

COUNCIL OF THE CITY OF PHILADELPHIA  
COMMITTEE ON FINANCE

Via Microsoft Teams  
Philadelphia, Pennsylvania  
Thursday, June 9, 2022  
1:29 p.m.

PRESENT:

COUNCILMAN DEREK S. GREEN, CHAIR  
COUNCILWOMAN CINDY BASS  
COUNCILMAN ALLAN DOMB  
COUNCILWOMAN HELEN GYM  
COUNCILMAN CURTIS JONES, JR.  
COUNCILMAN DAVID OH  
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ  
COUNCILMAN MARK SQUILLA

BILLS 220292, 220293, 220506, 220508, 220509,  
220510, 220511, and 220529

- - -

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN GREEN: Good  
3           afternoon. I understand that state law  
4           currently requires that the following  
5           announcement be made at the beginning of  
6           every remote public hearing as follows:

7                     Due to the current public  
8           health emergency, City Council committees  
9           are currently meeting remotely. We are  
10          using Microsoft Teams to make these  
11          remote hearings possible. Instructions  
12          for how the public may view and offer  
13          public testimony at public hearings of  
14          Council committees are included in the  
15          public hearing notices that are published  
16          in the Daily News, Inquirer, and Legal  
17          Intelligencer prior to the hearings, and  
18          can also be found on PHLCouncil.com.

19                    I now note that the hour has  
20          come.

21                    Mr. Iannuzzi, will you please  
22          call the roll to take attendance.

23                    Members that are in attendance,  
24          will you please indicate that you are  
25          present when your name is called. Also,

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           please say a few brief words when  
3           responding so that your image will be  
4           displayed on screen when you speak.

5                       THE CLERK: Councilmember Cindy  
6           Bass.

7                       (No response.)

8                       THE CLERK: Councilmember Allan  
9           Domb.

10                      COUNCILMAN DOMB: Good  
11           afternoon, Mr. Chair and colleagues. I  
12           am present.

13                      THE CLERK: Councilmember  
14           Curtis Jones, Jr.

15                      COUNCILMAN JONES:  
16           Mr. Chairman, colleagues, Philadelphia, I  
17           am present.

18                      THE CLERK: Councilmember David  
19           Oh.

20                      COUNCILMAN OH: I'm present.  
21           Thank you very much.

22                      THE CLERK: Councilmember Maria  
23           Quinones-Sanchez.

24                      COUNCILWOMAN SANCHEZ: Good  
25           afternoon. I'm present.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           THE CLERK: Councilmember Mark  
3 Squilla.

4           (No response.)

5           THE CLERK: And Chair Green.

6           COUNCILMAN GREEN: And I am  
7 present. Thank you, Mr. Iannuzzi.

8           A quorum of the Committee is  
9 present and this hearing is now called to  
10 order. This is the public hearing of the  
11 Committee on Finance regarding Bill Nos.  
12 220292, 220293, 220506, 220508, 220509,  
13 220510, 220511, and 220529.

14           Mr. Iannuzzi, will you please  
15 read the title of the bills.

16           THE CLERK: Bill No. 220292, an  
17 ordinance authorizing an increase in the  
18 non-electoral indebtedness of the City  
19 within the Pennsylvania constitutional  
20 limit; authorizing the Bond Committee to  
21 sell bonds at public or private  
22 negotiated sale, to provide funds toward  
23 various capital municipal purposes;  
24 providing for appropriations to the  
25 Sinking Fund Commission for the payment

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           of such bonds; and authorizing agreements  
3           to provide credit or payment or liquidity  
4           sources for the bonds in connection with  
5           issuance of the bonds, and certain other  
6           actions.

7                         Bill No. 220293, an ordinance  
8           amending Bill No. 190412, entitled "An  
9           ordinance approving City participation in  
10          the Commonwealth's Property Assessed  
11          Clean Energy Program, all under certain  
12          terms and conditions," to modify the  
13          C-PACE program in conformity with  
14          Commonwealth legislation and to make  
15          other conforming changes, all under  
16          certain terms and conditions.

17                        Bill No. 220506, an ordinance  
18          authorizing and approving the execution  
19          and delivery of a Service Agreement  
20          between The City of Philadelphia and The  
21          Philadelphia Energy Authority relating to  
22          the financing of the construction,  
23          equipping and installation of an energy  
24          efficient City street lighting system and  
25          related improvements; approving the

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           issuance by such Authority of bonds,  
3           notes or other evidences of indebtedness  
4           in one or more series to finance or  
5           refinance such project and authorizing  
6           and approving the obligation of the City  
7           to pay in full when due the Service Fee  
8           and other amounts payable under the  
9           Service Agreement, et cetera.

10                       Bill No. 220508, an ordinance  
11           approving a Substantial Amendment to the  
12           Annual Action Plan 2021 to 2022 to add  
13           \$42,700,561 in HOME - American Rescue  
14           Plan funding, all under certain terms and  
15           conditions.

16                       Bill No. 220509, an ordinance  
17           authorizing the Director of Planning and  
18           Development, on behalf of the City, to  
19           file applications with the United States  
20           Department of Housing and Urban  
21           Development for a Community Development  
22           Block Grant; to file applications to  
23           participate in the HOME Investment  
24           Partnership program and the Emergency  
25           Solutions Grant program, et cetera.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   Bill No. 220510, an ordinance  
3           authorizing the City Treasurer, on behalf  
4           of the City, to enter into an amendment  
5           agreement with Citizens Bank of  
6           Pennsylvania for provision of payroll  
7           banking services to the City, under  
8           certain terms and conditions.

9                   Bill No. 220511, an ordinance  
10          approving the Fiscal Year 2023 Capital  
11          Budget providing for expenditures for the  
12          capital purposes of the Philadelphia Gas  
13          Works (including the supplying of funds  
14          in connection therewith) subject to  
15          certain constraints and conditions, and  
16          acknowledging receipt of the Revised  
17          Forecast of Capital Budgets for Fiscal  
18          Years 2024 through 2028.

19                  Bill No. 220529, an ordinance  
20          authorizing the Fire Commissioner and the  
21          Revenue Commissioner, on behalf of the  
22          City, to enter into an intergovernmental  
23          agreement with the Commonwealth of  
24          Pennsylvania, Department of Human  
25          Services to enable the City to maintain

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           and provide access to emergency medical  
3           services, under certain terms and  
4           conditions.

5                   COUNCILMAN GREEN: Thank you,  
6           Mr. Iannuzzi.

7                   I'd like to note for the record  
8           that we're also joined by Councilmember  
9           Cindy Bass.

10                   Thank you for being here,  
11          Councilmember.

12                   Before we begin to hear  
13          testimony from the witnesses we have here  
14          for today, everyone who has been invited  
15          to the meeting to testify should be aware  
16          that this public hearing is being  
17          recorded, and because the hearing is  
18          public, participants and viewers have no  
19          reasonable expectation of privacy. By  
20          continuing to be in the meeting, you are  
21          consenting to being recorded.

22                   Additionally, prior to  
23          recognizing members for questions or  
24          comments they have for witnesses, I will  
25          note for the record at this time that

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       members of Council will use the Chat  
3       feature available in Microsoft Teams to  
4       allow Councilmembers to signify that they  
5       wish to be recognized. In order to  
6       comply with the Sunshine Act, the Chat  
7       feature must only be used by members of  
8       Council and for this purpose.

9                     Mr. Iannuzzi, will you please  
10       call the first panel of witnesses we have  
11       this afternoon regarding Bill No. 220292.

12                    THE CLERK: Tavaré Brown,  
13       Assistant to the Director of Finance for  
14       the City of Philadelphia.

15                    COUNCILMAN GREEN: Mr. Brown,  
16       good to see you. Please just state your  
17       name for the record and then proceed with  
18       your testimony.

19                    MR. BROWN: My name is Tavaré  
20       Brown. I'm the Deputy Budget Director  
21       for Capital.

22                    Good afternoon, Chairperson  
23       Green and members of the Finance  
24       Committee. My name is Tavaré Brown,  
25       Deputy Budget Director for Capital, and I

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           am here today to testify in support of  
3           Bill No. 220292, which was introduced on  
4           March 31st, 2022.

5                     The purpose of this bill is to  
6           obtain approval from City Council to  
7           authorize an increase in non-electoral  
8           indebtedness for the City within the  
9           Pennsylvania constitutional limit. The  
10          loan question requests an increase in  
11          indebtedness in the amount not to exceed  
12          \$189 million to fund the City's Fiscal  
13          Year 2023 Capital Budget.

14                    As of March 24th, 2022, the  
15          City's legal debt limit was  
16          14.16 billion, and the amount of  
17          indebtedness applicable to that limit was  
18          2.29 billion. As a result, the City has  
19          a debt margin of about 11.75 billion.

20                    The Fiscal Year '23 Capital  
21          Budget for new general obligation bonds  
22          is approximately \$180.8 million. This  
23          proposed loan authorization ordinance  
24          includes the proposed new general  
25          obligation, or GO, loan amount, with an

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           additional four percent for cost of  
3           issuance. This brings the loan  
4           authorization amount to approximately 189  
5           million.

6                       The loan authorization, if  
7           approved, would finance capital projects  
8           classified for the following purposes and  
9           in the following aggregate amounts:

10          Transit \$5,707,000; Streets and  
11          Sanitation 41,713,000; Municipal  
12          Buildings 72,654,00; Parks, Recreation,  
13          and Museums 48,017,000; and Economic and  
14          Community Development \$20,909,000, for a  
15          total of \$189 million.

16                      I respectfully request that you  
17          report Bill No. 220292 out of Committee  
18          with a favorable recommendation and I  
19          further request that the rules of Council  
20          be suspended to permit first reading at  
21          the next session of Council.

22                      This concludes my testimony,  
23          and I will be happy to answer any  
24          questions Council might have at this  
25          time.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN GREEN: Thank you,  
3           Mr. Brown.

4           I'd like to also note for the  
5           record that we've also been joined by  
6           Councilmember Helen Gym.

7           Mr. Brown, I just have a few  
8           questions regarding this bill.

9           As we are providing financing  
10          for these various capital projects within  
11          the City of Philadelphia, what type of  
12          providers are we currently using in  
13          reference to providers of color, in  
14          particular FAs, or financial advisors,  
15          legal counsel, investment banks that  
16          we're using as part of these offerings?

17          MR. BROWN: So I'd like to -- I  
18          see Jackie has already come up. I would  
19          like to hand it over to the Office of  
20          Treasury, Jackie.

21          COUNCILMAN GREEN: Okay.  
22          Ms. Dunn, thank you for being here.  
23          Please state your name for the record and  
24          then proceed with your testimony.

25          MS. DUNN: Sure. Jackie Dunn,

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           City Treasurer.

3                       And to answer your question,  
4           Chair Green, we won't be doing the  
5           borrowing for this loan authorization  
6           until Fiscal Year '26, but in general to  
7           your point about our dedication and  
8           consistent efforts to ensure  
9           participation across the financing team,  
10          we make sure that we have diverse  
11          participation from bond and disclosure  
12          counsel, so we use the co-counsel model,  
13          as I know you're well familiar with,  
14          where there's dividing the work, dividing  
15          the legal document drafting, and helping  
16          us to bring us to market for the  
17          transactions and providing legal  
18          opinions.

19                      We use co-financial advisors so  
20          that we have representation in there as  
21          well. And then we also typically use  
22          printers and verification agents for the  
23          bond transactions that are also usually M  
24          or WBEs. We're very fortunate to have a  
25          strong market in that area to be able to

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           provide us services for all the  
3           transactions, whether GO specific or for  
4           Airport, Water, and other credits.

5                   COUNCILMAN GREEN: And I know  
6           based on what you've previously testified  
7           during budget hearings, there's not a lot  
8           of GO dollars in this fiscal year and  
9           this is for future fiscal years, but as  
10          part of your process of bringing in  
11          diverse professionals, for the record I  
12          know you issue RFPs and do rotations for  
13          the various professionals.

14                   Can you just state for the  
15          record the current status of the RFPs and  
16          rotations you're using for those  
17          professionals?

18                   MS. DUNN: Sure. For the  
19          financial advisors for the City's general  
20          obligation credit, we have three. We use  
21          PFM, a local firm; Akasha, a woman-owned  
22          firm; and Phoenix Capital, a  
23          minority-owned firm. So we tend to  
24          rotate across those three for general  
25          obligation and first service agreement

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           transactions.

3                   COUNCILMAN GREEN: And real  
4           quick, if you can also state when the RFP  
5           will be coming up for those rotations for  
6           those various professionals.

7                   MS. DUNN: Sure. We just  
8           completed the RFP process for financial  
9           advisors for the GO credit this spring, I  
10          believe. So that is the startup before  
11          your engagement for those three  
12          providers.

13                   For bond and disclosure  
14          counsel, we just completed an RFP for the  
15          general obligation credit and for the  
16          Airport.

17                   And for the GO providers, we  
18          use -- again, we have several for GO  
19          because it's such a frequent credit, but  
20          we use Ahmad Zaffarese, Ballard Spahr,  
21          Cozen O'Connor, and Eckert Seamans and  
22          Turner Law. Turner and Ahmad Zaffarese  
23          are minority-owned firms. Ballard Spahr,  
24          we're fortunate that our senior partner  
25          is an African American female, and then

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Cozen O'Connor --

3                   COUNCILMAN GREEN: Is that  
4           Valarie Allen?

5                   MS. DUNN: Correct. Yes.

6                   And then our disclosure  
7           counsels are Hawkins Delafield & Wood and  
8           Ann Lebowitz, a woman-owned firm.

9                   COUNCILMAN GREEN: And then  
10          also I think the last -- I'm not going to  
11          focus on the printers or verification  
12          agents, but for investment banks?

13                  MS. DUNN: For investment  
14          banks, I believe it was about a year ago  
15          we established the pool for investment  
16          bank firms are 15. We have three that  
17          are qualified as senior underwriters,  
18          Ramirez, Loop, and Siebert, who are  
19          eligible to not only participate on the  
20          deal but also to lead the deal. Ramirez  
21          and Siebert have both recently led our  
22          last Water and the NPI transaction for  
23          us. And when we look long term at  
24          spending across all the transactions,  
25          those three firms are in the top ten of

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           underwriters utilized by dollar  
3           designations.

4                   COUNCILMAN GREEN:   Okay.

5                   And then, Mr. Brown, you talked  
6           about the authorization to issue capital  
7           offerings, and can you give a  
8           perspective -- I think you said we're at  
9           the debt limit of -- what was the amount  
10          again, if you could just state that for  
11          the record?

12                   MR. BROWN:   The debt limit for  
13          the City is approximately 11.75 billion.  
14          The debt margin, I guess.   There's a  
15          higher debt limit, 14.16, but the debt  
16          limit that we're working within is  
17          11.75 billion.

18                   COUNCILMAN GREEN:   And  
19          including this proposal, what would be  
20          our debt amount?

21                   MR. BROWN:   Within this -- this  
22          is an additional \$189 million on that.  
23          So that will be 11 -- and I'm doing the  
24          math in my head.   I'm sorry.  
25          \$11.69 billion, but keep in mind that's

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           the overall debt limit. That's based off  
3           of a certain calculation associated with  
4           the real estate assessment. So it's very  
5           unlikely that we would go up to that 11  
6           billion obviously, because we have to  
7           also be able to pay for that on the  
8           operating side from the debt service.

9                   COUNCILMAN GREEN: And last  
10          question and I'll then acknowledge  
11          Councilmember Domb for questions. Based  
12          on the recent proposal for assessments,  
13          how does that factor into that debt  
14          limit?

15                   MR. BROWN: So it kept us  
16          fairly consistent with the previous ones.  
17          Give me one second. Let me just look at  
18          it. But as far as that overall amount,  
19          it didn't really change too much from the  
20          prior fiscal year, fiscal year's debt  
21          limit. Let me just look at something  
22          real quick and then -- you know, that's  
23          the benefit of being remote.

24                   COUNCILMAN GREEN: We can  
25          multi-task.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           MR. BROWN: Sure can.

3           So just for a little context,  
4           so the real estate assessment, the prior  
5           one, came in at 128.77 billion and then  
6           this year came in at 128.79 billion. So  
7           the difference in our debt capacity,  
8           which we're looking at, let's say, a  
9           percentage of that, 13.5 percentage is  
10          where you see that 11 billion that I'm  
11          talking about, didn't really change much  
12          from the prior year to this year.

13          COUNCILMAN GREEN: Okay. Thank  
14          you, Mr. Brown.

15          Councilmember Domb.

16          COUNCILMAN DOMB: Thank you,  
17          Mr. Chair, and good afternoon, everybody.  
18          I have just a couple quick questions for  
19          you.

20          Just a general question on the  
21          interest rates. I was just curious,  
22          we've seen in the mortgage market  
23          interest rates basically double in the  
24          last three months. In the borrowing for  
25          our capital, what kind of increase have

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           we seen in that arena? Can anyone maybe  
3           comment on that?

4                       MR. BROWN: So I will bring up  
5           the Treasurer's Office once again. Great  
6           partners.

7                       MS. DUNN: Sure. Good  
8           afternoon. Jackie Dunn again, City  
9           Treasurer.

10                      We've certainly seen a very  
11           significant increase in interest rates.  
12           We're fortunate that, you know, we don't  
13           need to go back to the market for some  
14           time. So I think that our hope is that  
15           some of the volatility will settle and as  
16           that goes through the tightening cycle,  
17           but we are watching, and it looks like a  
18           lot of issuers, Councilman Domb, are  
19           really only going to market if they  
20           absolutely need to at this time.

21                      A lot of refundings no longer  
22           work as well, and so I do think there's a  
23           little bit of a dance of wait and see,  
24           but, you know, for this transaction, it's  
25           certainly very far down the pike. We'll

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           be going to market about this time next  
3           summer for previous GO loan  
4           authorizations, and so I think our hope  
5           is that we'll have a better sense and  
6           there will be much less volatility and  
7           we'll know what to expect heading into  
8           pricing and then also to try through  
9           demand to be able to peel away some basis  
10          points and get an even better deal for  
11          the City based on where the market is for  
12          issuers and for our credit.

13                   COUNCILMAN DOMB: Have you seen  
14                   like a doubling --

15                   COUNCILMAN GREEN: Point of  
16                   information.

17                   If I remember correctly,  
18           Treasurer Dunn, your office as well as  
19           the Finance Department have been very  
20           aggressive in refundings over the past  
21           couple years, and if I remember from the  
22           earlier budget hearing, you say we  
23           probably would not do a lot of new money  
24           because of the issues that Councilmember  
25           Domb has raised that were on the horizon.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   MS. DUNN: So, yes, we did take  
3 advantage of a number of refunding  
4 opportunities over the last 18 months  
5 prior to the fed taking their first  
6 increase in interest rates, and so we  
7 were fortunate to be able to refund some  
8 of those longer maturities at very  
9 competitive, very low, historically low,  
10 rates.

11                   When you look at the long-term,  
12 while rates are quickly rising, we are  
13 still, you know, historically generally  
14 in not a terrible time to issue debt,  
15 especially if you need it for capital  
16 purposes. Increasing rates certainly  
17 raise the cost of borrowing and make it  
18 more expensive -- decrease your  
19 purchasing power, make it more expensive  
20 to buy what you need or that you have  
21 less resources to make the purchases that  
22 you need. And so I really think because  
23 we don't have to come to market for  
24 another year for GO, we are in a good  
25 place to be able to ride some of this

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           out, and then I think we do the best  
3           transaction we can do at that time. But,  
4           you know, it's hard for any of us to say  
5           where we'll be this time a year from now.

6                   COUNCILMAN DOMB: I guess the  
7           question I have is, I've been around a  
8           while, so I've seen rates go from the low  
9           of two and a half percent for mortgages  
10          and I've seen them at 21 percent. I  
11          guess my point is even though they may  
12          have gone up a lot or doubled, as you  
13          say, they're still at the bottom-bottom,  
14          and I just wonder if there's any way of  
15          us buying any kind of protection on an  
16          interest rate cap, so even if we pay a  
17          little money on a premium, if inflation  
18          continues the way we're seeing it, we're  
19          at least protected.

20                   MS. DUNN: So we do explore --  
21          we get proposals very often from banks  
22          about locking into a rate, like through a  
23          forward transaction for refunding and  
24          things like that, but I think in the  
25          past, that didn't make sense just given

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           that we were able to do the transaction  
3           and lock in really great rates through  
4           negotiated pricing.

5                       I think we'll continue to  
6           certainly, as you said, evaluate those as  
7           they come across to see if that makes  
8           sense for the City. But you're right, we  
9           were able to get like two percent for  
10          20-year debt and now it's up at three, I  
11          mean, in a very short period of time, so  
12          it feels dramatic, but I think we try and  
13          take a long-term view and just make sure  
14          we're also doing as much as we can with  
15          what the market is giving us at that  
16          time.

17                      COUNCILMAN JONES: Point of  
18          information. Point of information.

19                      COUNCILMAN GREEN:  
20          Councilmember Jones.

21                      COUNCILMAN JONES: Thank you,  
22          Mr. Chair.

23                      Member Domb, they're not going  
24          to get much lower, are they? So we might  
25          as well gamble on them going up, if I

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           understand.

3                   COUNCILMAN DOMB: That's why  
4           I'm asking if we could lock in or have an  
5           option to lock in, pay a premium, as an  
6           insurance hedge. I'm not sure it's  
7           available. I'm just putting it out  
8           there.

9                   COUNCILMAN JONES: Thank you,  
10          Mr. Chairman.

11                   MS. DUNN: Sure. So we will  
12          sometimes see those offers for refundings  
13          based on the legal structure of the debt.  
14          We don't have any of those at this time,  
15          just to answer the question directly.  
16          And we also want to make sure we're not  
17          going -- we can't borrow money and sit on  
18          it. You know, if we borrow tax-exempt,  
19          you have to spend it within a certain  
20          time period, and so we really do the best  
21          we can to go to the market for what we  
22          need and when we're ready to spend it and  
23          get the best rates at that time and try  
24          and take that long-term perspective.

25                   You know, as I said, in

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           whatever environment you're in, whether  
3           rates are declining, increasing, holding  
4           steady at rock-bottom levels, we really  
5           just try and do the best we can with what  
6           we're given, because no one can really  
7           predict, you know, what's coming down the  
8           pike.

9                       COUNCILMAN DOMB: And I just  
10          also, Mr. Chair, I'd like to put on the  
11          record that I think it's necessary we  
12          make good in our funding this budget  
13          season on a commitment to the Art Museum  
14          to fund their capital program, and I want  
15          us to continue to advocate for living up  
16          to the agreements that we made to them in  
17          this Fiscal Year '23 capital budget. And  
18          similarly our Philadelphia Zoo, which is  
19          used by so many of our local residents  
20          and attracts people from all over. Both  
21          of those are huge attractions for tourism  
22          and bringing people back into the City.  
23          I just want to make sure that we're  
24          funding them and living up to our  
25          commitments. I just wanted to put that

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           on the record.

3                     Thank you, Mr. Chair.

4                     COUNCILMAN GREEN: I totally  
5           agree on both of those points.

6                     Are there any other questions  
7           for these witnesses on this bill?

8                     (No response.)

9                     COUNCILMAN GREEN: Seeing none  
10          in the Chat feature, thank you all for  
11          being here and providing testimony.

12                    I know, Ms. Dunn, we'll see you  
13          a little bit later.

14                    With that, we will move on to  
15          the next bill.

16                    Mr. Iannuzzi, if you can call  
17          the panel of witnesses for the next bill  
18          as we proceed with the hearing.

19                    THE CLERK: Julia Hinckley,  
20          Policy Director for the City of  
21          Philadelphia.

22                    MS. HINCKLEY: Good afternoon.

23                    COUNCILMAN GREEN: Thank you,  
24          Ms. Hinckley. If you could just please  
25          state your name for the record and then

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           proceed with your testimony.

3                   MS. HINCKLEY: Sure. Good  
4           afternoon, Chair Green and members of the  
5           Finance Committee. I'm Julia Hinckley.  
6           I'm the Policy Director and Deputy Chief  
7           of Staff to Mayor Kenney. Thank you for  
8           allowing me to testify on Bill No.  
9           220529, which authorizes the Fire  
10          Commissioner and the Director of Finance,  
11          on behalf of the City, to enter into an  
12          intergovernmental agreement with the  
13          Commonwealth of Pennsylvania, Department  
14          of Human Services, PA DHS, to enable the  
15          City to maintain and provide access to  
16          emergency medical services, or EMS  
17          services.

18                   This agreement is similar to  
19          several other agreements that the City  
20          has with PA DHS which support additional  
21          funding for the provision of healthcare  
22          services to our residents. This  
23          agreement will allow the City and the  
24          State to generate federal Medicaid  
25          matching funds and bring additional

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           revenue to the City.

3                     As you know, the Medicaid  
4           program is a program that provides health  
5           insurance to people with low or no  
6           income.

7                     Under this agreement, beginning  
8           in January 2023, the City will be paid a  
9           higher rate for the EMS services it  
10          provides to City residents who are  
11          enrolled in the Medicaid program.

12                    Thank you, again, for the  
13          opportunity to testify on this important  
14          topic, and I am here to answer any  
15          questions that you have.

16                    COUNCILMAN GREEN: Thank you,  
17          Ms. Hinckley, for your testimony. It's  
18          my understanding that we used this  
19          agreement a few years ago to support  
20          higher Medicaid payments for federally  
21          qualified health centers. And give me  
22          some more perspective in reference to how  
23          this has been used in the past when we  
24          used it in 2019. The fact having the  
25          ability to have the intergovernmental

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           agreement to get a higher Medicaid rate  
3           payment definitely is important, but how  
4           effective was this when we used this last  
5           in 2019?

6                       MS. HINCKLEY: Yes. So this is  
7           similar to an agreement that we have that  
8           supports services and higher rate  
9           payments at the health centers. And I  
10          don't have the data in front of me. I'm  
11          not sure if anyone in Finance has it, but  
12          we can definitely get it for you. The --  
13          I have a figure in my head, but I don't  
14          want to misquote around how much  
15          additional revenue we're able to get in  
16          the health centers through this  
17          mechanism, but this is a similar  
18          mechanism that we would do to increase  
19          the rates for each ambulance trip  
20          basically. It will allow a significant  
21          increase in the per-trip rate for  
22          ambulance trips.

23                      COUNCILMAN GREEN: And it's my  
24          understanding that in order to take  
25          advantage of this opportunity with the

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Pennsylvania Department of Human  
3           Services, we need to have this local  
4           legislation which provides an  
5           intergovernmental agreement to enable us  
6           to take advantage of this opportunity?

7                     MS. HINCKLEY: That's right.  
8           That's right. If you give us permission,  
9           this allows us to enter into a two-year  
10          agreement with the Commonwealth so that  
11          we can do this transaction over the next  
12          two years.

13                    COUNCILMAN GREEN: And then  
14          what happens after the two years? Are we  
15          able to then do this again --

16                    MS. HINCKLEY: Yes.

17                    COUNCILMAN GREEN: -- for  
18          another two years?

19                    And why does the contract only  
20          allow for a two-year time period?

21                    MS. HINCKLEY: So it does have  
22          options to renew. The state has to --  
23          each year the state will have to seek  
24          permission from the feds. So that's  
25          why -- and they wanted to start with the

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           two-year agreement. I think that's how  
3           we started with a couple of these  
4           agreements with a relatively short term  
5           but with an option to renew. And then  
6           they do have to take some steps on their  
7           part, including seeking federal approval  
8           initially and then for subsequent  
9           extensions.

10                   COUNCILMAN GREEN: So similar  
11           to like our Consolidated Plan, which we  
12           do through our process and get that  
13           prepared prior to the new federal fiscal  
14           year starting October 1, is that also  
15           something similar, that the Pennsylvania  
16           Department of Human Services has to get  
17           approval from the federal government and  
18           so this gives us an opportunity to do  
19           that at least over two years and then we  
20           have an option to renew?

21                   MS. HINCKLEY: That's right.

22                   COUNCILMAN GREEN: Okay. Are  
23           there any questions from members of  
24           Council for Ms. Hinckley?

25                   I see Councilmember Domb has a

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           question.

3                   COUNCILMAN DOMB: I just want  
4           to try to understand that. Thank you,  
5           Mr. Chair. I just want to try to  
6           understand.

7                   This is in order for us to get  
8           reimbursed for the services we're  
9           providing? I just want to make sure I'm  
10          clear.

11                   MS. HINCKLEY: It's our payment  
12          rate for ambulance trips for people who  
13          are Medicaid enrolled. So it will allow  
14          the state to raise our per-trip rate that  
15          Fire gets paid for their EMS trips. And  
16          the agreement, though -- we are entering  
17          into an agreement to provide the  
18          non-federal share that then allows the  
19          state to draw down federal share.

20                   So we are agreeing to transfer  
21          money to them, which then supports their  
22          Medicaid payments to us, and then they're  
23          able to draw down federal dollars that --  
24          so basically allow significant increases  
25          in the per-trip rate.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN DOMB: Is there a  
3 gap right now in the services we provide  
4 and the services we are reimbursed, and  
5 will this cover that gap?

6           MS. HINCKLEY: I believe -- I'm  
7 not sure if Martin McCall from Fire is  
8 on, and I know Finance is on, but we do  
9 provide a significant General Fund  
10 subsidy to Fire for the gap between  
11 operating expenses and the revenue that  
12 they get from Medicaid, Medicare, and  
13 commercial insurance.

14           This will not -- I believe this  
15 will not cover the entire gap, but it  
16 will significantly increase the rate for  
17 those beneficiaries who are enrolled in  
18 Medicaid, which is the largest group of  
19 insured folks that EMS transports in  
20 Philly.

21           COUNCILMAN DOMB: Do you have  
22 any idea what the numbers are of the gap  
23 now and if this goes through, what that  
24 gap might be?

25           MS. HINCKLEY: I can't speak to

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           the -- I don't know if Finance folks  
3           could speak to the current level of  
4           General Fund subsidy from Fire.

5                     MR. DUBOW: Rob Dubow, Finance  
6           Director.

7                     So most of our Fire costs are  
8           not reimbursed. This reimbursement is  
9           just related to EMS costs, and it doesn't  
10          cover all of those. They may have more  
11          specific. We do not cover all of our EMS  
12          costs, and this will help cover some of  
13          those costs.

14                    COUNCILMAN DOMB: How much are  
15          those costs, Rob, roughly, and what will  
16          this cover and what will be that delta  
17          that still won't be covered?

18                    MR. DUBOW: I have to get back  
19          to you on what that delta would be, but  
20          we can at least figure out what the total  
21          cost is now.

22                    COUNCILMAN DOMB: Is there any  
23          other --

24                    MS. HINCKLEY: The estimates,  
25          which are estimates still, but they're

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           the estimates supporting us wanting to do  
3           this, that the state believes that we  
4           will receive somewhere in the  
5           neighborhood of about 7 million a year in  
6           increased revenue. Again, it's an  
7           estimate. There's a lot of pieces that  
8           have to happen, but that's the general  
9           rough projection right now for how much  
10          more revenue this will yield.

11                   COUNCILMAN DOMB: I'm in favor  
12          of all of this, including getting more.  
13          I just want to put that on the record.

14                   Thank you, Mr. Chair.

15                   COUNCILMAN GREEN: Thank you,  
16          Councilmember Domb.

17                   Any additional questions for  
18          Mr. Dubow or Ms. Hinckley on this topic?  
19          Councilmember Jones.

20                   COUNCILMAN JONES: I'm very --

21                   COUNCILMAN GREEN: We'll have  
22          questions for you later early next week.

23                   MR. DUBOW: Yes.

24                   COUNCILMAN JONES: I'm very  
25          pleased -- Mr. Chair?

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN GREEN: Yes.

3           COUNCILMAN JONES: I'm very  
4 pleased with Mr. Dubow's longevity in  
5 understanding the budget intricacies and  
6 how to project well in the third quarter.

7           COUNCILMAN GREEN: And,  
8 Councilmember Jones, does that conclude  
9 your comment?

10          COUNCILMAN JONES: Yes.

11          COUNCILMAN GREEN: And by third  
12 quarter, you're talking third quarter  
13 fiscally, not third quarter of any type  
14 of athletic contest?

15          COUNCILMAN JONES: Definitely.

16          MR. DUBOW: Although sometimes  
17 in the third quarter of athletic  
18 contests, you can pretty much figure it  
19 out too.

20          COUNCILMAN JONES: There he  
21 goes.

22          COUNCILMAN GREEN: But not  
23 always. You always got to wait until the  
24 end, and we'll talk about that next week.

25          Any additional questions for

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Mr. McCall, Ms. Hinckley, Mr. Dubow from  
3           any members of Council?

4                       (No response.)

5                       COUNCILMAN GREEN: Seeing none,  
6           thank you all for being here and  
7           providing testimony.

8                       We will now go back -- well,  
9           that concludes this panel.

10                      Mr. Iannuzzi, if you can read  
11           the witnesses for the next panel, and  
12           then we'll proceed.

13                      THE CLERK: Jackie Dunn, City  
14           Treasurer, City of Philadelphia.

15                      COUNCILMAN GREEN: Welcome  
16           back, Ms. Dunn, and I see you're  
17           accompanied by Ms. Dominguez Buckley.  
18           You've stated your name for the record,  
19           but please do so and then proceed.

