Tribeca.
23 It's a storefront business that has been serving New
24 York since 1983.

25 I like to start with that, because for

1 me, this is not theoretical; it's about payroll; it's
2 about occupancy costs, whether that's rent, or
3 mortgage or property taxes, or all three at the same
4 time.

5 It's insurance, both liability and
6 health insurance; it's employees; it's customers; it's
7 suppliers; it's neighborhood life, all happening at
8 the same time. And one thing that I've learned over
9 the years is that small businesses are not a category.
10 We are an ecosystem.

11 A new business is different from a
12 legacy business; and a restaurant is different from a
13 flower shop; and a sole proprietor is different from a
14 storefront with 20 employees. Yet too often,
15 government creates one-size-fits-all solutions for
16 small businesses that are anything but
17 one-size-fits-all.

18 And that leads to my main point, listen
19 before legislating. Before a new requirement is
20 added, before a mandate is created, before a program
21 is launched, bring in the people who will actually
22 have to live with it.

23 I don't think that small businesses'
24 owners lack any ideas. I think they lack time. Most
25 of us do not have government affairs teams, or policy

1 staffs, or consultants, or lawyers reviewing every new
2 regulation. We're just trying to keep the doors open.

3 We're not asking for government to do
4 our jobs for us. We're just asking government to
5 understand the job that we're already doing. We're
6 asking our government, and that -- that -- well,
7 here's one idea that I would just like to share
8 with -- that I think this Commission should consider.

9 And it's requiring a small business
10 economic impact statement for every piece of
11 legislation, every regulation, or major policy,
12 affecting businesses. Not just asking whether
13 something helps the economy, but ask what it costs a
14 privately-owned, owner-operated small business in
15 time, paperwork, compliance, risk, and money.

16 Bring in the shop owners who are
17 working behind the counter, managing payroll at night,
18 and trying to figure out whether they can hire one
19 more person. Give them a seat at the table. My hope
20 is that we can build a clearer bridge between the
21 people writing the policy and the people living with
22 the consequences of it.

23 A bridge that is practical, respectful,
24 and honest. And we do not need anyone to romanticize
25 small businesses. We need systems that recognize how

1 little margin, and how little time we actually have.
2 If we can get that right, I believe that New York can
3 do more than just celebrate storefronts. I believe it
4 can help them survive, stabilize, and grow, and
5 continue serving the neighborhoods that they -- that
6 depend on them.

7 Thank you for letting me testify.

8 MR. GASPARD: Thank you so much.

9 Thank -- thank -- I want to thank both
10 of you for your testimony.

11 I have to say that listening to -- to
12 both of you, I -- it just makes me really proud to be
13 a New Yorker, and confident that we can meet all of
14 our challenges, because of the spirit that both of you
15 bring to your work and to your communities.

16 Patrick, I'm going to, you know, turn
17 to my commissioners to offer questions to both of you,
18 but I'm already certain that "listen before
19 legislating" is going to be a mantra that comes out of
20 the work of this Commission. So thank you for that.

21 Commissioners?

22 MS. WYLDE: We love advising the City
23 Council.

24 MR. PENJABA: Well, I've heard that
25 there's many, different, other cities that do it. I

1 don't think it is novel, or rocket science; it's just
2 that they're often -- economic impact statements are
3 not made with small businesses in mind.

4 MR. GASPARD: We have -- we have no
5 questions for our -- for either of you.

6 MS. RIVERA: Ali, if you know of a city
7 that actually does that, and has a model, it would be
8 good to tell our staff that.

9 MR. PENJABA: I -- I can get you that
10 information.

11 MR. GASPARD: That'd be great.

12 No further questions, but a great deal
13 of appreciation.

14 MR. PENJABA: Thank you.

15 MR. GASPARD: Daniel Garcia. Andrew
16 Rigie -- or Rigie, please join us.

17 MR. GARCIA: Hello. Good evening. Go
18 Knicks.

19 Thank you for the opportunity to
20 testify today. My name is Daniel Garcia. I'm the
21 owner of Salsa Catering and Special Events,
22 specializing in Latino cuisine events, offering
23 catering, event production, and prepared meals
24 throughout New York City.

25 We are an MWB company, as well, with

1 New York City. Salsa has a location in East Harlem at
2 a 18,000 square-foot production facility in the Port
3 Mars industrial business zone of the Bronx. We have
4 been operating for over 35 years, and currently employ
5 over 50 people, with most staff coming from the
6 surrounding community.

7 I'm here today because I want to speak
8 to what is -- it actually takes to run an industrial
9 business in New York City. We manage a large
10 production facility, coordinate daily deliveries,
11 handle significant food inventory, and operate under
12 strict health, safety, and licensing requirements.
13 The margins are tight, and the logistics are complex,
14 but we love it.

15 One of the biggest challenges we face
16 is slow payment from the City agencies. When catering
17 meals for the City agencies, we put out significant
18 money upfront for food, staff, transportation, and
19 equipment.

20 When payments are delayed for months,
21 or even years, it creates a real cash flow crisis that
22 can threaten whole operations like Salsa. The Bach
23 Industrial Team stepped in and helped us access
24 750,000 in contract financing to bridge that gap.

25 At one point our receivables were up to

1 \$2 million. The support kept us stable, and allowed
2 us to keep our 50-plus employees working. I want to
3 thank COGE for including industrial businesses in this
4 conversation. We are often overlooked in these
5 forums, and it means a lot to have a chance to speak
6 to the real challenges we face.

7 At the same time, I want to be direct
8 about something that concerns me deeply. The
9 industrial business service provider program, which
10 funds the team at Bach, that helped us access that
11 financing, and has been in the corner, every step of
12 the way, is scheduled to be defunded, and may not be
13 there after next year.

14 For businesses like mine, the program
15 is not a nice-to-have; it's a lifeline. I hope the
16 City will reconsider the decision, because without it,
17 a lot of industrial businesses like Salsa, in the
18 Bronx and across New York City, will be left to
19 navigate these challenges on their own.

20 Without the IBSP program and Bach
21 Network, I'm not sure what we -- where we would be
22 today without them helping us fill that gap. Thank
23 you.

24 MR. RIGIE: Good evening. My name's
25 Andrew Rigie. I'm the executive director of the New

1 York City Hospitality Alliance. We represent
2 thousands of bars, restaurants, and nightclubs across
3 the five boroughs. First, thank you for your service.
4 Let's go, Knicks.

5 I'm going to speak about something I
6 hope and believe will be right up this Commission's
7 alley. It is removing the revocable consent
8 requirement from the outdoor dining licensing process.
9 Outdoor dining is essential, is critical for
10 restaurants around the city.

11 During the pandemic, it was credited
12 with saving 100,000 jobs. It supports small
13 businesses, creates more vibrant
14 street -- streetscapes, and it's just been such an
15 important component of the small business operations.

16 As many of you may have heard, under
17 the new Dining Out NYC program, while there are many
18 positive changes, there's also many struggles,
19 unfortunately. It is taking far, far too long for a
20 restaurant to get an outdoor dining license, when the
21 whole intent of the new program was to speed up the
22 process, bring equity to it, you know, and ensure that
23 small businesses and neighborhoods across the five
24 boroughs could have outdoor dining.

25 It is now taking more than six months

1 per restaurant to get licensed to set up tables and
2 chairs outside. A major, major reason for this is the
3 revocable consent requirement. It wasn't always in
4 the outdoor dining law; for years, it was just a
5 license.

6 Then, over the years, there were some
7 changes made. It was put into zoning, as well as the
8 consent being added. One of the good things that
9 changed under the new program was outdoor dining was
10 removed from zoning restrictions. That has allowed,
11 and could allow, many restaurants in neighborhoods
12 that, for years and years, were restricted from having
13 outdoor dining.

14 And it wasn't until the pandemic we saw
15 like, "Hey. There's a lot of neighborhoods here in
16 the Bronx that never could have outdoor dining, that
17 could, did, and was very successful." But now the new
18 program has essentially, for various reasons,
19 prohibited them. Maybe not technically, but
20 practically.

21 By removing the revocable consent, you
22 will speed up the process by months, and months, and
23 months. A new restaurant opening up in the spring
24 could actually get their outdoor dining by the spring,
25 or summer, not have to wait 'til the following year.

1 Helps them employ people, and generate
2 tax revenue, and scrape marketing for a new small
3 business when they're opening up. An existing
4 business doesn't have to wait, and can get it.

5 Good news is both the administration,
6 as well as the City Council, we believe, are very
7 sympathetic to this issue. There's some disagreements
8 on changing it, but it seems that what everyone is
9 telling us, in the Law Department, is they believe
10 that there needs to be a change the city charter.

11 So there we are, with five seconds
12 left. I would urge you, please help put this forth to
13 remove the revocable consent requirement from outdoor
14 dining. Great for small businesses, great for jobs,
15 great for the city. Thank you.

16 MR. GASPARD: We see what you did
17 there. That was clever.

18 MR. RIGIE: I did that. That was just
19 luck.

20 MR. GASPARD: Full circle. But thank
21 you both for your testimony.

22 Andrew, we all appreciate that, during
23 the pandemic, the liberalization of the outdoor dining
24 regulations saved tens of thousands of jobs, no doubt
25 about that, whatsoever. I wonder we have any data

1 of -- projecting the number of jobs that -- that could
2 be created through reformation of the current statute.

3 MR. RIGIE: You know, it's hard to say
4 exactly. I will say that, at the peak of the
5 pandemic, there was about 13,000 restaurants that had
6 submitted, you know, interest in having outdoor
7 dining. Then that number dropped to about 8,000.

8 Right now, depending on how you look at
9 the dumpers, maybe it's plummeted to maybe 2,000
10 restaurants. Before the pandemic there was about
11 1,200 to 1,400 licensed sidewalk cafes. Again, now
12 they're primarily located south of 96th Street in
13 Manhattan.

14 So I -- I imagine it would be in the
15 tens of thousands. It's hard to say. And the last
16 thing I'd just say, you can also remove the consent,
17 and keep the proper community review, agency review.
18 You could also, by removing the consent, you could
19 reduce some additional fees that been barriers. But I
20 think it's probably in the tens of thousands with this
21 change in some owners.

22 MR. GASPARD: Thank you.
23 Let's -- let's start at the very end, and make our
24 way.

25 MS. MESSINGER: I just want -- well, I

1 just want to say thank you for always coming to
2 testify, and show up. And I appreciate what you said
3 about the legislation. I was a City Council person
4 when we did outdoor dining.

5 I do think that we limited the scope of
6 the program. We have -- legislation, but I appreciate
7 that you said there was some good, along with the
8 challenging. With a revocable consent, is there
9 something else -- is there more your testimony that we
10 can do around the program, to make it more accessible?

11 I don't think we'll ever get back to
12 maybe 13,000 because that was a time of extreme need.
13 But we heard, even yesterday, that year-round access,
14 the difference between the roadways and sidewalk cafe,
15 consolidating that, the costs. Are there
16 other -- other recommendations that we can look
17 forward to, in your testimony, to approve the program?

18 MR. RIGIE: I mean, I have a lot. I
19 would say as far as the charter goes, and this
20 Commission, this is the thing that is needed. The
21 Council has multiple bills that would, you know,
22 reduce red tape. You mentioned year-round.

23 So there's certainly a lot of reforms I
24 can provide you, related to outdoor dining. But as
25 far as this Commission, removing the

1 consent -- consent is essential.

2 MS. RIVERA: With appreciation that you
3 spoke to the charter issue, which a lot of other
4 people don't, I just want publicly thank you for the
5 ongoing work you've been doing to help train new New
6 Yorkers for work in the hospitality industry.
7 Extremely helpful. Any recommendations you have in
8 that regard, whether they're charter-related or not,
9 this Commission would like to hear.

10 MR. RIGIE: You're welcome. Thank you
11 so much for your incredible work, and I think by
12 expanding outdoor dining, this will actually allow
13 more of those exact people that you're mentioning get
14 opportunities in the restaurant workforce. And
15 hopefully open their own restaurants, one day.

16 MR. LONGANI: Thank you, Chair.

17 Is it -- is it correct, do I
18 understand, that there are two processes, for
19 sidewalks and for roads? So if you had both, you
20 had -- I'm sorry. So if you had both, you have to
21 apply for two separate processes?

22 MR. RIGIE: Correct. So pre-pandemic,
23 there was only a sidewalk cafe license, and that was
24 Department of Consumer Affairs and Worker Protection
25 issued. And it was transferred to Department of

1 Transportation to administer the program. And because
2 the roadway cafe license was novel -- I mean, there
3 was a program during the pandemic, but as far as the
4 licensing scheme went, it became different.

5 And actually, the two different
6 licenses have slightly different processes, that take
7 different timeframes, and some different standards,
8 which can certainly confuse people, and adds to the
9 time.

10 MR. LONGANI: I was going to say,
11 presumably adds to the overall process.

12 MR. RIGIE: Exactly. it does.

13 MR. GASPARD: Thank you. Thank you for
14 your testimony. There's lots to consider here.

15 MS. WYLDE: Can I just ask one quick
16 question?

17 What is -- I mean, what does a
18 revocable consent involve, and what would be the -- or
19 damage from removing it?

20 MR. RIGIE: So --

21 MS. WYLDE: And why is it in the
22 charter?

23 MR. RIGIE: Well, the last point,
24 that's a good question. We don't -- we have argued
25 that we don't believe you -- if the Council put it

1 into the law, they could take it out. There's someone
2 in the Law Department, through multiple
3 administrations, that has disagreed.