20                      MS. DUNN: Sure. Thank you.

21                      Good afternoon, Chair Green and  
22           members of the Committee on Finance. I  
23           am Jackie Dunn, City Treasurer, and with  
24           me this afternoon are Natalia Dominguez  
25           Buckley, First Deputy City Treasurer;

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Shakina Clark, Assistant City Treasurer  
3           for Banking; and representatives from  
4           Citizens Bank. I'm here to testify in  
5           favor of Bill No. 220510.

6                       This bill would provide  
7           authorization for the City to enter into  
8           an amendment agreement with Citizens Bank  
9           for provision of payroll depository  
10          banking service for City employees for an  
11          additional one-year term, starting  
12          July 1, 2022 running through June 30th,  
13          2023, under certain terms and conditions.

14                      By way of background, in  
15          June 2006, the City enacted legislation  
16          that required the Treasurer's Office to  
17          implement a request for proposal process  
18          seeking proposals from qualified  
19          institutions to provide banking services  
20          that include payments to employees,  
21          payroll deductions, and payroll taxes.  
22          The legislation also required that no  
23          contract amendment with a proposed  
24          recipient of payroll banking services be  
25          executed until it's approved by City

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Council with an ordinance.

3                     In 2021, our office issued a  
4           payroll banking services RFP, and the  
5           selection committee determined that  
6           Citizens Bank was the most qualified  
7           institution based on the quality of  
8           service provided, costs, extensive branch  
9           network, and commitments to communities  
10          across the City.

11                    In June 2021, City Council  
12          approved a Citizens Bank six-month term,  
13          and in October of 2021, Council approved  
14          an additional six-month term to complete  
15          the first year of the new contract. With  
16          Council's approval, our office is  
17          requesting to contract with Citizens Bank  
18          for such services for an additional year  
19          with an amendment through June 30th,  
20          2023.

21                    I respectfully request that the  
22          Committee report the bill with a  
23          favorable recommendation and a suspension  
24          of the rules as to permit first reading  
25          at the next session of Council.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   Thank you for your  
3           consideration and opportunity to testify.  
4           I'm here to answer any questions that you  
5           might have.

6                   COUNCILMAN GREEN: Thank you,  
7           Treasurer Dunn. I may have missed  
8           something.

9                   Ms. Clark, is this a new  
10          position within the Treasurer's Office?  
11          Because I heard Assistant City Treasurer  
12          for Banking and I wasn't aware we had  
13          that position. So if I'm wrong, please  
14          let me know.

15                  MS. CLARK: I'm a new employee,  
16          but the position is not new. I replaced  
17          Mark DiSilvestro. I've been with the  
18          City since November.

19                  COUNCILMAN GREEN: Well,  
20          welcome. Welcome to that position. For  
21          some reason, that position, I never heard  
22          it referred to as -- maybe it was just  
23          Assistant City Treasurer, but Assistant  
24          City Treasurer of Banking, that's what  
25          kind of piqued my ear when I heard that.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   MS. DOMINGUEZ BUCKLEY: She  
3 comes with a wealth of knowledge, so  
4 we're excited that she's part of our  
5 team.

6                   COUNCILMAN GREEN: Well, Ms.  
7 Clark, so this is your first time  
8 testifying in City Council?

9                   MS. CLARK: Yes, it is.

10                  COUNCILMAN GREEN: Okay. So  
11 feel free to provide a little background  
12 on your experience.

13                  MS. CLARK: I've been in the  
14 banking industry for over 15 years. I  
15 come from Santander Bank. I was also  
16 employed with Citizens Bank. I'm happy  
17 to be a part of the City and a part of  
18 this Council today. It's very exciting.  
19 And I pretty much do all the maintenance  
20 and new account openings for the City  
21 right now, and I'm a part of the new City  
22 project, the treasury management system.  
23 And I oversee the two clerks that  
24 disburse the City's checks.

25                  COUNCILMAN GREEN: Okay. Well,

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       welcome. I wanted to make sure you had  
3       the full City Council hearing experience.  
4       I'll hold back any Councilmembers that  
5       have aggressive questioning. Not that  
6       anyone on this body would do that, but  
7       just wanted to say welcome and thank you  
8       for your testimony.

9           MS. CLARK: Thank you.

10          COUNCILMAN GREEN: Thank you.  
11          Are there members of Council  
12       that would like to ask any questions to  
13       this panel?

14          COUNCILMAN JONES: Yes,  
15       Mr. Chairman.

16          Let's get to the serious  
17       question about our new member, what part  
18       of the City you live in.

19          COUNCILMAN GREEN: Point of  
20       information.

21          MS. CLARK: I live in the  
22       Northeast --

23          COUNCILMAN GREEN: Point of  
24       information. Ms. Clark, before you  
25       answer that question, Councilmembers

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           provide opportunities for future  
3           challenges. So you are a member of the  
4           Treasurer's Office that, like myself,  
5           represent the entire City of  
6           Philadelphia.

7                       MS. CLARK: Yes.

8                       COUNCILMAN JONES: Good answer.  
9           Good answer. Welcome on board.

10                      MS. CLARK: Thank you. I don't  
11           have to answer. Good.

12                      MS. DUNN: Thank you, Chair.

13                      COUNCILMAN GREEN: Thank you.  
14           Any other questions for this  
15           panel?

16                      (No response.)

17                      COUNCILMAN GREEN: Oh, one last  
18           question. When will the next RFP come up  
19           for deposit services?

20                      MS. DUNN: This would be the  
21           start of year two under what at maximum  
22           could be a four-year contract. So we'll  
23           be issuing the next RFP sometime about a  
24           year and a half from now.

25                      COUNCILMAN GREEN: Got you.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Okay. Thank you so much for all of your  
3           testimony.

4                       Mr. Iannuzzi, if you can  
5           proceed with the next panel.

6                       THE CLERK: Liz Hersh, Director  
7           of the Office of Homeless Services for  
8           the City of Philadelphia.

9                       MS. HERSH: Good afternoon.  
10          This is Liz Hersh. I'm the Director of  
11          the City's Office of Homeless Services.  
12          Thank you for this opportunity,  
13          Councilmember Green and other members of  
14          the Finance Committee, to testify in  
15          support of Bill No. 220508 authorizing  
16          the Philadelphia Office of Planning and  
17          Development to file application with the  
18          Department of Housing and Urban  
19          Development, HUD, approving a Substantial  
20          Amendment to the Annual Action Plan 21-22  
21          adding \$42,007,561 in one-time funds to  
22          the HOME Investment Partnership program  
23          through the American Rescue Plan, known  
24          as HOME-ARP.

25                      This is a new program. It's a

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           one-time program, so I'm just going to  
3           explain it briefly, as briefly and  
4           succinctly as I can so people get the  
5           sense of it.

6                     This came out of the American  
7           Rescue Plan, as stated. It's  
8           \$42 million, and it is exclusively to  
9           provide homeless assistance systems with  
10          one-time funds to support an equitable  
11          recovery from the COVID pandemic.

12                    The intent of the legislation  
13          is to provide long-term housing and  
14          services for those experiencing  
15          homelessness. Quite simply, as we say,  
16          housed people are not homeless. And the  
17          reason that we have homelessness in the  
18          City and throughout this nation is that  
19          there's not enough deeply affordable  
20          housing for those who need it.

21                    The legislation required the  
22          City, all cities, to go through a very  
23          detailed planning process that involved  
24          considerable community engagement. So  
25          let me just briefly talk to you about

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           what we did over the past several months  
3           to get input from our community about how  
4           our community wanted to invest these  
5           dollars, these very precious one-time  
6           dollars.

7                         We put out a survey online in  
8           both Spanish and English for nearly two  
9           months and got almost 900 people to  
10          respond to it, a quarter of whom were  
11          people with lived experience of  
12          homelessness.

13                        We held several focus groups in  
14          person and online, including at many of  
15          our programs, and we consulted with over  
16          40 organizations to get their sense of  
17          what was the priority needs.

18                        In addition, we did a needs  
19          assessment and gaps assessment of the  
20          homeless assistance system and the local  
21          housing market. So two sources of data,  
22          what our community really wants,  
23          especially those people with lived  
24          experience of homelessness, and what the  
25          market data tells us.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   Based on this lengthy and  
3 thorough process, we identified priority  
4 activities and qualified populations, and  
5 this is important. There's two elements  
6 to this. One is what can you do, and one  
7 is who do you help, what are the priority  
8 activities and the priority populations.

9                   Once we drafted this plan, we  
10 put it out for public comment. It was  
11 out for public comment again in both  
12 Spanish and English, and all of those  
13 comments that we got, about 40 comments,  
14 have been recorded as part of the plan.

15                   So let me tell you briefly  
16 what's in the plan. The plan is over  
17 100 pages, and you're more than welcome  
18 to read it. We also posted an executive  
19 summary, which is like 12 pages, and we  
20 provided an info graphic that's just one  
21 page.

22                   Basically what our community  
23 told us is that the top priority  
24 population is people who are literally  
25 homeless, literally homeless.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           The second priority population  
3           is people who are fleeing or attempting  
4           to flee domestic violence, dating  
5           violence, sexual assaults, stalking, or  
6           human trafficking. So literally homeless  
7           top priority population, survivors of DV  
8           or fleeing DV second priority.

9           Third was populations where  
10          supportive services or assistance would  
11          prevent a family's homelessness or serve  
12          those with greatest risk of housing  
13          stability.

14          Fourth was at risk, and fifth  
15          was veterans.

16          So literally homeless and  
17          survivors of DV being the priority.

18          And I will note that within the  
19          priorities populations, we have a number  
20          of what we call sub-populations -  
21          chronically homeless, young adults, older  
22          adults, families, returning citizens,  
23          people with a variety of disabilities.  
24          They would all be included in those  
25          prioritized populations.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   Now, on the activities side,  
3           the consultation, the community  
4           engagement process, and the market  
5           analysis prioritized the activities that  
6           we should engage in in the following  
7           order. So it's the prioritization. Top  
8           priority, acquisition, rehabilitation,  
9           and development of affordable rental  
10          housing, which includes, but not limited  
11          to, manufactured housing, single-room  
12          occupancies known as SROs, efficiency  
13          apartments, supportive housing.

14                   The second top priority  
15          activity was time-limited tenant-based  
16          rental assistance to qualifying  
17          populations, which includes payments to  
18          cover housing costs related such as rent,  
19          security deposits, utility deposits.  
20          Again, time limited.

21                   Third priority activity was  
22          supportive services, which includes  
23          housing search, legal services, life  
24          skills, case management, transportation.  
25          But here's the caveat. Everything comes

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           with caveats from HUD. It's only for  
3           those people who are benefiting from the  
4           HOME-ARPA funded activities.

5                       And the fourth priority was the  
6           acquisition and development of  
7           non-congregate shelter. So these are  
8           facilities where people have their own  
9           room, but they may have a community room  
10          or shared kitchens and bathrooms.

11                      Based on all of this input and  
12          the market analysis, the plan recommends  
13          that 55 percent of the funds be used for  
14          the acquisition and development of  
15          affordable rental housing as noted, that  
16          12 percent be used for that time-limited  
17          tenant-based rental assistance, that  
18          12 percent be used for supportive  
19          services. Again, that's the statutory  
20          limit for people in the -- in support of  
21          those activities. And five percent be  
22          used for the acquisition and development  
23          of non-congregate shelters.

24                      Three percent is proposed  
25          for -- is planned for non-profit

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           operating, again, limited to HOME-ARPA  
3           activities; three percent for non-profit  
4           capacity building, again for HOME-ARPA  
5           activities; and ten percent for  
6           administration and planning for HOME-ARP  
7           activities, again largely to go to the  
8           non-profits for operating these programs.

9                     There are some caveats. As we  
10           said, the money -- while the priority is  
11           on permanent housing, there is  
12           flexibility in the plan. Once the plan  
13           is adopted and submitted to HUD and they  
14           accept it, if there are changes that we  
15           want to make, we are welcome to do that.

16                     And here is the other thing.  
17           We are relying on our community. These  
18           programs will be put out for RFP. We're  
19           looking to the ingenuity, the creativity,  
20           the innovation of our community to  
21           propose within these parameters of  
22           serving those who are literally homeless  
23           and expanding affordable housing to come  
24           up with some brilliant ideas and plans  
25           that we can then implement.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   We anticipate that based on  
3 this plan, we would develop somewhere in  
4 the neighborhood of 545 units of  
5 affordable housing. This includes about  
6 200 tenant-based rental assistance. Of  
7 course, this is just a plan. We'll have  
8 to see what people come up with.

9                   Thank you very much for the  
10 opportunity to present. We're very  
11 excited to get this plan submitted to HUD  
12 so we can start putting out RFPs as soon  
13 as possible. And to permit the  
14 expeditious transmittal, we are asking --  
15 we are respectfully requesting that Bill  
16 No. 220508 be reported out of the Finance  
17 Committee and that the rules be suspended  
18 to allow first reading at the next  
19 Council session.

20                   I'm available for questions,  
21 and thank you so much for the opportunity  
22 to testify today.

23                   COUNCILMAN GREEN: Thank you,  
24 Ms. Hersh, for your testimony. I have a  
25 few questions, and then we'll hear from

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Councilmembers Sanchez and Gym, who have  
3           questions as well.

4                       It's been some time since I  
5           worked in the Law Department, where I  
6           used to represent what was then called  
7           the Office of Housing and Community  
8           Development. So I'm familiar with HOME  
9           funds but not HOME-ARPA funds. So I know  
10          under the American Rescue Plan, those  
11          dollars have to be spent by  
12          December 31st, 2024, but HOME-ARPA  
13          dollars, what are the additional  
14          requirements under HOME funds that are  
15          now being used as part of HOME-ARPA in  
16          reference to those dollars?

17                      MS. HERSH: Well, the first  
18          thing is, the good news is that these  
19          funds, we have eight years to use them.  
20          Because so much of it is for  
21          rehabilitation, acquisition, and  
22          development of efficient, effective  
23          models of permanent housing, they have  
24          given us more time. Of course, we feel  
25          it's urgent.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   In terms of what's different  
3 with this, we have 100 pages of  
4 regulations, to be honest with you,  
5 Councilmember Green. It really is kind  
6 of a mash-up between what's in the  
7 McKinney-Vento Homeless Act and the HOME  
8 Investment, because it really is tailored  
9 to address the disparate impact that  
10 people experiencing homelessness have  
11 from COVID and really, frankly, to center  
12 racial equity and to try and make it  
13 right for some of the people who were so  
14 harmed by the pandemic.

15                   COUNCILMAN GREEN: So under the  
16 code of federal regulations that I'm  
17 familiar with them regarding HOME and  
18 McKinney and Shelter Plus Care, Community  
19 Development Block Grant dollars, there  
20 are certain things that you have to do,  
21 but they're also done that provide some  
22 flexibility.

23                   And so looking at and listening  
24 to your testimony on how you're spending  
25 dollars, is there a -- you said there was

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           a preference for stabilization, and I  
3           believe of the HOME-ARPA dollars there's  
4           about \$23 million going to be spent on  
5           new production of units. Is that based  
6           on the regs or is that based on the  
7           decision made by the Administration to  
8           spend that amount on new production?

9                   MS. HERSH: Well, it's based on  
10          all the community input about what the  
11          priorities are. So that's really what we  
12          were looking at. We were really trying  
13          to represent what the community expressed  
14          and then also looking at where the gaps  
15          and needs within our service systems are;  
16          for example, the Housing Action Plan,  
17          looking at the utilization. So that's  
18          where that priority came from.

19                 The statutory limits are within  
20          supportive services and then the  
21          operating capacity building and admin.

22                 COUNCILMAN GREEN: So in the  
23          beginning of your testimony, you talked  
24          about the community input from  
25          individuals and also from organizations.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           I have received information from various  
3           organizations that have come together  
4           regarding their concern regarding the  
5           amount of money of the HOME-ARPA dollars  
6           being allocated for production. And I am  
7           someone that is very cognizant of the  
8           significant challenges of production for  
9           affordable housing in the City of  
10          Philadelphia. That's why I introduced  
11          and with the support of members of  
12          Council and the public and the citizens  
13          of the City of Philadelphia, we dedicated  
14          half of one percent of the General Fund  
15          dollars going forward to the Housing  
16          Trust Fund. And then just more recently,  
17          I introduced a bill with the support of  
18          the BIA and also Affordable Communities  
19          Coalition to support SRO opportunities in  
20          the City of Philadelphia.

21                       But from some of the groups and  
22          a strong group of organizations really  
23          had a concern that only \$5 million of the  
24          \$14 million of HOME-ARPA funds are being  
25          used for prevention and felt it should be

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           a higher amount, like 15 million as  
3           opposed to the 23 million for production.

4                       So in response to that  
5           question, hearing that question, what's  
6           your response to that concern considering  
7           all of the work that we've done as a city  
8           in reference to eviction issues and  
9           prevention and using our ARPA dollars in  
10          that context and the fact that we're  
11          seeing significant increases in the costs  
12          of everything in reference to inflation  
13          and unfortunately a number of property  
14          owners are now moving to get out of  
15          multi-family housing by either making  
16          their homes -- making their properties  
17          totally residential for occupancy and not  
18          multi-family, as well as selling  
19          properties as well. So we're having even  
20          more of a challenge in reference to  
21          evictions and housing.

22                      And so what would be your  
23          response to those who would raise that  
24          question?

25                      MS. HERSH: Very good

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       questions, and we, of course, have been  
3       listening to all of the input. So let me  
4       just tease apart the elements of that  
5       question.

6                       First of all, this revenue  
7       source would support the development of  
8       SROs. It would -- having the  
9       authorization to do SROs as proposed in  
10      your bill we think would be very  
11      powerful, a very efficient model to  
12      expand the availability of affordable  
13      housing and a very cost-effective model,  
14      and this funding would be available to  
15      use for that purpose. And I think for a  
16      city that has so many vacant, blighted  
17      buildings and empty convents, rectories,  
18      halfway houses, et cetera, there's a real  
19      opportunity here to repurpose that.

20                      I think one of the things we  
21      hear a lot is how is it that the City can  
22      have so many empty houses and so many  
23      homeless people. So I think this is a  
24      one-time opportunity to address that  
25      issue.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   I guess the second thing I want  
3 to say is that the Office of Homeless  
4 Services is really not the leader on the  
5 eviction defense and eviction prevention.  
6 Three years ago we realized that the  
7 expertise and capacity for addressing  
8 eviction defense and prevention really  
9 was located within the Division of  
10 Housing and Community Development and  
11 within the network of housing counseling  
12 agencies, and some of this came out of  
13 the Eviction Task Force. And so we  
14 really bifurcated our functions and  
15 clarified them.

16                   So the Office of Homeless  
17 Services, frankly a relatively small  
18 portion of what we do is eviction  
19 prevention and defense. We have a very  
20 robust program through DHCD, through the  
21 eviction prevention program. What OHS  
22 does really is focus on people who aren't  
23 leaseholders. Most of the people come to  
24 us for prevention. First of all, they're  
25 poor. Many of them have never had a

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           lease, or if they had a lease, it was so  
3           many years ago. And so we really focus  
4           on multi-month assistance for them.

5                     All of that can be done within  
6           this plan. There's nothing to stop us  
7           once the plan is approved to change those  
8           numbers. We can easily do that if it  
9           really turns out to be a gap. Hopefully  
10          some of the eviction defense work will be  
11          funded elsewhere, you know, where there  
12          is flexibility.

13                    And I think the only other  
14          thing I would say is, we really did go  
15          through a very lengthy process. We did  
16          hear from literally, you know, like  
17          literally over 1,000 people, and the  
18          consensus really was for literally  
19          homeless. So I do want to be honoring  
20          and respectful of that input as well, but  
21          I think the bottom line here is, there's  
22          flexibility. There's flexibility. Once  
23          this plan is approved, once it's accepted  
24          by HUD, you know, we can see what  
25          proposals come in, and we can flex.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN GREEN: That  
3 actually raises some additional questions  
4 in my mind, but I want to give an  
5 opportunity for members of this Committee  
6 to ask questions. So we'll start in this  
7 order: Councilmember Sanchez,  
8 Councilmember Gym, and then Councilmember  
9 Jones.

10           COUNCILWOMAN SANCHEZ: Thank  
11 you, Mr. Chair, and thank you, Liz.

12           I had an opportunity to meet  
13 with Liz prior to this hearing and so  
14 some of the questions she is expecting as  
15 they're queued up, because they're very  
16 important for me to get on the record.

17           But I did want to take an  
18 opportunity, Mr. Chair, to kind of echo a  
19 little bit of your concerns around how  
20 the decision-making and the distributions  
21 of these funds are being allocated. And  
22 while I appreciate Liz saying that  
23 there's some flexibility, I'm going to  
24 ask her some of this stuff for the  
25 record.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   One of my concerns is, as much  
3 as I appreciate community input, we have  
4 a Housing Action Plan. So can you  
5 specify for me the alignment between this  
6 amount of one-time allocation with the  
7 Housing Action Plan?

8                   MS. HERSH: Yeah. I think it's  
9 very consistent with the Housing Action  
10 Plan. I think absolutely alignment with  
11 the Housing Action Plan is critically  
12 needed. I think the Housing Action Plan  
13 really clearly articulated the need for  
14 additional permanent supportive housing.

15                   So here's a thing that I think  
16 sometimes people are not familiar with,  
17 and I know that many of the members of  
18 this Committee are, but I think it bears  
19 saying, which is that affordable housing  
20 is not necessarily affordable to people  
21 experiencing homelessness.

22                   The average income of our  
23 participants when they have income is  
24 \$10,000, and it's not unusual for them to  
25 have zero income. And, frankly, most

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           affordable housing that's developed,  
3           because it requires the low-income  
4           housing tax credit, which is federal,  
5           really doesn't meet their needs. And so  
6           this is really targeted to be very deeply  
7           affordable, and 70 percent of these  
8           dollars do have to be used for people  
9           experiencing homelessness.

10                        So it really is kind of a  
11           deeper dive. I think it actually,  
12           Councilmember Sanchez, it actually  
13           advances achievement of the Housing  
14           Action Plan.

15                        COUNCILWOMAN SANCHEZ: So,  
16           again, we had an opportunity to talk a  
17           little bit around this work. My concern  
18           is around the production side, as I  
19           expressed to you.

20                        What are the models of  
21           production that you're going to produce  
22           for this, as you say, very unique  
23           population because of the level of AMIs  
24           that we're dealing with? What is going  
25           to be the return on investment?

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           My concern is that, as you  
3 know, the affordable housing space, as  
4 the Chairman alluded to, we're spending  
5 380,000, 400,000 to create a unit, right?  
6 Are you going to be using this model or  
7 more efficient models? Because we need  
8 to scale up the availability to do this  
9 for this unique population.

10           So tell me in the production  
11 side what is going to be the cost per  
12 unit that you're projecting in the  
13 investment that you're doing.

14           MS. HERSH: Right. Well, I  
15 don't have the number about cost per  
16 unit, but -- I'm sorry. I'm getting a  
17 lot of feedback. I don't know where it's  
18 coming from, if other people are getting  
19 it.

20           I think that you've raised a  
21 really good question about and a really  
22 important point for us to take a deeper  
23 dive into, which is the efficient models.  
24 We have some models that we've been  
25 piloting. We're looking at -- SROs are a

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           big one because of the available stock.  
3           We're looking at shared housing. We're  
4           looking at the rehabilitation of  
5           scattered site PHA units, which we're  
6           doing already in shared housing. We're  
7           looking at efficiencies I think are very  
8           important, the smaller units, which this  
9           legislation allows, manufactured housing  
10          which we're piloting right now with  
11          Planning and Development. And I think  
12          we're also looking to our community to  
13          come up with some alternatives for us.  
14          And, frankly, I think we're going to have  
15          to do partnerships. I don't think we're  
16          going to be going it alone. I think  
17          we're going to be working with Planning  
18          and Development, PHDC, with PHA to try  
19          and maximize the input, because I think  
20          they know that it's too expensive for our  
21          people. So if we can partner up, we can  
22          get some more families out of homeless  
23          shelters.

24                           COUNCILWOMAN SANCHEZ: No. I  
25          agree with you, and I think --

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN GREEN:

3           Councilmember Sanchez, hold on one  
4           second.

5                     Anyone that's not speaking,  
6           please mute your microphone so we don't  
7           have that background noise, to make it  
8           easier for all the witnesses to hear each  
9           other as well as for the stenographer.

10                    Thank you, Councilmember  
11           Sanchez.

12                    COUNCILWOMAN SANCHEZ: Thank  
13           you.

14                    As we spoke, one of my things  
15           around what models are we going to be  
16           doing, and I hear that you're talking  
17           about innovation, but we have to be  
18           responsible stewards with this one-time  
19           money, right? And so I'm very concerned  
20           that it's sort of like, you know, it's  
21           everywhere.

22                    I mean, I think we need -- our  
23           role in this Finance Committee and our  
24           role as City Council is to make sure that  
25           you are -- that we're spending this money

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           wisely, and I don't want to be in support  
3           of any plan that is so big that we don't  
4           know, right? And I don't need, given the  
5           issue of homelessness in the City of  
6           Philadelphia, for us to engage in product  
7           lines that are way out of whack with the  
8           reality of what we're doing.

9                     You know, again, you have been  
10           and your office has been involved in some  
11           of these where we're spending \$400,000 a  
12           unit and still subsidizing at \$500 a  
13           month rent for folks. There is no  
14           efficiency in this, right? And we've  
15           talked about some of the transitional  
16           housing stuff, and I know you've started  
17           to move away from it.

18                    So I need a little bit more  
19           assurances around this, because I think  
20           that our Housing Action Plan in addition  
21           to the SROs, which I think is a great  
22           idea, as I said to you, the efficiencies,  
23           the rooming houses, like this is the pot  
24           of money where we're supposed to do this  
25           stuff that we can't do in OHCD and we

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           can't do in other places. And I'm still  
3           not feeling reassured that you're not  
4           going to enter into models that are  
5           inefficient because you're not committing  
6           to like we're going to do so many units  
7           and this is what we're going to get.  
8           Like you don't have a goal yet, and  
9           that's concerning to me.

10                   MS. HERSH: Yeah. Our goal is  
11           545 units, 200 of which would be  
12           tenant-based rental assistance. This was  
13           developed together with the Office of  
14           Planning and Development.

15                   I think it's a really good  
16           point, and what we've done -- and I  
17           didn't go through it in my testimony. I  
18           do apologize, Councilmember. What we did  
19           was, we have laid out examples of  
20           projects that could be invested in, how  
21           much they would cost, how many units, how  
22           many beds, and what the cost -- what the  
23           total configuration would be, and that is  
24           detailed in our plan.

25                   I think one of the things that

1           6/9/22 - FINANCE - BILL 220292, ETC.

2       we're excited about, for example, that  
3       really actually came from some of your  
4       input, frankly, was converting  
5       transitional housing into permanent  
6       housing. Some of our transitional  
7       housing is in great neighborhoods that we  
8       could never acquire the buildings  
9       anymore, and they're already owned by  
10      non-profits. I think we have six or  
11      eight. We have non-profits that have  
12      been -- people have donated houses to  
13      them, several houses sometimes on a  
14      block, that haven't had a revenue source  
15      to enable them to fix up those units and  
16      make them available.

17                So I think that that is the  
18      opportunity that exists here that, you  
19      know, frankly doesn't exist in our  
20      traditional kinds of sources.

21                COUNCILWOMAN SANCHEZ: And,  
22      finally, again, we had this -- part of  
23      this discussion. Again, I'm very  
24      concerned about how we utilize this  
25      budget and this allocation, but one of

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           the things that I want to go on the  
3           record on, that I know this is a decision  
4           that you've made and we've had this  
5           discussion in the past. I believe that  
6           eviction prevention and all of those  
7           issues should be part of your portfolio  
8           and part of the work that we do. And I  
9           know that we've had this debate and you  
10          know there's internal debates. OHCD  
11          feels a certain way. You feel a certain  
12          way.

13                       For the Office of Emergency  
14          Housing not just to be and have  
15          significant skin in the game to prevent  
16          people from entering your portfolio is  
17          something that I disagree with you on,  
18          and I disagree with you strongly, because  
19          as you know, we're about to do these  
20          property assessments -- and I mentioned  
21          this to you in our discussion. We're  
22          about to do these property assessments  
23          and we're going to be able to do a lot of  
24          things to protect homeowners, but we're  
25          not going to have \$300 million to give to

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           renters, right, and to that rental  
3           community.

4                       And so I'd like to see us and  
5           I'd like to see your office understand  
6           that that prevention work is part of your  
7           portfolio and should be part of your  
8           portfolio, and we're going to need it to  
9           be part of your portfolio, because we're  
10          going to have a lot of people that are  
11          going to be priced out of their rental  
12          and we're going to be limited in the work  
13          that we do.

14                      So I think that given COVID,  
15          given what we've learned, you know, your  
16          unit insisting that that's not their work  
17          when if we fail someone and we don't keep  
18          someone in their home, they're going to  
19          end up in your system at a more costly  
20          situation.

21                      So we need to continue that  
22          conversation, and so I wanted to just  
23          again put that on the record, that I  
24          disagree with you. You know, the Office  
25          of Housing and Community Development has

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           done all it can to support some of the  
3           eviction diversion work, and I'm sure my  
4           Council colleague Councilwoman Gym is  
5           going to be bringing and detailing that,  
6           but homeless prevention is key and it has  
7           to be -- we have to double down on it,  
8           particularly in the rental space. And so  
9           I want to continue that conversation,  
10          because I'm in disagreement with you  
11          around the utilization on that.

12                       Thank you, Mr. Chair.

13                       MS. HERSH: Noted. Thank you  
14          very much.

15                       COUNCILMAN GREEN: Thank you,  
16          Councilmember Sanchez.

17                       Councilmember Gym, then  
18          Councilmember Jones.

19                       COUNCILWOMAN GYM: Thank you  
20          very much, Mr. Chair, and I want to thank  
21          my colleague Councilmember  
22          Quinones-Sanchez for asking those  
23          important questions, and very supportive  
24          of some of the concerns around that.

25                       Liz, I want to thank you for

1           6/9/22 - FINANCE - BILL 220292, ETC.

2       your early partnership a number of years  
3       ago to support young people facing  
4       homelessness. We were able to get the  
5       first line item budget for youth  
6       homelessness, and we -- you've started a  
7       number of different efforts, but as you  
8       may know and certainly all the members of  
9       the Finance Committee saw, we've had some  
10      heart-wrenching testimony from young  
11      people themselves about their experiences  
12      with homelessness and in particular about  
13      the rise and concern about youth  
14      homelessness specifically that many of  
15      our advocates who have either submitted  
16      testimony or may be testifying later  
17      today have raised with us.

18               Your office has relied on many  
19      of these homeless prevention agencies  
20      when families with young children have  
21      suddenly been locked out, evicted,  
22      seniors. We know that people are running  
23      out of money, and it's very much a crisis  
24      right now.

25               So I'm interested in hearing

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           specifically about the level of  
3           investment for youth homelessness  
4           prevention and the number of young people  
5           that you're expected to reach under your  
6           current funds.

7                       MS. HERSH: Thank you very  
8           much, Councilmember Gym, and thank you  
9           for your leadership very early on six  
10          years ago in getting some of those --  
11          that first investment in youth  
12          homelessness. I think at that time, we  
13          recognized that HUD didn't recognize  
14          youth homelessness between 18 and 24 as  
15          different from adults, and homeless  
16          systems historically had seen  
17          18-year-olds as adults, and we know that  
18          it's true in some ways and not in others.

19                      So let me just very quickly  
20          just summarize kind of where we are. We  
21          last year spent about \$7 or \$8 million on  
22          targeted specifically to young adults 18  
23          to 24. We have 29 programs now that  
24          serve young adults 18 to 24, and our very  
25          first award of NPI dollars is going to be

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           to Covenant House Rights of Passage for,  
3           I believe it's, 12 units of transitional  
4           and longer-term housing for young adults  
5           and especially for parenting young  
6           adults. So we're really excited about  
7           that opportunity.

8                     At this point in time -- so let  
9           me just say, young adults are absolutely  
10          a priority population. We envision that  
11          we would put out -- one of our first RFPs  
12          would have extra points for  
13          prioritization for young adults because  
14          of their level of vulnerability, and more  
15          than their level of vulnerability -- and  
16          I know you really get this,  
17          Councilmember -- it's their resilience,  
18          their drive to growth. We don't want to  
19          miss that opportunity. So we do see that  
20          absolutely as a priority.

21                    And I think really we're  
22          looking to that community to tell us what  
23          they can do. We met with Philly Homes 4  
24          Youth Coalition about three months ago,  
25          and they came to us with a list of things

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           that they wanted to fund, and we said  
3           send us the proposals, tell us what those  
4           programs are, give us the numbers, give  
5           us the budgets. We haven't yet gotten  
6           those, but we're really excited to see  
7           what they come up with in terms of  
8           concrete proposals that we can fund,  
9           because I think the usual ways of doing  
10          business don't work for young adults.  
11          They need a longer runway to get through  
12          college.

13                       We're actually in partnership  
14          with PHA and CCP now for 16 young adults  
15          who are Catto Scholars to have housing,  
16          and we'd love to expand that. So we're  
17          really hoping that the experts, the young  
18          adult providers, and that the young  
19          adults themselves will really take the  
20          flexibility, take the opportunity of  
21          these RFPs, and there's room in every  
22          single one of these categories for them  
23          to propose ideas to us that then we can  
24          fund.

25                       COUNCILWOMAN GYM: So I'm not

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           sure what happened, but I have the list  
3           and have had the list of recommendations  
4           from the Philly Homes 4 Youth Coalition,  
5           which includes \$8 million set aside  
6           specifically for expanding and addressing  
7           youth homelessness.