4 It was added by the Council. I don't
5 know exactly why. But it's a lengthy process that has
6 multiple layers of review. It goes to the mayor's
7 Office of Contracts, it goes to the Comptroller's
8 office. I'd say it probably adds about three-plus
9 months.

10 It's also why the consent fees are
11 included, which is the per-square-footage fee. You
12 can still charge for it, but it creates an overly-
13 complicated fee structure. So --

14 MS. WYLDE: But what's the supposed
15 purpose of it?

16 MR. RIGIE: That it's on public space,
17 and it should be there, because even though it's
18 moveable. So I -- I don't know, because news stands
19 did not have them, for a long time. I believe, at
20 some point, they were.

21 But fruit and vegetable stands do not
22 require the consent. Mobile vendors do not require
23 consent. The outdoor dining is not a physical -- I
24 mean, it's a structure.

25 MS. WYLDE: So here, the -- the

1 entrepreneur is applying to the City to give their
2 consent for them to use a public property?

3 MR. RIGIE: Correct. So there's
4 certain other uses, like, certain times, planters
5 require a consent. I'm not sure exactly who and why
6 each consent was in the law, but it seems a bit
7 inconsistent, and certainly movable tables and chairs
8 could be allowed under a licensing process, and not --

9 MS. WYLDE: But it's not in the
10 charter.

11 MS. WOLFE: I -- I
12 don't -- we'll -- we'll look into the minutia, and
13 after being an expert because of my Google searching
14 for 30 seconds, I do think -- and but also
15 remembering -- following this, that it's about the
16 City retaining the right; right?

17 So -- so it -- it's -- it's strange,
18 because one would think that it's actually about the
19 restaurant. It's about the City being able to go in
20 and, I think -- I think the opposition would be that
21 there were some structures that were set up that were
22 problematic in neighborhoods.

23 We saw them, especially in lower
24 Manhattan, as former Council members can attest. And
25 I think that this was a key part of that. I am sure,

1 or I'd hope, and we'll find out more after talking to
2 Andrew offline, that there are workarounds. But
3 that's -- that's what I --

4 MR. RIGIE: The consent predated, you
5 know, the roadway cafes. I think it would just
6 add -- there's a way that, you know, the City had, you
7 know, control, to basically revoke the consent, but
8 they could still revoke a license, as well.

9 But I think it had something to do with
10 the determination of what was on the public way, and
11 that's why it needed something where maybe a mobile
12 vendor --

13 MS. WOLFE: Got it.

14 MR. RIGIE: -- is mobile, and moved.
15 So --

16 MS. WOLFE: Okay.

17 MR. RIGIE: You know, I -- but the
18 idea -- the idea was that both the administration and
19 the Council, of what we have heard, is that they're
20 not objecting to it. It's not, like, we need it in
21 there. I think -- you know, I think a lot of people
22 would probably be happy; it would speed up the
23 process, take a lot of unnecessary work out of that
24 process.

25 MS. RIVERA: Thank you.

1 MR. GASPARD: Thank you. Thank you so
2 much.

3 MR. RIGIE: Thank you.

4 MR. GASPARD: Thank you, both.

5 All right. I'd like to call on
6 Michelle Menia and Jessica Haller.

7 MS. MENIA: Hi.

8 MR. GASPARD: Thank you.

9 MS. MENIA: My name is Michelle Menia.
10 I am a childcare provider -- a family childcare
11 provider for the last five years. I do have concerns
12 about the new 2-K and 3-K program as was -- before. I
13 believe that this program is not inclusive to all
14 childcare providers.

15 There is only a few family childcare
16 networks. I know that you have expanded on them, but
17 they do force regular, traditional childcare providers
18 to join a network, which takes away from their
19 independence to run their programs as they wish.

20 Another thing is that the children that
21 are not through networks no longer have access to ACS
22 vouchers or HRA vouchers, or being wait-listed. So
23 families that have children that are under two years
24 old no longer have childcare, and most of the families
25 are dropping out of the childcare programs, and

1 they're being forced to leave their jobs.

2 And there isn't anything that is being
3 done for parents that have children under the age of
4 two. So that is a great concern for me. I also don't
5 feel like there is enough capital or financing for
6 childcare providers.

7 As a -- for a financial institution,
8 they're not considered great businesses, or stable
9 businesses. They're considered more home-based
10 business, and financial institutions are not loaning
11 money to families that wish to expand into
12 center-based programs, and continue to grow.

13 MR. GASPARD: Thank you.

14 MS. HALLER: Hi. Good evening, and
15 thank you all for the work that you're doing. I know
16 you're all very busy, and it's good to see so many of
17 you. My name is Jessica Haller. I'm a political
18 consultant.

19 I'm also a former candidate for public
20 office, a member of the advisory board of Go Vote NYC,
21 which is committed to nonpartisan activity to
22 strengthen democracy in New York City. And my
23 particular focus has been GOTV.

24 I'm also the former executive director
25 of The New Majority NYC. Through that work, focused

1 on protecting democracy, and increasing participation,
2 and expanding women's representation in government,
3 which we achieved gender parity on the State council,
4 and through third party research of that work, we
5 learned that reforms sometimes do work, and rank
6 choice voting was one of those reforms that had a
7 major impact on the outcomes.

8 I now work in -- across the US on civic
9 engagement, voter education, data-driven organizing,
10 and efforts to strengthen voter turnout. I heard last
11 night, at the hearing, that someone was asked whether
12 open primaries would increase turnout and improve
13 civic engagement. So I knew it was important to come.

14 I also, as a Bronx person, this was
15 very easy, so thank you. Based on my experience, the
16 answer is yes, open primary districts generally have
17 twice the turnout that we do here. And since this is
18 also an efficiency discussion, election processes are
19 much more efficient.

20 80 percent of the US has open
21 primaries. We are the laggards here, on this reform.
22 I work particularly in Detroit and St. Louis. When I
23 am in New York, I have to say, in order to participate
24 in democracy you must do this.

25 And the "this" is registered for this

1 party, based on where you live, by this date -- it's
2 always Valentine's Day, strangely enough -- with these
3 forms, no matter what, and track it, and this, and
4 that, and all sorts of stress.

5 Baseline voter turnout in St. Louis,
6 where I'm actually not engaged, right now, to be
7 working on their August primary, is twice that of what
8 we generally see in New York City. Colleagues in
9 other states are always surprised when I say this.

10 Our closed primary system creates
11 barriers to participation. This week I spoke to a
12 voter who doesn't want to identify anymore with the
13 party he registered for, a young independent voter,
14 who can't engage, and the voter who doesn't understand
15 why his party doesn't have the candidates he's seen.

16 Gen Z voters are least likely to
17 register with a party. Nearly half of New York City's
18 independent voters are both under the age of 40, and
19 also, a majority of them are people of color, and they
20 are excluded from participating in democracy. We're
21 disenfranchising hundreds of voters.

22 I'll stop there, and I'm happy to
23 answer any questions.

24 MR. GASPARD: Great. Thank you so much
25 for both of your testimonies.

1 So Jessica, this is an issue that I've
2 paid some close attention to. I think that you and I
3 shared a political campaign bug.

4 MS. HALLER: Yes.

5 MR. GASPARD: So I -- I know that
6 in -- in in 2024 there were, I believe, seven ballot
7 initiatives, across seven states, for open primaries
8 and -- and all seven of them lost. What's your sense
9 of why those were defeated, and why they didn't attain
10 popular local support in those states? And I know
11 considerable sums were invested in those elections.

12 MS. HALLER: The people who are showing
13 up in closed primaries find it in their best interest
14 to keep that voice. You're showing the people who
15 show up in closed primaries are those -- it's -- it's
16 not full democracy; right?

17 In Australia, you -- you're financially
18 penalized, something on their tax forms. They
19 have -- everyone has to vote. And they have, like,
20 80 Percent turnout, and they have much better
21 representation, or people feel more represented. I
22 guess, it's not in the best interests of folks with
23 closed primaries to vote, to pull that back.

24 MR. GASPARD: Even though coalitions
25 that supported the open primaries spent well over 100

1 million dollars in those seven states?

2 MS. HALLER: I don't know. I'm -- I'm
3 not part of that. I don't know about that. I
4 just -- there's been a whole list of conversations.
5 We worked with an organization called Represent Women
6 Fair Vote, and we worked with a whole bunch of
7 organizations trying to figure out what is it that we
8 can achieve gender parity, that we can lift voices of
9 all sorts of different types of people.

10 I've been working in black churches in
11 Detroit. I've been working with Jewish community in
12 St. Louis. I mean, I've been poking around in all of
13 these different places, and here, it's -- it's really
14 confusing.

15 MR. GASPARD: It's a -- it's a really
16 important question and I appreciate the -- the rigor
17 that you bring to it. I think that some of the
18 innovations that you mentioned in your testimony, like
19 ranked-choice voting, have really proven to be popular
20 and -- and impactful.

21 And we -- we all know that we have
22 benefited from the progressive matching fund program.

23 MS. HALLER: Absolutely.

24 MR. GASPARD: -- New York has enabled
25 us to now change the constitution -- the composition

1 of the election class. So.

2 MS. HALLER: And this -- if we're
3 focusing on efficiency, ranked-choice voting is hard
4 and complicated and we have to spend money on teaching
5 people about it. This is easier. This -- this is
6 easier.

7 The other thing is I'm working on
8 another Take Back The House initiative, across the
9 country. And one of the things that is weird about
10 New York is people who are registered, you -- you
11 can't look at how people are registered around here to
12 understand where we are, because in order to
13 participate you have to do this.

14 And it doesn't - -most of the country,
15 actually, sort of, nationally, you know, it shows
16 sentiment, but it doesn't affect local -- you know,
17 local engagement.

18 MR. GASPARD: Okay. Thank you.

19 Commissioner?

20 MS. RIVERA: Yes. Thanks -- two
21 things. Thank you for referencing campaign partners,
22 the form matching vote. So something to do with that.
23 Jessica, you said 80 percent have a global primaries.
24 80 percent of what?

25 MS. HALLER: States. US states. We're

1 at the bottom --we're the bottom 20 percent.

2 MS. RIVERA: 80 percent of states have
3 an --

4 MS. HALLER: Yes.

5 MS. RIVERA: -- open primary for local
6 elections?

7 MS. HALLER: I think, statewide. I
8 don't -- I don't --

9 MS. RIVERA: Could we -- could we
10 investigate that -- thank you.

11 MS. OLIVEIRA: Michelle, I wanted to
12 ask you about the HRA vouchers that you mentioned are
13 being dropped. Can you explain that a little more?

14 MS. MENIA: Yes. So previously,
15 parents who were low-income parents were able to apply
16 for childcare vouchers through the welfare system,
17 which is HRA. When a parent made enough money, then
18 they were moved into transitional, and then they were
19 able to apply for ACS vouchers.

20 Now, HRA parents are no longer being
21 given childcare right away. If you have an open HRA
22 case, when you have another child, it does not mean
23 that your second child would be afforded the same
24 childcare benefits that you have for your previous
25 children.

1 And the ACS options are currently
2 closed, so parents that are phasing out of welfare
3 benefits, no longer have childcare benefits after they
4 move -- they transition.

5 UNIDENTIFIED SPEAKER: Thank you,
6 Michelle. My own question was also tied to the
7 vouchers. Do you have a sense of the number of
8 families impacted? Because I know that you also then
9 connected that to individuals having to make the tough
10 decision around no longer working, in order to --

11 MS. HALLER: Estimated around 60,000
12 families were dropped by the -- are going to be
13 dropped by the ACS vouchers. What's happening with
14 ACS now is that as they run out of funding, families
15 are no longer getting their vouchers renewed.

16 So this can happen anywhere throughout
17 the year, and you just no longer have childcare, and
18 there's no other options to go to.

19 UNIDENTIFIED SPEAKER: Okay. Thank you
20 so much. Thank you.

21 MS. WYLDE: Very quickly for the, for
22 the independent childcare operations, are you impacted
23 by the City regulations, Building Department, Health
24 Department, et cetera? How much is that an
25 obstacle -- are those requirements, in terms of

1 physical facility? How much of -- how much are -- how
2 important are those to your ability to function?

3 MS. HALLER: Very important. We have
4 to operate by the Department of Health. We're
5 constantly being regulated now, within new
6 administration, if we were to join a family childcare
7 network, now we will also be administered by the
8 childcare network.

9 So that's all the help we're going to
10 have from different entities that we have to answer
11 to. So on a -- on a traditional month, you can have
12 over five different agencies visit you, if you're part
13 of a childcare network.

14 MS. WYLDE: And that's Department of
15 Health, Department of Buildings?

16 MS. HALLER: Yes.

17 MS. WYLDE: DSS?

18 MS. HALLER: Yes.

19 MS. WYLDE: Okay. Thank you.

20 MS. HALLER: You're welcome.

21 MR. GASPARD: One last question?

22 MR. SHAW: Thank you for your
23 testimony. I wanted to ask you, because you started
24 your statement by indicating that you didn't believe
25 universal childcare, 2-K, 3-K, will do what it's

1 intended to do, and would disenfranchise some
2 programs, basically.

3 And I'm wondering what operational
4 fixes you would suggest, because to me, it's like
5 throwing the baby with a bath water; right? The fact
6 that there's a tremendous need for childcare doesn't
7 negate the fact that you could make the system better
8 for folks to get access to that childcare.

9 You know, I represent people who are on
10 a waiting list, and qualify; right? So qualification
11 is not the key, unless you match it to a program;
12 right? If you have to drive 25 miles to drop your
13 child every day, it's not access -- even though. So I
14 wonder what you would suggest would be recommendations
15 to make that easier?

16 MS. MENIA: I think that the 2-K
17 program is a solution to certain parents that have
18 been needed. It's definitely a -- a great program.
19 However, it leaves out the parents who have children
20 that are under the ages of two years old. And it
21 leaves out the parents who have children who
22 visit -- the -- 2-K program is a full day program.

23 However, now all parents are eligible
24 for the 3K program, and the -- and the 3K program to
25 have afterschool programs. So not they're being

1 limited to childcare that is only until 2 p.m., and
2 there's no government funding that covers childcare
3 from 2 p.m. to a realistic time, that is, 6 p.m.

4 So to add a 2-K program, it releases
5 the release the parents that have 2-year-old, but it
6 does nothing for the parent family after school, for
7 the three and four-year-old, or for the parents that
8 have infants under the age of two.

9 Now, another thing that it does is that
10 the 2-K and 3K program forces you to join a network,
11 but the network also forces you to have a certain
12 level of education, which is the CDA credential, which
13 nothing is being done.

14 There's not enough instructors for the
15 CTA, and there's no -- not everyone is qualified to
16 take this level of certification. So there's also
17 going to be a education gap that, because of it, it's
18 going to limit that all providers can actually obtain
19 a CTA credential, which is a requirement to even join
20 the 2-K, 3K program. So there's nothing being done
21 about these providers who are going to fall behind,
22 and eventually have to close the doors.

23 MR. GASPARD: Thank you.

24 MS. MENIA: So I think that should have
25 been considered.

1 MR. GASPARD: Thank you, both.

2 MS. MENIA: Thank you.

3 MR. GASPARD: We would like to now
4 invite Daniera Rodriguez and Josana Kanan.

5 MS. RODRIGUEZ: Good evening,
6 everybody. My name is Daniera Rodriguez and as a
7 small business owner in the Bronx -- I'm a
8 construction consultant -- I don't believe that we
9 lack in opportunities; we lack in our challenges.

10 Our -- burden created by the New York
11 City agencies on permanent fees, violation penalties,
12 and the lengthy approval process, of the numerous
13 agencies such as DOB.

14 MR. GASPARD: Hold one for one moment.
15 I want to make sure that we're able to hear you.
16 Okay. Apologies.

17 MS. RODRIGUEZ: So as I was saying, the
18 financial burden created by the permitting fees,
19 violation penalties, and the lengthy approval process
20 by the numerous agencies, such as DOB and OATH; their
21 finance -- their -- their fees are incredible, crazy.

22 And this is affecting homeowners, that
23 not necessarily have the means to pay consultants,
24 professionals, such as architects and engineer, GCs
25 and so on. So that is creating, also, a burdening for

1 us, because we can't hire people, and we can't have a
2 functional business in the Bronx when we
3 facing -- homeowners are facing these challenges with
4 the City agency's fees. So that -- that's, basically,
5 my --

6 MS. KANAN: Good afternoon, my name is
7 Josana Kanan. I'm the founder of -- Online. Thank
8 you so much for your service, both of you, and thank
9 you for the opportunity.

10 In my business, we demystify finance by
11 simplify -- context in finance, trying to teach the
12 community, especially Spanish speaker, how to take
13 control of their money. So what I do is financial
14 literacy, bookkeeping, and tax services, as well.

15 We are also an MWBE certified for New
16 York City, and in process for New York State. My
17 concern today is that, based on the annual report for
18 MWBE procurement for fiscal year 25, find out that the
19 78 percent of the 35 MWBE firms in New York City did
20 secure any contracts.

21 It's surprising that for over 11,380
22 certified business, only 2,478 can obtain a
23 contract -- a formal contract that lasts a year,
24 according to that report. And the low -- the low
25 participation -- by the 5 percent of the total value

1 of the municipal recurrent citywide.

2 And you can see the value gap. We're
3 talking about an average contract for an MWBE for
4 705 -- 54,000 dollars, which is five times lower than
5 the average for non-certified firms. That is \$3.6
6 million.

7 So this is an historical disparity,
8 because in previous years, it's been over 84 percent,
9 the firms that report that they don't get a contract,
10 not even that -- a purchase order.

11 Since I recently got my certification,
12 I've been working to get contract; apply every single
13 fair, every single opportunity, every single resource.
14 I'm very grateful to see them now, because small
15 business can't afford for -- women businesses, for
16 minority.

17 But the thing is that for micro
18 business, and small business, it's not easy to get a
19 contract, because those bid ask for big companies.
20 Most of the money that has been assigned to those
21 business are being taken for company that isn't even
22 from New York.

23 Last -- so my concern that I want to
24 bring to the table today is the consideration that in
25 some way whoever earned those contract can be secure.

1 That they hire a subcontract, a small and micro
2 businesses from the Bronx, to ensure that those
3 resources from New Yorkers always stay in New York.
4 Thank you so much.

5 MR. GASPARD: Thank you so much. Thank
6 you.

7 Questions, Commissioners?

8 MR. GARRIDO: Thank you for your
9 testimony. I'm really interested from both of your
10 perspective about the things that we want to do in the
11 charter. So part of what this Commission has been
12 tasked with is look at the City charter, how we
13 can -- we've been having discussions among The
14 Commissions about procurement being one of those.

15 To your point, and separate from the
16 violations, right, but and to your point about main
17 contractors and subcontractors, the contract procedure
18 already allows for contractors to be subcontracted.
19 But what we are re-discussing, and what I have found,
20 is the ability to access cash, to have capacity
21 building, all that stuff that is required, it's pretty
22 onerous; right?

23 Unless you have -- honestly -- so we
24 want to figure out how to make it more fair, more
25 efficient, and even playing field, how we could do

1 that. You know, I think, on the non-profit side, you
2 know, we -- we see this all the time where folks don't
3 have access to payment; right?

4 And I think it's unfair. And so I
5 would love to hear your perspective. Is it cash, is
6 it insurance, is it bonding? Is it organizational
7 capacity? What are those things that makes it harder
8 for you to become a subcontractor in the system?

9 MS. KANAN: Mostly could be cash. I'm
10 not going to deny that part. But also, the fact that
11 when you apply to those big companies that already
12 secured contracts, they don't pay attention to micro
13 business, and most of them are subcontracting people
14 from another state, not even from the Bronx. So
15 mostly that's going to be my -- my strongest issue.

16 MR. GARRIDO: Well, when you're given
17 opportunities, because the basis in the charter for
18 bidding on a contract has to be the least expensive,
19 most responsible. You know, that's the language used.
20 Basically cost, and then you have to be responsible.

21 Is there a way that you, or businesses
22 like you, can get pre-qualified now, to -- so that big
23 contractors can look at smaller contractors as a
24 subcontract, to be able to tap into that as a
25 resource?

1 MS. KANAN: Well, right now, what I've
2 been dealing with is actually applying -- looking for
3 people who already got a contract, and send with my
4 capability statement, with all my representation
5 letters, that is trying to be hired from them.

6 Because since -- the thing is that if
7 you don't -- haven't had a contract previously, it's
8 most likely that this is not going to give you a
9 contract. Especially if you're a micro business, like
10 me, they're not going to give you a big contract,
11 because, for sure, I don't have the capacity to afford
12 that kind of contract. So it's like a -- like a loop.
13 I can't grow because I don't get a contract. I don't
14 get a contract because I'm --

15 MR. PENJABA: Vicious cycle. Thank
16 you.

17 MS. KANAN: You are welcome.

18 MR. GASPARD: Thank you for your
19 testimony.

20 MS. RODRIGUEZ: Thank you.

21 MR. GASPARD: Madison Weisenberger, and
22 Charles DeLone, please join us.

23 MS. WEISENBERGER: Hi. All right.

24 I -- I think I'm just going to read off of this.

25 Thank you for giving me the ability to

1 testify today. My name is Madison E. Weisenberger,
2 but I go by Madison Ford on stage and screen. I'm an
3 actress, director, and content creator. I moved to
4 N -- moved to New York in December of last year, and I
5 love every second of it.

6 I love the direction New York City
7 seems to be heading. So instead of talking about more
8 train lines that are connecting to the city, dedicated
9 highway bike paths, or putting different local New
10 York comedians on SNL, to host, once a month, as a
11 public program, I need to bring up something even more
12 important.

13 I think this is on a lot of the world's
14 minds, and not just New Yorkers, but New York City has
15 some real economic and cultural power in -- and in the
16 crucial need for mitigation. So I think bringing this
17 up in a public forum is the fastest way that I can
18 communicate these ideas.

19 New York has a history of battling and
20 winning against many criminal syndicates in the past.
21 The latest one, and arguably the biggest threat to
22 many institutions, including just global moral
23 integrity, and many nations' national security, I am
24 talking about the crime of sex trafficking.

25 I think we need to make sure that we're

1 also calling it what it is, terrorism. I repeat,
2 engaging in sex trafficking or associating with a
3 person that you're aware is presently engaging in sex
4 trafficking should be designated as an act of
5 terrorism, and declining to divest from doing business
6 with, and reporting them to proper authorities on
7 finding out, should also be terrorism.

8 And I think New York City needs to find
9 a pathway to distinguish those who engage with it are
10 properly designated as such. The banks that loan the
11 money, the hotels they operate out of; in general, the
12 businesses that make money from sex trafficking should
13 also be included on that list as known terrorists.

14 Additionally, I'd like to see some
15 steps, also, some more direct condemnation of people
16 who engage in these heinous crimes, and a pledge with
17 action steps on how we can continue to prevent sex
18 trafficking.

19 I think New York, and the US at large,
20 has become aware, and taken action on many, many
21 fronts. I used to live in Florida.
22 They -- they're -- even just down there, in a very
23 conservative region, they -- they were arresting
24 people, and they were -- they were doing it, and I can
25 see it here, as well.

1 But I just think, being more visible
2 with the progress, and creating just more of, like, a
3 culture of reporting it, I think, would just be
4 overwhelming. I'm a person, and not a lawmaker. But
5 here are three of Maddie's ideas on how New York City
6 can directly combat sex trafficking on a bigger level.

7 New York could collaborate with
8 international police forces, like Interpol, to share
9 data related to sex trafficking. Unfortunately, there
10 are certain figures in the FBI who are just, frankly,
11 compromised by the bigger sex-trafficking syndicate.

12 However, we have the NYPD, and we have
13 the State Police, as a great -- great group of people
14 that can be doing things, right now. People
15 associating with sex trafficking should be
16 just -- there should be a more visible database, who
17 they are, and who they're associated with. Like, -- I
18 don't want to --

19 MR. GASPARD: You're at time, miss.

20 MR. WEISENBERGER: Oh, I'm sorry.

21 MR. GASPARD: Okay. Thank you.

22 MR. WEISENBERGER: Yeah, no worries.
23 Go Knicks.

24 MR. DELONE: Hello. Thank you. Thank
25 you for the opportunity for testifying. My name is

1 Charles DeLone, and I work for BOC Network, and we
2 serve as an industrial business service provider for
3 the Bronx.

4 We work directly with manufacturers,
5 food producers, logistic companies, construction
6 businesses, and other industrial firms across the
7 borough's five industrial business zones, helping them
8 access capital, navigate City programs, and stay in
9 business in New York City.

10 We appreciate -- we appreciate COGE
11 including industrial businesses in this process.
12 These firms are often left out of conversations like
13 these -- like this one, even though they're a major
14 source of quality, accessible jobs for working-class
15 New Yorkers and immigrants, who are the backbone of
16 communities here in the Bronx.

17 Industrial businesses face unique
18 challenges. They own warehouses, production floors,
19 repair shops. They manage fleets. They receive daily
20 deliveries, and must navigate multiple City agencies
21 with little coordination between them.

22 COGE's mandate to modernize the
23 charter, and remove bureaucratic barriers is directly
24 relevant to them. We specifically ask COGE to
25 consider streamlining permitting -- permitting a

1 cross-agency -- across agencies, strengthening
2 protections for the IBZ-zoned land, improved
3 infrastructure responsiveness in industrial corridors,
4 and ensuring industrial businesses have a real -- a
5 real seat at the table, and economic development
6 planning.

7 We also need to raise some -- omething
8 urgent. The industrial business service providing
9 program has been a crucial part of the New -- of the
10 City's industrial support infrastructure for nearly 40
11 years. And it -- it is now scheduled to be defunded,
12 Citywide.