8                         Now, one of the things that I  
9           think is really important is that, again,  
10          I wanted to open by thanking you for  
11          being, you know, at the front end of the  
12          youth homelessness work in 2016, but this  
13          is 2022 with an infrastructure system  
14          that has completely fallen apart around  
15          young people, and no one is hurt more  
16          than our youth.

17                        When schools fall apart, when  
18          we're not reaching young people, we've  
19          got more young people disengaged, if not  
20          removed from schooling right now, the  
21          bottom is falling out of the economy for  
22          a number of people, and our City agencies  
23          haven't been completely there for  
24          everybody as well. I mean, I think that  
25          everybody is doing the best they can,

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           but, you know, I don't -- I think we  
3           should acknowledge that what we're  
4           looking for right now is not whether  
5           we're giving out grants as we normally do  
6           but what different things are we doing.

7                       So the Philly Homes 4 Youth  
8           recommendations, there are a number of  
9           them, which includes like very much of an  
10          externalized effort, because we can't  
11          find people that we're not looking to  
12          find. Like they're not going to come to  
13          us. So there was a discussion about a  
14          team of youth navigators, for example,  
15          who can reach out and connect more  
16          aggressively to homeless youth, help  
17          connect them to the systems of care, much  
18          like what you have been doing when I can  
19          call you for like questions or concerns  
20          about neighborhoods that are dealing with  
21          homelessness in public areas.

22                       I think that Philly Homes 4  
23          Youth is asking specifically for the  
24          youth navigators to try and locate  
25          homeless youth who may be couch-surfing

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           and others.

3                       I know another one is about  
4           specific programs that are working with  
5           landlords. And I have a very like  
6           partial interest in how we're working  
7           with pregnant and parenting teens and  
8           pregnant and parenting youth, because  
9           this is -- who are homeless, by the way,  
10          because this is a very, very vulnerable  
11          population. They don't -- there are  
12          weird things around DHS and services  
13          through them. So once themselves are  
14          youth but they are pregnant and  
15          parenting, like the number of options  
16          really narrow down, and we're definitely  
17          hearing from our advocates that landlords  
18          are afraid to run to them or concerned  
19          about such young people. And so we need  
20          to think about a strategy for that.

21                      But the list of proposals I've  
22          received is estimated at \$8 million. It  
23          has been sent around to our entire  
24          Finance Committee hearing -- or Finance  
25          Committee, and we will send it directly

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           to you and expect that you'll be able to  
3           reach out to them about it. But I wanted  
4           to hear just some of your thoughts on  
5           those two things.

6                       MS. HERSH: Well, I can't  
7           really add much. I totally agree with  
8           you and I agree with the Coalition. We  
9           did fund one youth navigator so far.  
10          We'd love to fund more.

11                      We absolutely agree that the  
12          bias against young adults when they go to  
13          rent units is significant. Housing  
14          search and support for that is one of the  
15          activities that we would be looking to  
16          fund. It's certainly allowable within  
17          this, so -- and I think I agree with you  
18          about the pregnant and parenting youth,  
19          which is one of the reasons I'm really  
20          excited about the Covenant House project,  
21          and of course they would fall within the  
22          category of families and would be  
23          prioritized within some of the existing  
24          programs we have.

25                      But, yes, we would absolutely

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           be looking to expand that, any of those  
3           things that they would present to us, and  
4           we welcome the opportunity to continue to  
5           work with them and for them to submit --  
6           and just one other thing, which is that  
7           we are submitting a proposal to HUD at  
8           the end of this month for the Youth  
9           Homeless Development Project program,  
10          YHDP, and so we will be asking HUD for  
11          money specifically for youth  
12          homelessness. And we've met with Philly  
13          Homes 4 Youth. I think we've done six  
14          focus groups with young adults with lived  
15          experience of homelessness to put  
16          together the list of activities, some of  
17          which you've noted here, that we would  
18          put into the proposal to HUD really to  
19          try and get some additional dedicated  
20          funding to add on to what's available  
21          through HOME-ARP.

22                   COUNCILWOMAN GYM: Could you  
23                   respond to the question about the youth  
24                   and the \$8 million proposal? Is there  
25                   money that could be going towards that

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           \$8 million mark, which is about  
3           20 percent of ARP funds that are there  
4           that could potentially be dedicated to  
5           this?

6                       MS. HERSH: Yeah. I think what  
7           we want to do is to look at what kind of  
8           proposals come in and try to maximize the  
9           dollars available, and as I said, we  
10          would put out an RFP. Our first RFP will  
11          prioritize young adults to try and get  
12          some of those ideas.

13                      As you know, Councilmember, the  
14          City doesn't provide most services. It's  
15          all done through vendors and through  
16          non-profits, so we need our non-profits,  
17          the people who are really on the ground  
18          who have the expertise, to come to us  
19          with a proposal, with specific ideas,  
20          with a budget that's actionable within  
21          the framework of a fair, transparent  
22          process, and then that's how we are able  
23          to get that funding going.

24                      COUNCILWOMAN GYM: And can  
25          you -- again, I'll say I've had these

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       recommendations for a number of weeks, I  
3       believe. I think I've had them for a  
4       while. I hope I have them. Anyway, our  
5       entire Finance Committee has them. But  
6       the request is is that if that is the  
7       case, can OHS commit to setting aside 20  
8       percent, up to 20 percent, of the ARP  
9       funds dedicated specifically to youth  
10      homelessness?

11                   MS. HERSH: I think what -- we  
12      have not set aside percentages for any of  
13      our sub-populations, and, you know, to be  
14      perfectly frank with you, yet we have so  
15      many requests for a 20 percent set-aside  
16      that we'd have 200 percent used up. You  
17      know, it's like how do you divide up the  
18      pie.

19                   And so it would certainly be  
20      our hope to be able to fund as many of  
21      the youth proposals as possible, and I  
22      will say -- so as I've said.

23                   I would say the other thing is  
24      that -- I'm sorry. I just lost my train  
25      of thought. Give me a second.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                       So putting out the RFP. So I  
3 think we do have a lot of vulnerable  
4 constituencies. And this money is not  
5 going to end -- this money is not going  
6 to end homelessness. It's a fraction of  
7 what's needed. We have 15,000 people  
8 touch our system last year. And so the  
9 system that we have in place, and you can  
10 disagree or agree, but what HUD dictates  
11 to us is that we use vulnerability as the  
12 scale. And so if someone comes in who is  
13 92 and highly vulnerable or 18 and highly  
14 vulnerable, we look at deploying those  
15 resources based on vulnerability, and  
16 that's what we're required to do by HUD.

17                      So, you know, I think the short  
18 answer to your question is, we're really  
19 excited to get those proposals in so that  
20 we can start funding some of those really  
21 exciting ideas that everybody has. And I  
22 think step one is to get this plan  
23 submitted to HUD as quickly as possible  
24 so that we can start getting those RFPs  
25 out on the street so we can start getting

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           the money out on the street to actually  
3           deploy some of these ideas.

4                   COUNCILWOMAN GYM: And what's  
5           the goal in terms of the amount of  
6           funding you're seeking from HUD that's  
7           specific to youth homelessness?

8                   MS. HERSH: We don't have  
9           specific numbers related to any  
10          sub-population at this point in time.  
11          What we have is the prioritization on  
12          those who are literally homeless being at  
13          the top of the list and then victim  
14          survivors of DV being second, third being  
15          people who were -- an intervention of  
16          services, basically imminently homeless.  
17          Fourth is at risk of homelessness, and  
18          fifth is veterans. So within each of  
19          those qualifying populations, it  
20          includes, for example, frail elderly who  
21          are on the street. It includes young  
22          adults 18 to 24, families with children.  
23          You know, all of those populations are  
24          included within that.

25                   COUNCILWOMAN GYM: I mean, I

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           think one of the concerns -- and I'll let  
3           it go from here, because I think we're  
4           going to have to follow up, and I'll make  
5           sure that, as I said again, we'll forward  
6           over the Philly Homes 4 Youth proposals  
7           that we had received, but they're very  
8           clear about the 8 million.

9                       But I think the concern is is  
10          that youth continue to not be -- I know  
11          that they can be embedded within many  
12          things, but part of the problem that we  
13          have with youth homelessness and what  
14          we're hearing over and over and over  
15          again is that the vulnerable populations  
16          that you're dealing with later in life  
17          start as young people who we can't see or  
18          don't take the time to look for at a  
19          stage where they could have things turn  
20          around for them, and then they become  
21          potentially part of a longer-term, more  
22          serious homeless population, and so -- or  
23          a population that's experiencing  
24          homelessness.

25                      So I have a focus on this group

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           of young people. Again, as I said, I  
3           don't think the City takes care of  
4           vulnerable young people enough right now,  
5           and I'm anxious about it, because I think  
6           it creates significant, significant  
7           problems later on. That doesn't mean  
8           that we haven't done something. I do  
9           think we do need to do something  
10          differently. It can't be simply embedded  
11          in things. I think if we don't have a  
12          strategy for youth, we tend to miss them,  
13          and I think we've figured that out when  
14          we started doing the initial youth  
15          homelessness work together. It would be  
16          good for us to realign those.

17                        So those are all my questions.  
18          Thank you, Mr. Chair.

19                       MS. HERSH: Thank you.

20                       COUNCILMAN GREEN: Thank you,  
21          Councilmember Gym.

22                       Councilmember Jones.

23                       COUNCILMAN JONES: Thank you,  
24          Mr. Chairman.

25                       You know I remember, Liz, when

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       you -- your second day it might have been  
3       or your second week. You have changed.  
4       I'll just say that. The weight of our  
5       issue has matured you quickly into  
6       understanding the dimensions of the  
7       problem.

8                       So I was told by some housing  
9       counselors that we are expecting a 60,000  
10      homelessness tsunami coming our way, and  
11      that probably transcends youth, elderly,  
12      and others because of some of the  
13      guardrails that were put in place during  
14      the pandemic are coming to limited scope.

15                      Within that 60,000 tsunami  
16      potential of evictions, we have a  
17      difference between emergency housing,  
18      transitional housing, and affordable  
19      housing; is that correct?

20                      MS. HERSH: You could say that.

21                      COUNCILMAN JONES: Okay. I met  
22      with an interesting group of homelessness  
23      advocates as well as HAPCO, and they  
24      agreed, which made me really leery,  
25      Mr. Chairman, those two groups sitting

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           together in agreement on anything, about  
3           the use of funds coming from HUD, and  
4           when we categorize it as affordable  
5           housing, that there was somewhere around  
6           300 units scheduled to be built; is that  
7           correct?

8                       MS. HERSH: Yes.

9                       COUNCILMAN JONES: And what is  
10          the cost of those 300 units? Was it 23  
11          million or 53 million?

12                      MS. HERSH: 23 million. That's  
13          what's projected. It's a plan.

14                      COUNCILMAN JONES: All right.  
15          So that's 23 million.

16                      According to both groups, who  
17          do not agree on anything, that there  
18          might be a better consideration, more  
19          return on investment if we looked at  
20          existing small property owners, partner  
21          association, HAPCO working with the  
22          Coalition for Homelessness to look at  
23          prevention renovation dollars in that  
24          space versus new construction, and I  
25          wanted to get some insight on your point

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           of view.

3                   MS. HERSH: Yes. We've heard  
4           from them also, and it is exciting to see  
5           them agreeing on something and --

6                   COUNCILMAN JONES: It was  
7           scary. It was scary.

8                   MS. HERSH: I know. Well, we  
9           agree that homelessness prevention and,  
10          as Councilmember Sanchez also observed,  
11          is really critical. Last year we helped  
12          about 1,900 families, which translates  
13          into about 3,000 people, 3,500 people, to  
14          prevent homelessness. It is actually  
15          very critical.

16                   I certainly hope that 60,000  
17          number is wrong. I don't know where it  
18          came from, but I'm hoping that doesn't  
19          happen.

20                   So the intent -- so two things  
21          I would tell you, Councilmember Jones.  
22          One is that we went through a really  
23          extensive community engagement process  
24          where literally over 1,000 people weighed  
25          in, and the top priority was expressed as

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           literally homeless, literally homeless  
3           and victim survivors of domestic  
4           violence. I feel like my job is to  
5           listen, listen to the community, listen  
6           to people with lived experience, listen  
7           to the people who are on front lines like  
8           the outreach workers, the shelter  
9           workers, the intake staff, our network of  
10          70 providers. My job is to listen and  
11          then to tell you what they said, and  
12          that's what they said.

13                        So that I think is number one.  
14          And I think that I agree that -- I guess  
15          the second thing is the intent of the  
16          legislation. I wish that we could get  
17          another \$100 or \$200 million in that ERAP  
18          money so we can continue to help people  
19          stay in their apartments and prevent  
20          eviction. You know, we're not going to  
21          be able to solve that problem with this  
22          little money. This money -- I'm going to  
23          go back to what I said, and I've said it  
24          a million times. Housed people are not  
25          homeless, and if we can help people get

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           out of shelters and get off the street  
3           and into places where they have their own  
4           room or their own apartment, that is a  
5           solution. And so that is very, very  
6           important to us. And, you know, we're in  
7           the land of tough decisions, right?  
8           Fifteen thousand people touched our  
9           system last year, 1,000 young adults 18  
10          to 24 used our system. We have to make  
11          tough decisions.

12                   The intent of this money really  
13           is to house people. That's what our  
14           community wants. That's what the Housing  
15           Action Plan says. That's where the  
16           biggest gap is. So that's what we've  
17           reflected in the plan.

18                   Listen, if that tsunami comes,  
19           once the plan is adopted, which we hope  
20           will happen as is, you know, if we have  
21           to adjust, we're going to adjust, just  
22           like we did during COVID. You know, so  
23           that's --

24                   COUNCILMAN JONES: That's what  
25           I want to hear, because simple math,

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           60,000 potential, let's cut it in half to  
3           30, right, hitting a population,  
4           300 units or so is not going to be a good  
5           life raft in that tsunami. We might get  
6           a lot more if we work with tomorrow  
7           apartment owners to say we want to help  
8           you out. We made some mistakes in the  
9           past. We gave PPP money directly to  
10          people that sometimes did not even pay  
11          their rent, kept it moving, and still  
12          were at risk for homelessness.

13                        So taking what we've learned,  
14          taking those creative partnerships that I  
15          talked about, look how much that 23  
16          million might be spread out if we do it  
17          right, saving more people from the  
18          shelters.

19                        So I'd love you to provide that  
20          analysis to the Chairman to see which way  
21          we should go. Granted, our Housing  
22          Committee is knee deep into this stuff.  
23          You should also send it to them.

24                        Thank you, Mr. Chairman.

25                        COUNCILMAN GREEN: Thank you,

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Councilmember Jones.

3                   I see Councilmember Domb had a  
4           question for Ms. Hersh.

5                   COUNCILMAN DOMB: Thank you,  
6           Mr. Chair.

7                   Hi, Ms. Hersh. Good afternoon.  
8           I have a question. Is it 23 million  
9           roughly, the acquisition of development  
10          of affordable rental housing?

11                  MS. HERSH: That's what's in  
12          the plan currently, yes.

13                  COUNCILMAN DOMB: Is that  
14          specifically for 351 new or rehabilitated  
15          housing units?

16                  MS. HERSH: That's the  
17          projection, yes. We'll have to see how  
18          it plays out once we start to look at  
19          those efficient and effective models,  
20          what we're able to do using what comes in  
21          and through partnerships with some of the  
22          other entities.

23                  COUNCILMAN DOMB: When you say  
24          351 new or rehabilitated housing units,  
25          is that all purchased or is some of that

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           rental that we're renting from third  
3           party?

4                   MS. HERSH: No. That's only  
5           rental. This legislation prohibits the  
6           use of this money for homeownership or  
7           for homeownership counseling.

8                   COUNCILMAN DOMB: So are you  
9           saying this money is for renting 351  
10          apartments?

11                  MS. HERSH: No. It's for the  
12          acquisition, preservation, and  
13          development of affordable rental units.

14                  COUNCILMAN DOMB: And you're  
15          saying the average, it's going to cost  
16          just over 60,000 it sounds like per unit?

17                  MS. HERSH: Slightly more than  
18          that. That's the projection. Maybe  
19          overly optimistic. It may turn out that  
20          it costs more, but that's what we're  
21          looking at right now based on some of the  
22          projections that we've done.

23                  COUNCILMAN DOMB: Can you give  
24          me an idea of how that's going to work  
25          between 60,000 and 65,000 a unit? What

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           would that look like? How are you going  
3           to do it?

4                       MS. HERSH: Yeah. As I said,  
5           first of all, I think what I -- we have  
6           to wait and see also what our community  
7           comes back with. And so we have several  
8           ideas that are laid out in the plan of  
9           how we might get there. But, for  
10          example, we have several providers who  
11          have been given donated houses that are  
12          basically almost move-in ready that  
13          tweaks could be -- people could move  
14          into.

15                      We've been in partnership with  
16          PHA to renovate scattered site vacant  
17          units. We have some of, as I said,  
18          rectories and convents, some of the  
19          efficiencies, SROs, manufactured housing.

20                      So those are some of the ideas  
21          that people have brought to us that they  
22          feel could be done effectively, cost  
23          effectively and efficiently.

24                      COUNCILMAN DOMB: Liz, are we  
25          allowed to -- I think a few years ago I

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           took a tour of a property at either 40th  
3           or 41st and Chestnut. It was modular  
4           housing. It was 80 or 90 units, and it  
5           cost them at that time 90,000 a unit. It  
6           was about a 600 to 700 square foot space,  
7           beautifully done. I mean, beautifully  
8           done. I think the real market there  
9           would probably be 1,500 to 1,800 for  
10          these units, but they would be used for,  
11          I think, more affordable type housing.  
12          But it seems to me that if we can either  
13          partner or find a developer or whatever  
14          that can build these even for 110,000 and  
15          we could be the owner of it, we could  
16          then float financing for it even at five  
17          or six percent. The cost would be \$6,000  
18          a year for the interest, maybe it's 8,000  
19          with principal reduction. It's much  
20          cheaper and we can get a lot more people  
21          in housing than any other plan.

22                       MS. HERSH: Well, we will  
23                       definitely take a look at that.

24                       COUNCILMAN DOMB: I'd be happy  
25                       to help you with it, but I think that's

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           the way to go to get more people in and  
3           we can leverage this money better.

4                   MS. HERSH: Thank you.

5                   COUNCILMAN DOMB: And if we  
6           took a 15- or 20-year mortgage, at the  
7           end of the time we'd have no payments.  
8           We'd own it free and clear.

9                   MS. HERSH: Okay. Thank you.

10                  COUNCILMAN DOMB: Thank you.  
11           Thank you, Mr. Chair.

12                  COUNCILMAN GREEN: Thank you,  
13           Councilmember Domb, for your questions to  
14           Ms. Hersh.

15                   And, Ms. Hersh, you were on  
16           this panel in reference to the Bill No.  
17           220509, the HOME-ARPA dollars. I would  
18           like you to stay, and we're now going to  
19           hear from Rachel Falkove, who also has --  
20           well, let me just change the order a  
21           little bit. We're going to go with  
22           Melissa Long to also testify regarding a  
23           separate bill but also related to this  
24           work in reference to the Consolidated  
25           Plan, which is Bill No. 220508. We'll

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           have Ms. Long testify regarding the  
3           Consolidated Plan. From there, we will  
4           then have other witnesses to testify,  
5           which will be Rachel Falkove, as well as  
6           Jessie Keel, Maria Murray, Liam Spady,  
7           and I believe there's one other person to  
8           testify on that matter.

9                        So, Ms. Long, please state your  
10           name for the record and proceed with your  
11           testimony.

12                      MS. LONG: Sure. Melissa Long,  
13           Director of Division of Housing and  
14           Community Development.

15                      Good afternoon, Chairperson  
16           Green and other members of the Finance  
17           Committee. I'm Melissa Long, the  
18           Director of Programs for the Division of  
19           Housing and Community Development. Thank  
20           you for the opportunity to present  
21           testimony on behalf of the Administration  
22           bill, No. 220509, which permits the City  
23           to apply for the federal Community  
24           Development Block Grant, HOME, Emergency  
25           Solutions, and Housing Opportunities for

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Persons with AIDS, HOPWA, funds and for  
3           state funds from the Department of  
4           Community and Economic Development. This  
5           bill refers to Exhibit A, which is the  
6           Proposed Consolidated Plan 2022 to '26,  
7           the Annual Action Plan 2022-23, which is  
8           the required HUD funding application.

9                     The Annual Action Plan 2022-23  
10          details our plan for spending funds from  
11          four primary federal sources as well as  
12          the state, the local Housing Trust Funds,  
13          and the Neighborhood Preservation  
14          Initiative, NPI, funds.

15                    As detailed in this Action  
16          Plan -- and we just got our awards from  
17          HUD very recently -- the City was awarded  
18          approximately 44 million in CDBG, 13  
19          million in HOME, 8.7 million in HOPWA,  
20          and 3.8 million in ESG.

21                    As the plan goals and actions  
22          were designed to meet Philadelphia's high  
23          priority housing and community  
24          development needs, highlights of these  
25          goals are: preserve and create

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           affordable homeowner rental housing;  
3           reduce homelessness and expand special  
4           needs housing; foster open access to all  
5           housing and community development  
6           resources; address education, economic,  
7           and income needs of people in  
8           neighborhoods; strengthen community  
9           assets and manage vacant land to improve  
10          the quality of life; and promote fair  
11          housing and access to opportunities for  
12          all Philadelphians.

13                       And as we have been discussing  
14           and with my colleague Liz, she mentioned  
15           we are grateful that we -- for the 260  
16           million in American Recovery and CARES  
17           Act funding that kept over 40,000 renters  
18           in their homes during the depths of the  
19           pandemic. However, at the time that we  
20           were forced to stop taking rental  
21           assistance applications at the end of the  
22           year due to high demand, there was an  
23           unmet need of over \$300 million, and to  
24           date, we've received an additional  
25           34.5 million in reallocated funds, which

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           is a fraction of what our request was.

3                       So while our Action Plan makes  
4           strategic investments to address our  
5           housing needs, really only a  
6           comprehensive and sustained and increased  
7           commitment to housing resources will we  
8           begin to meet them.

9                       We are grateful, I want to say,  
10          to the Administration and City Council  
11          for the new NPI issuance and the City  
12          Charter change -- thank you, Council  
13          Chair Green -- of the 0.5 percent of the  
14          City's General Fund budget into the  
15          Housing Trust Fund to help meet those  
16          needs, and as detailed in the Housing  
17          Plan, nearly half of all of our funding  
18          will go to put people and keep people in  
19          their homes. That's the production and  
20          preservation of rental housing, to  
21          continue foreclosure and eviction  
22          prevention programs, home repairs such as  
23          Basic Systems and Heater Hotline, and  
24          rent support.

25                      And I will take this minute

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           that due to these new resources, we were  
3           able to identify and propose allocation  
4           of 15 million in Housing Trust Funds to  
5           be used with assistance for those in  
6           eviction diversion in the upcoming year.  
7           It also includes programs to prevent  
8           homelessness and expand housing for  
9           people with special needs.

10                       We'll continue to invest in  
11           organizations and programs that benefit  
12           residents in their communities. This  
13           includes our amazing housing counseling  
14           agencies, NACs, neighborhood advisory  
15           committees, our non-profits legal  
16           services, and our neighborhood energy  
17           centers.

18                       We are going to be able to  
19           continue to provide over 2 million in  
20           CARES Act funding to increase their  
21           capacity to assist tenants facing  
22           eviction, and I'm pleased to report that  
23           we have allocated an additional 2 million  
24           in support to support the work of housing  
25           counseling agencies.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Vibrant commercial corridors  
3 are also an important element of healthy  
4 communities and, accordingly, we invest  
5 significant resources in community and  
6 economic development. The Annual Action  
7 Plan includes funding for business loan  
8 programs, business development grants,  
9 corridor management, and building  
10 improvement support.

11           The upcoming year will continue  
12 to be challenging, and we are all  
13 committed to working as hard as possible  
14 to meet those challenges.

15           Thank you again for the  
16 opportunity to present this testimony.  
17 For the City to receive its funding from  
18 HUD, we are required to submit an  
19 approved Consolidated Plan, Annual Action  
20 Plan to HUD no later than August 15th,  
21 2022. To permit expeditious transmittal  
22 of this plan, suspension of the rules to  
23 permit first reading at the next Council  
24 session is requested.

25           My colleagues and I will be

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           happy to answer any questions that you  
3           may have.

4                       COUNCILMAN GREEN: Thank you,  
5           Ms. Long. I just wanted to follow up  
6           when we talked about the conversation  
7           that Ms. Hersh had earlier regarding the  
8           eviction prevention, and I know  
9           Councilwoman Sanchez raised concerns  
10          about the siloed perspective through  
11          agencies, but I want to talk a little bit  
12          about the operations of the eviction  
13          prevention funds.

14                      I totally understand the  
15          challenges in implementing, receiving,  
16          and providing those resources to  
17          individuals. The concern I raise -- and  
18          this comes from, you know, what I saw  
19          here in my office. My staff has been  
20          working from our City Council office  
21          since the second week of August of last  
22          year, and one of the things I noticed in  
23          talking, interacting with my staff in my  
24          office is that many people were calling  
25          our office asking for the status of those

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           prevention dollars. And we got to a  
3           point where we were having some dedicated  
4           people within the Administration that we  
5           could call to kind of get some  
6           information, but then we got to a point  
7           that we were informed to not to continue  
8           to call, because the money had ran out.

9                       My concern is that constituents  
10          did not know that. They did not know  
11          that the money had run out. You had  
12          people that were still calling our  
13          office, and we didn't have a means of  
14          letting them know what the status was of  
15          their applications in reference to the  
16          funding, and it really created a real  
17          challenge to people that applied weeks,  
18          sometimes months earlier for these  
19          resources, desperately needing the  
20          resources and were not getting any  
21          information about what was happening.  
22          And even our office was not getting  
23          information at a point about what was  
24          happening, and then we didn't have any  
25          information for them and then the

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           response from the Administration was, the  
3           money ran out, I'm sorry.

4                       MS. LONG: Yes.

5                       COUNCILMAN GREEN: So going  
6           forward in reference to -- well, one,  
7           that should not have happened in that  
8           way. There should have been better  
9           communication to our residents about some  
10          of the challenges with the program and  
11          the amount of dollars available so people  
12          were not just waiting in limbo, thinking  
13          that, well, I applied X period weeks  
14          earlier, I still will be able to get  
15          resources that I critically need and were  
16          counting on that, and then come to find  
17          out, well, sorry, all the money ran out.

18                      So what's your response to  
19          constituents who from that perspective  
20          this is another example of why they've  
21          lost faith in government, because here it  
22          was something that was advertised, they  
23          applied for these dollars in a way that  
24          they thought was the right way. They  
25          filed information. They couldn't get

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           someone within the City. They had to  
3           reach out to their Council office. The  
4           Council office was reaching out, and then  
5           we just find out, oh, all the money is  
6           gone.

7                       MS. LONG: Well, I want to  
8           clarify. Not all of the money is gone.  
9           We are continuing to get additional. To  
10          date, as I've stated, from the Department  
11          of Treasury and from the state, we  
12          received 34 million in reallocated funds  
13          and --

14                      COUNCILMAN GREEN: Ms. Long, I  
15          understand that, but the messaging -- I  
16          understand that you were constantly  
17          trying to get more money and received  
18          some reallocated dollars, and during that  
19          process, you were getting additional  
20          money by the, I would say, aggressiveness  
21          that the City went to the federal  
22          government saying, listen, we're trying  
23          to get money out as fast as possible, and  
24          compared to other cities, we probably  
25          were in a much better position and did a

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       better job. However, you still had  
3       constituents who were told the money ran  
4       out.

5                   MS. LONG: Yeah. And -- yep.  
6       And I think we need to do better about  
7       messaging, right? We made that request  
8       at the end of the year for 300 million  
9       and had been waiting from the Department  
10      of Treasury, and still I think we're  
11      anticipating some additional funds. And  
12      unfortunately the breadth and depth of  
13      the number of applications that we have  
14      and with my partners at PHDC and all of  
15      our partners doing the best that we can,  
16      you know, to serve as many within what we  
17      have.

18                   COUNCILMAN GREEN: I just think  
19      from the very beginning when these  
20      dollars were received and we saw very  
21      early on the number of applications that  
22      were being received, there just should  
23      have been some information to communicate  
24      to level set expectations saying that  
25      there's a strong possibility that we --

1           6/9/22 - FINANCE - BILL 220292, ETC.

2       well, we did have a finite amount of  
3       resources. We're continuing asking for  
4       more dollars and doing the best we can to  
5       advocate for more dollars from the  
6       federal government, but letting people  
7       know that there's a possibility that we  
8       may run out of the money based on the  
9       number of people who need these  
10      resources.

11                 I think if that had been  
12      provided early on, it would have given  
13      people at least a better context to think  
14      that it's not a guarantee, if I just  
15      apply, I'll get these resources, even if  
16      I'm eligible.

17                 MS. LONG: Yes. I agree.

18                 COUNCILMAN GREEN: Are there  
19      other questions from members of Council  
20      for Ms. Long or Ms. Hersh on either the  
21      Consolidated Plan or the issue regarding  
22      the HOME-ARPA dollars? I know we've had  
23      a number of questions on that issue. Any  
24      questions regarding the Consolidated Plan  
25      for Ms. Long or Ms. Hersh?

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                       (No response.)

3                       COUNCILMAN GREEN: Seeing none,  
4 I want to thank both of you for your  
5 testimony.

6                       We're now going to merge two  
7 panels together and provide these groups  
8 of witnesses to testify on both the  
9 HOME-ARPA dollars as well as the  
10 Consolidated Plan. So if the witnesses  
11 could be prepared to testify in this  
12 order: Rachel Falkove, Jessie Keel,  
13 Maria Murray, Liam Spady, and any other  
14 party that would like to testify  
15 regarding the Consolidated Plan or the  
16 HOME-ARPA dollars.

17                      Once again, we'll go in the  
18 order of Rachel Falkove, Jessie Keel,  
19 Maria Murray, and Liam Spady.

20                      MS. FALKOVE: Okay. I'm on?

21                      COUNCILMAN GREEN: Hold on one  
22 second.

23                      And I believe we have one other  
24 witness that would be part of testifying  
25 with you, Ms. Falkove, which is Greg

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Wertman. So if we could have Ms.  
3           Falkove, Greg Wertman, and then the  
4           others that I mentioned please testify in  
5           that order.

6                       If you could state your name  
7           for the record, then proceed with your  
8           testimony.

9                       MS. FALKOVE: My name is Rachel  
10          Falkove and I'm the Executive Director of  
11          Philadelphia Interfaith Hospitality  
12          Network, which will soon be known as  
13          Family Promise of Philadelphia. We  
14          provide emergency housing and  
15          homelessness prevention services to  
16          families from all zip codes in  
17          Philadelphia County, and we're supported  
18          greatly by the Office of Homeless  
19          Services as well as by private  
20          foundations and donations.

21                      This is -- before I actually  
22          get going, I just want to state that this  
23          is very painful testimony for me to make,  
24          because I have so much respect for Liz  
25          and her hard-working team at OHS, and I

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           also have a lot of respect for the  
3           gargantuan effort that PHDC and the  
4           Housing Department took on in terms of  
5           allocating all of the dollars that they  
6           had to allocate very, very rapidly in  
7           response to the terrific housing crisis  
8           that we have.

9                       I also want to say that Liz has  
10          and OHS has built up a very, very solid  
11          department for homelessness prevention  
12          and shelter diversion, and I'm very proud  
13          to be part of it and proud to feel very  
14          included in being able to offer ideas and  
15          have them heard.

16                      So that being said and also  
17          acknowledging that there are no --  
18          they're not going to be very many easy  
19          decisions to make, and I do find many of  
20          the ideas that Liz put forward today in  
21          her testimony to be quite exciting.

22                      But I'm here today representing  
23          a coalition of homeless prevention  
24          service providers that include Congreso,  
25          HELP USA, People's Emergency Center,

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Valley Youth House, and my organization,  
3           Philadelphia Interfaith Hospitality  
4           Network. Our agencies provide direct aid  
5           and services to single adults and to  
6           families to prevent evictions. We also  
7           help displaced people obtain new housing  
8           quickly, or housing first, to help them  
9           avoid the trauma of needing shelter.  
10          Each of our organizations provide  
11          services to vulnerable populations,  
12          including youth, young parents with  
13          children, people with disabilities, and  
14          mature households who endure homelessness  
15          for the first time due to unemployment,  
16          underemployment, or illness, risks that  
17          were exacerbated during the COVID-19  
18          pandemic.

19                       My agency focuses on the needs  
20          of families, but increasingly we've been  
21          welcoming quite a number of elders who  
22          are now comprising a significant share,  
23          not the major share, of our client base,  
24          because their fixed incomes do not keep  
25          pace with our inflated rental housing

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           market.

3                       We're also joined today by Greg  
4           Wertman, my unlikely partner in crime  
5           here, of HAPCO, which is the Philadelphia  
6           chapter of rental property owners, and  
7           HAPCO provides approximately 70 percent  
8           of Philadelphia's most affordable  
9           market-rate opportunities.

10                      This hearing likely marks the  
11           first time, or one of the few times, that  
12           tenants and landlords are actually  
13           testifying together. Our collaboration  
14           today reflects an understanding that the  
15           Administration's planned use of the 42  
16           million in HOME-ARPA money funding is  
17           critical to the interests of both groups  
18           that have been historically vulnerable to  
19           homelessness as well as to people that  
20           more recently experienced risks to  
21           economic insecurity in the wake of the  
22           pandemic and inflation.

23                      In this context, we urge your  
24           committee to review and approve our  
25           recommendations to increase funding for

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           prevention services.

3                       Eviction rates in Philadelphia  
4           are rising. The supply of affordable  
5           market-rate housing is evaporating due to  
6           the difficult climate of doing business  
7           and a very hot real estate market.

8                       Despite this crisis, the  
9           Administration proposes to spend only  
10          12 percent of the HOME-ARP funds for  
11          homelessness prevention to help a  
12          targeted number of 1,000 households. It  
13          chooses to spend 55 percent, 23 million  
14          of these funds, to build 358 units of  
15          subsidized housing that will probably  
16          take a much longer period of time to  
17          complete. We urge you to consider the  
18          following points in context of our call  
19          to increase prevention funding:

20                      For the last two months,  
21          prevention service agencies and OHS  
22          really don't have a whole lot of eviction  
23          prevention funds to address client needs.  
24          Two of the Coalition's agencies have a  
25          combined waiting list of 2,000

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           households. As of May, 4,200 eviction  
3           cases were already filed in Housing Court  
4           since January of 2022, and at this rate,  
5           at least 10,000 households will have  
6           cases filed against them by the end of  
7           the year. So that's 30,000 pretty  
8           vulnerable individuals, approximately.  
9           Not 60,000 but 30,000.

10                         In 2020, Philadelphia  
11           identified 7,881 homeless children and  
12           youth that -- this was through the  
13           Philadelphia School District. Trends  
14           show that the number of homeless children  
15           has increased every year over the past  
16           ten years. At the current rate,  
17           Philadelphia could have more than 9,000  
18           homeless children by 2026.

19                         Eviction prevention is cost  
20           effective and saves taxpayer dollars.  
21           The City has disbursed over 248 million  
22           to approximately 38,000 households  
23           affected by COVID-19. In Fiscal Year  
24           '21, OHS provided an average of \$1,182 in  
25           prevention -- in rental assistance per

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           household to 1,873 households. The  
3           agency has served -- I think it's  
4           actually more than this number -- 306  
5           households in Fiscal Year '22.

6                       Because our agencies have  
7           experience dealing with the provision of  
8           emergency housing, combined with robust  
9           services, we are capable of responding  
10          quickly and intensively. We have  
11          included a selection of eviction  
12          prevention and shelter diversion stories  
13          in the attachments that the  
14          Councilmembers have received or will  
15          receive following this testimony. As you  
16          can read in these stories, we understand  
17          the complicated issues that vulnerable  
18          people face in being housed and are  
19          generally successful in providing the  
20          services necessary to make the  
21          difference, as well as mediating with the  
22          property owners to make sure their  
23          concerns are addressed.

24                      Evidence from large-scale  
25          prevention efforts in other cities proves

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           that prevention programs reduce  
3           homelessness and save the public money  
4           that would otherwise be spent on shelter,  
5           healthcare institutions, and child  
6           welfare. And we're attaching an example  
7           of the cost effectiveness of these  
8           programs, including an empirical study  
9           from HELP USA known in Philadelphia for a  
10          variety of transitional rapid rehousing  
11          and prevention programs, but in New York  
12          City, it implements the New York flagship  
13          prevention program, Homebase. In Fiscal  
14          Year '18, the program served 5,631  
15          families. About five percent of these  
16          families entered shelter after receiving  
17          services, which is much less than the  
18          range of otherwise projected outcomes.

19                 So, for example, if 15 percent,  
20          or 845 members of the population became  
21          homeless, 542 more families than that  
22          number that received the Homebase  
23          services would have been homeless. This  
24          translates into a cost savings of  
25          26.7 million.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   Eviction rates are going to  
3           exacerbate the extent of inequality in  
4           housing stability in Philadelphia, and it  
5           is a racial equity concern.

6           Neighborhoods with higher shares of  
7           African Americans and renters with median  
8           incomes below 25,000 have been  
9           historically and disproportionately  
10          vulnerable to evictions, even when the  
11          trend in overall eviction filings  
12          declined from 2015 to '19. These trends  
13          illustrate this concern.

14                   The highest eviction filing  
15          rates for 2017 to 2018 were in West and  
16          Southwest Philadelphia, Germantown and  
17          West Oak Lane and North and Lower  
18          Northeast Philadelphia, with pockets of  
19          10 to 15 percent and over 15 percent  
20          eviction filing rates.

21                   Filings increased nine percent  
22          from 2016 to 2018 in locations with  
23          median incomes below \$25,000. And  
24          actually it was at that time that a lot  
25          of the prevention programs really got

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           going in a very strong way and the City  
3           was actually able to close shelter beds  
4           in 2019 before we ended up with COVID.

5                       Eviction filing rates were  
6           twice as high in locations with  
7           populations of at least 40 percent  
8           African Americans, and that's according  
9           to the Reinvestment Fund's report.

10                      So homelessness prevention  
11           funds applied in a timely manner,  
12           combined with flexible services, as  
13           happens through the emergency programs  
14           funded through the Office of Homeless  
15           Services, will preserve the more  
16           affordable range of the Philadelphia  
17           market-rate rental stock and will make it  
18           more worthwhile for rental property  
19           owners who service 70 percent of our  
20           City's lower-income tenants paying  
21           market-rate rent to stay in business and  
22           keep renting at the lower end of the  
23           market. It will prevent blight and  
24           gentrification of neighborhoods that have  
25           been home to these households for many

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           years.

3                   A fairly status quo budget for  
4           prevention services will not go the  
5           distance.

6                   Child and youth homelessness  
7           has increased 30 percent since 2015, and  
8           at the current rate of increase,  
9           Philadelphia's next Mayor could be seeing  
10          9,000 homeless children by 2025.

11                   The rate of eviction filings is  
12          increasing rapidly. In 2021, there were  
13          6,873 landlord-tenant cases filed in  
14          Municipal Court. As of May 15th in 2022,  
15          there were already 4,202 filed, and at  
16          this rate, by the end of the year we  
17          could expect well over 10,000 cases, and  
18          that would translate to the 30,000  
19          people.

20                   More than 13,000 households  
21          have asked the Office of Homeless  
22          Services for assistance between July 1st,  
23          '21 and January 31st, '22, suggesting our  
24          current need, and these are people who  
25          are imminently at risk. They're not

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           people who are stably housed at this  
3           point.

4                       We suggest to the Council that  
5           investing 15 million in eviction  
6           prevention through OHS could be the most  
7           cost effective and equitable use of  
8           public funds to address the impending  
9           homelessness of our most vulnerable  
10          citizens. At an average assistance of  
11          \$2,500 per household, 6,000 households,  
12          or 30,000 individuals, could be served.

13                      The need for affordable housing  
14          is no doubt really important, but  
15          thousands of Philadelphians are on the  
16          verge of homelessness and need help  
17          today. The Administration needs to  
18          address eviction swiftly. It must ensure  
19          sufficient funds are available to serve  
20          these households.

21                      And now what I'd like to do is  
22          to welcome Greg Wertman.

23                      COUNCILMAN GREEN: I know you  
24          are making your presentation, and this is  
25          for you and also all witnesses, because

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           we have received the testimony, because  
3           we do have a number of people that are  
4           here testifying. It really would be  
5           beneficial if people can summarize their  
6           testimony and not read verbatim from  
7           their testimony, because we do have a  
8           number of people that are here today.

9                   MS. FALKOVE: Okay. I  
10          apologize. Well, thank you very much for  
11          allowing me to come and testify, and Greg  
12          is joining me on the panel.

13                 COUNCILMAN GREEN: Mr. Wertman,  
14          if you could just state your name for the  
15          record and please proceed with your  
16          testimony.

17                 MR. WERTMAN: My name is Greg  
18          Wertman. I am the current President of  
19          HAPCO Philadelphia, and I want to thank  
20          you for allowing me to testify on the  
21          behalf of this wonderful coalition that  
22          has been formed.

23                 We strongly believe that rental  
24          property owners and tenants -- and I know  
25          you're not going to hear this from too

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           many people, but this is how I feel, is  
3           that this is a marriage, and we have got  
4           to come together as one strong, cohesive  
5           unit to address some of the issues,  
6           housing issues, in the City of  
7           Philadelphia.

8                       The mission statement of HAPCO  
9           is very simple. We're for the  
10          preservation of low to moderate  
11          affordable housing as well as an increase  
12          and upkeep of everything. So that  
13          obviously looks like we're a good fit  
14          here for everyone.

15                      Over 50 percent of our members  
16          are mom-and-pops, and right now there's a  
17          major issue with those people going to  
18          sell their properties and right now --  
19          and I'm sure I don't need to tell  
20          anybody -- the affordable housing units  
21          are decreasing rather than increasing in  
22          the City of Philadelphia. In 2019 it was  
23          estimated that we were 40,000 units short  
24          of what we needed in affordable housing,  
25          and that the pandemic unfortunately only

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           has exacerbated that. And of course  
3           study after study has shown that who took  
4           the hit, it was mom-and-pops.

5                     One of the best, best, best  
6           studies that came out came out from Penn  
7           and Harvard. It's called the Housing  
8           Initiative at Harvard and Penn. I'm sure  
9           a lot of you Councilmembers are familiar  
10          with them. How landlords are faring  
11          during the COVID-19 pandemic. And what  
12          was great about this study is it was  
13          specific to Philadelphia. Philadelphia  
14          was one of the cities that was specific.

15                    An average year, 3.5 percent of  
16          rental properties are listed for sale.  
17          In 2020, it jumped to 20.8 percent.  
18          That's huge. And likewise 5.5 percent of  
19          landlords don't have enough money to  
20          reinvest in their house to maintain them.  
21          It jumped again in 2020 to 30.5 percent.

22                    Now, we all know that if you  
23          don't maintain your property, that  
24          property is not going to stay on the  
25          market very long. So we need to have the

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           properties maintained, and we certainly  
3           don't need to lose any more than what we  
4           have.

5                       We've lost at HAPCO over 1,000  
6           members. We had about 2,500 to begin  
7           with, and we're down to about 15 right  
8           now.

9                       The other thing that  
10          exacerbated this, and it's already been  
11          discussed, is about the rental assistance  
12          money. Unfortunately, the federal  
13          government did not -- certainly didn't  
14          fund it the way they should have, and  
15          instead of -- I think it was 87,000  
16          people applied. Only 34 of them got the  
17          money, 60,000 didn't, and that affected  
18          tenants and landlords.

19                      See, this is why we have to  
20          stay together. It affects both tenant  
21          and landlords.

22                      I am here today because I  
23          believe that these organizations, these  
24          coalition of homeless prevention people,  
25          need more money, and they really --

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           they've listened to us and we've talked  
3           to them and say, hey, this is what  
4           landlords are looking for in funding and  
5           in what they need, and they've listened  
6           to us, and I strongly urge City Council  
7           to listen to this group.

8                       Thank you very much.

9                       COUNCILMAN GREEN: Thank you,  
10          Mr. Wertman.

11                      I know Councilmember Jones has  
12          a question, but I want to allow the other  
13          witnesses to testify and then we'll go  
14          into Councilmember Jones' question.

15                      We will go with Liam Spady,  
16          Jessie Keel, and Maria Murray.

17                      MR. SPADY: Hi. Hi, folks.  
18          Can you hear me?

19                      COUNCILMAN GREEN: Please state  
20          your name for the record and proceed with  
21          your testimony.

22                      MR. SPADY: Thank you, Chairman  
23          Green. My name is Liam Spady, Temple  
24          student, Philly Homes 4 Youth Co-Chair.

25                      So I'm going to be very brief

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           in my testimony.

3                       Vulnerability and resilience  
4           are themes that folks with lived  
5           experience and expertise in these spaces  
6           are expected to speak out on, but instead  
7           I'm here to say today that we hold the  
8           power over our experiences, and we need  
9           this body to hold the systems that we  
10          have to navigate accountable.

11                      We don't work in these systems  
12          from 9:00 to 5:00. We have to live in  
13          them. These are the very systems and  
14          essences that keep many of our folks  
15          alive. So instead of vulnerability and  
16          resilience today, I just want to speak a  
17          little bit on the timeline.

18                      So to Councilmember Gym's point  
19          earlier, in 2016 myself and another young  
20          adult co-founded the Young Adult  
21          Leadership Committee, which stemmed from  
22          some volunteer work we had done with the  
23          100-day challenge, now with the Philly  
24          Homes 4 Youth Coalition. This was done  
25          in partnership with OHS to solve youth

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2 homelessness.

3                   In 2016, we recognized that  
4 landlords stigmatized renting to youth  
5 young adults and also people who receive  
6 public assistance. So we decided to ask  
7 for dedicated staff to help youth  
8 navigate these systems, and at the time,  
9 we did get a staff member or youth  
10 navigator. And then we also recognized  
11 or suggested, I should say, a development  
12 of specific programs for recruitment and  
13 retention and supporting of landlords  
14 willing to rent to transition-aged youth  
15 and folks receiving public service.

16                   I personally have had  
17 challenges looking for units myself,  
18 again, facing this instability, and by  
19 the end of the month, focusing in our  
20 coursework in doing this is impossible.

21                   So youth deserve better. We  
22 deserve better. I deserve better.

23                   This \$42 million, it's very  
24 impactful. And I worked with City  
25 leaders for a long time who say we are

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           making progress. My question to you City  
3           leaders is, we are making progress  
4           according to whom?

5                       These 29 programs that we spoke  
6           of earlier, they're not really youth and  
7           young adult specific. They've existed  
8           for some time, and many of them have  
9           impossible hurdles to jump through. Some  
10          of them only serve up to 21. HUD's  
11          definition is 18 to 24. Again,  
12          inadequate is not the word to do justice.

13                      Last, but not least, these  
14          programmatic and structural moves that  
15          the City has made are helpful, but  
16          they're only inching towards this goal  
17          that's miles and miles away. So I urge  
18          this body in all humility to listen to  
19          these recommendations.

20                      Youth and young adults who are  
21          living with this each and every day,  
22          we've been advocating for over six years.  
23          It's 2022 and we made these  
24          recommendations back in 2016. To not be  
25          where we need to be is just unacceptable.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           The emotional labor of advocating for six  
3           years and still facing insecurity is  
4           tiring, and we're tired of being tired.  
5           We're burnt out.

6                        So please, please, please  
7           prioritize. Prioritizing an RFP is not  
8           enough for youth and young adults. Set  
9           aside the 20 percent and refund the  
10          Philly Homes 4 Youth Coalition, because  
11          it's the only body that ensures that  
12          community members, people like myself and  
13          youth and young adults, are involved in  
14          the solution to solving youth  
15          homelessness. We need to be at the  
16          table.

17                       I co-chair the Coalition, and  
18          we need to authentically be there. So I  
19          urge you to implement these  
20          recommendations, because, again, they're  
21          the very essence that keep our folks  
22          alive.

23                       Thank you so much.

24                       COUNCILMAN GREEN: Thank you,  
25          Mr. Spady.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   We'll now hear from Jessie Keel  
3           and Maria Murray, and then questions from  
4           Councilmember Jones.

5                   MS. KEEL: Hi.

6                   COUNCILMAN GREEN: Please state  
7           your name for the record and then proceed  
8           with your testimony.

9                   MS. KEEL: Yeah. So hi. My  
10          name is Jessie Keel. I'm thankful for  
11          being here. I appreciate you all holding  
12          space to be able to hear testimonies in  
13          regards to -- me specifically, I'm going  
14          to be speaking on Bill 220508, the ARP  
15          funds.

16                   So I just wanted to open up,  
17          right, with like what goes up and never  
18          seems to come down? Right? Seemingly  
19          skyrocketing property increases, because  
20          there's no rent control.

21                   So I am a community organizer,  
22          a youth advocate, and a youth mentor who  
23          has lived experience of homelessness  
24          navigating the Philadelphia system, and  
25          my testimony in regards to

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       recommendations for the ARP, I just  
3       wanted to bring up Helen Gym for  
4       highlighting those recommendations  
5       earlier that Philly Homes 4 Youth  
6       Coalition have curreted to be able to  
7       present to OHS in regards to youth  
8       homeless needs and services.

9                       Pardon my sirens in the  
10       background.

11                      We met with Helen Gym back in  
12       March just needing support on a strategy  
13       in regards to how to ask for these  
14       services, and we appreciate that we need  
15       more young people -- in recognizing that  
16       we need more young people at the  
17       forefront of these conversations before  
18       determining distribution of funds from  
19       the City.

20                      And so our request for the ARP  
21       funds are in hindsight mostly due to --  
22       the City seems to state that there seems  
23       to be nine percent population of young  
24       adult homelessness, but the youth-serving  
25       providers, that's not what we're --

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           they're witnessing and they're seeing.  
3           Their numbers are totally different.

4                       And so Ms. Maria had brought up  
5           concerns around what does that look like,  
6           what's going to be done differently with  
7           these funds, and some of those  
8           recommendations have been around  
9           prevention services, wanting to highlight  
10          that, because what we're seeing, it seems  
11          to be that a lot of organizations are  
12          tapping in to wanting to access these  
13          funds for young adults. However, they're  
14          not upholding their support chain, and so  
15          then that eventually brings that young  
16          adult back into homelessness. Now  
17          they're facing chronic homelessness as an  
18          adult who no longer qualifies, right,  
19          for -- no longer qualifies for young  
20          adult money. So that's more money being  
21          pulled out.

22                      And so, yeah, I just wanted to  
23          recommend that a larger portion of those  
24          ARP funds are given to young adult  
25          populations, the young adult population.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           It's critical -- young adulthood is  
3           critical development, period, and housing  
4           will support healthy development.

5                       Me myself, I have secure  
6           housing, and from the moment that I was  
7           able to secure housing, I was able to  
8           complete going to school. I was able to  
9           complete design certification, just being  
10          able to level up, and that's what I want  
11          to see for other young people, right?  
12          They don't have hope because they don't  
13          have secure housing, but once they secure  
14          the housing, that sigh of relief and that  
15          wonderment, right, comes back into their  
16          lives, like, okay, I am now able and have  
17          the capacity to do this thing.

18                      And so, yeah, I just wanted to  
19          just bring that in, highlight that the  
20          young adult population, they're merely  
21          surviving, but we would like for them to  
22          thrive.

23                      So thank you for letting me  
24          testify.

25                      COUNCILMAN GREEN: Thank you

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           for your testimony.

3                   Maria Murray.

4                   MS. MURRAY: Hello, everybody.

5                   COUNCILMAN GREEN: Please state  
6           your name for the record and then proceed  
7           with your testimony.

8                   MS. MURRAY: My name is Maria  
9           Murray. I'm an advocate for the Juvenile  
10          Law Center for Transforming Youth System  
11          programs. I would like to address  
12          things -- I can't get it out right.

13                   I would like to work on housing  
14          stability for youth leaving care, because  
15          it's a major issue in the community.  
16          This issue is important to me because it  
17          has affected me and other people around  
18          me.

19                   The City of Philadelphia needs  
20          funding to create housing supports,  
21          especially for youth, because a lot of  
22          youth are at higher risk of being  
23          homeless. When youth become homeless,  
24          they are -- will be mostly targeted in  
25          harmful situations, like human

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           trafficking, petty crimes, violent acts,  
3           etc. We are not a sub-population. We  
4           are a part of a homeless population in  
5           Philadelphia.

6                     The general public knows that  
7           it is very hard for young adults to  
8           obtain housing, because youth are not  
9           prepared or trained to learn how to live  
10          on their own. Youth are not prioritized  
11          as a major concern.

12                    There is no such thing as  
13          perfect. However, for a better city,  
14          housing stability for older youth is  
15          making the youth a priority and giving  
16          them a chance to be successful. Don't  
17          dismiss their cases and their cries,  
18          their needs for safe environment and  
19          affordable housing.

20                    Transitional services, rental  
21          assistance, program services will help  
22          youth get adequate support to help their  
23          path of becoming successful, because if  
24          they don't have the proper help, they  
25          will not be able to maintain safe and

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           affordable housing. Without the help,  
3           youth will be targeted or put in harmful,  
4           dangerous situations within the  
5           community.

6                       Youth should be able to feel  
7           safe. They shouldn't have to worry about  
8           where they need to lay their head at  
9           night in order to be successful.

10                      Foster youth are at risk of  
11           housing instability because of the  
12           barriers they face. Some may come from  
13           low-income families. They may be in  
14           overcrowded living environments. They  
15           may have more barriers than that.

16                      For example, the youth may have  
17           to deal with having responsibilities in  
18           taking care of their families, especially  
19           if they come from single-parent homes.  
20           The barriers that they face are not  
21           acknowledged. Sometimes our barriers are  
22           dismissed and overlooked, to the point  
23           that you feel like they are not -- they  
24           are on their own. Nobody is there to  
25           carry their weight on their own.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                       Sometimes we need someone to  
3       lean on or a person we can trust to be  
4       able to ask for help when we need it,  
5       which is why foster youth are vulnerable.  
6       Youth should be prioritized.

7                       All the policies are important  
8       to meet. Each and every one of these  
9       policies' acts should be addressed,  
10      because these are major concerns in the  
11      rising community. We need better  
12      services and programs for young youth.  
13      We request that you ask OHS to dedicate  
14      at least 20 percent of the ARP funds for  
15      targeted programming and support for  
16      transitional-age young youth, people who  
17      are homeless, at risk of homelessness,  
18      and are at the greater risk of housing  
19      instability.

20                      I believe that directing this  
21      amount of funds in housing and supportive  
22      services for transitional-age youth is  
23      essential to meaningfully addressing and  
24      preventing youth and young adults'  
25      homelessness and housing insecurity.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   If OHS is not willing to allow  
3 a, quote, 20 percent of the funds for  
4 transitional-age youth housing services  
5 and support, I recommend then that OHS  
6 increase the percentage to non-profit  
7 capacity building from three percent to  
8 13 percent. I urge that OHS invest in  
9 the building capacity for our providers  
10 and developers to better serve  
11 transitional-age youth. This capacity is  
12 currently lacking. The lack of  
13 investment in this area has results of  
14 fewer providers serving transitional-age  
15 youth, and despite the great need, an  
16 increase in building this capacity would  
17 have long-lasting, positive results.

18                   Thank you.

19                   COUNCILMAN GREEN: Thank you  
20 for your testimony, Ms. Murray.

21                   Councilmember Jones, I know you  
22 had a question.

23                   COUNCILMAN JONES: Yes. Thank  
24 you, Mr. Chairman.

25                   I want to thank the youth

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           advocates for their testimony. It made  
3           me peel my eyes back to see the invisible  
4           homeless people I've seen throughout my  
5           life. And they don't have the  
6           traditional label of homelessness because  
7           of their youth. No one kind of gives  
8           them that cred. But I remember  
9           couch-surfers when I was coming up that  
10          would be some place a couple of days, a  
11          week, and then get kicked out, then  
12          winding up at a cousin's basement,  
13          staying there until they were discovered  
14          there, and all with the burden of having  
15          to go to school, having to complete  
16          homework assignments, having to do things  
17          we take for granted, like have a place to  
18          shower, and that transitioning into the  
19          abuse part where insidious individuals  
20          take advantage of their vulnerability and  
21          send them even further into, in some  
22          cases, despair where they try to medicate  
23          themselves through it.

24                       Your testimony reminded me of  
25          those individuals. So I am grateful,

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           grateful for it and appreciate your lived  
3           experience, and I quote, being shared  
4           today for the record, and thank the  
5           author of this legislation, Member Gym,  
6           for being a steady advocate for it.

7                       Second part of this, Mr. Chair,  
8           is that that HAPCO homeless advocacy  
9           coalition, which was totally unexpected,  
10          when I met with them, I didn't know was  
11          going to testify today, but I hope I  
12          didn't butcher some of the stats that  
13          they gave me. And I think we need to  
14          cost effectively look at whether  
15          300 units of affordable housing is worth  
16          3,000 units we might be able to have in  
17          that space working with that coalition.  
18          And since we're not going to get this  
19          money over again, we need to choose  
20          wisely.

21                      So I will be in support of that  
22          set-aside for the young people, but I  
23          will also be in support of looking at  
24          what we can do to spread that money in a  
25          more effective way. If half of the

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           tsunami of evictions is true, we're going  
3           to need it. We're going to definitely  
4           need it.

5                     Thank you, Mr. Chairman.

6                     COUNCILMAN GREEN: Thank you,  
7           Councilmember Jones.

8                     Are there any other questions  
9           for the witnesses for this panel?

10                    (No response.)

11                    COUNCILMAN GREEN: I do not see  
12           any other questions for witnesses on this  
13           panel. Thank you all for your testimony.

14                    We're now moving into the next  
15           matter and we have Bill No. 220293.

16                    Mr. Iannuzzi, if you could read  
17           the witnesses for that panel, and we can  
18           read all the names of the witnesses so  
19           they can be prepared to testify, and then  
20           we'll go right into the panel on the  
21           separate -- the following bill, 220506.

22                    THE CLERK: Emily Schapira,  
23           Executive Director of the Philadelphia  
24           Energy Authority, followed by Laila  
25           Reilly, Client Relations Manager at

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           McGrann Associates representing the BIA,  
3           and Kevin Malawski, Principal at Karbon  
4           Architects representing the AIA.

5                       COUNCILMAN GREEN: Okay. Ms.  
6           Schapira, can you state your name for the  
7           record and proceed with your testimony,  
8           and then we'll hear from the other two  
9           witnesses in that order.

10                      MS. SCHAPIRA: Great. Thank  
11           you so much.

12                      Good afternoon, Chairman Green,  
13           members of the Committee. My name is  
14           Emily Schapira. I am the President and  
15           CEO of the Philadelphia Energy Authority.  
16           I appreciate the opportunity to provide  
17           some testimony on 220293 today, which  
18           modifies the Commercial Property Assessed  
19           Clean Energy, or C-PACE program, to  
20           conform with pending Commonwealth  
21           legislation.

22                      The Philadelphia Energy  
23           Authority, as you all know, is an  
24           independent municipal authority focused  
25           on building a robust, equitable, clean

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           energy economy for Philadelphia. Through  
3           the Philadelphia Energy Campaign, through  
4           2022 we've helped launch over nearly  
5           \$300 million in projects and created over  
6           2,500 jobs.

7                         PEA is the administrator of  
8           Philadelphia's C-PACE program. This  
9           financing allows commercial property  
10          owners to borrow money for energy  
11          efficiency, renewable energy, and water  
12          conservation projects in a novel way.  
13          Repayments are made via a special  
14          assessment, similar to a property tax  
15          assessment. C-PACE does not use any  
16          public funds. It allows building owners  
17          to finance projects at attractive rates  
18          over long periods of time, making these  
19          types of projects cash flow positive.

20                        To date, C-PACE has brought  
21          \$69 million of private capital to  
22          Philadelphia to make its buildings more  
23          efficient, more comfortable, and less  
24          expensive to operate. This represents  
25          ten projects over the last two years

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           across West Philly, Germantown,  
3           Kensington-Harrowgate, Old City, the Navy  
4           Yard, Center City, and beyond.

5                     There are active C-PACE  
6           programs in 15 counties throughout the  
7           Commonwealth, and there's been an  
8           investment of more than 88 million  
9           statewide inclusive of Philadelphia's  
10          projects.

11                    So given the success of the  
12          C-PACE program to date, PEA and many  
13          other organizations are supporting  
14          legislation in the Pennsylvania General  
15          Assembly to expand the types of projects  
16          that are eligible for C-PACE in  
17          Pennsylvania. The legislation expands  
18          eligibility to include three things.  
19          First is multi-family commercial  
20          buildings of more than five units.  
21          Second is indoor air quality improvement,  
22          such as things that would be needed for  
23          COVID-19 mitigation. And third, building  
24          resiliency improvements, and I'm happy to  
25          share more of what that means, if that's

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           needed.

3                     An expansion of C-PACE benefits  
4           creates more opportunity for this  
5           financing tool to deliver critical new  
6           and existing building resilient upgrades,  
7           mitigate the spread of indoor airborne  
8           contaminants, and create good-paying jobs  
9           across Pennsylvania.

10                    Expansion bills have passed in  
11           both the state Senate and House. The  
12           bill is currently awaiting concurrence,  
13           and we expect its full passage before the  
14           Chamber's recess on June 30th. We  
15           actually just learned this morning that  
16           the state House Commerce Committee is  
17           planning to consider Senate Bill 635,  
18           which is the Senate version of the same  
19           exact bill that passed the House earlier  
20           this year, next week on the 14th. We are  
21           grateful for the support of House  
22           Majority Leader Benninghoff and Commerce  
23           Committee Chair Roae for this.

24                    There are projects in the  
25           pipeline totally more than \$130 million

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           in Philadelphia, nearly \$350 million  
3           statewide that would immediately benefit  
4           from the expansion of eligibility for  
5           C-PACE financing.

6                       So we're asking Council for  
7           your approval of modifying the C-PACE  
8           program to conform with this pending  
9           Commonwealth legislation to ensure that  
10          we can immediately move towards  
11          implementation once the bill is completed  
12          at the state level.

13                      And as the administrator of the  
14          Philadelphia C-PACE program, of course  
15          we're happy to follow up with any  
16          additional details about completed  
17          projects in Philly or those that are  
18          waiting on the expansion of eligibility  
19          requirements.

20                      We'd be very grateful for this  
21          Committee's support of this bill.

22                      Thanks so much.

23                      COUNCILMAN GREEN: Thank you,  
24          Ms. Schapira.

25                      The next witness is Laila

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Reilly and then Kevin Malawski.

3                       MS. REILLY: Hello, everyone.

4           My name is Leila Coelho Reilly and I work  
5           for McGrann Associates, an engineering,  
6           sustainability, and building science  
7           practice focused on residential and  
8           multi-family buildings. I'm also on the  
9           Board of BIA and Co-Chair of the Building  
10          Innovation Committee, a group that  
11          promotes sustainable building techniques,  
12          design strategies in the construction  
13          industry that lessen the negative impacts  
14          on the environment and benefit the health  
15          and well-being of occupants.

16                      So I want to thank Chairman  
17          Green today and the rest of the Committee  
18          for allowing me to provide testimony  
19          today on behalf of the BIA to support  
20          Bill No. 220293, which we believe can  
21          have a meaningful impact on the health,  
22          safety, and quality of living for more  
23          Philadelphians.

24                      So this bill proposes the  
25          expansion of the C-PACE program in

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Philadelphia, which currently is only  
3           offered to certain commercial buildings,  
4           and the expansion would allow  
5           multi-family buildings to leverage funds  
6           for taking measures to address indoor air  
7           quality and resiliency in buildings as  
8           well.

9                       C-PACE financing could be a  
10          powerful force in moving projects forward  
11          and delivering higher quality housing  
12          products compared to code-built  
13          properties.

14                      First, expanding C-PACE funding  
15          to include multi-family has the potential  
16          to create more affordable housing,  
17          outside of LIHTC, for moderate-income  
18          households. We have not seen enough tax  
19          credit dollars flowing into the City at  
20          the rate we need given our high poverty  
21          rates. Opening up this funding could  
22          give City Council an avenue to work on  
23          this issue without having to plead with  
24          Harrisburg to redirect more dollars our  
25          way.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   Furthermore, this type of  
3           financing can offer support to project  
4           teams that have difficulty accessing  
5           capital, specifically minority, women,  
6           and disadvantaged entrepreneurs. C-PACE  
7           funding would lower the bar to entry for  
8           securing capital as well as provide  
9           relief with the cash flow needed to  
10          manage hard and soft costs on projects,  
11          greatly reducing the typical burdens and  
12          improving the ability to create  
13          successful investments in their business  
14          and their local communities.

15                   The other elements of this bill  
16          would cover investments in indoor air  
17          quality and resiliency for new and  
18          existing properties. This is essentially  
19          creating a new financial vehicle to fund  
20          investments to future-proof buildings  
21          from natural disasters and epidemics.

22                   We know from science and life  
23          with COVID that low toxicity materials  
24          and proper ventilation are an important  
25          part in creating an environment that

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           allows everyone to flourish.

3                     The EPA estimates that we spend  
4           90 percent of our life in buildings, and  
5           a big part of our health outcomes has a  
6           lot to do with the environment we're  
7           surrounded by, the air we breathe, the  
8           food we eat, and the habits of people  
9           around us. And while individuals can  
10          make choices about diet and exercise, we  
11          are often simply recipients of the air  
12          quality our building owners can afford to  
13          offer us. Creating a financial tool to  
14          support these attributes will greatly  
15          improve the chances of people benefitting  
16          from these enhanced measures.

17                    And, lastly, financing  
18          resiliency measures is something most  
19          building owners probably want to do but  
20          are unable to do so given budget  
21          constraints that are happening in the  
22          market. However, we know addressing  
23          problems before they happen tend to be  
24          cheaper than simply reacting to  
25          circumstances. We need to allocate

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           resources to prevent -- for preventative  
3           and sustainable development strategies  
4           that deliver a more resilient building,  
5           back-up generators in the event of a  
6           power outage, green stormwater  
7           infrastructure to help mitigate flooding  
8           and impacts on water services, on-site  
9           solar, and much more. Any funding that  
10          can mitigate disasters ahead of time is a  
11          much more humane and responsible way to  
12          address climate change, natural  
13          disasters, and public health outcomes.

14                 Currently, there's no financial  
15          mechanism to fund better investments in  
16          buildings -- currently, there's no  
17          financial mechanism to fund better  
18          investments in helping safety and quality  
19          of living for more Philadelphians, and we  
20          think C-PACE could unlock the financial  
21          barriers in doing so, and we fully  
22          support passage of Bill No. 220293.