13 The IBSPs like BOC Network are the
14 primary on-the-ground connection between industrial
15 businesses and City government. Cutting this program
16 would eliminate one of the few consistent voices for
17 the industrial sector, at exactly the moment when the
18 commissions like COGE are being asked to make
19 government work better for everyone.

20 We hope the City reconsiders. The
21 businesses we work with are not asking for special
22 treatment. They're asking for the City government to
23 work -- hat works for them the same way it works for
24 everyone else. COGE has a real opportunity to make
25 this happen, and we look forward to staying engaged

1 with The Commission develops -- as The Commission
2 develops proposals. Thank you for letting me testify.

3 MR. GASPARD: Thank you both for your
4 testimony.

5 Commissioners?

6 MS. WEISENBERGER: Y'all are doing such
7 a good job by the way. This is a
8 awesome -- awesome --

9 MR. GASPARD: Thank you crew.

10 I think Henry has a question.

11 MR. GARRIDO: No, I -- I don't, but are
12 there any questions? I was asking, that there may be
13 questions.

14 MR. GASPARD: There -- there
15 are -- there are none.

16 MS. WEISENBERGER: Thank you.

17 MR. DELONE: Thank you so much.

18 MR. GASPARD: Amadou Diallo, and Pedro
19 Suarez.

20 MR. DIALLO: Good evening everyone.

21 All right my -- my name is Amadou -- Diallo. I'm the
22 founder and CEO of B-HiTech, a New York-based
23 technology consulting company that created a platform
24 called MineLogx AI. My background in mining industry
25 exposed me to a challenge that excites -- that -- that

1 exists across many sectors.

2 So data fragmentation, critical
3 information, of thin-spread across multiple systems,
4 reports, spreadsheets, and IOT devices, making it
5 difficult for organizations to make timely and
6 informed decisions.

7 That experience inspired us to build
8 MineLogx AI, an open AI platform that helps
9 organizations connect their data, predict equipment
10 failures, improve maintenance mining, reduce risks,
11 and make smarter decisions.

12 While we started in mining and
13 industrial operations, the same capabilities can help
14 New York's construction infrastructure,
15 transportation, and public sectors become safer and
16 more efficient, cost effective.

17 Imagine bringing together data from
18 sensor maintenance, record inspections, field
19 operations, into single platform that can identify
20 risks before they become failures. This can reduce
21 downtime, improve safety, lower costs, and help
22 organizations make use of resource available.

23 So what makes our approach unique is a
24 commitment to open source technology, unlike expensive
25 proprietary systems often created -- so today we are

1 how to build a partnership with companies like IBM and
2 AWS.

3 These relationship validate the value
4 of the solution. So however, I want to use time today
5 to speak not only about my company, but about
6 minority-owned immigrant businesses across the city.
7 Despite having innovative ideas, strong work ethic,
8 growing markets, and strategic partnership, one of the
9 biggest challenges we continue to face is accessing
10 funding and growth opportunities.

11 Many entrepreneurs are ready to create
12 jobs, attract investments, and solve real-world
13 problems in New York, but they often lack access to
14 capital pilot programs and networks needed to scale.

15 So New York has an incredible
16 opportunity to unlock the potential of
17 immigrant -- immigrants and minority entrepreneurs by
18 creating more pathways to funding public partnerships,
19 and opportunities to test and deploy innovative
20 solutions locally.

21 So what I want to --

22 MR. GASPARD: Amadou, you're at time.
23 If you could just wrap up?

24 MR. DIALLO: Yeah. Yeah. When small
25 businesses succeed, New York's -- New Yorkers benefit

1 through job creation, economic growth, and stronger
2 communities, and their services.

3 MR. GASPARD: Thank you. Thank you.

4 MR. SUAREZ: Hello. My name is Pedro
5 Suarez. I'm the executive director of the Third
6 Avenue Business Improvement District in the South
7 Bronx, the oldest commercial district in the Bronx,
8 and one of the most highly-trafficked
9 business -- business districts in this city.

10 I have a lot to get through, so I'm
11 going to do it quickly. So a few things. One,
12 quality of -- quality of life issues are extremely
13 important to small businesses. Even though that's not
14 something that you typically think of in the South
15 Bronx, we have a huge number of issues, particularly
16 with the opioid epidemic.

17 One thing that I'll point you to is the
18 2023 Comptroller report on the City's handling of the
19 Fair Share legislation, in terms of making sure that
20 facilities related to shelters and substance abuse are
21 evenly distributed across the five boroughs.

22 The Bronx is overly saturated, and that
23 is contributing to a lot of these issues. So I won't
24 go into detail, 'cause I think that report really
25 covers what is needed, to have some accountability

1 around Fair Share.

2 The other thing I'll mention is that
3 there should be an app, or web account to consolidate
4 all of the City's permitting and licensing for small
5 businesses. These days, most businesses have a
6 smartphone. Making that accessible to everyone, in
7 multiple languages, is some low hanging fruit.

8 Public realm investments. We really
9 need more programming in public spaces, particularly
10 plazas, which often become quality-of-life issues.
11 And so there needs to be greater investments there.

12 With DOT, lighting, and street
13 renovations, it is unfortunate that it's usually on us
14 to report issues. These, you know, fixtures belong to
15 DOT; they should be responsible for checking and
16 auditing them. There are too many instances in the
17 Bronx where streetlights are out for months and
18 months, even after reporting them. There needs to be
19 greater accountability around that, which contributes
20 to public safety.

21 Small business emergency fund for
22 financial disasters, fires, flood zones and financial
23 hardship. There currently is nothing of that sort in
24 New York City. Insurance costs have skyrocketed, so
25 revisiting ways to lower risk and mitigate costs for

1 small businesses is important.

2 Working with ConEdison to provide more
3 robust small business support as energy costs have
4 risen; no business should go out of business for that.

5 Streamlining, contracting, and
6 reimbursement for organizations providing critical
7 services as a bid; we receive City funding.
8 Registering a contract can take as long as six months
9 to a year, and it's reimbursement-based. So that's
10 money that we have to spend that we're waiting on.

11 Streamlining the City's MWB contracting
12 process. Currently businesses have to establish
13 relationships with each agency, to learn its protocols
14 and procedures, and navigate dozens of systems.
15 Businesses should be able to navigate one system that
16 is more transparent and user friendly.

17 I'll also say a stronger commitment to
18 integrating entrepreneurship in high school and higher
19 education as a career pathway. Often, people have to
20 navigate entrepreneurship on their own.

21 And then also, reasonable protections
22 for small businesses as it pertains to commercial
23 leases. It's something that needs to be revisited, at
24 least, for our legacy businesses.

25 MR. GASPARD: You're right at time,

1 Pedro.

2 MR. SUAREZ: That's it.

3 MR. GASPARD: Thank you.

4 Commissioners? Questions?

5 Thank you so much for your testimony.

6 MR. SUAREZ: All right. Thank you.

7 MR. GASPARD: Jerry Hyppolite and
8 Gregory Hernandez.

9 MR. HERNANDEZ: Thank you so much. I
10 really appreciate the opportunity to testify. My name
11 is Gregory Hernandez. I am a business owner in the
12 Bronx. I'm also a poll maker. I started a production
13 company in 2019, the year before the pandemic. We're
14 MBE Certified, and a DOE vendor.

15 The last year, anecdotally, I've seen
16 many of my fellow small business owners close, due to
17 myriad of issues, commercial lease, cash flow, things
18 of that nature. One of the major things that have
19 been going on with my business is also AI,
20 specifically in terms of competition.

21 AI is a really great tool to help small
22 businesses, but in the sense of creating content that
23 we create, there's a huge concern, specifically
24 dystopia in terms of filmmaking, and also production.

25 Specifically when it comes to contract

1 and bidding, I want to, essentially, propose, how can
2 we regulate AI, in the sense of training, potentially,
3 procurement officers, to make sure that content that
4 is created during the bidding process is actually
5 created by that particular individual or that business
6 entity, and not created by AI, to, essentially, make
7 sure the playing field is leveled.

8 Seeing contractors specifically bidding
9 on other MBE-certified contracts, specifically using
10 drone and aerial footage that is not created by them.
11 So is there something where we can legislate, or
12 regulate, and inform and teach people how we can see
13 what AI content is actually out there, and being
14 masqueraded or used as their own creation.

15 And then secondly, I work with a lot of
16 us other small businesses, non-profits, bids. I work
17 with Pedro Suarez's bid; he's a current client of
18 mine, and I agree fully on the sense of
19 entrepreneurship.

20 I've hired students in the Bronx as
21 independent contractors, and interns, and temporary,
22 but I've never hired an individual from the Bronx as a
23 full-time employee. So secondly, I would like to
24 discuss cash flow.

25 It's been discussed about contracts.

1 It's one thing to be eligible for a contract, but can
2 you afford a contract, to be able to wait X amount of
3 months, 12 months to a year, to get paid? And I think
4 it's something where we need to really end solo
5 ownership.

6 You shouldn't be running a business by
7 yourself. If there's a way where we can have an
8 infusion of funds for payroll, to help us,
9 specifically businesses in good standing, let's say,
10 three year tax returns, that have worked with
11 colleges, universities, and high schools as interns
12 and have them as job sites, SYEP, and show that we are
13 in good standing.

14 Perhaps there's something where we can
15 get an infusion of funds to then pay a high school or
16 college graduate, or somebody who's completed a CT
17 program, to work for my company, work for a small
18 business.

19 So that way we're not training, each
20 cycle, new and new interns. We can have growth, and
21 essentially double the size of my business, 'cause I'm
22 operating as a solo --

23 MR. GASPARD: Thank you so much.

24 MR. HYPPOLITE: I want to thank you
25 all. My name is Jerry Hyppolite. I'm the chief of

1 staff and head of government affairs at Housing
2 Solutions of New York. Housing Solutions of New York
3 is a Bronx-based nonprofit dedicated to ending
4 homelessness.

5 I'm here today to really not just speak
6 to our work, but we have over 30 sites across the five
7 boroughs, predominantly within the Bronx, serving over
8 7,000 -- I believe over 7,800 clients, including 1100
9 children.

10 Really speaking to, simply as a
11 non-profit, we sit in the gap between the government
12 and community. And what that typically looks like, it
13 really speaks to the breadth of this conversation. So
14 I come with three recommendations.

15 The first one is really strengthening
16 the coordination across different City agencies. With
17 Housing Solutions of New York, we deal with City
18 agencies, and some of the things you might have heard
19 are true line across different testimonies, whether
20 it's DOB, FNY, DOH.

21 What tends to happen is we have
22 different reporting systems, different platforms,
23 different timelines, but many of them asking for the
24 same information. That causes delays, it causes
25 confusion, and it distracts from us doing the work,

1 getting caught up in the bureaucracy, as opposed to
2 our service delivery.

3 And so really strengthening one
4 government so that where there can be shared
5 integration, and shared platforms, so that we can
6 reduce the redundancy of the work.

7 The second recommendation really speaks
8 to modernizing, and I'm going to be tactful on how I
9 say this, modernizing our procurement and payment
10 processes. I'm not going to sit on the payment
11 processes; I think that's been lifted enough, but I
12 will speak on the procurement.

13 First off, total shoutouts to PASSPort.
14 If anyone's in here, has been in government, you
15 already know PASSPort. I've been here long enough to
16 know that mods didn't exist ten years ago. So there's
17 been a lot of improvement, getting into the digital
18 environment that we're in right now.

19 But there's still barriers, whether
20 it's accessing our contracts, registration needs, as
21 well as timely payments. A lot of times, what that
22 looks like in real time for individuals like us who
23 serve clients directly, we lose subcontractors.

24 That's the short of it; right? And
25 this is being able to provide workforce development,

1 youth services, mental health. They can't wait as
2 long as we can wait, and work floating contracts. And
3 so being able to modernize the systems so that, going
4 back to the first recommendation, we're not
5 duplicating work.

6 And then the last recommendation is to
7 reducing the duplication of things. A lot of the
8 different places that we submit are asking for the
9 same thing, just in a different format. And so where
10 there can be shared platforms, where we can have
11 integration -- I'll say continued integration in
12 PASSPort; it really allows us to move from the actual
13 bureaucracy to the impact that we actually came into
14 the job to do.

15 So with that, I say thank you. That's,
16 pretty much, it.

17 MR. GASPARD: Thank you, both. We have
18 a recurring theme here about integration and how we
19 use technology to streamline the bureaucracy in ways
20 that can pay real dividends for small business owners
21 and and community nonprofits.

22 So appreciate your testimony and I
23 appreciate something that you just did. You
24 recognized comments that have already been read to
25 testimony by others, and you streamlined your own

1 presentation. And you went right at your chart
2 recommendations.

3 Those of you who have yet to testify,
4 please take advantage of the fact that you did not
5 have to go first. Look at your testimony. Three
6 minutes may seem like a -- you know, lengthy period of
7 time. It's really not.

8 I'd ask you to really think about
9 the -- about the elevation of the powerful
10 recommendations that you're making. You might
11 actually want to start there, and then move to the
12 rest of your testimony.

13 It might be helpful for you, and for
14 The Commissioners, as well. But thank you for your
15 testimony.

16 Questions please?

17 MS. PINNOCK: Yes, my question is for
18 Jerry. So I know that you, you know, talked about
19 PASSPort, so that was great. You talked about
20 modernization, and you gave the example of having this
21 ability to see a subcontractors, and having access to
22 contracts.