23                 Thank you for your time.

24                 COUNCILMAN GREEN: Thank you.

25                 Mr. Malawski, if you could

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           state your name for the record and  
3           proceed with your testimony.

4                       MR. MALAWSKI: Good afternoon,  
5           Chairman Green, members of the Finance  
6           Committee. My name is Kevin Malawski. I  
7           am testifying today on behalf of the  
8           Philadelphia Chapter of the American  
9           Institute of Architects, otherwise known  
10          as the AIA. The AIA is Philadelphia's  
11          voice of the architectural profession.  
12          We represent more than 260 member  
13          architecture firms as well as 220  
14          affiliate companies supplying products  
15          and services to the construction industry  
16          in the region.

17                      Today I'm going to testify in  
18          support of Bill No. 220293, which expands  
19          the Commercial Property Assessed Clean  
20          Energy program, otherwise known as C-PACE  
21          for short, to include single-owner  
22          multi-family buildings of five or more  
23          units, improvements to indoor air  
24          quality, as well as resilient  
25          improvements for buildings.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   C-PACE is a funding mechanism  
3           that enables owners to obtain affordable,  
4           long-term financing for 100 percent of  
5           the cost of energy and water efficiency  
6           retrofits. The funding is backed up by a  
7           senior lien against the property, which  
8           allows the financing to stay with the  
9           building and its new improvements if it  
10          is ever sold. This allows the building  
11          owners to perform sustainable  
12          improvements and to spread these costs  
13          out over their expected payback period,  
14          which can sometimes take five to 15 years  
15          or more. During this time, though, the  
16          owner is receiving the benefits of these  
17          improvements, such as lower energy bills,  
18          operational costs from the installation  
19          of energy-efficient windows or better  
20          insulation, and now cleaner air.

21                   At this time, however,  
22          Pennsylvania has only adopted C-PACE  
23          legislation for commercial properties.  
24          The state is considering the expansion of  
25          C-PACE, as we've heard, enlarging its

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           scope to include multi-family buildings,  
3           resiliency measures, and indoor air  
4           quality improvements. In light of the  
5           COVID-19 pandemic, indoor air quality  
6           improvements are crucial now more than  
7           ever. In addition to improvements which  
8           increase fresh air and filtration, we  
9           would encourage the inclusion of indoor  
10          air quality measures which reduce sources  
11          of indoor combustion, such as replacing  
12          gas appliances with that of electric.

13                       Should that legislation be  
14          passed in Harrisburg, each jurisdiction  
15          would need to take action to adopt  
16          C-PACE. Thus, the forward-looking bill  
17          introduced today by Councilmembers Green  
18          and Gilmore Richardson takes a step to  
19          preempt the passing of the bill in  
20          Harrisburg and prepare Philadelphia to  
21          take full advantage of the new C-PACE  
22          expansion as soon as it is accessible.  
23          We commend this.

24                       Buildings are responsible, as  
25          we know, for over 40 percent of

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           greenhouse gas emissions, and in  
3           Philadelphia, that number is even higher.  
4           The current C-PACE legislation only  
5           stands to provide funding for sustainable  
6           design and improvements of commercial  
7           properties. This is a step in the right  
8           direction.

9                         Philadelphia is a city of  
10           neighborhoods and communities. The  
11           C-PACE expansion will help provide a  
12           funding mechanism to retrofit aging  
13           buildings and to improve their energy  
14           efficiency, lower resident and owner  
15           utility bills, as well as to remove  
16           sources of indoor air contamination and  
17           help buildings last well into the future,  
18           beyond the typical usable life. This  
19           will result in a cleaner city, strengthen  
20           communities with existing building  
21           fabrics that are close to transit, and  
22           promote better quality housing stock for  
23           all of our residents.

24                         In addition to providing  
25           funding to repair existing buildings,

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           C-PACE will also finance energy-efficient  
3           measures for new construction. By  
4           expanding the scope of C-PACE financing  
5           now, we can create an opportunity to  
6           amplify the energy efficiency of our  
7           building stock and set the City on a path  
8           to a more sustainable future.

9                     The funding for these  
10           sustainability improvements and  
11           renovations will lead to more work being  
12           done in the City. This increase in work  
13           will help to create new jobs in the clean  
14           energy sector as well as the construction  
15           industry in general. Right? We believe  
16           these jobs are sustained. They will  
17           remain in the City. They cannot be  
18           transferred or moved to wherever the next  
19           pipeline is going under construction.

20                     The expansion of C-PACE will  
21           help to promote sustainable renovations  
22           and reduce energy use, which means  
23           cleaner air and healthier environments  
24           for all Philadelphians, as I mentioned  
25           earlier. By including multi-family

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       projects, we believe we're amplifying the  
3       opportunities for sustainable projects  
4       while also promoting improved ventilation  
5       and air quality at a time when it is  
6       needed most. This bill serves only to  
7       benefit Philadelphia and its residents.

8                       So to that end, the  
9       Philadelphia Chapter of the AIA supports  
10      Bill No. 220293 and would like to thank  
11      Councilmembers Green and Gilmore  
12      Richardson for introducing it. We  
13      encourage all Councilmembers to support  
14      and enact this legislation.

15                     Thank you very much for your  
16      time.

17                     COUNCILMAN GREEN: I want to  
18      thank the witnesses who testified on this  
19      bill.

20                     We're going to now call up the  
21      witnesses for Bill No. 220506.

22                     And, Mr. Iannuzzi, read the  
23      witnesses for that panel. I want to give  
24      the witnesses the opportunity to prepare  
25      for their testimony.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   It's been a real pleasure to  
3 work with Emily Schapira and the Energy  
4 Authority in passing the original C-PACE  
5 legislation impacting commercial  
6 buildings. We're looking forward to the  
7 multi-family C-PACE legislation being  
8 passed in Harrisburg.

9                   Many people don't realize and  
10 think about one of the big aspects of  
11 climate change challenges that we have in  
12 our city and around the globe is in our  
13 buildings. And so having C-PACE for  
14 commercial buildings, which we currently  
15 have, and it was a pleasure to introduce  
16 this bill so we can get ahead of the game  
17 and be ready as soon as the multi-family  
18 C-PACE legislation is passed for  
19 residential buildings.

20                   Mr. Iannuzzi, if you could read  
21 the names of the witnesses for the next  
22 panel.

23                   THE CLERK: Natalia Dominguez  
24 Buckley, Deputy Treasurer for the City of  
25 Philadelphia, and Emily Schapira,

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Executive Director for the PEA.

3                   COUNCILMAN GREEN: Okay. Ms.  
4           Dominguez Buckley, if you could state  
5           your name for the record and then proceed  
6           with your testimony, and then we'll go in  
7           that order of witnesses.

8                   MS. DOMINGUEZ BUCKLEY: Sure.  
9           Good afternoon, Chair Green and members  
10          of the Finance Committee. My name is  
11          Natalia Dominguez Buckley and I am the  
12          First Deputy City Treasurer. Here with  
13          me today are Jacqueline Dunn, City  
14          Treasurer, and Matt Bowman, Deputy City  
15          Treasurer and Sinking Fund Executive  
16          Director, as well as Emily Schapira,  
17          Executive Director from the Philadelphia  
18          Energy Authority, PEA.

19                   We're here to testify in  
20          support of Bill No. 220506. Bill No.  
21          220506 will authorize the City and the  
22          Philadelphia Energy Authority to enter  
23          into a Service Agreement related to the  
24          financing of an energy-efficient City  
25          street lighting system.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           The bonds will be issued in an  
3           aggregate amount of up to \$92 million  
4           outstanding, plus related costs of  
5           issuance and credit enhancement, and net  
6           of original issue discount. The bonds  
7           will be secured by the City's obligation  
8           under a Service Agreement to budget and  
9           appropriate annual amounts necessary to  
10          pay the debt service, which will be  
11          sufficient to pay debt service on the  
12          outstanding bonds.

13          The bond proceeds will be used  
14          to finance the construction, equipment,  
15          and installation on an energy-efficient  
16          City street lighting system, including  
17          LED street lighting, controls, and  
18          networking designed to reduce energy  
19          consumption or operating costs associated  
20          with the lighting system. City Council  
21          has previously approved Bill No. 220359  
22          authorizing the City to enter into a  
23          guaranteed energy savings contract for  
24          this project.

25          I respectfully request that the

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Committee report the bill with a  
3           favorable recommendation and a suspension  
4           of the rules so as to permit first  
5           reading at the next session of Council.

6                       This concludes my testimony. I  
7           am happy to answer questions at this  
8           time.

9                       COUNCILMAN GREEN: Real quick,  
10          Ms. Dunn or Ms. Schapira, will you be  
11          offering testimony or are you just here  
12          to provide support for Ms. Dominguez  
13          Buckley?

14                      MS. SCHAPIRA: I'll be  
15          providing a little bit of extra  
16          testimony.

17                      COUNCILMAN GREEN: Okay.  
18          Ms. Schapira, please state your name for  
19          the record and then proceed.

20                      MS. SCHAPIRA: Great. Thank  
21          you so much.

22                      Emily Schapira, President and  
23          CEO of the Philadelphia Energy Authority.  
24          My testimony will just focus on project  
25          structure and financing a bit. I think

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Natalia already provided most of the  
3           background here, but I'll just say thank  
4           you for the opportunity to provide  
5           testimony on this bill, so referencing  
6           220506.

7                         In collaboration with the  
8           Office of Sustainability, the Streets  
9           Department, and many others in this  
10          Administration, PEA has been supporting  
11          the development of this LED street  
12          lighting project since my first week on  
13          the job in 2016. So I'm really excited  
14          to be able to ask for Council's approval  
15          for the financing component to move  
16          forward on this project following the  
17          approval of the contracting ordinance, as  
18          Natalia mentioned, which happened on  
19          May 26th.

20                        As previously mentioned, this  
21          project is targeting conversion of all  
22          City-owned roadway, alleyway, and  
23          decorative or commercial corridor  
24          lighting to long-lasting,  
25          energy-efficient LED fixtures, and adding

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           a lighting management system which will  
3           allow for various controls and immediate  
4           outage recording, making it easier and  
5           faster for the Streets Department to  
6           identify and address maintenance issues.

7                     This project will touch every  
8           neighborhood in Philadelphia. And I'll  
9           just reiterate, we know how critically  
10          important it is to get the details right  
11          here.

12                    The citywide LED street  
13          lighting conversion and lighting  
14          management system project would be the  
15          third project the City has completed  
16          using the state's Guaranteed Energy  
17          Savings Act, or GESA. GESA sets up a  
18          procurement, contracting, and long-term  
19          evaluation process that is specific to  
20          energy projects. So it requires a  
21          20-year payback or better and a  
22          performance guarantee from the selected  
23          vendor. The City used this tool  
24          previously on projects at the Quadplex  
25          and the Philadelphia Museum of Art, which

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           just received a Governor's Award for  
3           Environmental Excellence.

4                     PEA led the public procurement  
5           process for the street lighting project,  
6           which began in 2020, with leadership and  
7           support from the City's Energy Office and  
8           Streets Department. The selection  
9           committee included representatives from  
10          PEA, the Office of Sustainability,  
11          Streets, OIT, OEO, Finance, the  
12          Treasurer's Office, and the Law  
13          Department. Four vendors were selected  
14          to move forward with the RFP issued in  
15          March 2021, and Ameresco was the selected  
16          vendor. They were selected in  
17          October 2021, and contract negotiations  
18          are now complete.

19                    This Guaranteed Energy Savings  
20          project will pay for itself using savings  
21          to pay for the debt service while  
22          updating critical City infrastructure,  
23          and it features a performance guarantee  
24          to ensure that projected energy savings  
25          are being achieved. This project is

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           designed to be budget neutral.

3                       On behalf of the City, we are  
4           pursuing approval of up to \$92 million  
5           for this project. This not-too-exceed  
6           figure takes into account global supply  
7           chain issues and workforce costs  
8           associated with potential delays in  
9           procuring materials. We anticipate that  
10          the project will be somewhere in the \$70  
11          to \$80 million range, which will be  
12          confirmed through the investment-grade  
13          audit which will occur before bond  
14          issuance.

15                      Pending approval, PEA will  
16          issue the bond in partnership with the  
17          City Treasurer's Office before  
18          construction can begin. Construction on  
19          the project will take approximately  
20          24 months, and we anticipate completion  
21          by spring 2025.

22                      PEA will be the issuer for the  
23          debt on this project rather than the  
24          Philadelphia Authority for Industrial  
25          Development, as is typical for many City

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           projects. This provides value to PEA and  
3           does not change the City's cost profile.

4                     This project is a unique  
5           opportunity to improve lighting equity,  
6           reduce lighting maintenance issues  
7           throughout the City, and reduce the  
8           City's carbon footprint by nine percent.  
9           And because of the size and scope of the  
10          project, this will be the largest single  
11          energy efficiency project the City has  
12          taken on. It will also be a great  
13          opportunity to support and grow local and  
14          diverse businesses and create real  
15          workforce opportunities throughout the  
16          deployment.

17                    PEA will remain engaged and  
18          accountable throughout this process, and  
19          we're very grateful, as always, to our  
20          City partners for their collaboration and  
21          commitment to this complex and impactful  
22          project.

23                    So for all these reasons, we  
24          ask for your approval of the financing  
25          for the LED street lighting conversion

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           project via Bill 220506.

3                   Thanks very much.

4                   COUNCILMAN GREEN: Thank you,  
5           Ms. Schapira.

6                   Thank you for all of the other  
7           witnesses who testified. Having worked  
8           on and asked about this issue quite a bit  
9           over a number of months waiting for this  
10          bill to come here, it's also a pleasure  
11          to see how the Energy Authority has  
12          grown, having introduced legislation in  
13          this body giving them the ability to  
14          issue debt, and now, if I remember  
15          correctly, this is our first offering in  
16          that regard and the fact that the street  
17          lighting project will provide not only  
18          energy efficiency but also provide equity  
19          in reference to lighting around the City  
20          of Philadelphia, especially considering  
21          some of the significant challenges we  
22          have with public safety in our city, so  
23          this is -- and is also a revenue neutral  
24          project.

25                   So this provides a lot of great

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           opportunities as well as providing the  
3           ability to work with diverse contractors  
4           as part of this initiative. So it's a  
5           real win-win in a number of respects in  
6           reference to this project. And as  
7           someone who is involved in the GESA  
8           project with the Philadelphia Museum of  
9           Art, I hope this project also gets the  
10          same accolades that project received when  
11          we did lighting projects with the Museum  
12          of Art and other sustainability  
13          initiatives to improve the Philadelphia  
14          Museum of Art.

15                       Saying that, are there any  
16          questions from members of Council to any  
17          of the witnesses that are here?

18                       Councilmember Domb.

19                       COUNCILMAN DOMB: Thank you,  
20          Mr. Chair, and good afternoon. I just  
21          have a quick question. It's great that  
22          we're doing this. I know my office has  
23          spoken about this, but I have a question  
24          about -- it's separate from the  
25          legislation but it's related.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           I'm wondering how we can take  
3 advantage of this moment, because when we  
4 install all these new LED lights, we'll  
5 enhance our technology options in our  
6 street lighting network. So the question  
7 is, there might be opportunities here for  
8 other technology, whether it's red light  
9 cameras, speed cameras with state  
10 approval, artificial intelligence cameras  
11 that maybe we can help us identify  
12 problems on our roadways with police and  
13 pedestrians having to do so, even these  
14 sound detectors that we could utilize for  
15 some of the -- giving us indications of  
16 ATV and dirt bike traffic and even, you  
17 know, from a crime prevention.

18           We just have an opportunity  
19 here when we're doing this to install the  
20 latest and greatest technology and  
21 incorporate it in. I guess my question  
22 is, what are we doing to try to make  
23 ourselves smarter, faster, and better as  
24 we implement this new system?

25           MS. SCHAPIRA: I can take that

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           question. Thanks so much, Councilmember.  
3           That's a question we've talked about an  
4           awful lot, and what we're -- what we will  
5           ensure is that the communications network  
6           required to be able to add that smart  
7           city technology to poles will be enabled,  
8           so we'll be ready for any federal funding  
9           that comes our way to be able to use --  
10          to add smart city technology.

11                       We'll also work with the Police  
12          Department and other stakeholders  
13          throughout the community engagement and  
14          stakeholder process to get a better sense  
15          of what technology is needed and how we  
16          can best tailor the fixtures to meet the  
17          needs of things like cameras or other  
18          technology.

19                      We're working closely with OIT,  
20          and as a result of the investment-grade  
21          audit, we'll also have a lighting equity  
22          study. So that will give the City detail  
23          on a poll-by-poll basis of where we may  
24          need to add additional lighting or other  
25          technology as well.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                       So it's something that's top of  
3 mind, and we're working closely with OIT  
4 and the SmartCityPHL team to do as much  
5 of that as we can.

6                       The funding is likely to only  
7 be able to provide budget neutrality for  
8 new fixtures in the lighting management  
9 system with the communications network,  
10 so we'll need additional funding to be  
11 able to add other priorities.

12                      COUNCILMAN DOMB: I don't  
13 think -- I can speak for myself. I can't  
14 speak for everybody. If you came to us  
15 and said we have some tremendous public  
16 safety initiatives we can do here,  
17 whether it's on the monitoring of the  
18 noise or crime prevention, I think this  
19 technology is the way of the future, and  
20 I think that this is an opportunity for  
21 us to really utilize what you're doing,  
22 which is great, but just expanding it,  
23 really helping in the public safety area.  
24 That's really -- that's what everybody  
25 wants to see right now.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           So whatever you can do in that  
3           and incorporate it, if you came back to  
4           us for more money, I'd be supportive,  
5           because this can help our police. One of  
6           the things we lack in the Police  
7           Department is up-to-date technology. We  
8           barely have enough cell phones for  
9           everybody. Can you imagine that? It's  
10          like when they had horse and buggies,  
11          nobody had a buggy whip. It's  
12          ridiculous.

13          So whatever we can do in the  
14          way of technology, we need to advance,  
15          because the people out there that are  
16          doing the crimes have a lot more  
17          technology than we do. We need to ramp  
18          it up.

19          Anyway, I wanted to put that  
20          top of mind and see what we can do.

21          MS. SCHAPIRA: We'll make sure  
22          we follow up with your office on that as  
23          well.

24          COUNCILMAN DOMB: Thank you  
25          very much. Thank you.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Thank you, Mr. Chair.

3           COUNCILMAN GREEN: Thank you,  
4           Councilmember Domb.

5           Thank you, all of the  
6           witnesses, for this panel.

7           I will let my colleagues know  
8           we're about to go into the last panel for  
9           this bill -- I'm sorry; for this hearing.  
10          We'll start with -- this will be on the  
11          PGW Capital Budget, 220511, and we'll  
12          have a representative from PGW, John Zuk,  
13          to testify and then we'll go into the  
14          other witnesses that are here to testify  
15          in that regard.

16          I just wanted to remind any  
17          staff and members of Council that we will  
18          be then going into our public meeting, so  
19          that way, we can vote on the various  
20          bills that are here with us today.

21          Mr. Iannuzzi, will you please  
22          read the name of the next witnesses --  
23          the next witness and actually all the  
24          witnesses that will be testifying, and  
25          then we'll move forward into this final

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           group of witnesses.

3                   THE CLERK: John Zuk, Senior  
4           Vice President for Gas Management at PGW,  
5           followed by Russell Hicks, CEO, Business  
6           Coach and Trainer at Ebony Suns  
7           Enterprises; Amani Reid, Climate Justice  
8           Fellow at POWER Interfaith; Pamela  
9           Darville; Linnea Bond, who is here on  
10          behalf of Physicians for Social  
11          Responsibility PA; Shawmar Pitts,  
12          Strategy Organizer for Philly Thrive; and  
13          Harrison Mace.

14                   COUNCILMAN GREEN: Okay.

15          Mr. Zuk, if you can --

16                   THE CLERK: Mr. Chairman, I'm  
17          sorry. As well as Peter Winslow. My  
18          apologies.

19                   COUNCILMAN GREEN: Mr. Zuk, if  
20          you can state your name and then proceed  
21          with your testimony.

22                   MR. ZUK: Good day, Chairman  
23          Green and members of City Council  
24          Committee on Finance. My name is John  
25          Zuk. I am Senior Vice President Gas

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Management for the Philadelphia Gas  
3           Works. I'm appearing today on behalf of  
4           PGW in support of Bill 220511, which  
5           would approve the Fiscal Year 2023  
6           Capital Budget for PGW.

7                         PGW's proposed Fiscal 2023  
8           Capital Budget provides resources to  
9           manage and operate the Philadelphia Gas  
10          Works and maintain facilities in good  
11          order and condition, consistent with the  
12          best and most economical processes that  
13          are usual and customary for a gas  
14          utility.

15                        Therefore, PGW specially asks  
16          the Committee on Finance for a favorable  
17          report on Bill No. 220511 and that City  
18          Council approve and authorize the Fiscal  
19          Year 2023 Capital Budget totalling  
20          187,353,000.

21                        PGW also respectfully requests  
22          a suspension of the rules for initial  
23          reading of this bill.

24                        I would like to extend our  
25          appreciation to both the Gas Commission

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           and staff for conducting a budget review  
3           that was both efficient and  
4           comprehensive. Also on behalf of PGW,  
5           I'd like to thank City Council for their  
6           past support of our efforts to serve the  
7           citizens of Philadelphia and look forward  
8           to your continued support.

9                       I am available to respond to  
10           your questions concerning this matter.  
11           Thank you for your time and consideration  
12           to this matter.

13                      COUNCILMAN GREEN: Thank you,  
14           Mr. Zuk. I have a few questions before  
15           we go into the witnesses.

16                      On Tuesday, May 10th, I believe  
17           you testified at the Philadelphia Gas  
18           Commission meeting?

19                      MR. ZUK: It was not me, but it  
20           was one of my staff.

21                      COUNCILMAN GREEN: And who was  
22           the representative from PGW that  
23           testified at that hearing?

24                      MR. ZUK: It might have been --  
25           there's a bunch of them, but it might

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           have been Dan Cassidy.

3                   COUNCILMAN GREEN: Okay. And  
4           are you familiar with the testimony that  
5           was provided by Mr. Cassidy or another  
6           representative of PGW at the Gas  
7           Commission hearing?

8                   MR. ZUK: I'm familiar with  
9           some of the ideas and some of the  
10          questions that were asked.

11                   COUNCILMAN GREEN: Okay. So in  
12          that regard, one of the questions that  
13          came up was in reference to a  
14          diversification study, and as was stated  
15          in that hearing of the Gas Commission,  
16          that PGW was committed to spending  
17          resources of \$500,000 to the ideas that  
18          were in the diversification study. Is  
19          that correct from your understanding and  
20          PGW, as they stated in that Gas  
21          Commission hearing in a public hearing,  
22          testified to that effect, and is that  
23          your understanding and also on behalf of  
24          PGW if they're able to testify to that  
25          matter this afternoon?

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   MR. ZUK: Yes, sir. We have  
3 committed to \$500,000 in our 2023  
4 Operating Budget, not in the Capital  
5 Budget, yes, for the diversification  
6 study for geothermal.

7                   COUNCILMAN GREEN: And my  
8 understanding is that both the Operating  
9 Budget and the Capital Budget for PGW,  
10 although the Capital Budget is approved  
11 first and we're now going through the  
12 process on the Operating Budget, but both  
13 of those budgets start in the new fiscal  
14 year of PGW, which begins in the fall,  
15 which is September, correct?

16                   MR. ZUK: That's correct.

17                   COUNCILMAN GREEN: Okay. And  
18 as part of the conversation regarding the  
19 Operating Budget, it's my understanding  
20 that the Gas Commission and/or PGW  
21 themselves can decide during the hearings  
22 on the Operating Budget to allocate more  
23 dollars than the 500,000 that has been  
24 articulated in the Gas Commission hearing  
25 and as well as you're stating right now?

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           MR. ZUK: That's correct.

3           COUNCILMAN GREEN: Right. And  
4 that can include \$500,000 specifically  
5 for maybe geothermal or other initiatives  
6 as part of the diversification study or  
7 there may be some other concepts that PGW  
8 is reviewing that they may decide as  
9 we're going through the Operating Budget  
10 to add money to the Operating Budget  
11 expense?

12           MR. ZUK: That is correct. We  
13 are trying to look into some of those  
14 other options also, yes.

15           COUNCILMAN GREEN: And it's  
16 also from your understanding of  
17 operations of the Gas Commissioners --  
18 the hearing examiners of the Gas  
19 Commission, that they'll review the  
20 Operating Budget like they did the  
21 Capital Budget and make recommendations  
22 on whether to remove certain items from  
23 the budget or say we should provide  
24 additional dollars in the budget, just  
25 like they've done with the Capital

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Budget, which is here this afternoon?

3                   MR. ZUK: That is correct,  
4           Councilman. They do that every year.

5                   COUNCILMAN GREEN: There was  
6           also some statements regarding advanced  
7           engineering work within the Capital  
8           Budget. There's been statements made  
9           that those are dollars that should be  
10          allocated for advanced engineering work.  
11          Can you give some more perspective, and  
12          what is advanced engineering work?

13                   MR. ZUK: Advanced engineering  
14          work is just a protocol to go out and see  
15          if we have a potential project, a project  
16          that might work at a particular location  
17          or in our city, wherever. We can't make  
18          it as a capital because there's no  
19          capital to assign moneys for the next  
20          five or ten years. So that's why it's in  
21          the operating.

22                   Now, if we do get a project  
23          that we like out of the recommendation or  
24          the expenditure that we spent the 500,000  
25          from, what can happen is we would go back

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           to City Council and/or the Commission to  
3           ask for some dollars to put towards, from  
4           the capital side, put towards the project  
5           that would start as of probably maybe  
6           '24, '25.

7                       COUNCILMAN GREEN: But my  
8           understanding and from my understanding  
9           not only of PGW operations but City  
10          operations, that when you're doing  
11          something that's a capital expenditure,  
12          that's an area where you already  
13          specifically know how you're going to  
14          spend those dollars. You probably have  
15          already issued an RFP to identify or  
16          about to issue an RFP to identify  
17          contractors to do specific work, and it's  
18          my understanding although the  
19          Philadelphia Gas Works has an  
20          understanding of wanting to spend money  
21          for geothermal and other ideas that came  
22          out of the diversification study, it's  
23          still trying to identify how those  
24          dollars are spent, because an RFP has not  
25          been submitted, still trying to figure

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           out exactly what's the best way of doing  
3           those projects; is that correct?

4                       MR. ZUK: That is correct.  
5           We've already started some of that  
6           legwork internally without spending the  
7           500,000 with our internal sources, and  
8           we're trying to figure out what the best  
9           way to do it and the RFP. So we're  
10          hoping by the end of 2023 -- again, we're  
11          hoping -- that we can get an RFP out on a  
12          specific project to do, yes.

13                      COUNCILMAN GREEN: And just  
14          like on the City in reference to  
15          operating dollars, we spend dollars on  
16          operating projects, and it's not from a  
17          fiscally prudent way of managing dollars  
18          to spend capital dollars on operating  
19          expenses, especially when those specific  
20          items and specific aspects of that  
21          capital project has not been identified.

22                      MR. ZUK: That is correct.

23                      COUNCILMAN GREEN: Okay. Thank  
24          you, Mr. Zuk, for your testimony.

25                      I'd now like to have the other

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2 witnesses that are here to testify, and  
3 then we'll have any questions from  
4 members of Council.

5           I believe Mr. Iannuzzi has  
6 already provided the names. We'll go in  
7 the order of Russell Hicks, Amani Reid,  
8 Pamela Darville, Linnea Bond, Shawmar  
9 Pitts, Harrison Mace, and Peter Winslow.

10           MR. HICKS: Thank you, Chairman  
11 Green. Thank you for that excellent  
12 explanation and the commitment from PGW  
13 for the Operating Budget. Thank you  
14 today for the opportunity to testify on  
15 Bill 220511. My name is Russell Hicks  
16 representing POWER, Philadelphians  
17 Organized to Witness, Empower, and  
18 Rebuild. I serve as Co-Chair of the  
19 Climate Justice and Jobs Team with POWER.  
20 It's a multi-faith organization in  
21 Pennsylvania organizing for racial and  
22 economic justice on a livable planet.

23           Through our PGW campaign, we  
24 are organizing to do two things mainly.  
25 One, to transfer PGW into a utility, a

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           public utility, that provides heating and  
3           cooling without fossil fuels and, two, to  
4           ensure all Philadelphians have the energy  
5           they need at rates they can afford to  
6           preserve and to create new green union  
7           jobs through this green transition.

8                       As you know, the climate crisis  
9           is accelerating. The closure of schools  
10          last week during the heat wave was just a  
11          small reminder. We urgently need  
12          transition from fossil fuels to renewable  
13          energy sources. And as the UN  
14          Secretary-General said earlier this year,  
15          delay means death.

16                      PGW's proposed Capital Budget  
17          includes no investments to advance that  
18          transition but does continue to expand  
19          fossil fuel infrastructure. This is a  
20          business-as-usual budget in a time when  
21          business as usual is leading us into  
22          catastrophe (unintelligible) climate.  
23          And the sharp rise in natural gas prices  
24          in recent months, which is hurting our  
25          residents in Philadelphia, just a

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           reminder, the dependency on fossil fuels  
3           threaten not only our climate but our  
4           economic well-being.

5                       As my colleague will explain,  
6           POWER and 33 other organizations are  
7           forming coalitions to ask the City  
8           Council to ensure PGW plans fossil free  
9           thermal network pilot projects in the  
10          next fiscal year. That would be a  
11          critical step in the right direction.

12                      Further, we need to pass  
13          legislation that requires PGW to produce  
14          business plans and budgets that match  
15          Philadelphia's climate goals, which  
16          ensures affordability and protecting and  
17          creating new union jobs.

18                      The City has committed to  
19          becoming carbon neutral by 2050, but the  
20          commitment is only meaningful if it leads  
21          to action. The proposed Capital Budget  
22          seems to ignore the City's climate goals.  
23          We need you to make sure that doesn't  
24          happen again.

25                      Philadelphia is hurting in so

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           many ways right now - gun violence,  
3           poverty, rising rents that was detailed  
4           on today's session, struggling schools,  
5           gentrification, also covered today. It  
6           may seem like we can't take  
7           responsibility for protecting a livable  
8           planet while dealing with all of these  
9           other emergencies, but we have to, and we  
10          can. These problems are linked together  
11          and so are the solutions.

12                       We're asking for a need to  
13          propose PGW budgets so that it reflects  
14          our City's climate goals and pass  
15          legislation to ensure that future capital  
16          budgets match those goals.

17                       Thank you.

18                       COUNCILMAN GREEN: Next witness  
19          is Amani Reid and then Pamela Darville,  
20          Linnea Bond, Shawmar Pitts, Harrison  
21          Mace, Peter Winslow.

22                       Please state your name for the  
23          record and proceed in that order.

24                       MS. REID: Thank you,  
25          Councilmember Green. My name is Amani

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Reid. I am a Temple University alumna.  
3           I live in North Philadelphia. I'm  
4           representing POWER Interfaith along with  
5           Russell, and I'm a Climate Justice  
6           Fellow. I thank you for the opportunity.  
7           I will be testifying about Bill 220506.

8                         Also at POWER, we value the  
9           common spiritual energy that underlies  
10          our community, and we lift up the  
11          inherent dignity of every person while  
12          also rooted in shared faith and ethics  
13          uniting diverse congregations and ethical  
14          organizations, and we want to live in a  
15          world in which all of us - Black, Brown,  
16          and White - are in just balance with each  
17          other.

18                        POWER strongly supports Bill  
19          220506. This bill would enable the City  
20          to replace 120,000-plus lighting  
21          fixtures, as we know, with long-lasting,  
22          high-efficiency LEDs and link all newly  
23          and already converted LEDs to a lighting  
24          management system.

25                        This project would also

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           dramatically improve energy efficiency  
3           and thereby reduce the emissions of toxic  
4           air pollution and climate-damaging  
5           greenhouse gases from fossil fuel power  
6           plants. It's the largest energy  
7           conservation in our city's history. It's  
8           an encouraging step towards the much  
9           bigger transformation of our  
10          infrastructure that we need in order to  
11          protect a livable climate in the state.

12                 This project will also have  
13          many other important benefits, like  
14          enhancing visibility to improve safety  
15          for pedestrians, bicyclists, and  
16          motorists. It will add remote lighting  
17          and outage monitoring that will create  
18          operational efficiencies. It would also  
19          support local and diverse businesses and  
20          workers and workforce development  
21          agreements, which POWER strongly  
22          supports. And we're glad to see that the  
23          plan for this project supports citywide  
24          lighting equity as well.

25                 Right now children are at risk

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           of being on a block with no street lights  
3           for months or weeks at a time. Senior  
4           citizens are also at risk and also  
5           individuals with disabilities who are in  
6           need of those street lights, and the City  
7           has failed to repair or replace those  
8           street lights predominantly in  
9           lower-income communities and  
10          disproportionately impact the communities  
11          in a timely manner. This is a major  
12          injustice.

13                 The LED project also includes a  
14          commitment to prioritize communities who  
15          are dealing with these burdens and  
16          disproportionate impacts, and we thank  
17          the Office of Sustainability and  
18          Councilmember and the Streets Department  
19          for prioritizing equity, as well as  
20          engaging the public in planning the  
21          initiative, and we urge the City Council  
22          to ensure that these goals are fully  
23          achieved and met.

24                 This bill contrasts sharply  
25          with the bill to approve PGW's Fiscal

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Year 2023 Capital Budget, and my  
3           colleagues will ask you to amend that  
4           bill to require PGW to invest in planning  
5           thermal network pilot projects, as  
6           Russell stated, and advance the  
7           transition from fossil fuels to renewable  
8           energy that we need. The LED street  
9           lighting project also represents  
10          large-scale investment in appropriate  
11          technology, with participatory planning  
12          and a real commitment to equity, which  
13          POWER Interfaith is focused on, and we  
14          want to make sure that PGW's budget  
15          reflects these same goals and values.

16                   Thank you.

17                   COUNCILMAN GREEN: Thank you,  
18           Ms. Reid.

19                   Ms. Darville.

20                   MS. DARVILLE: Yes. Good  
21           afternoon, Chairman Green. Good  
22           afternoon, Councilmembers. My name is  
23           Pamela Darville and I'm a member of  
24           POWER'S Climate Justice and Jobs Team.  
25           I'm here to testify concerning Bill No.

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           220511.

3                   POWER and many organizations  
4           have been asking that PGW plan pilot  
5           projects using fossil free thermal  
6           network technology, as other gas  
7           utilities in nearby states are beginning  
8           to do now. The potential benefits for  
9           this technology in Philadelphia is  
10          affordable heating and cooling, good  
11          union jobs, and the reduction of  
12          greenhouse gas emissions that are  
13          poisoning our environment.

14                   Thirty-three groups have asked  
15          City Council to require PGW to allocate  
16          \$500,000 to fund engineering work and  
17          related work in the next fiscal year to  
18          plan such pilot projects. And we've  
19          asked Council to ensure that this  
20          planning be done in a transparent way  
21          that involves thorough public  
22          participation and to ensure that the  
23          planning work considers how to maximize  
24          involvement of current PGW workers and  
25          their union. Council can do that by

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           amending Ordinance No. Bill 220511.

3                       We also know that in response  
4           to pressure from POWER and other groups,  
5           PGW executives have now requested  
6           approval from the Gas Commissioner for  
7           \$400,000 for something they are calling a  
8           geothermal feasibility study. The Gas  
9           Commission will review PGW's proposal and  
10          make a decision in August.

11                      We don't know yet what is meant  
12          by a geothermal feasibility study. It's  
13          not clear that they're aiming to plan  
14          pilot projects, and they have not made  
15          any commitments to transparency,  
16          participation, or worker justice.  
17          Although Seth Shapiro expressed support  
18          for the idea of PGW building thermal  
19          networks when he testified to Council in  
20          February, PGW executives have not earned  
21          the trust of the public. We need Council  
22          to provide strong leadership and  
23          oversight to ensure that we have a rapid  
24          and just shift away from fossil fuels.

25                      City Council can and should

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           guarantee that \$500,000 are allocated to  
3           plan pilots in a timely, transparent, and  
4           participatory manner.

5                     Thank you for allowing me to  
6           present this testimony.

7                     COUNCILMAN GREEN: Thank you,  
8           Ms. Darville, for your testimony.

9                     Ms. Bond, and then Shawmar  
10          Pitts, Harrison Mace, Peter Winslow.

11                    MS. BOND: Hi. Good afternoon.  
12          My name is Linnea Bond. Thank you for  
13          the opportunity to speak on Bill 220511.

14                    As the health educator  
15          representing Physicians for Social  
16          Responsibility PA, I speak on behalf of  
17          our doctors, nurses, public health  
18          professionals, and others in the medical  
19          field who seek climate change as the most  
20          pressing large-scale health crisis.

21                    The PGW proposed Capital Budget  
22          as presented in light of the needed  
23          specific and immediate action is  
24          unacceptable.

25                    Last year when I was diagnosed

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           with a brain stem and heart tumors, I  
3           wanted to take a wait-and-see approach to  
4           these slow-growing but life-threatening  
5           paragangliomas. Like PGW seems to be, I  
6           was hesitant to address the problems the  
7           MRI showed clearly because I was nervous  
8           about side effects from surgery and  
9           radiation on my heart and brain. My  
10          doctor's counseled that it would be a  
11          difficult road. While I waited, the  
12          tumors would not stop growing, only more  
13          detrimentally invading my organs.

14                       We are at a moment where we  
15          must move immediately against our  
16          life-threatening climate crisis. That  
17          means transforming PGW by building  
18          geothermal grids and implementing other  
19          solutions. While we wait to address our  
20          gas reliance, the problem grows.

21                      The changes we need to secure  
22          jobs and a sustainable future are  
23          feasible. Last week the New York State  
24          Legislature passed the Utility Thermal  
25          Energy Network and Jobs Act unanimously

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           in the state Senate and 138 to 5 in the  
3           Assembly. With strong support from  
4           unions and environmental groups, the bill  
5           will enable gas and electric utilities  
6           across New York to build thermal networks  
7           that provide heating and cooling without  
8           fossil fuels. This bill will preserve  
9           and add good union jobs that will  
10          decarbonize buildings affordably and at  
11          scale.

12                       Other cities are moving forward  
13          while Philadelphia is falling behind,  
14          which is especially ironic as  
15          Philadelphia is projected to take on  
16          climate refugees from New York, Boston,  
17          and DC over the next several decades.

18                       City Council needs to require  
19          PGW to fund advanced engineering for  
20          thermal network pilot projects in Fiscal  
21          Year 2023 and in a transparent way that  
22          rebuilds public trust in this  
23          institution. PGW is a municipal  
24          utility -- as a municipal utility must  
25          start producing budgets and plans in line

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           with the City's climate timeline, and  
3           that starts with this proposed Capital  
4           Budget.

5                       Thank you, City Council, for  
6           your work and for your attention to my  
7           testimony today.

8                       COUNCILMAN GREEN: Okay. Thank  
9           you, Ms. Bond.

10                      Shawmar Pitts, Harrison Mace,  
11           Peter Winslow.

12                      MR. PITTS: Can you hear me?  
13           Because I can't get my picture up.

14                      COUNCILMAN GREEN: Yes, we can  
15           hear you. Please state your name for the  
16           record and proceed with your testimony.

17                      MR. PITTS: Yes, sir. Hi. My  
18           name is Shawmar Pitts from Philly Thrive,  
19           and after hearing testimony from  
20           different people today, I just -- I'm  
21           going to keep it short because of time  
22           constraints.

23                      But I believe that our crisis,  
24           our climate crisis, and the way that we  
25           combat it is not matching up. We have

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           PGW, who definitely we accept and we are  
3           thankful for whatever, the \$500,000 that  
4           they are proposing to, you know what I  
5           mean, go in the right direction to  
6           support that, but at the same time, when  
7           you want to make a \$3 million commitment  
8           to further your infrastructure to natural  
9           gas to Hilco and you are putting money --  
10          you're still putting money towards fossil  
11          fuels that we have to get away from. So  
12          it's like we're going in the wrong  
13          direction, and we know we got to get away  
14          from fossil fuels. We know that.

15                       And the testimony I just heard  
16           about the LED lights and the technology  
17           that we need in our infrastructure in the  
18           City, if it's done properly and  
19           correctly, nine percent of the carbon  
20           footprint would be alleviated, and to me  
21           it's good that's nine percent, but that's  
22           not a big enough number. Like we saying,  
23           by 2050 we want to be at a certain place.  
24           Who is to say we got until 2050 to get  
25           there? Because we just come up with

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       numbers and say, you know, we predict  
3       that, you know what I mean, by 2050 we  
4       should be carbon free or whatever. Who  
5       is to say we got to 2050 to get there  
6       when you keep on expanding and expanding  
7       on natural gas use? And we are in a  
8       position where we don't know if we got to  
9       that time to change our act, because  
10      right now, things are being discovered  
11      that we didn't account for when we made  
12      those commitments to 2050. So now we  
13      have to make a radical change, and when  
14      you make a radical change and you try to  
15      revolutionize the way things are, you got  
16      to go outside the box.

17                So right now we need Council to  
18      push PGW to go outside the box, not  
19      taking baby steps. We need to take leaps  
20      and bounds into this climate crisis,  
21      because the leaps and bounds that was  
22      taken to get us here, that's the same  
23      leaps and bounds we got to take to get  
24      out of it, and if we don't, we definitely  
25      have a heavy price to pay and people will

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           really, really, really suffer if we don't  
3           make radical changes immediately.

4                       We can't take baby steps any  
5           longer. We just can't. We can't afford  
6           it. And if PGW is forthright and caring  
7           about the community, then this is the  
8           actions that they have to take. It's  
9           going to take more than \$500,000. It's  
10          going to take -- it's going to take  
11          proactive steps, just like they  
12          encourage -- whatever encourage them to  
13          spend the \$3 million, that's what they  
14          going to have to do. That's the kind of  
15          encouragement they going to need to  
16          actually revolutionize and change and  
17          transition away from fossil fuels.

18                      So we need City Council to push  
19          them in that direction and nudge them a  
20          little bit harder, because, you know what  
21          I mean, they need a little bit incentive  
22          to do it.

23                      And I appreciate the time.

24          Thank you.

25                      COUNCILMAN GREEN: Thank you,

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Mr. Pitts.

3                       Next witness, Mr. Mace.

4                       MR. MACE: Thanks. Can you all  
5           hear me?

6                       COUNCILMAN GREEN: State your  
7           name for the record and please proceed  
8           with your testimony.

9                       MR. MACE: Thank you. My name  
10          is Harrison Mace. Thank you for the  
11          privilege and the platform to speak on  
12          the record about Bill No. 220511  
13          regarding PGW's Capital Budget.

14                      I'm a resident in South Philly,  
15          and though I'm an advocate in a number of  
16          organizations, like Philly DSA and  
17          Reclaim's Climate Justice Caucus, today  
18          I'm representing myself.

19                      This is the first time I've  
20          ever testified in a live setting before,  
21          and I'm only here because you've  
22          recognized that everyday citizens in the  
23          municipality deserve a voice in their  
24          energy future. Thank you. It's very  
25          important to me, so much so that I've

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2       changed my entire life around this type  
3       of involvement.

4                       I believe you all know why the  
5       City has announced a climate goal, and  
6       I'd like to remind you that a goal is  
7       different than a vision. A vision is  
8       something you look to, while a goal is  
9       something you act towards. We wouldn't  
10      need to act if we were on the right  
11      track, which means that PGW cannot  
12      continue with business as usual.

13                     I watched in my lifetime as the  
14      climate issues become the entire world my  
15      generation is inheriting, and the track  
16      we're on is taking us over a cliff, and  
17      my leaders are giving the green light to  
18      keep going with every instance in which  
19      we don't take steps to change the track  
20      we're on, and yet the PGW Capital Budget  
21      looks like business as usual.

22                     If the world were in need of  
23      incremental change, I wouldn't be here.  
24      Neither would all the other speakers.  
25      We're all bonded in this climate

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           inheritance together, and it sucks.

3                       Why are we postponing the  
4           opportunities for a clean future when  
5           states like New York are passing almost  
6           unanimously a first-in-the-nation thermal  
7           energy network and jobs bill shown to  
8           advance climate solutions at scale and  
9           deliver sustainable union jobs?

10                      PGW is just a piece of the  
11           puzzle, but it's also the largest  
12           publicly owned gas utility in the  
13           greatest country on earth. It's a big  
14           piece. So who really owns PGW? Because  
15           surely if the City owns PGW, then its  
16           budget and business plan should match the  
17           City's climate goals. But that's not  
18           what I see. That's not what my neighbors  
19           are saying.

20                      Even Seth Shapiro is on the  
21           record supporting thermal networks, but  
22           we still haven't confirmed a specific  
23           networked geothermal pilot for the next  
24           fiscal year, nor have we clarified the  
25           details for what that looks like. That

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           would be a real change that everyday  
3           citizens can see and feel and take pride  
4           in, and Council can amend this bill to  
5           make that transparency.

6                       The last point I want to make  
7           is that we need to move even on that  
8           vision. The largest municipally owned  
9           gas utility is part of the City's climate  
10          goals by definition for the words  
11          "climate" and "city." And so it's either  
12          helping us achieve the climate goals  
13          we've created or it's the reason we won't  
14          attain them.

15                      We need Council to pass  
16          legislation requiring our PGW to create  
17          budgets and business plans that  
18          correspond specifically to the City's  
19          climate goals, while ensuring access and  
20          affordability and leading the country by  
21          protecting and creating good union jobs  
22          that others can only envision for the  
23          future. Philadelphia can be that future,  
24          but it starts in meetings like this.

25                      Thank you for the time and

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2 platform and attention.

3           COUNCILMAN GREEN: Thank you  
4 for your testimony.

5           Peter Winslow.

6           MR. WINSLOW: My name is Peter  
7 Winslow. I reside in Northwest  
8 Philadelphia. Thank you, Chairman Green,  
9 for this opportunity to join with my  
10 colleagues from POWER, Philly Thrive,  
11 Physicians for Social Responsibility, and  
12 other environmental justice organizations  
13 with respect to the approval of the PGW  
14 Capital Budget, Bill No. 220511.

15           I support the expansion of  
16 C-PACE and the LED illumination program,  
17 and I'm very sympathetic to the needs of  
18 the homeless and low-income folks in  
19 Philadelphia, but my mandate is to talk  
20 about PGW and its Capital Budget.

21           I'm a CPA and I understand the  
22 difference between an operating budget  
23 and a capital budget. And our concern  
24 and our -- maybe I should go back a bit  
25 and approach this a different way.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Excuse me for that. I found a necessity  
3           to ad-lib here.

4                       But the act in New York, it  
5           promotes the development of thermal  
6           energy networks. It provides jobs for  
7           transitioning utility workers. It  
8           removes barriers to decarbonization. It  
9           facilitates bringing to scale the  
10          adoption of renewable energy and energy  
11          efficiency to free our society from  
12          dependence on fossil fuels.

13                      The thing that is most  
14          significant to me of the passage of this  
15          bill in New York is that it was the  
16          combined effort and desire of utility  
17          management, union labor, and the  
18          environmental community and consumers and  
19          everybody in the community that this  
20          should be the way to go.

21                      Clearly the necessary  
22          transition from reliance on fossil fuels  
23          is happening elsewhere. Our concern is  
24          that we are not moving expeditiously and  
25          in a collaborative way in Philadelphia

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           that we don't really feel the buy-in. We  
3           do from Council, but we don't feel the  
4           buy-in from PGW that they really are  
5           moving in this direction.

6                     If we had more transparency, if  
7           there was more collaboration in terms of  
8           working together on identifying the  
9           problems and coming up with solutions  
10          together, we would have the warm fuzzies,  
11          but we don't right now, because the  
12          \$500,000 for a study of geothermal  
13          systems, we should be beyond that in the  
14          Operating Budget and have coherent plans  
15          in place to effectuate the transition  
16          that the City has committed to by PGW and  
17          to be moving forcibly in that direction.

18                    That's what we think is  
19          missing. That's why we are concerned  
20          that we maintain the max amount of  
21          oversight of PGW, both from the Gas  
22          Commission and from City Council, because  
23          we have not seen a transparency, a  
24          willingness to engage in a collaborative  
25          process and work together toward a

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           transition for PGW that will keep it from  
3           descending into an unsustainable  
4           position, both in terms of policy and  
5           economics, where they'll have stranded  
6           assets and there will be, instead of an  
7           orderly transition, a mess on our hands.

8                         We're advocating -- the  
9           environmental community was advocating  
10          for a transition for the refinery, and  
11          instead the refinery blew itself up and  
12          the steelworkers and other workers at the  
13          refinery were thrown out of their jobs.  
14          We don't want to see that for the utility  
15          workers. We don't want to see a  
16          disruption for the consumers in  
17          Philadelphia, especially our low-income  
18          consumers.

19                        So we're looking fundamentally  
20          for PGW to come forward and be more  
21          forthright, to put forward the plans for  
22          the transition that is needed. In the  
23          absence of that, to have persistent  
24          pressure from all the avenues that the  
25          citizens of Philadelphia have, which is

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           the Gas Commission and the City Council  
3           to move, transition forward as rapidly as  
4           possible.

5                       So let's bring PGW into  
6           alignment with the City's energy  
7           transition goals.

8                       Thank you very much, and if you  
9           have questions, I'd be happy to answer  
10          them.

11                      COUNCILMAN GREEN: Thank you,  
12          Mr. Winslow, for your testimony.

13                      Are there any other witnesses  
14          here to testify on any of the bills that  
15          are before us this afternoon?

16                      (No response.)

17                      COUNCILMAN GREEN: Once again,  
18          are there any other witnesses that are  
19          here to testify on any of the bills that  
20          have been heard this afternoon before the  
21          Committee on Finance?

22                      (No response.)

23                      COUNCILMAN GREEN: To my  
24          colleagues, I'll let you know we'll be  
25          soon going into the public meeting. Are

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           there any questions from members of  
3           Council for any of the witnesses that  
4           have recently testified?

5                       (No response.)

6                       COUNCILMAN GREEN: Seeing and  
7           hearing none, to my colleagues who are  
8           members of this Committee, we're going to  
9           prepare for the public meeting, so please  
10          be prepared to be here for the roll call.

11                      To the stenographer, do you  
12          need a break before we go into the public  
13          meeting?

14                      COURT REPORTER: No. I'm fine.  
15          Thank you, Councilman.

16                      COUNCILMAN GREEN: Okay. Just  
17          want to make sure.

18                      Okay. There being no further  
19          questions from members of the Committee  
20          and no other witnesses to testify, I've  
21          already asked is there anyone else here  
22          who is present in this hearing whose name  
23          we failed to call that wishes to offer  
24          testimony on any of the bills being  
25          considered today. I made that request

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           already.

3                       Hearing none, I want to thank  
4           all the panels of witnesses for their  
5           participation today. We value your  
6           opinions. I now invite all panels of  
7           witnesses to please disconnect from the  
8           meeting before we go into our public  
9           meeting. We'll now pause the proceeding  
10          briefly as participants leave the  
11          hearing.

12                       (Pause.)

13                       COUNCILMAN GREEN: This  
14          concludes the public hearing of the  
15          Committee on Finance. We will now go  
16          into a public meeting to consider action  
17          to be taken on the bills before this  
18          Committee today.

19                       Okay. We will now convene the  
20          public meeting. Mr. Iannuzzi, will you  
21          please call the roll to take attendance.

22                       Members that are in attendance,  
23          will you please indicate that you are  
24          present when your name is called. Also  
25          please say a few brief words when

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           responding so that your image will be  
3           displayed on screen when you speak.

4           THE CLERK: Councilmember Bass.  
5           COUNCILWOMAN BASS: Good  
6           afternoon. I am still present.

7           THE CLERK: Councilmember Domb.  
8           COUNCILMAN DOMB: Good  
9           afternoon. Present. Thank you.

10          THE CLERK: Councilmember  
11          Jones.

12          COUNCILMAN JONES: Thank you,  
13          Mr. Chairman, for your endurance. I am  
14          present.

15          THE CLERK: Councilmember  
16          Squilla.

17          COUNCILMAN SQUILLA: Good  
18          afternoon, Mr. Chair. I'm present.

19          THE CLERK: And Chair Green.

20          COUNCILMAN GREEN: And I am  
21          present.

22                 Thank you all for being here  
23                 for an engaged conversation on a number  
24                 of important issues before us this  
25                 afternoon. Thank you for your

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2 participation and diligence in your  
3 questions and as well as engagement with  
4 the various witnesses that we had here  
5 this afternoon.

6                       With that, I would like to  
7 recognize Councilmember Squilla, because  
8 we are now in the public meeting of this  
9 Committee on Finance. I'd like to  
10 recognize Councilmember Squilla for a  
11 motion regarding Bill No. 220292.

12                      COUNCILMAN SQUILLA:  
13 Councilmember Green, can I have two  
14 minutes?

15                      COUNCILMAN GREEN: Who is that  
16 speaking?

17                      COUNCILMAN SQUILLA: This is  
18 Councilmember Squilla.

19                      COUNCILMAN GREEN: Oh, yes.  
20 Yes, Councilmember Squilla. Take your  
21 time. Take your time.

22                      COUNCILMAN SQUILLA: Okay.

23                      COUNCILMAN GREEN: And as we're  
24 waiting for Councilmember Squilla, I know  
25 there were a number of issues that were

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           presented this afternoon. As we prepare  
3           for the Gas Commission meetings for later  
4           this, well, spring and summer regarding  
5           the Operating Budget, we will have our  
6           hearing examiners do what they always do,  
7           ask the questions that have been brought  
8           up both today and also came out of the  
9           previous Gas Commission meetings  
10          regarding how we move forward with the  
11          ideas and pilot concepts regarding the  
12          diversification study and also  
13          specifically regarding geothermal.

14                 That's something that I've had  
15          an opportunity to learn about through the  
16          work in Boston, through Boston Gas, which  
17          is part of the national grid, where they  
18          were able to do a geothermal project  
19          along with the United Steelworkers, which  
20          was, from my perspective, a win-win-win  
21          to provide the opportunity to do  
22          geothermal infrastructure and also  
23          preserve jobs for members of the  
24          Steelworkers.

25                 So we look to have those type

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           of projects in the City of Philadelphia  
3           through PGW and need to identify  
4           locations where we can have those type of  
5           projects to begin some of the issues and  
6           concerns that were raised regarding  
7           diversification.

8                       Also as we heard earlier, some  
9           of the concerns regarding dollars being  
10          allocated for preservation -- excuse me;  
11          prevention of homelessness is an  
12          important aspect of this project and the  
13          concern that many people raised about  
14          future people, especially youth, being  
15          homeless and dollars being spent on  
16          production, which is also a very  
17          important issue. It's my understanding  
18          that with the dollars coming from the  
19          HOME - American Rescue Plan, we do have  
20          some flexibility to tweak how we use  
21          those dollars.

22                      I think we need to continue the  
23          conversation with Liz Hersh as well as  
24          Melissa Long and others from the  
25          Department of Housing and Community

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           Development so we do not get into silos,  
3           and provide the dollars that are needed  
4           for the prevention of homelessness, as  
5           well as the additional dollars needed to  
6           help those who are homeless and create  
7           more affordable units in our city.

8                       It's also my understanding that  
9           because of the timing of the application  
10          for the HOME-ARPA dollars, just like the  
11          Consolidated Plan, we need to get that  
12          application passed in order to make the  
13          critical deadlines for the Department of  
14          Housing and Urban Development, but that  
15          does not stop us from continuing to ask  
16          the questions about allocating additional  
17          resources for prevention of homelessness,  
18          especially in reference to youth in the  
19          City of Philadelphia, especially as we  
20          are trying to pivot out of the COVID-19  
21          pandemic, but we have additional issues  
22          and resources and challenges.

23                      I'm sure we'll continue to have  
24          dialogue on not only through this  
25          Committee but also members of Council and

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           also for those who testified today, we'll  
3           still have those opportunities to  
4           continue to engage both the Department of  
5           Housing and Community Development and  
6           Office of Homeless Services so we can  
7           continue to prioritize the need for  
8           funding to reduce homelessness in our  
9           city and provide more units in our city  
10          as well.

11                       With that, Councilmember  
12          Squilla, are you ready to proceed?

13                       COUNCILMAN SQUILLA: Yes.  
14          Thank you, Mr. Chair.

15                       COUNCILMAN GREEN: No problem.  
16          Thank you.

17                       We are now in the public  
18          meeting of the Council Committee on  
19          Finance. At this point, I'd like to  
20          recognize Councilmember Squilla for a  
21          motion on Bill No. 220292.

22                       COUNCILMAN SQUILLA: Thank you,  
23          Mr. Chair. I move that Bill No. 220292  
24          be reported from this Committee with a  
25          favorable recommendation and further move

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           that the rules of Council be suspended to  
3           permit the first reading of this bill at  
4           the next session of Council.

5                       (Duly seconded.)

6                       COUNCILMAN GREEN: Thank you.  
7           It's been moved and properly seconded by  
8           Councilmember Jones that Bill No. 220292  
9           be reported from this Committee with a  
10          favorable recommendation and further  
11          moved that the rules of Council be  
12          suspended to permit first reading of this  
13          bill at the next session of Council.

14                      All those in favor of the  
15          motion will signify by saying aye.

16                      (Aye.)

17                      COUNCILMAN GREEN: Opposed?

18                      (No response.)

19                      COUNCILMAN GREEN: The motion  
20          carries.

21                      Now I'd like to recognize  
22          Councilmember Squilla for a motion on  
23          Bill No. 220293.

24                      COUNCILMAN SQUILLA: Thank you,  
25          Mr. Chair. I move that Bill No. 220293

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           be reported from this Committee with a  
3           favorable recommendation and further move  
4           that the rules of Council be suspended as  
5           to permit the first reading of this bill  
6           at the next session of Council.

7                       (Duly seconded.)

8                       COUNCILMAN GREEN: It's been  
9           moved and properly seconded by  
10          Councilmember Bass that Bill No. 220293  
11          be reported from this Committee with a  
12          favorable recommendation and further  
13          moved that the rules of Council be  
14          suspended to permit first reading of this  
15          bill at the next session of Council.

16                      All those in favor of the  
17          motion will signify by saying aye.

18                      (Aye.)

19                      COUNCILMAN GREEN: Those  
20          opposed?

21                      (No response.)

22                      COUNCILMAN GREEN: The motion  
23          carries.

24                      I recognize now Councilmember  
25          Squilla for a motion on Bill No. 220506.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   COUNCILMAN SQUILLA: Thank you,  
3           Mr. Chair. I move that Bill No. 220506  
4           be reported from this Committee with a  
5           favorable recommendation and further move  
6           that the rules of Council be suspended as  
7           to permit the first reading of this bill  
8           at the next session of Council.

9                   (Duly seconded.)

10                   COUNCILMAN GREEN: It has been  
11           moved and properly seconded by  
12           Councilmember Bass that Bill No. 220506  
13           be reported from this Committee with a  
14           favorable recommendation and further  
15           moved that the rules of Council be  
16           suspended to permit first reading of this  
17           bill at the next session of Council.

18                   All those in favor of the  
19           motion will signify by saying aye.

20                   (Aye.)

21                   COUNCILMAN GREEN: Those  
22           opposed?

23                   (No response.)

24                   COUNCILMAN GREEN: The motion  
25           carries.

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           I'd now like to recognize  
3 Councilmember Squilla for a motion on  
4 Bill No. 220508.

5           COUNCILMAN SQUILLA: Thank you,  
6 Mr. Chair. I move that Bill No. 220508  
7 be reported from this Committee with a  
8 favorable recommendation and further move  
9 that the rules of Council be suspended as  
10 to permit the first reading of this bill  
11 at the next session of Council.

12           (Duly seconded.)

13           COUNCILMAN GREEN: It has been  
14 moved and properly seconded by  
15 Councilmember Bass that Bill No. 220508  
16 be reported from this Committee with a  
17 favorable recommendation and further  
18 moved that the rules of Council be  
19 suspended to permit first reading of this  
20 bill at the next session of Council.

21           All those in favor of the  
22 motion will signify by saying aye.

23           (Aye.)

24           COUNCILMAN GREEN: Opposed?

25           (No response.)

1           6/9/22 - FINANCE - BILL 220292, ETC.

2                   COUNCILMAN GREEN: The motion  
3 carries.

4                   I'd like to recognize  
5 Councilmember Squilla for a motion on  
6 Bill No. 220509.

7                   COUNCILMAN SQUILLA: Thank you,  
8 Mr. Chair. I move that Bill No. 220509  
9 be reported from this Committee with a  
10 favorable recommendation and further move  
11 that the rules of Council be suspended as  
12 to permit the first reading of this bill  
13 at the next session of Council.

14                   (Duly seconded.)

15                   COUNCILMAN GREEN: It has been  
16 moved and properly seconded by  
17 Councilmember Bass that Bill No. 220509  
18 be reported from this Committee with a  
19 favorable recommendation and further  
20 moved that the rules of Council be  
21 suspended to permit first reading of this  
22 bill at the next session of Council.

23                   All those in favor of the  
24 motion will signify by saying aye.

25                   (Aye.)

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           COUNCILMAN GREEN: Opposed?

3           (No response.)

4           COUNCILMAN GREEN: The motion  
5 carries.

6           I'd like to recognize  
7 Councilmember Squilla once again for a  
8 motion on Bill No. 220510.

9           COUNCILMAN SQUILLA: Thank you,  
10 Mr. Chair. I move that Bill No. 220510  
11 be reported from this Committee with a  
12 favorable recommendation and further move  
13 that the rules of Council be suspended to  
14 permit the first reading of this bill at  
15 the next session of Council.

16           (Duly seconded.)

17           COUNCILMAN GREEN: It has been  
18 moved and properly seconded by  
19 Councilmember Bass that Bill No. 220510  
20 be reported from this Committee with a  
21 favorable recommendation and further  
22 moved that the rules of Council be  
23 suspended to permit first reading of this  
24 bill at the next session of Council.

25           All those in favor of the

1           6/9/22 - FINANCE - BILL 220292, ETC.

2           motion will signify by saying aye.

3                       (Aye.)

4           COUNCILMAN GREEN:   Opposed?

5                       (No response.)

6           COUNCILMAN GREEN:   The motion  
7           carries.

8                       Our returning champion,  
9           Councilmember Squilla, I would like to  
10          recognize you for a motion on Bill No.  
11          220511.

12                      COUNCILMAN SQUILLA:   Thank you,  
13          Mr. Chair.   I move that Bill No. 220511  
14          be reported from this Committee with a  
15          favorable recommendation and further move  
16          that the rules of Council be suspended as  
17          to permit the first reading of this bill  
18          at the next session of Council.

19                      (Duly seconded.)

20                      COUNCILMAN GREEN:   It has been  
21          moved and properly seconded by  
22          Councilmember Bass that Bill No. 220511  
23          be reported from this Committee with a  
24          favorable recommendation and to permit --  
25          and further moved that the rules of

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           Council be suspended to permit first  
3           reading of this bill at the next session  
4           of Council.

5                     All those in favor of the  
6           motion will signify by saying aye.

7                     (Aye.)

8                     COUNCILMAN GREEN: Opposed?

9                     (No response.)

10                    COUNCILMAN GREEN: The motion  
11           carries.

12                    I'd like to recognize  
13           Councilmember Squilla again for a motion  
14           on Bill No. 220529.

15                    COUNCILMAN SQUILLA: Thank you,  
16           Mr. Chair. I move that Bill No. 220529  
17           be reported from this Committee with a  
18           favorable recommendation and further move  
19           that the rules of Council be suspended as  
20           to permit the first reading of this bill  
21           at the next session of Council.

22                    (Duly seconded.)

23                    COUNCILMAN GREEN: It has been  
24           moved and properly seconded by  
25           Councilmember Squilla [sic] that Bill No.

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           220529 be reported from this Committee  
3           with a favorable recommendation and  
4           further moved that the rules of Council  
5           be suspended to permit first reading of  
6           this bill at the next session of Council.

7                   All those in favor of the  
8           motion will signify by saying aye.

9                   (Aye.)

10           COUNCILMAN GREEN: Opposed?

11                   (No response.)

12           COUNCILMAN GREEN: The motion  
13           carries.

14                   I'd like to recognize  
15           Councilmember --

16           COUNCILMAN SQUILLA: That's an  
17           emergency.

18           COUNCILMAN GREEN: I would like  
19           to recognize Councilmember Squilla to  
20           make a motion to continue the hearing for  
21           another three hours.

22                   No. Just joking.

23           COUNCILMAN SQUILLA: So moved.

24           COUNCILMAN GREEN: Just joking.  
25           I think -- wait, wait. Let's make sure

1           6/9/22 - FINANCE - BILL 220292, ETC.  
2           that that motion -- that was not a true  
3           motion. Someone said so moved. I said  
4           for the next three hours. I want to  
5           strike that from the record. That was  
6           just a joke to give some levity to this  
7           very long, long, long, long hearing.

8                       So just to make the record  
9           clear, there was no motion to continue  
10          this Finance Committee meeting for  
11          another three hours, and I retract any  
12          statement to that effect, if anyone had  
13          that belief. And there was no motion and  
14          no seconding of that motion to continue  
15          this Finance Committee hearing at any  
16          additional time than the time we've  
17          already spent this afternoon.

18                      So with that, this concludes  
19          the business before the Committee on  
20          Finance. I'd like to thank all of you  
21          for your attendance for today's hearing.  
22          Thank you so much for your participation  
23          for today's hearing and your engagement  
24          with all the witnesses and participation,  
25          and this hearing is now concluded.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

- - -  
(Committee on Finance concluded  
at 5:16 p.m.)  
- - -

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

CERTIFICATE

I HEREBY CERTIFY that the  
proceedings, evidence and objections are  
contained fully and accurately in the  
stenographic notes taken by me upon the  
foregoing matter, and that this is a true and  
correct transcript of same.