23 So are -- is your recommendation that
24 PASSPort be built upon, because the -- the foundation
25 of -- of the system is good, and you want us to, kind

1 of, just create more visibility? But what's the
2 specific recommendation, related to modernization of
3 PASSPort?

4 MR. HYPPOLITE: You actually hit on the
5 head, to continue to build upon it. I think it makes
6 a lot of -- I think it works, right now. I can use a
7 very specific example of PASSPort. There's a lot of
8 things that -- in PASSPort; there's a vault section,
9 but that vault section doesn't connect back to your
10 contract.

11 So if you have multi contracts, you
12 still have to go to the vault, versus whatever that
13 one document -- let's say it's a COI -- can cut across
14 the other contracts, assuming it's for the same site.
15 But you have to continue to duplicate the same thing.

16 MS. PINNOCK: Got it. So it's like it
17 doesn't provide the end-to-end functionality?

18 MR. GASPARD: Correct.

19 MS. PINNOCK: Got it. Thank you.

20 MR. PENJABA: So you'll forgive me;
21 I've never used PASSPort. I have no sense of what the
22 vault is. But this -- this interaction that we just
23 had, and I -- I say this to the -- to the executive
24 director of this Commission.

25 It probably would be useful, before we

1 get to the final public hearing, to receive a
2 presentation from some of the City -- City agencies
3 about some of these platforms. I think would be
4 useful for The Commission.

5 We'll ask stronger questions, and we'll
6 have, I think, a better sense of some of the
7 challenges that you and so many others are -- are
8 encountering.

9 I appreciate that you recognize the
10 progress that's been made, but even PASSPort feels
11 probably, the way you described it, as if it may be a
12 decade in the past, still.

13 MS. RIVERA: Mr. Chairman, I love that
14 suggestion. I think it would be really good, before
15 we end. That presentation should be done -- public
16 hearing --

17 MR. GASPARD: Yes, that's what I meant.

18 MS. RIVERA: Very often, they will
19 say -- I mean, it's just life, but they'll say no;
20 you'll get this person testifying how well it works.
21 And you have seven people in the audience saying it
22 doesn't.

23 MR. GASPARD: I -- I have several
24 decades of being corrected and improved upon by Ruth
25 Messinger. So I did mean for a public -- presentation

1 for public consumption.

2 Thank you, both.

3 Sarah Wilson and Belkis Lora.

4 MS. LORA: Thank you. Good evening
5 everyone. And my name is Belkis Lora. I am a
6 founder; I'm the CEO of a business. The business we
7 have is called Grand Slam. It's a banquet hall
8 business. It's a family business that we've been
9 there for 18 years.

10 We're located at 478 East Tremont
11 Avenue. As well, we have another location in
12 Manhattan, at 145th and Broadway. Beside all the
13 issues that we -- or the challenge that we have,
14 according to the rent, the insurance, everything.

15 But one of the thing that I would like
16 to speak today about it, is the parking -- the lack of
17 parking. And I understand we are in New York City,
18 but the thing is, for example, us, we even requested
19 to the DOT to give us, like, a loading zone for the
20 business, on the block.

21 But of all the other people, they not
22 respecting that -- that sign. And we getting, like,
23 for me it's like another rent, now, with all the
24 parking that I had to pay, with the -- that give
25 ticket to our car.

1 We have a -- a commercial parking -- I
2 mean, commercial business, a commercial insurance for
3 our big car, because we have, you know, a lot of
4 decoration, and items that we need to move. They give
5 us ticket, every two minutes, every five minutes.

6 No matter that you go and fight for
7 the -- for the tickets, they see that we are loading,
8 they see the pictures, they see that the space that is
9 supposed to be for the loading is full with regular
10 car -- car there.

11 And they not taking, like, giving
12 tickets to those cars, doing anything. They saying to
13 me, when I go to the court and try to fight the
14 ticket, they said that it is -- it's my responsibility
15 to call the police department when I see cars there,
16 to come and move the cars.

17 So I don't think that should be my
18 responsibility. They should come, you know, move the
19 cars. It's becoming like a another rent to us,
20 because they don't -- you know, it's the boss that is
21 giving us a ticket, so it no matter two minutes, three
22 minutes.

23 And the thing is that they see on the
24 picture, they see our people loading the car,
25 unloading the cars. It's not like the car is parking

1 there. We do even have a parking lot, because we do
2 have a warehouse, like, two blocks away.

3 But when we need to take out the
4 merchandise, we need to have the -- the car -- the car
5 there. So that's one of the big issues that is, right
6 now, with us.

7 Another thing is that, besides that I
8 have a business, we have a foundation, where we help a
9 lot of youth. We have a indoor batting cages, a big,
10 nice space for the kids in the community. And one
11 thing that I would like to ask for help is that the
12 City could be a little bit more clean.

13 The streets are so much dirty. I even
14 had to -- beside that the -- all the programs that I
15 do with the kids, I have to take some days with the
16 same kids that goes the youth, and go out and clean
17 the streets.

18 We go out, we clean the streets, and
19 the parking -- you know, the parks. We do base
20 one -- so -- and before we play we, have to clean the
21 parks. So on the street -- also, we go on the street,
22 because that's one of the thing that I'm trying to
23 teach our youth, to try to keep, you know, our city
24 clean.

25 Because I think we deserve to be in a

1 clean city. So basically this is my two points that I
2 have. I wish that, at least when I go to file the
3 parking tickets, at least that they could do something
4 for us.

5 But sometimes I go, and no matter that
6 it's \$3,000 at parking tickets, they -- they did that
7 for me, like \$800 -- I mean \$80. Not \$800. I wish
8 it's hundred. But it -- it's really affecting our
9 business.

10 MR. GASPARD: Thank you.

11 MS. WILSON: Yeah. I am not a small
12 business owner. I want to actually speak about the
13 foster care system. I'm a former foster parent, and I
14 believe that ACS is extremely inefficient, and
15 ineffective as a City agency.

16 And I think there's a huge human cost
17 to the foster children who are the most vulnerable,
18 and amongst the most vulnerable, and underserved New
19 Yorkers, in my opinion.

20 And so what I'm going to say is mostly,
21 you know, anecdotal, and I'm going to keep it just
22 anecdotal, very specific. But I do understand that
23 one in five children going to foster care come in
24 under one years old.

25 So I'm particularly concerned with the

1 very youngest children, because also those very
2 youngest children, often, because of the way the court
3 system works, they're there for three to five years,
4 from -- often coming in in infancy.

5 And the problem is that, basically,
6 these children, the -- the goal is reintegration,
7 which is a great aspiration. I believe it should be
8 described as an aspiration, rather than a goal.
9 Because by thinking of as a goal, a lot of time goes
10 by, in which the child often bonds to the foster
11 parent, naturally, because the time is going by with
12 the court case, while the parent's working their plan.

13 It's all done with the best of
14 intentions, but it is not working for the children.
15 It's not child centered, at all. Everyone says it's
16 child centered, but that's the last thing that it is.
17 And it -- it must be. It has to be.

18 And my -- what I would suggest, in
19 terms of policy, is that there should be some kind of
20 legal mechanism, given that it takes so long, is if a
21 child comes into care, say, before the age of two, and
22 stays in care for more than two years, there should be
23 a legal mechanism to ensure visitation with that
24 foster family.

25 Just visitation. Reunification is

1 fine, and -- and, you know, is ideal; it's just that
2 this push for reunification at all costs, that part is
3 often harming children. I also think there should be
4 research to determine how many children come back into
5 the foster care system.

6 Anecdotally, it's an awful lot. A lot
7 of the reunifications break down, and the foster
8 parents are no longer available, so the kids come back
9 into foster care, and go on for years. It can be nine
10 years before they have permanency, and they're
11 bouncing around different foster homes.

12 This is incredibly inefficient.

13 MR. GASPARD: I'm sorry. Did you say
14 nine years?

15 MS. WILSON: I mean, that's just off
16 the top of my head, but it -- because the case starts
17 again. So the reunification breaks down after the
18 kid's been there for five years. Maybe it breaks down
19 after two years. The kid's back in foster care, and
20 then there's another lengthy process.

21 And this is way more common than it
22 should be. And basically, I think that the two
23 things -- two recommendations is one, what I was
24 saying about some mechanism for visitation.

25 MR. GASPARD: You're right at time, so

1 be succinct.

2 MS. WILSON: But my last thing is
3 research into how many children actually come back
4 into care, and that should be considered, in terms of
5 whether reunification is successful.

6 MR. GASPARD: Thank you for that
7 heartfelt testimony.

8 MS. RIVERA: Thank you for your
9 testimony. Two things. First of all, one of the hopes
10 of some of us on this Commission, maybe all of us on
11 this Commission, is when we get suggestions that do
12 not seem to be charter-relevant, we will find ways to
13 convey those to the agencies.

14 In this case, although I don't know her
15 personally, The Commissioner in charge is somebody who
16 spent a life in adoption and foster care. And I think
17 that will make a big difference in the system. I'm a
18 social worker.

19 And second of all, thank you for your
20 service as a foster parent.

21 MR. GASPARD: Further questions?
22 Thank you so much.

23 MS. WILSON: Okay. Thank you.

24 MR. GASPARD: Marcus Khan and Mimi
25 Turner.

1 MR. KHAN: Thank you, Commissioners for
2 sparing us your evening.

3 And thank you, for everybody behind me,
4 for also doing the same.

5 Thank you for the opportunity to
6 testify today. My name is Marcus Khan, and I'm a
7 Bronx resident and a student of the Colin Powell
8 School for Civic -- at City College, at Union.

9 My observation of the inefficiencies of
10 City government lie in -- in the -- in -- in the
11 balance of long-term and short-term prevention of
12 issues through funding.

13 It is a delicate balance that -- that's
14 trying to be understood through the budget
15 negotiations happening for the City, right now. And
16 while government officials want to stop issues
17 affecting our communities, immediately, it feels that
18 long-term prevention is not being considered as
19 disastrous as it really is.

20 Systemic inequalities affect minorities
21 across the five boroughs, and they need powerful and
22 innovative ideas to be deconstructed, and solved. Ad
23 they aren't to be taken lightly.

24 I believe that as a city, we're not
25 looking to deconstruct the systems of the past that

1 continue to force minorities in perpetual struggle and
2 inequalities. Imagine an older person falling in the
3 shower. What the City does is give funding to
4 hospitals to support them.

5 And while that would be considered a
6 short-term preventative measure, a long-term
7 preventative measure would be putting shower mats in
8 the shower, so nobody ever falls again. So we need to
9 stop the fall before it happens, or else we can't be
10 surprised when we're in the hospital.

11 Issues like gang violence, or
12 homelessness, or bad grades are so strongly connected
13 to housing insecurity and food insecurity. By waiting
14 and waiting to solve those issues, the City becomes
15 responsible for it existing in the first place.

16 All of what I said needs to be
17 considered when thinking about how to reduce spending
18 in government, create long-term solutions to systemic
19 racism, and to show up in the ways that New Yorkers
20 need in our modernized world.

21 And what long-term solutions look like
22 are community land trusts; secure, long-term, safe,
23 and affordable housing; are more supermarkets to stop
24 food deficits; or after school programs for students
25 to engage with each other in meaningful ways.

1 There are already people in groups,
2 doing the work; groups like Mott Haven and Port Morris
3 Community Land Trust, or legislation like COPA, or
4 Safer Homes are just some examples of those. And so
5 that's --

6 MR. GASPARD: Thank you so much.

7 MS. TURNER: Hi. Thank you so much for
8 the opportunity to present. My name is Mimi Turner,
9 and I'm the senior small business advisor at Women's
10 Housing and Economic Development Corporation,
11 otherwise known as WHEDco.

12 We're a community development
13 non-profit based in the South Bronx. For more than 30
14 years, WHEDco has served the Bronx communities through
15 an integrated approach that combines affordable
16 housing, social services, economic opportunity, and
17 community wellbeing.

18 We work directly with small business
19 owners, and we help them navigate all of the
20 regulations, access financing, strengthen their
21 digital presence, and explore cooperative ownership
22 models that build shared prosperity and generational
23 wealth.

24 We don't do this work alone. The New
25 York City Department of Small Business Services has

1 provided critical support that has enabled our
2 organization, like WHEDco, to serve as a trusted
3 neighborhood partner.

4 And we've also worked collaboratively
5 with New York City Economic Development Corporation,
6 elected officials, and other stakeholders in the City
7 and State level to strengthen the opportunities for
8 small businesses throughout the Bronx.

9 This is where the work of local
10 development corporations like WHEDco come in. We
11 provide community-centered strategies that encourage
12 essential local entrepreneurship, and inclusive
13 economic growth to strengthen the neighborhoods.

14 So we have three asks. The first one
15 is we urge the City to sustain and expand investment
16 in community-based local development-focused
17 organizations like WHEDco -- like us, which serve a
18 trusted neighborhood partners day in and day out, for
19 small businesses.

20 I work directly with small businesses,
21 on a daily basis, and access is difficult. There's a
22 lot of hurdles, from business licenses, awning
23 licenses, commercial lease problems. And even now,
24 there's new gate regulation which is coming up, and
25 there's going -- it's going to be strictly enforced.

1 Half of the businesses aren't even aware of that
2 happening.

3 So the small businesses we support are
4 crucial to our neighborhoods, and are owned by women,
5 and/or you know, black and brown people from all over
6 the world. So we urge you that we need these
7 services, and they're vital to ensuring that
8 the -- the access, the information and the tools to
9 keep their businesses open, generating local jobs.

10 Our second ask is we call the City to
11 prioritize cooperative ownership models as an economic
12 development strategy for small businesses, like
13 succession planning, and workforce development. The
14 recent Bronx CEDS economic summit, and the launch of
15 the Bronx People's Federal Credit Union demonstrates
16 exactly what community ownership can achieve in
17 building wealth, financial wellbeing, --

18 MR. GASPARD: You're at time.

19 MS. TURNER: Oh, shoot. I have one
20 more -- one more. Okay. And the third ask evaluates
21 food access initiatives, including the FRESH program.
22 And we ask that future investments go beyond simply
23 attracting operators; we need affordability, quality
24 jobs, workforce development, local procurement, and
25 pathways for local ownership.

1 MR. GASPARD: Thank you. Thank you,
2 both.

3 Questions? Commissioners?

4 MS. TURNER: Any questions?

5 MR. GASPARD: No questions. Thank you
6 so very much.

7 MS. TURNER: Thank you so much. Sorry.

8 MR. GASPARD: Don't apologize. It was
9 great. It was very helpful -- incredibly helpful. I
10 I'm sorry that I -- that I pressed you. It's only
11 because we're doing everything we can to get as much
12 testimony as -- as possible before 8 p.m.

13 Janessa Jewels and Lamar Whyte.

14 MR. WHYTE: Hello, Commissioners.
15 Thank you for taking the time out to hear from all of
16 us. I really appreciate it.

17 So over the last 13 years, I worked in
18 healthcare, real estate, non-profit organizations, and
19 technology. One thing that has consistently stood out
20 to me was that no matter the industry --

21 MR. GASPARD: Can I ask you to just
22 state your name for the record --

23 MR. WHYTE: Oh, I'll --

24 MR. GASPARD: -- your testimony --

25 MR. WHYTE: Will do.

1 So my name is Lamar Whyte. I -- I
2 actually was going to get to that part, but it's okay.
3 My name is Lamar Whyte. So no matter the industry,
4 people often spend more time navigating systems than
5 solving problems.

6 I've seen patients and providers buried
7 in administrative processes. I've seen community
8 organizations spend valuable time on paperwork,
9 instead of helping people. I've seen entrepreneurs
10 and small businesses struggle to navigate requirements
11 that make it harder to bring good ideas to life.

12 As I said before, my name is Lamar
13 Whyte. I'm a Bronx resident, a senior inpatient
14 medical coder, a licensed real estate agent, a
15 software developer, and the founder of the Quality
16 Time Network, along with the Quality Time Network
17 Foundation. And, I mean, if you can't tell, I'm also
18 Jamaican, clearly, 'cause I have a million jobs;
19 right? So.

20 So rather than simply complaining about
21 these challenges, I've spent years building solutions.
22 One of those solutions is a civic technology platform,
23 focused on helping communities connect people with
24 resources and opportunities while reducing
25 administrative barriers and increasing transparency.

1 Listening to this Commission's work
2 tonight, and hearing the discussions around reviewing
3 the City's charter to reduce bureaucracy and improve
4 government efficiency, it sounds like we're all trying
5 to solve the same problem, which is helping systems
6 work better for people that they're supposed to serve.

7 So my question is this. For residents,
8 community organizers, and small businesses, local
9 innovators, et cetera, who have already built
10 potential solutions to these challenges, what is the
11 best path to connect with the right City stakeholders,
12 and explore pilot programs that could eventually
13 inform policy, and improve how services are delivered
14 across New York City?

15 And are there opportunities through
16 this charter review process to create clearer pathways
17 for those solutions to be evaluated, tested, and
18 implemented? Thank you.

19 MS. JEWELS: Hi. My name is Janessa
20 Jewels. I'm a small business owner here in the South
21 Bronx, and also an analyst. And one of the things
22 that I wanted to bring forth to you guys about driving
23 efficiency is, kind of, doing an audit of all of the
24 New York City government websites.

25 So I think that is one of the hugest

1 issues that many residents and federal -- or
2 government workers face, trying to navigate that
3 system because there's such a dense web of different
4 sites that we don't really know.

5 MR. GASPARD: Sorry. I'm -- I'm not
6 confident that your microphone is turned on.

7 MS. JEWELS: Oh.

8 MR. GASPARD: Could you push the
9 button?

10 MS. JEWELS: Is that better?

11 MR. GASPARD: Oh, there. Thank you.

12 MS. JEWELS: Sorry. I was just --

13 MR. GASPARD: Apologies.

14 MS. JEWELS: All right. Should I start
15 over, or you got me? All right. How much -- how am I
16 for time?

17 MR. GASPARD: Don't worry about it. I
18 have you.

19 MS. JEWELS: All right. No worries.

20 Okay. So basically, there's a really
21 dense web of all these different sites, that the whole
22 of New York City is working off of. And I think that
23 there are redundant sites. There are dead links.

24 Sometimes you get to a site, and then
25 the contact information isn't right, or you try and

1 call a number, and it's out of service. And that ends
2 up causing more pressure on, like, 311, and all the
3 governmental workers.

4 Imagine you are about to lose your
5 housing, and you're trying to find resources to help
6 you navigate that process. And you get to a list, or
7 you go all the way to the Bronx Courthouse, and you
8 get their information, and every single number on that
9 list is out of service; right?

10 How frustrating is that? So maybe an
11 audit of all of the different agencies and department
12 sites could be something that would be a low-cost way
13 to address that issue. And it would also end up
14 costing less, because it would require fewer man hours
15 to answer all of the many questions that come up, and
16 the calls that come through 311 every single day.

17 And then as a small business owner,
18 operating in the cannabis space, one -- like, trying
19 to get off the -- trying to get off the ground has
20 been super long, super expensive, super stressful.
21 And then, you finally start getting ready to go to
22 market, and then you have one more hurdle, which is
23 you have to go through a delivery entity, like a
24 distributor.

25 And that makes sense if you are doing

1 thousands and thousands, you know, of units of
2 products. But when you're small, and you're just
3 getting started, that's just another expense that you
4 have to add to the toll. So I would love an
5 exemption, you know, just being completely honest,
6 plugging for myself.

7 And then, another thing, final point,
8 piggybacking off of what one of the individuals was
9 speaking about earlier, with automatic voter
10 registration, and the low voter return that we
11 experience here in New York City; we're not going to
12 get AVR in New York City, obviously.

13 But one of the things that I think is
14 amazing about New York City is that you are allowed to
15 register -- or New York State -- you're allowed to
16 register to vote online. I think it's more so an
17 issue of communication, that people just don't know
18 that this is part of the process, and not so much that
19 people don't want to register to vote.

20 Like, how can you make it easier for
21 the many extremely-busy people of New York City to
22 gain access to that? And keeping that in mind, the
23 marketing push should be "Why should we care about
24 voting?" and "The personal is political." And those
25 are my points.

1 MR. GASPARD: Thank you so much for
2 those excellent points.

3 MS. JEWELS: Thank you.

4 MR. GASPARD: Commissioners?
5 Questions?

6 MR. LONGANI: Quick question, Chair.
7 Have you looked at the SBS website
8 recently? I know when -- when we were in City Hall,
9 there was a lot of effort to modernize the SBS
10 website, and maybe especially in the aftermath of
11 COVID, or during COVID.

12 Has that website, in particular, you
13 know, the problems you identified, dead links,
14 confusing website duplication, is the SBS website,
15 sort of, an example of that -- about small businesses?

16 MS. JEWELS: I'm going to be honest. I
17 haven't looked at it terribly recently, but when I've
18 used it, I haven't had many issues with it. The SBS
19 has, like, a little template that's been helpful for
20 cannabis businesses, and they've been very responsive.

21 But I think overall, the rest of it has
22 been, kind of, all over the place. Also, you guys are
23 looking for -- to help out with efficiency --

24 MR. GASPARD: You know, I have to say
25 that self-advocacy, and the hustle is required to get

1 your New York PASSPort. So we can appreciate --

2 Thank you, both.

3 MS. JEWELS: Have a good night.

4 MR. GASPARD: Maria Yanelli Velendez
5 Veralta [ph], and Mamadou -- Diallo [ph].

6 MR. SUAREZ: Evening, everybody.

7 Hi. My name is Mamadou -- Diallo. I'm
8 the president of the Guinean community in New York.
9 It's a non-profit organization that stands to advocate
10 for Guineans living within the state of New York.

11 Thank you for the opportunity, being
12 here in front of you to talk about our daily basis,
13 and needs. My community here, especially in the
14 Bronx, I have lot of concerns, but these concerns are
15 common to everybody New Yorkers, such as housing and
16 small businesses.

17 Most of us do have small businesses in
18 the restoration, the general stores, and others. But
19 we do have concerns about fundings, or getting
20 opportunities of securing investments, looking at how
21 everything -- all the prices are going up, and people
22 tend to have lot of difficulties to get things
23 together.

24 And someone with a small business, not
25 only he or she's struggling alone, or by himself, to

1 get things together, but the community, or the people
2 which in the City also do have those issues. So if a
3 bread used to cost a dollar, and people already having
4 issues, or problems getting money, and tomorrow, that
5 same bread cost \$2, and when you go to the store,
6 people say, "Oh. These prices are too high," but the
7 owner also pay high to get these.

8 And people don't have enough to get by.
9 So most of us who have those small businesses are
10 really, really struggling. And the access to funding,
11 I might say, is very limited to us. I really, you
12 know, asking you to -- to consider that aspect.

13 And also, an example that really came
14 to the table during this migration that recently
15 happened, most of our people were in shelters, and
16 many concern that came back to us was, for example, on
17 the food side; the food that they were getting, they
18 were not used to it.

19 We do have business owners that will
20 have restaurants, and we do try to get some of those
21 contracts, so that we can deliver food in the
22 shelters.

23 MR. GASPARD: Mamadou, you're at the
24 end of your time.

25 MR. DIALLO: And it was not possible.

1 So we really want you guys to really take a look at
2 those aspects, so that we can have the same equal
3 opportunity as others. Thank you.

4 MR. GASPARD: Thank you. Thank you.

5 Questions, Commissioners?

6 Thank you so much for your testimony.
7 I -- I will assume that Ms. Peralta is no longer with
8 us, and so I'll invite Sajo Bah and Aneesa Waheed to
9 join us.

10 MR. BAH: Thank you very much.

11 My name is Bah Sajo. I'm the broker
12 owner of real Estate. Thank you for the opportunity
13 to testify here today. What is concerning me, very
14 much, is not me alone; it's a general for all
15 the -- the people that I do business with.

16 I own a -- a small business, named City
17 Builder Development Corporation, and I also own the
18 real estate company named Bah Real Estate. So
19 I -- what I do, in one part, is to buy, fix, and flip.

20 What is concern me the biggest, when we
21 apply for a permit to -- to renovate the property, we
22 make the plan, we submit it, and the plan examiner
23 look at it, and make an objection.

24 So we come back with -- we correct all
25 the objection that the examiner bring to the table.

1 When we come back to meet the plan examiner the next
2 time, and they come with another objection. So why
3 don't you tell me what you need in one time, when I
4 submit it to you? You don't have to make me go back
5 and forth.

6 Why? Tell me one time. But if you
7 tell me what you need, and I bring it, so why you have
8 to come back with another thing, and you tell me,
9 "This wrong"? In the meantime, we take a hard money
10 loan from private money lender.

11 We pay a 12 percent interest rate. We
12 have a six-month loan. So every single day, our money
13 is shrinking. The little profit we make, by the time
14 we finish the one small application to upgrade
15 bathroom, or to reno a property, by the time we get
16 this plan approved, we already pay hard money lender
17 all the profit. Why?

18 We don't ask the City to help us to get
19 money out of your pocket to give it to us. But we ask
20 you to talk to your people who working for the City,
21 to consider small business people. Give us one
22 objection. When we fill what that objection, and then
23 give us approval, so we can go do our work. Number
24 one.

25 Number two, we buy a -- a destructive

1 property, that is an a mess. When we finish fixing
2 this property, we have, sometime, the -- we have
3 a -- a violation, HPD violation with no heating
4 hardware. We renovate the whole property. We have a
5 everything working when we apply for -- for HPD to
6 come and do inspection to remove that violation, they
7 take it three, four months to just come and inspect
8 that we have a heater hardware.

9 So I have a big concern about that.
10 It's not much time for me to express my feeling, but
11 I'm very angry. And when -- when it come to that, I
12 am extremely angry. This not me alone; for the entire
13 similar business people who do business -- do what I
14 do. Thank you.