-----

MICHELE L. MURPHY  
RPR-Notary Public

(The foregoing certification of this  
transcript does not apply to any reproduction  
of the same by any means, unless under the  
direct control and/or supervision of the  
certifying reporter.)

| <u>WORD</u><br><u>INDEX</u> |                |                |                |               |                |
|-----------------------------|----------------|----------------|----------------|---------------|----------------|
| < \$ >                      | 1,000 61:17    | < 2 >          | 21 23:10       | 105:1 106:1   | 221:1, 8 222:1 |
| \$1,182 118:24              | 91:24 93:9     | 2 104:19, 23   | 118:24 123:23  | 107:1 108:1   | 223:1 224:1    |
| \$10,000 63:24              | 117:12 128:5   | 2,000 117:25   | 132:10         | 109:1 110:1   | 225:1 226:1    |
| \$100 92:17                 | 1,500 98:9     | 2,500 128:6    | 21-22 45:20    | 111:1 112:1   | 227:1 228:1    |
| \$11.69 17:25               | 1,800 98:9     | 147:6          | 22 119:5       | 113:1 114:1   | 229:1 230:1    |
| \$130 149:25                | 1,873 119:2    | 2.29 10:18     | 123:23         | 115:1 116:1   | 220293 1:13    |
| \$14 57:24                  | 1,900 91:12    | 20 83:3 84:7,  | 220 156:13     | 117:1 118:1   | 4:12 5:7       |
| \$180.8 10:22               | 1:29 1:7       | 8, 15 133:9    | 220292 1:13    | 119:1 120:1   | 145:15 146:17  |
| \$189 10:12                 | 10 121:19      | 141:14 142:3   | 2:1 3:1 4:1,   | 121:1 122:1   | 151:20 155:22  |
| 11:15 17:22                 | 10,000 118:5   | 20.8 127:17    | 12, 16 5:1 6:1 | 123:1 124:1   | 156:18 161:10  |
| \$2,500 124:11              | 123:17         | 200 53:6       | 7:1 8:1 9:1,   | 125:1 126:1   | 221:23, 25     |
| \$20,909,000                | 100 48:17      | 69:11 84:16    | 11 10:1, 3     | 127:1 128:1   | 222:10         |
| 11:14                       | 55:3 157:4     | 2006 39:15     | 11:1, 17 12:1  | 129:1 130:1   | 220359 164:21  |
| \$200 92:17                 | 100-day 130:23 | 2015 121:12    | 13:1 14:1      | 131:1 132:1   | 220506 1:13    |
| \$23 56:4                   | 10th 180:16    | 123:7          | 15:1 16:1      | 133:1 134:1   | 4:12 5:17      |
| \$25,000 121:23             | 11 17:23 18:5  | 2016 78:12     | 17:1 18:1      | 135:1 136:1   | 145:21 161:21  |
| \$3 201:7                   | 19:10          | 121:22 130:19  | 19:1 20:1      | 137:1 138:1   | 163:20, 21     |
| 203:13                      | 11.75 10:19    | 131:3 132:24   | 21:1 22:1      | 139:1 140:1   | 166:6 171:2    |
| \$300 71:25                 | 17:13, 17      | 166:13         | 23:1 24:1      | 141:1 142:1   | 191:7, 19      |
| 102:23 147:5                | 110,000 98:14  | 2017 121:15    | 25:1 26:1      | 143:1 144:1   | 222:25 223:3,  |
| \$350 150:2                 | 12 48:19       | 2018 121:15,   | 27:1 28:1      | 145:1 146:1   | 12             |
| \$400,000                   | 51:16, 18 76:3 | 22             | 29:1 30:1      | 147:1 148:1   | 220508 1:13    |
| 68:11 196:7                 | 117:10         | 2019 29:24     | 31:1 32:1      | 149:1 150:1   | 4:12 6:10      |
| \$42 46:8                   | 120,000-plus   | 30:5 122:4     | 33:1 34:1      | 151:1 152:1   | 45:15 53:16    |
| 131:23                      | 191:20         | 126:22         | 35:1 36:1      | 153:1 154:1   | 99:25 134:14   |
| \$42,007,561                | 128.77 19:5    | 2020 118:10    | 37:1 38:1      | 155:1 156:1   | 224:4, 6, 15   |
| 45:21                       | 128.79 19:6    | 127:17, 21     | 39:1 40:1      | 157:1 158:1   | 220509 1:13    |
| \$42,700,561                | 13 101:18      | 168:6          | 41:1 42:1      | 159:1 160:1   | 4:12 6:16      |
| 6:13                        | 142:8          | 2021 6:12      | 43:1 44:1      | 161:1 162:1   | 99:17 100:22   |
| \$5 57:23                   | 13,000 123:20  | 40:3, 11, 13   | 45:1 46:1      | 163:1 164:1   | 225:6, 8, 17   |
| \$5,707,000                 | 13.5 19:9      | 123:12 168:15, | 47:1 48:1      | 165:1 166:1   | 220510 1:17    |
| 11:10                       | 138 199:2      | 17             | 49:1 50:1      | 167:1 168:1   | 4:13 7:2 39:5  |
| \$500 68:12                 | 14.16 10:16    | 2022 1:7 6:12  | 51:1 52:1      | 169:1 170:1   | 226:8, 10, 19  |
| \$500,000                   | 17:15          | 10:4, 14 39:12 | 53:1 54:1      | 171:1 172:1   | 220511 1:17    |
| 181:17 182:3                | 14th 149:20    | 78:13 101:6    | 55:1 56:1      | 173:1 174:1   | 4:13 7:9       |
| 183:4 195:16                | 15 16:16       | 105:21 118:4   | 57:1 58:1      | 175:1 176:1   | 177:11 179:4,  |
| 197:2 201:3                 | 42:14 58:2     | 123:14 132:23  | 59:1 60:1      | 177:1 178:1   | 17 187:15      |
| 203:9 210:12                | 99:6 104:4     | 147:4          | 61:1 62:1      | 179:1 180:1   | 195:2 196:2    |
| \$6,000 98:17               | 120:19 121:19  | 2022-23 101:7, | 63:1 64:1      | 181:1 182:1   | 197:13 204:12  |
| \$69 147:21                 | 124:5 128:7    | 9              | 65:1 66:1      | 183:1 184:1   | 208:14 227:11, |
| \$7 75:21                   | 148:6 157:14   | 2023 7:10      | 67:1 68:1      | 185:1 186:1   | 13, 22         |
| \$70 169:10                 | 15,000 85:7    | 10:13 29:8     | 69:1 70:1      | 187:1 188:1   | 220529 1:17    |
| \$8 75:21 78:5              | 15th 105:20    | 39:13 40:20    | 71:1 72:1      | 189:1 190:1   | 4:13 7:19      |
| 80:22 82:24                 | 123:14         | 179:5, 7, 19   | 73:1 74:1      | 191:1 192:1   | 28:9 228:14,   |
| 83:2                        | 16 77:14       | 182:3 186:10   | 75:1 76:1      | 193:1 194:1   | 16 229:2       |
| \$80 169:11                 | 18 22:4 75:14, | 194:2 199:21   | 77:1 78:1      | 195:1 196:1   | 23 10:20       |
| \$92 164:3                  | 22, 24 85:13   | 2024 7:18      | 79:1 80:1      | 197:1 198:1   | 26:17 58:3     |
| 169:4                       | 86:22 93:9     | 54:12          | 81:1 82:1      | 199:1 200:1   | 90:10, 12, 15  |
| < 0 >                       | 120:14 132:11  | 2025 123:10    | 83:1 84:1      | 201:1 202:1   | 94:15 95:8     |
| 0.5 103:13                  | 187,353,000    | 169:21         | 85:1 86:1      | 203:1 204:1   | 117:13         |
| < 1 >                       | 179:20         | 2026 118:18    | 87:1 88:1      | 205:1 206:1   | 24 75:14, 23,  |
| 1 32:14 39:12               | 189 11:4       | 2028 7:18      | 89:1 90:1      | 207:1 208:1   | 24 86:22       |
|                             | 18-year-olds   | 2050 189:19    | 91:1 92:1      | 209:1 210:1   | 93:10 132:11   |
|                             | 75:17          | 201:23, 24     | 93:1 94:1      | 211:1 212:1   | 169:20 185:6   |
|                             | 19 121:12      | 202:3, 5, 12   | 95:1 96:1      | 213:1 214:1   | 248 118:21     |
|                             | 190412 5:8     | 20-year 24:10  | 97:1 98:1      | 215:1 216:1,  | 24th 10:14     |
|                             | 1st 123:22     | 99:6 167:21    | 99:1 100:1     | 11 217:1      | 25 185:6       |
|                             |                |                | 101:1 102:1    | 218:1 219:1   | 25,000 121:8   |
|                             |                |                | 103:1 104:1    | 220:1, 21, 23 |                |

|                |                |             |               |                 |                  |
|----------------|----------------|-------------|---------------|-----------------|------------------|
| 26 13:6 101:6  | 11:13          | 78:1 79:1   | 196:1 197:1   | able 13:25      | acquisition      |
| 26.7 120:25    |                | 80:1 81:1   | 198:1 199:1   | 18:7 21:9       | 50:8 51:6, 14,   |
| 260 102:15     | < 5 >          | 82:1 83:1   | 200:1 201:1   | 22:7, 25 24:2,  | 22 54:21 95:9    |
| 156:12         | 5 199:2        | 84:1 85:1   | 202:1 203:1   | 9 30:15 31:15   | 96:12            |
| 26th 166:19    | 5,631 120:14   | 86:1 87:1   | 204:1 205:1   | 33:23 71:23     | Act 9:6 55:7     |
| 29 75:23       | 5.5 127:18     | 88:1 89:1   | 206:1 207:1   | 74:4 81:2       | 102:17 104:20    |
| 132:5          | 5:00 130:12    | 90:1 91:1   | 208:1 209:1   | 83:22 84:20     | 167:17 198:25    |
|                | 5:16 231:4     | 92:1 93:1   | 210:1 211:1   | 92:21 95:20     | 202:9 205:9,     |
| < 3 >          | 50 126:15      | 94:1 95:1   | 212:1 213:1   | 104:3, 18       | 10 209:4         |
| 3,000 91:13    | 500,000        | 96:1 97:1   | 214:1 215:1   | 108:14 114:14   | Action 6:12      |
| 144:16         | 182:23 184:24  | 98:1 99:1   | 216:1 217:1   | 122:3 134:12    | 45:20 56:16      |
| 3,500 91:13    | 186:7          | 100:1 101:1 | 218:1 219:1   | 135:6 137:7, 8, | 63:4, 7, 9, 11,  |
| 3.5 127:15     | 53 90:11       | 102:1 103:1 | 220:1 221:1   | 10, 16 139:25   | 12 64:14         |
| 3.8 101:20     | 542 120:21     | 104:1 105:1 | 222:1 223:1   | 140:6 141:4     | 68:20 93:15      |
| 30 94:3 123:7  | 545 53:4       | 106:1 107:1 | 224:1 225:1   | 144:16 166:14   | 101:7, 9, 15     |
| 30,000 118:7,  | 69:11          | 108:1 109:1 | 226:1 227:1   | 174:6, 9 175:7, | 103:3 105:6,     |
| 9 123:18       | 55 51:13       | 110:1 111:1 | 228:1 229:1   | 11 181:24       | 19 158:15        |
| 124:12         | 117:13         | 112:1 113:1 | 230:1         | 217:18          | 189:21 197:23    |
| 30.5 127:21    |                | 114:1 115:1 | 60,000 89:9,  | absence 211:23  | 214:16           |
| 300 90:6, 10   | < 6 >          | 116:1 117:1 | 15 91:16 94:2 | absolutely      | actionable       |
| 94:4 110:8     | 6,000 124:11   | 118:1 119:1 | 96:16, 25     | 20:20 63:10     | 83:20            |
| 144:15         | 6,873 123:13   | 120:1 121:1 | 118:9 128:17  | 76:9, 20 81:11, | actions 5:6      |
| 306 119:4      | 6/9/22 2:1 3:1 | 122:1 123:1 | 600 98:6      | 25              | 101:21 203:8     |
| 30th 39:12     | 4:1 5:1 6:1    | 124:1 125:1 | 635 149:17    | abuse 143:19    | active 148:5     |
| 40:19 149:14   | 7:1 8:1 9:1    | 126:1 127:1 | 65,000 96:25  | accelerating    | activities 48:4, |
| 31st 10:4      | 10:1 11:1      | 128:1 129:1 |               | 188:9           | 8 50:2, 5 51:4,  |
| 54:12 123:23   | 12:1 13:1      | 130:1 131:1 | < 7 >         | accept 52:14    | 21 52:3, 5, 7    |
| 33 189:6       | 14:1 15:1      | 132:1 133:1 | 7 36:5        | 201:2           | 81:15 82:16      |
| 34 109:12      | 16:1 17:1      | 134:1 135:1 | 7,881 118:11  | accepted 61:23  | activity 50:15,  |
| 128:16         | 18:1 19:1      | 136:1 137:1 | 70 64:7 92:10 | access 8:2      | 21               |
| 34.5 102:25    | 20:1 21:1      | 138:1 139:1 | 116:7 122:19  | 28:15 102:4,    | acts 139:2       |
| 351 95:14, 24  | 22:1 23:1      | 140:1 141:1 | 700 98:6      | 11 136:12       | 141:9            |
| 96:9           | 24:1 25:1      | 142:1 143:1 | 72,654,00     | 207:19          | add 6:12 81:7    |
| 358 117:14     | 26:1 27:1      | 144:1 145:1 | 11:12         | accessible      | 82:20 174:6,     |
| 38,000 118:22  | 28:1 29:1      | 146:1 147:1 |               | 158:22          | 10, 24 175:11    |
| 380,000 65:5   | 30:1 31:1      | 148:1 149:1 | < 8 >         | accessing       | 183:10 192:16    |
|                | 32:1 33:1      | 150:1 151:1 | 8 87:8        | 153:4           | 199:9            |
| < 4 >          | 34:1 35:1      | 152:1 153:1 | 8,000 98:18   | accolades       | adding 45:21     |
| 4 76:23 78:4   | 36:1 37:1      | 154:1 155:1 | 8.7 101:19    | 172:10          | 166:25           |
| 79:7, 22 82:13 | 38:1 39:1      | 156:1 157:1 | 80 98:4       | accompanied     | addition 47:18   |
| 87:6 129:24    | 40:1 41:1      | 158:1 159:1 | 845 120:20    | 38:17           | 68:20 158:7      |
| 130:24 133:10  | 42:1 43:1      | 160:1 161:1 | 87,000 128:15 | account 42:20   | 159:24           |
| 135:5          | 44:1 45:1      | 162:1 163:1 | 88 148:8      | 169:6 202:11    | additional       |
| 4,200 118:2    | 46:1 47:1      | 164:1 165:1 |               | accountable     | 11:2 17:22       |
| 4,202 123:15   | 48:1 49:1      | 166:1 167:1 | < 9 >         | 130:10 170:18   | 28:20, 25        |
| 40 47:16       | 50:1 51:1      | 168:1 169:1 | 9 1:7         | accurately      | 30:15 36:17      |
| 48:13 122:7    | 52:1 53:1      | 170:1 171:1 | 9,000 118:17  | 232:5           | 37:25 39:11      |
| 158:25         | 54:1 55:1      | 172:1 173:1 | 123:10        | achieve 207:12  | 40:14, 18        |
| 40,000 102:17  | 56:1 57:1      | 174:1 175:1 | 9:00 130:12   | achieved        | 54:13 62:3       |
| 126:23         | 58:1 59:1      | 176:1 177:1 | 90 98:4 154:4 | 168:25 193:23   | 63:14 82:19      |
| 400,000 65:5   | 60:1 61:1      | 178:1 179:1 | 90,000 98:5   | achievement     | 102:24 104:23    |
| 40th 98:2      | 62:1 63:1      | 180:1 181:1 | 900 47:9      | 64:13           | 109:9, 19        |
| 41,713,000     | 64:1 65:1      | 182:1 183:1 | 92 85:13      | acknowledge     | 110:11 150:16    |
| 11:11          | 66:1 67:1      | 184:1 185:1 | < A >         | 18:10 79:3      | 174:24 175:10    |
| 41st 98:3      | 68:1 69:1      | 186:1 187:1 | ability 29:25 | acknowledged    | 183:24 219:5,    |
| 42 116:15      | 70:1 71:1      | 188:1 189:1 | 153:12 171:13 | 140:21          | 16, 21 230:16    |
| 44 101:18      | 72:1 73:1      | 190:1 191:1 | 172:3         | acknowledging   | Additionally     |
| 48,017,000     | 74:1 75:1      | 192:1 193:1 |               | 7:16 114:17     | 8:22             |
|                | 76:1 77:1      | 194:1 195:1 |               | acquire 70:8    |                  |

|                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>address</b> 55:9<br>59:24 102:6<br>103:4 117:23<br>124:8, 18<br>126:5 138:11<br>152:6 155:12<br>167:6 198:6,<br>19 | <b>advantage</b><br>22:3 30:25<br>31:6 143:20<br>158:21 173:3<br><b>advertised</b><br>108:22<br><b>advisors</b> 12:14<br>13:19 14:19<br>15:9<br><b>advisory</b><br>104:14<br><b>advocacy</b><br>144:8<br><b>advocate</b><br>26:15 111:5<br>134:22 138:9<br>144:6 204:15<br><b>advocates</b><br>74:15 80:17<br>89:23 143:2<br><b>advocating</b><br>132:22 133:2<br>211:8, 9<br><b>affiliate</b> 156:14<br><b>afford</b> 154:12<br>188:5 203:5<br><b>affordability</b><br>189:16 207:20<br><b>affordable</b><br>46:19 50:9<br>51:15 52:23<br>53:5 57:9, 18<br>59:12 63:19,<br>20 64:2, 7<br>65:3 89:18<br>90:4 95:10<br>96:13 98:11<br>102:2 116:8<br>117:4 122:16<br>124:13 126:11,<br>20, 24 139:19<br>140:2 144:15<br>152:16 157:3<br>195:10 219:7<br><b>affordably</b><br>199:10<br><b>afraid</b> 80:18<br><b>African</b> 15:25<br>121:7 122:8<br><b>afternoon</b> 2:3<br>3:11, 25 9:11,<br>22 19:17 20:8<br>27:22 28:4<br>38:21, 24 45:9<br>95:7 100:15<br>146:12 156:4<br>163:9 172:20<br>181:25 184:2<br>194:21, 22 | 197:11 212:15,<br>20 215:6, 9, 18,<br>25 216:5<br>217:2 230:17<br><b>agencies</b> 60:12<br>74:19 78:22<br>104:14, 25<br>106:11 115:4<br>117:21, 24<br>119:6<br><b>agency</b> 115:19<br>119:3<br><b>agents</b> 13:22<br>16:12<br><b>aggregate</b><br>11:9 164:3<br><b>aggressive</b><br>21:20 43:5<br><b>aggressively</b><br>79:16<br><b>aggressiveness</b><br>109:20<br><b>aging</b> 159:12<br><b>ago</b> 16:14<br>29:19 60:6<br>61:3 74:3<br>75:10 76:24<br>97:25<br><b>agree</b> 27:5<br>66:25 81:7, 8,<br>11, 17 85:10<br>90:17 91:9<br>92:14 111:17<br><b>agreed</b> 89:24<br><b>agreeing</b><br>33:20 91:5<br><b>Agreement</b><br>5:19 6:9 7:5,<br>23 14:25<br>28:12, 18, 23<br>29:7, 19 30:2,<br>7 31:5, 10<br>32:2 33:16, 17<br>39:8 90:2<br>163:23 164:8<br><b>agreements</b><br>5:2 26:16<br>28:19 32:4<br>192:21<br><b>ahead</b> 155:10<br>162:16<br><b>Ahmad</b> 15:20,<br>22<br><b>AIA</b> 146:4<br>156:10 161:9<br><b>aid</b> 115:4<br><b>AIDS</b> 101:2<br><b>aiming</b> 196:13 | <b>air</b> 148:21<br>152:6 153:16<br>154:7, 11<br>156:23 157:20<br>158:3, 5, 8, 10<br>159:16 160:23<br>161:5 192:4<br><b>airborne</b> 149:7<br><b>Airport</b> 14:4<br>15:16<br><b>Akasha</b> 14:21<br><b>alignment</b><br>63:5, 10 212:6<br><b>alive</b> 130:15<br>133:22<br><b>ALLAN</b> 1:11<br>3:8<br><b>Allen</b> 16:4<br><b>alleviated</b><br>201:20<br><b>alleyway</b><br>166:22<br><b>allocate</b> 114:6<br>154:25 182:22<br>195:15<br><b>allocated</b> 57:6<br>62:21 104:23<br>184:10 197:2<br>218:10<br><b>allocating</b><br>114:5 219:16<br><b>allocation</b><br>63:6 70:25<br>104:3<br><b>allow</b> 9:4<br>28:23 30:20<br>31:20 33:13,<br>24 53:18<br>129:12 142:2<br>152:4 167:3<br><b>allowable</b><br>81:16<br><b>allowed</b> 97:25<br><b>allowing</b> 28:8<br>125:11, 20<br>151:18 197:5<br><b>allows</b> 31:9<br>33:18 66:9<br>147:9, 16<br>154:2 157:8,<br>10<br><b>alluded</b> 65:4<br><b>alternatives</b><br>66:13<br><b>alumna</b> 191:2<br><b>Amani</b> 178:7<br>187:7 190:19,<br>25 | <b>amazing</b><br>104:13<br><b>ambulance</b><br>30:19, 22<br>33:12<br><b>amend</b> 194:3<br>207:4<br><b>amending</b> 5:8<br>196:2<br><b>Amendment</b><br>6:11 7:4 39:8,<br>23 40:19<br>45:20<br><b>Ameresco</b><br>168:15<br><b>American</b><br>6:13 15:25<br>45:23 46:6<br>54:10 102:16<br>156:8 218:19<br><b>Americans</b><br>121:7 122:8<br><b>AMIs</b> 64:23<br><b>amount</b> 10:11,<br>16, 25 11:4<br>17:9, 20 18:18<br>56:8 57:5<br>58:2 63:6<br>86:5 108:11<br>111:2 141:21<br>164:3 210:20<br><b>amounts</b> 6:8<br>11:9 164:9<br><b>amplify</b> 160:6<br><b>amplifying</b><br>161:2<br><b>analysis</b> 50:5<br>51:12 94:20<br><b>and/or</b> 182:20<br>185:2 232:23<br><b>Ann</b> 16:8<br><b>announced</b><br>205:5<br><b>announcement</b><br>2:5<br><b>Annual</b> 6:12<br>45:20 101:7, 9<br>105:6, 19<br>164:9<br><b>answer</b> 11:23<br>13:3 25:15<br>29:14 41:4<br>43:25 44:8, 9,<br>11 85:18<br>106:2 165:7<br>212:9<br><b>anticipate</b><br>53:2 169:9, 20 | <b>anticipating</b><br>110:11<br><b>anxious</b> 88:5<br><b>anybody</b><br>126:20<br><b>anymore</b> 70:9<br><b>Anyway</b> 84:4<br>176:19<br><b>apart</b> 59:4<br>78:14, 17<br><b>apartment</b><br>93:4 94:7<br><b>apartments</b><br>50:13 92:19<br>96:10<br><b>apologies</b><br>178:18<br><b>apologize</b><br>69:18 125:10<br><b>appearing</b><br>179:3<br><b>appliances</b><br>158:12<br><b>applicable</b><br>10:17<br><b>application</b><br>45:17 101:8<br>219:9, 12<br><b>applications</b><br>6:19, 22<br>102:21 107:15<br>110:13, 21<br><b>applied</b><br>107:17 108:13,<br>23 122:11<br>128:16<br><b>apply</b> 100:23<br>111:15 232:21<br><b>appreciate</b><br>62:22 63:3<br>134:11 135:14<br>144:2 146:16<br>203:23<br><b>appreciation</b><br>179:25<br><b>approach</b><br>198:3 208:25<br><b>appropriate</b><br>164:9 194:10<br><b>appropriations</b><br>4:24<br><b>approval</b> 10:6<br>32:7, 17 40:16<br>150:7 166:14,<br>17 169:4, 15<br>170:24 173:10<br>196:6 208:13 |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>approve</b><br>116:24 179:5,<br>18 193:25<br><b>approved</b> 11:7<br>39:25 40:12,<br>13 61:7, 23<br>105:19 164:21<br>182:10<br><b>approving</b> 5:9,<br>18, 25 6:6, 11<br>7:10 45:19<br><b>approximately</b><br>10:22 11:4<br>17:13 101:18<br>116:7 118:8,<br>22 169:19<br><b>Architects</b><br>146:4 156:9<br><b>architectural</b><br>156:11<br><b>architecture</b><br>156:13<br><b>area</b> 13:25<br>142:13 175:23<br>185:12<br><b>areas</b> 79:21<br><b>arena</b> 20:2<br><b>ARP</b> 83:3<br>84:8 134:14<br>135:2, 20<br>136:24 141:14<br><b>ARPA</b> 58:9<br><b>Art</b> 26:13<br>167:25 172:9,<br>12, 14<br><b>articulated</b><br>63:13 182:24<br><b>artificial</b><br>173:10<br><b>aside</b> 78:5<br>84:7, 12 133:9<br><b>asked</b> 123:21<br>171:8 181:10<br>195:14, 19<br>213:21<br><b>asking</b> 25:4<br>53:14 73:22<br>79:23 82:10<br>106:25 111:3<br>150:6 190:12<br>195:4<br><b>asks</b> 179:15<br><b>aspect</b> 218:12<br><b>aspects</b> 162:10<br>186:20<br><b>assaults</b> 49:5<br><b>Assembly</b><br>148:15 199:3 | <b>Assessed</b> 5:10<br>146:18 156:19<br><b>assessment</b><br>18:4 19:4<br>47:19 147:14,<br>15<br><b>assessments</b><br>18:12 71:20,<br>22<br><b>assets</b> 102:9<br>211:6<br><b>assign</b> 184:19<br><b>assignments</b><br>143:16<br><b>assist</b> 104:21<br><b>assistance</b><br>46:9 47:20<br>49:10 50:16<br>51:17 53:6<br>61:4 69:12<br>102:21 104:5<br>118:25 123:22<br>124:10 128:11<br>131:6 139:21<br><b>Assistant</b> 9:13<br>39:2 41:11, 23<br><b>associated</b><br>18:3 164:19<br>169:8<br><b>Associates</b><br>146:2 151:5<br><b>association</b><br>90:21<br><b>assurances</b><br>68:19<br><b>athletic</b> 37:14,<br>17<br><b>attaching</b><br>120:6<br><b>attachments</b><br>119:13<br><b>attain</b> 207:14<br><b>attempting</b><br>49:3<br><b>attendance</b><br>2:22, 23<br>214:21, 22<br>230:21<br><b>attention</b><br>200:6 208:2<br><b>attractions</b><br>26:21<br><b>attractive</b><br>147:17<br><b>attracts</b> 26:20<br><b>attributes</b><br>154:14<br><b>ATV</b> 173:16 | <b>audit</b> 169:13<br>174:21<br><b>August</b> 105:20<br>106:21 196:10<br><b>authentically</b><br>133:18<br><b>author</b> 144:5<br><b>Authority</b><br>5:21 6:2<br>145:24 146:15,<br>23, 24 162:4<br>163:18, 22<br>165:23 169:24<br>171:11<br><b>authorization</b><br>10:23 11:4, 6<br>13:5 17:6<br>39:7 59:9<br><b>authorizations</b><br>21:4<br><b>authorize</b> 10:7<br>163:21 179:18<br><b>authorizes</b><br>28:9<br><b>authorizing</b><br>4:17, 20 5:2,<br>18 6:5, 17 7:3,<br>20 45:15<br>164:22<br><b>availability</b><br>59:12 65:8<br><b>available</b> 9:3<br>25:7 53:20<br>59:14 66:2<br>70:16 82:20<br>83:9 108:11<br>124:19 180:9<br><b>avenue</b> 152:22<br><b>avenues</b> 211:24<br><b>average</b> 63:22<br>96:15 118:24<br>124:10 127:15<br><b>avoid</b> 115:9<br><b>awaiting</b><br>149:12<br><b>award</b> 75:25<br>168:2<br><b>awarded</b><br>101:17<br><b>awards</b> 101:16<br><b>aware</b> 8:15<br>41:12<br><b>awful</b> 174:4<br><b>aye</b> 221:15, 16<br>222:17, 18<br>223:19, 20<br>224:22, 23<br>225:24, 25 | 227:2, 3 228:6,<br>7 229:8, 9<br><br>< B ><br><b>baby</b> 202:19<br>203:4<br><b>back</b> 20:13<br>26:22 35:18<br>38:8, 16 43:4<br>92:23 97:7<br>132:24 135:11<br>136:16 137:15<br>143:3 176:3<br>184:25 208:24<br><b>backed</b> 157:6<br><b>background</b><br>39:14 42:11<br>67:7 135:10<br>166:3<br><b>back-up</b> 155:5<br><b>balance</b> 191:16<br><b>Ballad</b> 15:23<br><b>Ballard</b> 15:20<br><b>Bank</b> 7:5<br>16:16 39:4, 8<br>40:6, 12, 17<br>42:15, 16<br><b>banking</b> 7:7<br>39:3, 10, 19, 24<br>40:4 41:12, 24<br>42:14<br><b>banks</b> 12:15<br>16:12, 14<br>23:21<br><b>bar</b> 153:7<br><b>barely</b> 176:8<br><b>barriers</b><br>140:12, 15, 20,<br>21 155:21<br>209:8<br><b>base</b> 115:23<br><b>based</b> 14:6<br>18:2, 11 21:11<br>25:13 40:7<br>48:2 51:11<br>53:2 56:5, 6, 9<br>85:15 96:21<br>111:8<br><b>basement</b><br>143:12<br><b>Basic</b> 103:23<br><b>basically</b><br>19:23 30:20<br>33:24 48:22<br>86:16 97:12<br><b>basis</b> 21:9<br>174:23<br><b>BASS</b> 1:10<br>3:6 8:9 215:4, | 5 222:10<br>223:12 224:15<br>225:17 226:19<br>227:22<br><b>bathrooms</b><br>51:10<br><b>bears</b> 63:18<br><b>beautifully</b><br>98:7<br><b>becoming</b><br>139:23 189:19<br><b>beds</b> 69:22<br>122:3<br><b>began</b> 168:6<br><b>beginning</b> 2:5<br>29:7 56:23<br>110:19 195:7<br><b>begins</b> 182:14<br><b>behalf</b> 6:18<br>7:3, 21 28:11<br>100:21 125:21<br>151:19 156:7<br>169:3 178:10<br>179:3 180:4<br>181:23 197:16<br><b>belief</b> 230:13<br><b>believe</b> 15:10<br>16:14 34:6, 14<br>56:3 71:5<br>76:3 84:3<br>100:7 112:23<br>125:23 128:23<br>141:20 151:20<br>160:15 161:2<br>180:16 187:5<br>200:23 205:4<br><b>believes</b> 36:3<br><b>beneficial</b><br>125:5<br><b>beneficiaries</b><br>34:17<br><b>benefit</b> 18:23<br>104:11 150:3<br>151:14 161:7<br><b>benefiting</b> 51:3<br><b>benefits</b> 149:3<br>157:16 192:13<br>195:8<br><b>benefitting</b><br>154:15<br><b>Benninghoff</b><br>149:22<br><b>best</b> 23:2<br>25:20, 23 26:5<br>78:25 110:15<br>111:4 127:5<br>174:16 179:12<br>186:2, 8 | <b>better</b> 21:5, 10<br>90:18 99:3<br>108:8 109:25<br>110:2, 6<br>111:13 131:21,<br>22 139:13<br>141:11 142:10<br>155:15, 17<br>157:19 159:22<br>167:21 173:23<br>174:14<br><b>beyond</b> 148:4<br>159:18 210:13<br><b>BIA</b> 57:18<br>146:2 151:9,<br>19<br><b>bias</b> 81:12<br><b>bicyclists</b><br>192:15<br><b>bifurcated</b><br>60:14<br><b>big</b> 66:2 68:3<br>154:5 162:10<br>201:22 206:13<br><b>bigger</b> 192:9<br><b>biggest</b> 93:16<br><b>bike</b> 173:16<br><b>BILL</b> 2:1 3:1<br>4:1, 11, 16 5:1,<br>7, 8, 17 6:1, 10,<br>16 7:1, 2, 9, 19<br>8:1 9:1, 11<br>10:1, 3, 5 11:1,<br>17 12:1, 8<br>13:1 14:1<br>15:1 16:1<br>17:1 18:1<br>19:1 20:1<br>21:1 22:1<br>23:1 24:1<br>25:1 26:1<br>27:1, 7, 15, 17<br>28:1, 8 29:1<br>30:1 31:1<br>32:1 33:1<br>34:1 35:1<br>36:1 37:1<br>38:1 39:1, 5, 6<br>40:1, 22 41:1<br>42:1 43:1<br>44:1 45:1, 15<br>46:1 47:1<br>48:1 49:1<br>50:1 51:1<br>52:1 53:1, 15<br>54:1 55:1<br>56:1 57:1, 17<br>58:1 59:1, 10<br>60:1 61:1 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                 |                       |                        |                       |                        |                        |
|-----------------|-----------------------|------------------------|-----------------------|------------------------|------------------------|
| 62:1 63:1       | 164:1, 21             | 64:17 68:18            | 135:3 137:19          | 155:4 157:9,           | <b>capacity</b> 19:7   |
| 64:1 65:1       | 165:1, 2 166:1,       | 99:21 106:11           | 212:5                 | 10 159:20              | 52:4 56:21             |
| 66:1 67:1       | 5 167:1 168:1         | 130:17 165:15,         | <b>bringing</b>       | 160:7 196:18           | 60:7 104:21            |
| 68:1 69:1       | 169:1 170:1           | 25 171:8               | 14:10 26:22           | 198:17                 | 137:17 142:7,          |
| 70:1 71:1       | 171:1, 2, 10          | 203:20, 21             | 73:5 209:9            | <b>Buildings</b>       | 9, 11, 16              |
| 72:1 73:1       | 172:1 173:1           | 208:24                 | <b>brings</b> 11:3    | 11:12 59:17            | <b>capital</b> 4:23    |
| 74:1 75:1       | 174:1 175:1           | <b>Black</b> 191:15    | 136:15                | 70:8 147:22            | 7:10, 12, 17           |
| 76:1 77:1       | 176:1 177:1, 9        | <b>blew</b> 211:11     | <b>brought</b> 97:21  | 148:20 151:8           | 9:21, 25 10:13,        |
| 78:1 79:1       | 178:1 179:1, 4,       | <b>blight</b> 122:23   | 136:4 147:20          | 152:3, 5, 7            | 20 11:7 12:10          |
| 80:1 81:1       | 17, 23 180:1          | <b>blighted</b> 59:16  | 217:7                 | 153:20 154:4           | 14:22 17:6             |
| 82:1 83:1       | 181:1 182:1           | <b>Block</b> 6:22      | <b>Brown</b> 9:12,    | 155:16 156:22,         | 19:25 22:15            |
| 84:1 85:1       | 183:1 184:1           | 55:19 70:14            | 15, 19, 20, 24        | 25 158:2, 24           | 26:14, 17              |
| 86:1 87:1       | 185:1 186:1           | 100:24 193:2           | 12:3, 7, 17           | 159:13, 17, 25         | 147:21 153:5,          |
| 88:1 89:1       | 187:1, 15             | <b>board</b> 44:9      | 17:5, 12, 21          | 162:6, 13, 14,         | 8 177:11               |
| 90:1 91:1       | 188:1 189:1           | 151:9                  | 18:15 19:2, 14        | 19 199:10              | 179:6, 8, 19           |
| 92:1 93:1       | 190:1 191:1, 7,       | <b>body</b> 43:6       | 20:4 191:15           | <b>built</b> 90:6      | 182:4, 9, 10           |
| 94:1 95:1       | 18, 19 192:1          | 130:9 132:18           | <b>Buckley</b> 38:17, | 114:10                 | 183:21, 25             |
| 96:1 97:1       | 193:1, 24, 25         | 133:11 171:13          | 25 42:2               | <b>bunch</b> 180:25    | 184:7, 18, 19          |
| 98:1 99:1, 16,  | 194:1, 4, 25          | <b>Bond</b> 4:20       | 162:24 163:4,         | <b>burden</b> 143:14   | 185:4, 11              |
| 23, 25 100:1,   | 195:1 196:1, 2        | 13:11, 23              | 8, 11 165:13          | <b>burdens</b>         | 186:18, 21             |
| 22 101:1, 5     | 197:1, 13             | 15:13 164:13           | <b>Budget</b> 7:11    | 153:11 193:15          | 188:16 189:21          |
| 102:1 103:1     | 198:1 199:1, 4,       | 169:13, 16             | 9:20, 25 10:13,       | <b>burnt</b> 133:5     | 190:15 194:2           |
| 104:1 105:1     | 8 200:1 201:1         | 178:9 187:8            | 21 14:7 21:22         | <b>business</b> 77:10  | 197:21 200:3           |
| 106:1 107:1     | 202:1 203:1           | 190:20 197:9,          | 26:12, 17 37:5        | 105:7, 8 117:6         | 204:13 205:20          |
| 108:1 109:1     | 204:1, 12             | 11, 12 200:9           | 70:25 74:5            | 122:21 153:13          | 208:14, 20, 23         |
| 110:1 111:1     | 205:1 206:1, 7        | <b>bonded</b> 205:25   | 83:20 103:14          | 178:5 188:21           | <b>carbon</b> 170:8    |
| 112:1 113:1     | 207:1, 4 208:1,       | <b>bonds</b> 4:21      | 123:3 154:20          | 189:14 205:12,         | 189:19 201:19          |
| 114:1 115:1     | 14 209:1, 15          | 5:2, 4, 5 6:2          | 164:8 169:2           | 21 206:16              | 202:4                  |
| 116:1 117:1     | 210:1 211:1           | 10:21 164:2, 6,        | 175:7 177:11          | 207:17 230:19          | <b>Care</b> 55:18      |
| 118:1 119:1     | 212:1 213:1           | 12                     | 179:6, 8, 19          | <b>business-as-</b>    | 79:17 88:3             |
| 120:1 121:1     | 214:1 215:1           | <b>borrow</b> 25:17,   | 180:2 182:4, 5,       | <b>usual</b> 188:20    | 138:14 140:18          |
| 122:1 123:1     | 216:1, 11             | 18 147:10              | 9, 10, 12, 19, 22     | <b>businesses</b>      | <b>CARES</b>           |
| 124:1 125:1     | 217:1 218:1           | <b>borrowing</b>       | 183:9, 10, 20,        | 170:14 192:19          | 102:16 104:20          |
| 126:1 127:1     | 219:1 220:1,          | 13:5 19:24             | 21, 23, 24            | <b>butcher</b> 144:12  | <b>caring</b> 203:6    |
| 128:1 129:1     | 21, 23 221:1, 3,      | 22:17                  | 184:2, 8              | <b>buy</b> 22:20       | <b>carries</b> 221:20  |
| 130:1 131:1     | 8, 13, 23, 25         | <b>Boston</b> 199:16   | 187:13 188:16,        | <b>buy-in</b> 210:2, 4 | 222:23 223:25          |
| 132:1 133:1     | 222:1, 5, 10, 15,     | 217:16                 | 20 189:21             | <b>buying</b> 23:15    | 225:3 226:5            |
| 134:1, 14       | 25 223:1, 3, 7,       | <b>bottom</b> 61:21    | 194:2, 14             |                        | 227:7 228:11           |
| 135:1 136:1     | 12, 17 224:1, 4,      | 78:21                  | 197:21 200:4          | < C >                  | 229:13                 |
| 137:1 138:1     | 6, 10, 15, 20         | <b>bottom-bottom</b>   | 204:13 205:20         | <b>calculation</b>     | <b>carry</b> 140:25    |
| 139:1 140:1     | 225:1, 6, 8, 12,      | 23:13                  | 206:16 208:14,        | 18:3                   | <b>case</b> 50:24      |
| 141:1 142:1     | 17, 22 226:1, 8,      | <b>bounds</b> 202:20,  | 20, 22, 23            | <b>call</b> 2:22 9:10  | 84:7                   |
| 143:1 144:1     | 10, 14, 19, 24        | 21, 23                 | 210:14 217:5          | 27:16 49:20            | <b>cases</b> 118:3, 6  |
| 145:1, 15, 21   | 227:1, 10, 13,        | <b>Bowman</b>          | <b>Budgets</b> 7:17   | 79:19 107:5, 8         | 123:13, 17             |
| 146:1 147:1     | 17, 22 228:1, 3,      | 163:14                 | 77:5 182:13           | 117:18 161:20          | 139:17 143:22          |
| 148:1 149:1,    | 14, 16, 20, 25        | <b>box</b> 202:16, 18  | 189:14 190:13,        | 213:10, 23             | <b>cash</b> 147:19     |
| 12, 17, 19      | 229:1, 6 230:1        | <b>brain</b> 198:2, 9  | 16 199:25             | 214:21                 | 153:9                  |
| 150:1, 11, 21   | <b>billion</b> 10:16, | <b>branch</b> 40:8     | 207:17                | <b>called</b> 2:25     | <b>Cassidy</b> 181:2,  |
| 151:1, 20, 24   | 18, 19 17:13,         | <b>breadth</b> 110:12  | <b>buggies</b> 176:10 | 4:9 54:6               | 5                      |
| 152:1 153:1,    | 17, 25 18:6           | <b>break</b> 213:12    | <b>buggy</b> 176:11   | 127:7 214:24           | <b>catastrophe</b>     |
| 15 154:1        | 19:5, 6, 10           | <b>breathe</b> 154:7   | <b>build</b> 98:14    | <b>calling</b> 106:24  | 188:22                 |
| 155:1, 22       | <b>BILLS</b> 1:13     | <b>brief</b> 3:2       | 117:14 199:6          | 107:12 196:7           | <b>categories</b>      |
| 156:1, 18       | 4:15 149:10           | 129:25 214:25          | <b>building</b> 52:4  | <b>cameras</b> 173:9,  | 77:22                  |
| 157:1 158:1,    | 157:17 159:15         | <b>briefly</b> 46:3,   | 56:21 105:9           | 10 174:17              | <b>categorize</b> 90:4 |
| 16, 19 159:1    | 177:20 212:14,        | 25 48:15               | 142:7, 9, 16          | <b>Campaign</b>        | <b>category</b> 81:22  |
| 160:1 161:1, 6, | 19 213:24             | 214:10                 | 146:25 147:16         | 147:3 187:23           | <b>Catto</b> 77:15     |
| 10, 19, 21      | 214:17                | <b>brilliant</b> 52:24 | 148:23 149:6          | <b>cap</b> 23:16       | <b>Caucus</b> 204:17   |
| 162:1, 16       | <b>bit</b> 20:23      | <b>bring</b> 13:16     | 151:6, 9, 11          | <b>capable</b> 119:9   | <b>caveat</b> 50:25    |
| 163:1, 20       | 27:13 62:19           | 20:4 28:25             | 154:12, 19            |                        |                        |