15 MR. GASPARD: Thank you. Your
16 frustration is well expressed, and it's -- and it's
17 received, as well. Thank you.

18 MS. WAHEED: That was really good.

19 MR. BAH: Thank you.

20 MS. WAHEED: Good evening. My name is
21 Aneesa. I am the founder of Tara Kitchen, a boutique
22 Moroccan restaurant group, and a proud, certified New
23 York City MWBE business. First of all, I just want to
24 say, as -- as someone who literally drew a workflow
25 chart for my husband and kids at home to do dishes,

1 this Commission is my wildest fantasy coming true.
2 Very excited to be here.

3 A lot of the stuff that I wanted to
4 talk about has already been brought up. As an MWBE
5 business, procurement, certification, websites,
6 different uploads, downloads, payment -- all of that
7 stuff, so I will not go over that again.

8 But that definitely needs a overhaul.
9 It seems like those sites were coded by Adam and Eve.
10 I think it's time we brought them into the AI age,
11 especially being New York City. So I don't want to
12 talk about that.

13 But I do want to bring up, within the
14 MWBE system, for a small mom-and-pop business like
15 mine, I don't necessarily qualify to do the large
16 procure procurement jobs and bids that actually come
17 out through PASSPort and Kroll and those kind of
18 things.

19 So I'm really interested in micro
20 purchasing, and if that is something that could be
21 made transparent, and something more accessible to
22 small businesses like myself. It's really the
23 difference between us surviving and going out of
24 business.

25 So that is my recommendation today.

1 That process has been very convoluted. It's not a
2 transparent process. And I'm talking about purchasing
3 below the \$25,000 mark. It really could be a game
4 changer for independent restaurants with this current
5 economy, and the current softening of the consumer
6 market, doing stuff for the City, box lunches,
7 breakfast meetings, what have you.

8 But for -- for over a year and a half
9 I've been trying to do, that and with zero success.

10 MR. GASPARD: Thank you. Thank you,
11 both, for your testimony and thank you for modeling
12 best practice. You finished with two minutes left
13 because you recognized --

14 MS. WAHEED: I can go -- I can go on.

15 MR. GASPARD: No, you recognized that
16 things were already said. You wanted to get right to
17 your recommendation, which should be really about you.

18 Questions from The Commissioners?

19 MR. PENJABA: What kind of goods and
20 services were you talking about?

21 MS. WAHEED: Well, particularly for
22 a -- from a restaurant perspective, breakfast
23 meetings, small parties that you guys might be having
24 in offices. Every time I talk to anybody in the City,
25 specifically for micro purchasing, what I'm told is,

1 "We don't order food," which I don't think is true,
2 because if you go to Checkbook and look at all the
3 procurement, you can see food is being ordered, and
4 most often, food is not being ordered from an MWBE
5 business.

6 So you know, breakfast, lunch, small
7 parties, retirement parties, what have you. I do want
8 to make a comment about SBS. I do think that the
9 website is very useful. The SBS staff has been
10 extremely useful. I use them so often. They made me
11 their poster child. So I do think that, you know, SBS
12 has been doing a wonderful job.

13 MR. GARRIDO: There's a program I might
14 refer you to.

15 MS. WAHEED: Okay.

16 MR. GARRIDO: Which is -- it's
17 a -- office contract. So we can talk later.

18 MS. WAHEED: Amazing.

19 And visit the restaurant.

20 Yes, and please, everybody, visit the
21 restaurant. We're walking distance from City Hall.

22 MR. GASPARD: Thank you.

23 MS. RIVERA: What's your address??

24 MS. WAHEED: 253 Church Street.

25 Can the press get that? Tara Kitchen,

1 253 Church Street.

2 MR. GASPARD: Okay. We're going to
3 come to a tasting. Thank you. Thank you so much.

4 MS. WAHEED: Thank you. Great. I'm
5 very excited for this Commission.

6 MR. GASPARD: Thank you, both.

7 MS. WAHEED: Thank you.

8 MR. GASPARD: Mamadou Diallo, Demaris
9 Sumadiqui.

10 MS. WAHEED: Hi. Mname is Demaris
11 Sumadiqui, and I'm the founder of Labor First Group.
12 Labor First Group, we help small businesses get
13 funding, but my concern today is to bring out the SBA
14 loan, how the City can help small businesses get those
15 loan, very, like, easily.

16 I cannot say easily, but it's very hard
17 for small businesses to get that. Now, because I have
18 a lot of people who apply for funding, but they all
19 ask for SBA, which I offer SBA, but to -- this loan,
20 when we apply, is already denied -- client.

21 Like 50 percent, like, the average of
22 people who get those funding now, is very low. And
23 the -- the people who ask for it is, very high -- but
24 the approval is very, very low. And that's my concern
25 today.

1 Because why I'm telling that? We have
2 all those small businesses, fighting to build their
3 business. We offer some loan, with high interest, but
4 some people cannot, like, offer those kind of -- of
5 loans, like, with -- with banks. Like, the regular
6 bank that do charge than 25 percent, and those small
7 businesses cannot afford, at all.

8 And also, my second concern is the
9 startup businesses. I have a lot of cases, people
10 coming to me, they want small -- they want start the
11 business, but they don't have, like, enough income.
12 And we put all those data to give them the
13 funding -- for the best funding, for me, is the SBA
14 loan, but it's very hard to get.

15 Thank you.

16 MR. GASPARD: Thank you.

17 MR. DIALLO: Hi, everyone. My name is
18 Mamadou Diallo. I'm a business owner. I'm director
19 deputy of the Guinea-USA Chamber of Commerce, right
20 here. And first, we would like to thank you New York
21 City Mayor office organization, to important meeting,
22 and giving small business honor to opportunities to
23 share their experiences and concern.

24 The Guinea-USA Chamber of Commerce is
25 non-profit business organization dedicated

1 to -- supporting, and connecting Guinean entrepreneur
2 and professional living in the New York and across the
3 United State. Today I have only three question,
4 because I'm not business owner.

5 The first question I'm going to give
6 is, what specific program does New York City current
7 offer to help immigrant owner small business grow and
8 succeed? And the second question is, how can small
9 business owner access grant, low-interest loans, and
10 financial assistance program provided by the City?

11 And the third question I have, because
12 my organization need this, very important for that,
13 the third question is what support is available for
14 entrepreneur who face language when navigate
15 government services?

16 And the last question is, are there
17 program that help small business obtain City contract
18 procurement opportunities? This is my question to
19 give you, man. Thank you so much for that.

20 MR. GASPARD: Thank -- thank you.
21 Thank you so much. And we will have the staff of The
22 Commission follow up with you, on the side of this
23 meeting, on your questions. Yes, those programs do
24 exist.

25 MR. DIALLO: Okay.

1 MR. GASPARD: And they'll be able to
2 give you the direction that you are seeking.

3 MR. DIALLO: Okay.

4 MR. GASPARD: Any questions for our
5 commissioners?

6 MS. WYLDE: Just -- was -- I was going
7 to ask whether or not you're familiar with Grameen
8 Bank, the -- which is a source of micro lending, and
9 then they've got -- they have secondary-tier lending.
10 They're a non-profit. Grameen, it's G-R-A-M-E-E-N.

11 And if you Google them, you'll find it.
12 Speaking to their New York City office, they do a
13 large volume of loans, micro business loans.

14 MR. DIALLO: Thank you so much for
15 that.

16 MS. WYLDE: They're a non-profit.
17 They're not a real bank.

18 MR. GASPARD: Thank you.

19 MR. DIALLO: Thank you so much.

20 MR. GASPARD: I'd like to please call
21 on Glenny Payano. And, Glenny, I see a note here in
22 your -- your application to testify, that you are
23 primarily a Spanish speaker.

24 So I would like to ask the translator
25 to come and join you.

1 Thank you.

2 THE INTERPRETER FOR MS. PAYANO: So
3 good afternoon. My name is Glenn Payano. I am the
4 CEO of a non-profit for domestic violence, and an LLC.
5 So I have two questions for you. First of all, is
6 what is the City doing to help moms that they have to
7 have their own business inside of their home, without
8 any kind of license because they cannot pay rent,
9 since rent is too expensive for a local business.

10 So for example, if you see five
11 business in one block, you will find that three of
12 them are empty. So what kind of programs are
13 available for families, and moms, that can actually
14 place their own business that are not at their house,
15 without getting a ticket?

16 The second question is about a HRA or
17 social assistance. What are they doing? Why -- what
18 are they given a computer for other people, pretending
19 for the other people to know how to register, when
20 they cannot even read English or they are not involved
21 with the system?

22 The majority of the cases are being
23 rejected because the scanners are not working, or the
24 documents. So there are big problems and big
25 concerns. Also, if you see the Albany hearing, it has

1 a large volume of rejected cases, and stuff, because
2 the scanner is not working, and has trouble with the
3 documents.

4 I think it is an abuse that it's given
5 to people for them to assume that they can use the
6 system, and fill out application without any kind of
7 help, and do it by themselves in another language.

8 MR. GASPARD: Thank you so much for
9 your testimony. I'd like to turn to The Commissioners
10 to see if any of them have questions for you?

11 MR. GARRIDO: I -- I'd like to pose a
12 question, also. (Speaking in Spanish.)

13 ICIPOCAP, that has a deadline on
14 March 1st, is a program that you can apply for
15 remedies. It's called the Industrial Commercial
16 Abatement Program. That is done through the City,
17 which my members process.

18 The deadline was March 1st, so
19 unfortunately it passed. There's Restaurant
20 Resiliency Program, which helps with leases. That's a
21 State program. There's a myriad of program that you
22 do. I sit on the Workforce Investment Board, which
23 the SBS also contributes.

24 There's also a program there With Small
25 Business Services that can help a business that may be

1 in any kind of financial issues, and rent is one of
2 those relief. So -- (Speaking in Spanish.)

3 THE INTERPRETER FOR MS. PAYANO: The
4 majority of these applications are being rejected due
5 to credit report, and the lack of financial history.
6 My question to you is, are you guys going to propose
7 any kind of programs for mothers with low income?

8 They cannot have funds, because
9 basically, the people who can access these kind of
10 programs are people who have a credit record, and also
11 financial funds.

12 MR. GASPARD: We -- we appreciate the
13 questions. Terribly important one. It's not specific
14 to the mandate of this Commission, but we will carry
15 your recommendations to the mayor, and the
16 administration. And your recommendations
17 and -- terribly important questions.

18 THE INTERPRETER FOR MS. PAYANO: Okay.
19 Thank you very much. And regarding the HRA issue,
20 what is your answer?

21 MS. OLIVEIRA: That, I think we can do
22 something about, which is the cultural competence, and
23 language access. That is within our purview to -- to
24 work on that.

25 THE INTERPRETER FOR MS. PAYANO: And

1 actually, you will -- you can win with this strategy
2 because somebody needs to pay 10,000 for each case
3 that is rejected to the State.

4 MR. GASPARD: Thank -- thank you so
5 much. Thank you.

6 Mariam Diallo, Pascal Undrago.

7 MS. DIALLO: Good evening, everyone.
8 My name is Mariam Diallo. I am the owner of Dimi [ph]
9 African Hair braiding, and the chapter [ph] director
10 of Pisca [ph] New York -- As an immigrant woman, as
11 the -- I am proud to open two hair braiding salon in
12 New York. That's approximately 900 customer each
13 month.

14 Through my business, and community
15 work, I see, firsthand, both the opportunities and the
16 challenges facing small businesses, especially those
17 owned by women and immigrants. Today, I would like to
18 highlight three challenges that deserve an answer.

19 First, natural hair braiding licensing
20 requirement. Natural hair braiding is a traditional
21 skilled practice throughout Africa and many country
22 around the world. It does not involve chemical
23 relaxer, coloring, or other cosmetology treatment.

24 However, New York State licensing
25 requirement can create a significant barrier for

1 skilled braider who want to work legally, open
2 businesses, and expand their businesses.
3 Many -- women arrive with years of experience, but
4 first, costly and time-consuming requirement that do
5 not directly relate to the services they provide.

6 I encourage policy maker to consider
7 the separate pathway for natural hair braider that
8 protects safety, while removing unnecessary barrier
9 for employment and entrepreneurship.

10 Second, access to capital. Many women
11 own an immigrant-owned businesses struggle to obtain
12 affordable financing, grant, and business development
13 resources. Better access to funding will allow
14 businesses to expand, invest growth, and continue even
15 more, and -- and contribute even more to our
16 community.

17 Third, the raising cost of doing
18 businesses. Commercial rent, utility, insurance, and
19 other operating expenses continue to increase. Many
20 small businesses are working hard simply to stay
21 open. -- support for -- support for business
22 extension and workforce development will make a
23 meaningful difference.

24 Small businesses are the backbone of
25 our neighborhood. We are not asking for a special

1 treatment. We are asking for a fair access to
2 opportunity, resources, and policy that help us grow,
3 and continue serving our community.

4 Once small businesses
5 accept -- families accept community becomes stronger
6 and New York economy grow. Thank you for the
7 opportunity to share my experience. One last
8 question. What specific action is New York City
9 taking to support immigrant women entrepreneur, and
10 reduce barrier for industry -- the natural hair
11 braiding? Thank you.

12 MR. GASPARD: Thank you.

13 MR. UNDRAGO: Hello, everybody. My
14 name is Pascal Undrago. I'm -- from AK General
15 Contractor. I have a general contractor license and
16 insurance in New York City. Beginning, I work with a
17 company, and then I try to do it myself and I go
18 outside.

19 A lot of people doing the outside don't
20 license, and that because they have too many problem
21 to get a license. The insurance is really high.
22 Also, if you have the company, like, a truck, you
23 cannot park in the street, nighttime, because the
24 commercial -- if you park, you get a ticket.

25 You cannot park. And we don't have

1 enough money to get a parking lot for the car in the
2 office. And also, like, this year, the building
3 department change the law. If you got, like, some
4 project you have to hire in, like, superintendent.

5 And that's the extra money we have to
6 pay, and we don't have enough budget to cover all
7 this. And -- and how the building department should
8 try to help with that, like a small business try to
9 get going up, what the solution they have to try to
10 see how we can do with that?

11 MR. GASPARD: Thank you so much. Thank
12 you. I appreciate both of your testimonies.

13 Mary, I going to have to tell you that
14 I was very moved by your testimony. When you read the
15 newspapers in New York, or -- or if you turn on your
16 cable television, so much energy and attention is
17 given to large corporate entities, in this city, and
18 their concerns.

19 And those are hugely important
20 concerns, but small businesses are really the
21 lifeblood of the city, the lifeblood of a community.
22 I'm impressed by the hard work that goes into
23 sustaining your businesses, and the fact that you
24 found the energy, the time, to come and -- and spend
25 hours here tonight so that you could to testify. That

1 really is extraordinarily moving. So we thank you for
2 that.

3 MS. DIALLO: Thank you.

4 MR. GASPARD: Commissioners?
5 Questions?

6 MR. GARRIDO: My -- my sister texted me
7 and said that based off of the people on the panel, I
8 have to talk about hair braiding.

9 MR. GASPARD: Yeah. Some of us are
10 follically challenged.

11 MR. PENJABA: I guess, my -- my
12 question is, and, I guess, what we're
13 healing -- hearing from a lot of small business is
14 that, you know, that this thing about, you know, us
15 coupling small businesses and really treating them as
16 a monolith is -- is something that we need to really
17 address.

18 Maybe not as a -- as a charter -- in
19 the charter, but, you know, just as a City, in
20 general. Is -- is it your suggestion that we should
21 really be licensing and -- and having separate
22 requirements for different types of -- of hair salons,
23 you know, based off of the -- the styles of hair that
24 they actually do.

25 MS. DIALLO: So my requirement is that

1 in many state, they don't require a license to braid
2 the hair, because when we braid hair, we don't use no
3 chemical product. We only take extension hair, and
4 braid hair. So I don't see why this would require us
5 to have a license.

6 So we -- we don't really need a
7 license, because we don't need anything that involve a
8 chemical product. And that's a very big barrier for
9 many talented women who want to work. But then the
10 New York State require them to go to -- to go -- to go
11 to the school for -- for three weeks, and then take
12 the State exam.

13 It does not apply to our job, because
14 many -- many of them, they did not go to school. All
15 they know what to do is to braid hair. Does not
16 require anything. So if New York States can look into
17 that, it's going to help a lot of immigrant women to
18 become an entrepreneur, and to work legally.

19 Because some of them, they are still
20 working; they braiding hair, but it's illegal, because
21 they don't have license. They have work permit. Some
22 of them they have passport, they have green card. But
23 since they do not have a license, that made work
24 illegally.

25 So some of them have to go to Jersey,

1 have to go to Maryland because those State does not
2 require a license to braid hair. So I don't see why
3 New York state cannot do the same thing.

4 MR. GASPARD: Thank you. Thanks.
5 Thank you, both. Appreciate it.

6 MS. DIALLO: Thank you.

7 MR. GASPARD: We have -- we have four
8 New Yorkers remaining to testify tonight. So
9 two -- two pairs. And I apologize to those of you who
10 have joined us on the live stream, who had hoped to be
11 able to testify online. That will not be possible
12 tonight.

13 But I know that you've been instructed
14 by our staff to submit your testimony in -- in
15 writing, and you also have the opportunity to join
16 some of our remaining meetings across the city.

17 Jessica Lopez. Sarah Spyat.

18 MS. SPYAT: Good evening. Thank you
19 for the opportunity to express the difficulties that
20 we face as a small entrepreneur. My name is Sarah
21 Spyat, and I have a business which is -- I'm proud to
22 call -- to say that it's MWBE certified already.

23 And what I offer is service for women
24 between the ages of 25 and 55, mental health and
25 emotional coaching. And the difficulty that I'm

1 facing is to -- how to navigate the possibilities to
2 get contracts, or at least, to get hired by those
3 organizations, big organizations, big enterprises that
4 get the contracts, but they don't consider us as a
5 subcontractor, or maybe they don't see the -- how can
6 I say, like, they don't feel confident of our service.

7 Despite that we do serve the community,
8 despite that we do talk to with them, and we are hand
9 to hand with them, and we know that -- their needs,
10 and -- and try to serve them in -- in different
11 situations.

12 They don't consider us. Like, what can
13 you do, or how can we put something together that let
14 them see us, and consider us when they get these type
15 of contracts?

16 MR. GASPARD: Thank you.

17 MS. LOPEZ: Hi. my name is Jessica
18 Lopez. I'm a licensed real estate agent here in the
19 Bronx. My background is actually in property
20 management, for over 20 years, and I was also a small
21 landlord myself, owning rental property upstate.

22 So I've seen housing from both sides,
23 the landlord side, and the tenant side. Today, a big
24 part of my business is helping voucher goals,
25 including City thefts and thefts in other rental

1 assistance programs connect with housing
2 opportunities.

3 I wanted to bring to -- bring attention
4 to something I see happening every day. There's a
5 difference between how these programs are designed to
6 work on paper, and what's actually happening in the
7 field.

8 Right now, thousands of New Yorkers
9 have rental assistance vouchers, but having a voucher
10 does not mean they have a home. Many families are
11 still sitting in shelters, or in a unstable housing
12 situation because there are barriers preventing them
13 from actually getting the keys.

14 One of the biggest challenges they see
15 is the processing time. We're told these applications
16 should move within roughly 30 to 45 days, but the
17 reality is often much longer. I personally have
18 families wait three to four months after submitting
19 everything, before receiving final approval to move
20 in.

21 During that time, landlords are
22 expected to hold apartments vacant, while still paying
23 their mortgage, taxes, insurance, and expenses.
24 Eventually, some landlords can't afford to wait
25 anymore, and rent to someone who can move in

1 immediately.

2 Then that voucher holder loses the
3 apartment, and has to start all over again. The other
4 piece that often gets overlooked is the small
5 businesses doing this work. Most people don't realize
6 realtors are independent contractors. We are small
7 business owners.

8 For me personally, after over 20 years
9 in property management, I choose real -- I chose real
10 estate because, as a single mother, it allowed me the
11 opportunity to build something for my family while
12 still being present for my children.

13 And there are many entrepreneurs, just
14 like me, who chose this path because we can -- 'cause
15 we want to serve our communities while creating
16 stability for our own families. But like every small
17 business, we have expenses.

18 We're paying for transportation to
19 showings, marketing, technology, communicating with
20 applicants, landlords, caseworkers, and helping
21 families through a complicated process, sometimes for
22 months before anyone gets paid.

23 When broker compensation is reduced,
24 while delays and responsibilities continue increasing,
25 many agents simply won't be able to afford to continue

1 doing this work. And when that happens, the families
2 who need the most guidance lose people who know how to
3 navigate the system.

4 So my question is, as we talk about
5 streamlining government, and supporting small
6 businesses and community organizations, how can we
7 improve these processes so landlords continue
8 participating, small businesses can continue helping,
9 and voucher holders can move into home faster.

10 MR. GASPARD: Thank you. Both of your
11 questions are received. They're recorded for -- for
12 public record. If possible, staff can follow up on
13 the side with you. In interest of time, I need to
14 move to the last two New Yorkers to testify, but we
15 appreciate your contribution.

16 MS. LOPEZ: Thank you.

17 MS. SPYAT: Thank you.

18 MS. LOPEZ: Rama Embanque [ph], and
19 Maryland Surez.

20 Marilyn, it looks as if you may be
21 the -- the very last. Or Rama? Are you Rama?

22 MS. SUREZ: No. Marilyn.

23 Good evening, commissioners. My name
24 is Marilyn Surez. I'm the founder of -- New York
25 City, a journey that started one year and a half ago.

1 We are a small business that create seasonal
2 palettes, inspired by multicultural flavors.

3 As an immigrant entrepreneur, I
4 started -- New York City with a dream of sharing my
5 culture through food. But in order to make it real,
6 it needs more than passion. The Article 23 license is
7 essential, because it gives a small business like mine
8 the opportunity to operate legally, meet food safety
9 standards, and grow with the New York economy.

10 One challenge many small business face
11 is preparing for inspection process. We want to
12 comply with all requirements, but it can be difficult
13 to know exactly what is expected, especially for
14 first-time business owners looking for guidance while
15 rent is running.

16 Additional support, such as educational
17 workshops, clear checklists, multilingual resources,
18 and easier technical assistance will make a
19 significant difference. These resources will help
20 business prepare more efficiently, reduce delays,
21 improve compliance, and create a more efficient
22 process for everyone involved.

23 As small business owner, we are not
24 looking to avoid regulations. What we are looking
25 at -- we want, is to understand them, to meet them and

1 succeed. With -- with more -- guidance and support,
2 more entrepreneur who will be able to build safe,
3 successful business that contribute to our community
4 and economy.

5 Thank you for your time, and your
6 support to a small business in New York.

7 MR. GASPARD: Thank you so very much.

8 Are there any final questions from our
9 commissioners?

10 Thank you.

11 MS. WYLDE: Could you just say which
12 agencies -- which agencies do you deal with?

13 MS. SUREZ: They are the
14 culture -- they're the culture page.

15 MS. WYLDE: The State?

16 MS. SUREZ: The State, yeah.

17 MS. WYLDE: Not helpful?

18 MS. SUREZ: It has been a little
19 difficult. Some of the license are very easy-going,
20 like, to get them. But in this one is, like, the
21 websites are very messed up. Like, you go to one
22 page, then it takes it to another place, and -- and
23 then you bring you to a PDF that has 20 pages, where
24 sometimes you don't find translation for it.

25 So I speak English. I study here, high

1 school. But anyway, it is sometimes hard go through
2 all that technical words, and -- and it -- it has been
3 some -- some challenge.

4 MS. WYLDE: That's the State Department
5 of Agriculture?

6 MS. SUREZ: Yes.

7 MR. GASPARD: Thank you so very much
8 for your testimony. Thank you.

9 Thank you to everyone who testified
10 this evening. A special word of gratitude for the
11 staff here at Fordham University, our stenographer,
12 and our hard working sign language interpreters,
13 helping to make us an accessible.

14 The next public hearing of our
15 Commission will be tomorrow evening, in Brooklyn, at
16 5 p.m., at Brooklyn Law School, which is at 250
17 Joralemon Street. It will focus on modernizing
18 government, and streamlining government with
19 technology.

20 And, like today, we will welcome
21 testimony from all New Yorkers on topics related to
22 the charter.

23 I would like to ask our commissioners
24 if there is a motion to adjourn this meeting?

25 MULTIPLE SPEAKERS: So moved.

1 MR. GASPARD: Is there a second?

2 MULTIPLE SPEAKERS: Second.

3 All in favor of the Knicks winning
4 tonight?

5 Thank you all. We are adjourned.

6 (Whereupon, at 7:58 p.m., the
7 proceeding was concluded.)

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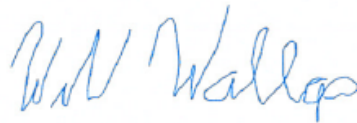
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CERTIFICATE

I, WILL WALLOP, 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.



WILL WALLOP

Notary Public in and for the
State of New York

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I, STEPHEN SMALE, do hereby certify that this transcript was prepared from the digital audio recording of the foregoing proceeding, that said transcript is a true and accurate record of the proceedings 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.

A handwritten signature in black ink, appearing to be 'S. Smale', with a long horizontal flourish extending to the right.

STEPHEN SMALE

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100 42:25	24,000 15:17	5 51:25 123:16	96th 31:12
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10458 1:13	25 48:12 51:18	103:21	abatement
11,380 51:21	104:6 116:24	54,000 52:4	108:16
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12 69:3 98:11	13:3,14 14:5	5:22 1:8	53:20 55:25
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18 76:9	3	7	11:16,17 12:5
18,000 26:2	3 17:21 38:12	7,000 70:8	12:6,10,17
1983 21:24	47:25	7,800 70:8	13:15 15:11
1st 108:14,18	3,000 79:6	705 52:4	20:2 36:19
2	3.6 52:5	750,000 26:24	45:15,19 50:15
2 27:1 38:12	30 10:18 12:8	78 51:19	54:24 66:15
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49:20 96:5	311 92:2,16	8 7:25 19:14	116:11 119:25
2,000 31:9	32326 126:14	88:12	122:2
2,478 51:22	33895 125:17	8,000 31:7	absent 5:16
20 22:14 45:1	35 26:4 51:19	80 40:20 42:20	absolutely
117:20 119:8	3k 48:24,24	44:23,24 45:2	43:23
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