|                             |                           |                       |                        |                       |                        |
|-----------------------------|---------------------------|-----------------------|------------------------|-----------------------|------------------------|
| <b>caveats</b> 51:2<br>52:9 | 43:15 65:4<br>88:24 89:25 | <b>choices</b> 154:10 | 163:12, 13, 14,        | 45:6 145:22           | <b>coherent</b>        |
| <b>CCP</b> 77:14            | 94:20, 24                 | <b>choose</b> 144:19  | 21, 24 164:16,         | 162:23 178:3,         | 210:14                 |
| <b>CDBG</b> 101:18          | 129:22 142:24             | <b>chooses</b> 117:13 | 20, 22 167:15,         | 16 215:4, 7, 10,      | <b>cohesive</b> 126:4  |
| <b>cell</b> 176:8           | 145:5 146:12              | <b>chronic</b> 136:17 | 23 168:22              | 15, 19                | <b>collaboration</b>   |
| <b>center</b> 55:11         | 151:16 156:5              | <b>chronically</b>    | 169:3, 17, 25          | <b>clerks</b> 42:23   | 116:13 166:7           |
| 114:25 138:10               | 178:16, 22                | 49:21                 | 170:7, 11, 20          | <b>client</b> 115:23  | 170:20 210:7           |
| 148:4                       | 187:10 194:21             | <b>CINDY</b> 1:10     | 171:19, 22             | 117:23 145:25         | <b>collaborative</b>   |
| <b>centers</b> 29:21        | 208:8 215:13              | 3:5 8:9               | 174:7, 10, 22          | <b>cliff</b> 205:16   | 209:25 210:24          |
| 30:9, 16                    | <b>Chairperson</b>        | <b>circumstances</b>  | 178:23 179:17          | <b>climate</b> 117:6  | <b>colleague</b> 73:4, |
| 104:17                      | 9:22 100:15               | 154:25                | 180:5 184:17           | 155:12 162:11         | 21 102:14              |
| <b>CEO</b> 146:15           | <b>challenge</b>          | <b>cities</b> 46:22   | 185:2, 9               | 178:7 187:19          | 189:5                  |
| 165:23 178:5                | 58:20 107:17              | 109:24 119:25         | 186:14 189:7,          | 188:8, 22             | <b>colleagues</b>      |
| <b>certain</b> 5:5, 11,     | 130:23                    | 127:14 199:12         | 18 191:19              | 189:3, 15, 22         | 3:11, 16               |
| 16 6:14 7:8,                | <b>challenges</b>         | <b>Citizens</b> 7:5   | 193:6, 21              | 190:14 191:5          | 105:25 177:7           |
| 15 8:3 18:3                 | 44:3 57:8                 | 39:4, 8 40:6,         | 195:15 196:25          | 192:11 194:24         | 194:3 208:10           |
| 25:19 39:13                 | 105:14 106:15             | 12, 17 42:16          | 199:18 200:5           | 197:19 198:16         | 212:24 213:7           |
| 55:20 71:11                 | 108:10 131:17             | 49:22 57:12           | 201:18 203:18          | 199:16 200:2,         | <b>college</b> 77:12   |
| 152:3 183:22                | 162:11 171:21             | 124:10 180:7          | 205:5 206:15           | 24 202:20             | <b>color</b> 12:13     |
| 201:23                      | 219:22                    | 193:4 204:22          | 207:11 210:16,         | 204:17 205:5,         | <b>combat</b> 200:25   |
| <b>certainly</b>            | <b>challenging</b>        | 207:3 211:25          | 22 212:2               | 14, 25 206:8,         | <b>combined</b>        |
| 20:10, 25                   | 105:12                    | <b>CITY</b> 1:2 2:8   | 218:2 219:7,           | 17 207:9, 11,         | 117:25 119:8           |
| 22:16 24:6                  | <b>Chamber's</b>          | 4:18 5:9, 20,         | 19 220:9               | 12, 19                | 122:12 209:16          |
| 74:8 81:16                  | 149:14                    | 24 6:6, 18 7:3,       | <b>City-owned</b>      | <b>climate-</b>       | <b>combustion</b>      |
| 84:19 91:16                 | <b>champion</b>           | 4, 7, 22, 25          | 166:22                 | <b>damaging</b>       | 158:11                 |
| 128:2, 13                   | 227:8                     | 9:14 10:6, 8,         | <b>City's</b> 10:12,   | 192:4                 | <b>come</b> 2:20       |
| <b>CERTIFICAT</b>           | <b>chance</b> 139:16      | 18 12:11 13:2         | 15 14:19               | <b>close</b> 122:3    | 12:18 22:23            |
| <b>E</b> 232:2              | <b>chances</b> 154:15     | 17:13 20:8            | 42:24 45:11            | 159:21                | 24:7 42:15             |
| <b>certification</b>        | <b>change</b> 18:19       | 21:11 24:8            | 103:14 122:20          | <b>closely</b> 174:19 | 44:18 52:23            |
| 137:9 232:20                | 19:11 61:7                | 26:22 27:20           | 164:7 168:7            | 175:3                 | 53:8 57:3              |
| <b>CERTIFY</b>              | 99:20 103:12              | 28:11, 15, 19,        | 170:3, 8               | <b>closure</b> 188:9  | 60:23 61:25            |
| 232:3                       | 155:12 162:11             | 23 29:2, 8, 10        | 189:22 190:14          | <b>Coach</b> 178:6    | 66:13 77:7             |
| <b>certifying</b>           | 170:3 197:19              | 38:13, 14, 23,        | 192:7 200:2            | <b>Coalition</b>      | 79:12 83:8, 18         |
| 232:24                      | 202:9, 13, 14             | 25 39:2, 7, 10,       | 206:17 207:9,          | 57:19 76:24           | 108:16 125:11          |
| <b>cetera</b> 6:9, 25       | 203:16 205:19,            | 15, 25 40:10,         | 18 212:6               | 78:4 81:8             | 126:4 134:18           |
| 59:18                       | 23 207:2                  | 11 41:11, 18,         | <b>citywide</b>        | 90:22 114:23          | 140:12, 19             |
| <b>chain</b> 136:14         | <b>changed</b> 89:3       | 23, 24 42:8, 17,      | 167:12 192:23          | 125:21 128:24         | 171:10 201:25          |
| 169:7                       | 205:2                     | 20, 21 43:3, 18       | <b>clarified</b> 60:15 | 130:24 133:10,        | 211:20                 |
| <b>CHAIR</b> 1:10           | <b>changes</b> 5:15       | 44:5 45:8             | 206:24                 | 17 135:6              | <b>comes</b> 42:3      |
| 3:11 4:5 13:4               | 52:14 198:21              | 46:18, 22 57:9,       | <b>clarify</b> 109:8   | 144:9, 17             | 50:25 85:12            |
| 19:17 24:22                 | 203:3                     | 13, 20 58:7           | <b>Clark</b> 39:2      | <b>coalitions</b>     | 93:18 95:20            |
| 26:10 27:3                  | <b>chapter</b> 116:6      | 59:16, 21             | 41:9, 15 42:7,         | 189:7                 | 97:7 106:18            |
| 28:4 33:5                   | 156:8 161:9               | 67:24 68:5            | 9, 13 43:9, 21,        | <b>Coalition's</b>    | 137:15 174:9           |
| 36:14, 25                   | <b>Charter</b>            | 78:22 83:14           | 24 44:7, 10            | 117:24                | <b>comfortable</b>     |
| 38:21 44:12                 | 103:12                    | 88:3 100:22           | <b>classified</b> 11:8 | <b>Co-Chair</b>       | 147:23                 |
| 62:11, 18                   | <b>Chat</b> 9:2, 6        | 101:17 103:10,        | <b>Clean</b> 5:11      | 129:24 133:17         | <b>coming</b> 15:5     |
| 73:12, 20                   | 27:10                     | 11 105:17             | 146:19, 25             | 151:9 187:18          | 26:7 65:18             |
| 88:18 95:6                  | <b>cheaper</b> 98:20      | 106:20 109:2,         | 156:19 160:13          | <b>co-counsel</b>     | 89:10, 14 90:3         |
| 99:11 103:13                | 154:24                    | 21 118:21             | 206:4                  | 13:12                 | 143:9 210:9            |
| 144:7 149:23                | <b>checks</b> 42:24       | 120:12 122:2          | <b>cleaner</b> 157:20  | <b>code</b> 55:16     | 218:18                 |
| 163:9 172:20                | <b>Chestnut</b> 98:3      | 126:6, 22             | 159:19 160:23          | <b>code-built</b>     | <b>commend</b>         |
| 177:2 215:18,               | <b>Chief</b> 28:6         | 129:6 131:24          | <b>clear</b> 33:10     | 152:12                | 158:23                 |
| 19 220:14, 23               | <b>child</b> 120:5        | 132:2, 15             | 87:8 99:8              | <b>codes</b> 113:16   | <b>comment</b> 20:3    |
| 221:25 223:3                | 123:6                     | 135:19, 22            | 196:13 230:9           | <b>Coelho</b> 151:4   | 37:9 48:10, 11         |
| 224:6 225:8                 | <b>children</b> 74:20     | 138:19 139:13         | <b>clearly</b> 63:13   | <b>co-financial</b>   | <b>comments</b>        |
| 226:10 227:13               | 86:22 115:13              | 148:3, 4              | 198:7 209:21           | 13:19                 | 8:24 48:13             |
| 228:16                      | 118:11, 14, 18            | 152:19, 22            | <b>CLERK</b> 3:5, 8,   | <b>co-founded</b>     | <b>Commerce</b>        |
| <b>Chairman</b>             | 123:10 192:25             | 159:9, 19             | 13, 18, 22 4:2,        | 130:20                | 149:16, 22             |
| 3:16 25:10                  |                           | 160:7, 12, 17         | 5, 16 9:12             | <b>cognizant</b> 57:7 | <b>commercial</b>      |
|                             |                           | 162:12, 24            | 27:19 38:13            |                       | 34:13 105:2            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 146:18 147:9<br>148:19 152:3<br>156:19 157:23<br>159:6 162:5,<br>14 166:23<br><b>Commission</b><br>4:25 179:25<br>180:18 181:7,<br>15, 21 182:20,<br>24 183:19<br>185:2 196:9<br>210:22 212:2<br>217:3, 9<br><b>Commissioner</b><br>7:20, 21 28:10<br>196:6<br><b>Commissioners</b><br>183:17<br><b>commit</b> 84:7<br><b>commitment</b><br>26:13 103:7<br>170:21 187:12<br>189:20 193:14<br>194:12 201:7<br><b>commitments</b><br>26:25 40:9<br>196:15 202:12<br><b>committed</b><br>105:13 181:16<br>182:3 189:18<br>210:16<br><b>COMMITTEE</b><br>1:3 4:8, 11, 20<br>9:24 11:17<br>28:5 38:22<br>40:5, 22 45:14<br>53:17 62:5<br>63:18 67:23<br>74:9 80:24, 25<br>84:5 94:22<br>100:17 116:24<br>130:21 146:13<br>149:16, 23<br>151:10, 17<br>156:6 163:10<br>165:2 168:9<br>178:24 179:16<br>212:21 213:8,<br>19 214:15, 18<br>216:9 219:25<br>220:18, 24<br>221:9 222:2,<br>11 223:4, 13<br>224:7, 16<br>225:9, 18<br>226:11, 20<br>227:14, 23<br>228:17 229:2 | 230:10, 15, 19<br>231:3<br><b>committees</b><br>2:8, 14 104:15<br><b>Committee's</b><br>150:21<br><b>committing</b><br>69:5<br><b>common</b> 191:9<br><br><b>Commonwealth</b><br>5:14 7:23<br>28:13 31:10<br>146:20 148:7<br>150:9<br><br><b>Commonwealth's</b><br>5:10<br><b>communicate</b><br>110:23<br><b>communication</b><br>108:9<br><b>communication</b><br>s 174:5 175:9<br><b>communities</b><br>40:9 57:18<br>104:12 105:4<br>153:14 159:10,<br>20 193:9, 10,<br>14<br><b>Community</b><br>6:21 11:14<br>46:24 47:3, 4,<br>22 48:22 50:3<br>51:9 52:17, 20<br>54:7 55:18<br>56:10, 13, 24<br>60:10 63:3<br>66:12 72:3, 25<br>76:22 91:23<br>92:5 93:14<br>97:6 100:14,<br>19, 23 101:4,<br>23 102:5, 8<br>105:5 133:12<br>134:21 138:15<br>140:5 141:11<br>174:13 191:10<br>203:7 209:18,<br>19 211:9<br>218:25 220:5<br><b>companies</b><br>156:14<br><b>compared</b><br>109:24 152:12<br><b>competitive</b><br>22:9<br><b>complete</b><br>40:14 117:17 | 137:8, 9<br>143:15 168:18<br><b>completed</b><br>15:8, 14<br>150:11, 16<br>167:15<br><b>completely</b><br>78:14, 23<br><b>completion</b><br>169:20<br><b>complex</b><br>170:21<br><b>complicated</b><br>119:17<br><b>comply</b> 9:6<br><b>component</b><br>166:15<br><b>comprehensive</b><br>103:6 180:4<br><b>comprising</b><br>115:22<br><b>concepts</b><br>183:7 217:11<br><b>concern</b> 57:4,<br>23 58:6 64:17<br>65:2 74:13<br>87:9 106:17<br>107:9 121:5,<br>13 139:11<br>208:23 209:23<br>218:13<br><b>concerned</b><br>67:19 70:24<br>80:18 210:19<br><b>concerning</b><br>69:9 180:10<br>194:25<br><b>concerns</b><br>62:19 63:2<br>73:24 79:19<br>87:2 106:9<br>119:23 136:5<br>141:10 218:6,<br>9<br><b>conclude</b> 37:8<br><b>concluded</b><br>230:25 231:3<br><b>concludes</b><br>11:22 38:9<br>165:6 214:14<br>230:18<br><b>concrete</b> 77:8<br><b>concurrence</b><br>149:12<br><b>condition</b><br>179:11<br><b>conditions</b><br>5:12, 16 6:15 | 7:8, 15 8:4<br>39:13<br><b>conducting</b><br>180:2<br><b>configuration</b><br>69:23<br><b>confirmed</b><br>169:12 206:22<br><b>conform</b><br>146:20 150:8<br><b>conforming</b><br>5:15<br><b>conformity</b><br>5:13<br><b>congregations</b><br>191:13<br><b>Congreso</b><br>114:24<br><b>connect</b> 79:15,<br>17<br><b>connection</b> 5:4<br>7:14<br><b>consensus</b><br>61:18<br><b>consenting</b><br>8:21<br><b>conservation</b><br>147:12 192:7<br><b>consider</b><br>117:17 149:17<br>214:16<br><b>considerable</b><br>46:24<br><b>consideration</b><br>41:3 90:18<br>180:11<br><b>considered</b><br>213:25<br><b>considering</b><br>58:6 157:24<br>171:20<br><b>considers</b><br>195:23<br><b>consistent</b><br>13:8 18:16<br>63:9 179:11<br><b>Consolidated</b><br>32:11 99:24<br>100:3 101:6<br>105:19 111:21,<br>24 112:10, 15<br>219:11<br><b>constantly</b><br>109:16<br><b>constituencies</b><br>85:4<br><b>constituents</b><br>107:9 108:19<br>110:3 | <b>constitutional</b><br>4:19 10:9<br><b>constraints</b><br>7:15 154:21<br>200:22<br><b>construction</b><br>5:22 90:24<br>151:12 156:15<br>160:3, 14, 19<br>164:14 169:18<br><b>consultation</b><br>50:3<br><b>consulted</b><br>47:15<br><b>consumers</b><br>209:18 211:16,<br>18<br><b>consumption</b><br>164:19<br><b>contained</b><br>232:5<br><b>contaminants</b><br>149:8<br><b>contamination</b><br>159:16<br><b>contest</b> 37:14<br><b>contests</b> 37:18<br><b>context</b> 19:3<br>58:10 111:13<br>116:23 117:18<br><b>continue</b> 24:5<br>26:15 72:21<br>73:9 82:4<br>87:10 92:18<br>103:21 104:10,<br>19 105:11<br>107:7 188:18<br>205:12 218:22<br>219:23 220:4,<br>7 229:20<br>230:9, 14<br><b>continued</b><br>180:8<br><b>continues</b><br>23:18<br><b>continuing</b><br>8:20 109:9<br>111:3 219:15<br><b>contract</b> 31:19<br>39:23 40:15,<br>17 44:22<br>164:23 168:17<br><b>contracting</b><br>166:17 167:18<br><b>contractors</b><br>172:3 185:17<br><b>contrasts</b><br>193:24 | <b>control</b> 134:20<br>232:23<br><b>controls</b><br>164:17 167:3<br><b>convene</b><br>214:19<br><b>convents</b><br>59:17 97:18<br><b>conversation</b><br>72:22 73:9<br>106:6 182:18<br>215:23 218:23<br><b>conversations</b><br>135:17<br><b>conversion</b><br>166:21 167:13<br>170:25<br><b>converted</b><br>191:23<br><b>converting</b><br>70:4<br><b>cooling</b> 188:3<br>195:10 199:7<br><b>Correct</b> 16:5<br>89:19 90:7<br>181:19 182:15,<br>16 183:2, 12<br>184:3 186:3, 4,<br>22 232:8<br><b>correctly</b><br>21:17 171:15<br>201:19<br><b>correspond</b><br>207:18<br><b>corridor</b> 105:9<br>166:23<br><b>corridors</b><br>105:2<br><b>cost</b> 11:2<br>22:17 35:21<br>65:11, 15<br>69:21, 22<br>90:10 96:15<br>97:22 98:5, 17<br>118:19 120:7,<br>24 124:7<br>144:14 157:5<br>170:3<br><b>cost-effective</b><br>59:13<br><b>costly</b> 72:19<br><b>costs</b> 35:7, 9,<br>12, 13, 15 40:8<br>50:18 58:11<br>96:20 153:10<br>157:12, 18<br>164:4, 19<br>169:7 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>couch-surfers</b><br>143:9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 35:14, 22<br>36:11, 15, 20,<br>21, 24 37:2, 3,<br>7, 10, 11, 15, 20,<br>22 38:5, 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 20 228:8, 10,<br>15, 23 229:10,<br>12, 16, 18, 23,<br>24                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>counseling</b><br>60:11 96:7<br>104:13, 25<br><b>counselors</b><br>89:9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 149:8 152:16<br>153:12 160:5,<br>13 170:14<br>188:6 192:17<br>207:16 219:6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 179:13<br><b>cut</b> 94:2<br><b>cycle</b> 20:16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>couch-surfing</b><br>79:25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 41:6, 19 42:6,<br>10, 25 43:10,<br>14, 19, 23 44:8,<br>13, 17, 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Councilmember</b><br>3:5, 8, 13, 18,<br>22 4:2 8:8, 11<br>12:6 18:11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>counsels</b> 16:7<br><b>counties</b> 148:6<br><b>counting</b><br>108:16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>created</b><br>107:16 147:5<br>207:13<br><b>creates</b> 88:6<br>149:4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | < D ><br><b>Daily</b> 2:16<br><b>Dan</b> 181:2<br><b>dance</b> 20:23<br><b>dangerous</b><br>140:4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>COUNCIL</b><br>1:2 2:8, 14<br>9:2, 8 10:6<br>11:19, 21, 24<br>32:24 38:3<br>40:2, 11, 13, 25<br>42:8, 18 43:3,<br>11 53:19<br>57:12 67:24<br>73:4 103:10,<br>12 105:23<br>106:20 109:3,<br>4 111:19<br>124:4 129:6<br>150:6 152:22<br>164:20 165:5<br>172:16 177:17<br>178:23 179:18<br>180:5 185:2<br>187:4 189:8<br>193:21 195:15,<br>19, 25 196:19,<br>21, 25 199:18<br>200:5 202:17<br>203:18 207:4,<br>15 210:3, 22<br>212:2 213:3<br>219:25 220:18<br>221:2, 4, 11, 13<br>222:4, 6, 13, 15<br>223:6, 8, 15, 17<br>224:9, 11, 18,<br>20 225:11, 13,<br>20, 22 226:13,<br>15, 22, 24<br>227:16, 18<br>228:2, 4, 19, 21<br>229:4, 6 | 53:23 55:15<br>56:22 62:2<br>67:2 73:15<br>88:20, 23<br>89:21 90:9, 14<br>91:6 93:24<br>94:25 95:5, 13,<br>23 96:8, 14, 23<br>97:24 98:24<br>99:5, 10, 12<br>106:4 108:5<br>109:14 110:18<br>111:18 112:3,<br>21 124:23<br>125:13 129:9,<br>19 133:24<br>134:6 137:25<br>138:5 142:19,<br>23 145:6, 11<br>146:5 150:23<br>155:24 161:17<br>163:3 165:9,<br>17 171:4<br>172:19 175:12<br>176:24 177:3<br>178:14, 19<br>180:13, 21<br>181:3, 11<br>182:7, 17<br>183:3, 15<br>184:4, 5 185:7<br>186:13, 23<br>190:18 194:17<br>197:7 200:8,<br>14 203:25<br>204:6 208:3<br>212:11, 17, 23<br>213:6, 15, 16<br>214:13 215:8,<br>12, 17, 20<br>216:12, 15, 17,<br>19, 22, 23<br>220:13, 15, 22<br>221:6, 17, 19,<br>24 222:8, 19,<br>22 223:2, 10,<br>21, 24 224:5,<br>13, 24 225:2, 7,<br>15 226:2, 4, 9,<br>17 227:4, 6, 12, | 12:6 18:11<br>19:15 21:24<br>24:20 32:25<br>36:16, 19 37:8<br>45:13 55:5<br>62:7, 8 64:12<br>67:3, 10 69:18<br>73:16, 17, 18,<br>21 75:8 76:17<br>83:13 88:21,<br>22 91:10, 21<br>95:2, 3 99:13<br>129:11, 14<br>130:18 134:4<br>142:21 145:7<br>172:18 174:2<br>177:4 190:25<br>193:18 215:4,<br>7, 10, 15 216:7,<br>10, 13, 18, 20,<br>24 220:11, 20<br>221:8, 22<br>222:10, 24<br>223:12 224:3,<br>15 225:5, 17<br>226:7, 19<br>227:9, 22<br>228:13, 25<br>229:15, 19<br><b>Councilmember</b><br><b>s</b> 9:4 43:4, 25<br>54:2 119:14<br>127:9 158:17<br>161:11, 13<br>194:22<br><b>Council's</b><br>40:16 166:14<br><b>COUNCILWO</b><br><b>MAN</b> 1:10, 11,<br>13 3:24 62:10<br>64:15 66:24<br>67:12 70:21<br>73:4, 19 77:25<br>82:22 83:24<br>86:4, 25 106:9<br>215:5<br><b>counsel</b> 12:15<br>13:12 15:14<br><b>counseled</b><br>198:10 | <b>cover</b> 34:5, 15<br>35:10, 11, 12,<br>16 50:18<br>153:16<br><b>covered</b> 35:17<br>190:5<br><b>COVID</b> 46:11<br>55:11 72:14<br>93:22 122:4<br>153:23<br><b>COVID-19</b><br>115:17 118:23<br>127:11 148:23<br>158:5 219:20<br><b>Cozen</b> 15:21<br>16:2<br><b>CPA</b> 208:21<br><b>C-PACE</b> 5:13<br>146:19 147:8,<br>15, 20 148:5,<br>12, 16 149:3<br>150:5, 7, 14<br>151:25 152:9,<br>14 153:6<br>155:20 156:20<br>157:2, 22, 25<br>158:16, 21<br>159:4, 11<br>160:2, 4, 20<br>162:4, 7, 13, 18<br>208:16<br><b>create</b> 65:5<br>101:25 138:20 | 153:12 160:5,<br>13 170:14<br>188:6 192:17<br>207:16 219:6<br><b>creating</b><br>153:19, 25<br>154:13 189:17<br>207:21<br><b>creative</b> 94:14<br><b>creativity</b><br>52:19<br><b>cred</b> 143:8<br><b>credit</b> 5:3<br>14:20 15:9, 15,<br>19 21:12 64:4<br>152:19 164:5<br><b>credits</b> 14:4<br><b>cries</b> 139:17<br><b>crime</b> 116:4<br>173:17 175:18<br><b>crimes</b> 139:2<br>176:16<br><b>crisis</b> 74:23<br>114:7 117:8<br>188:8 197:20<br>198:16 200:23,<br>24 202:20<br><b>critical</b> 91:11,<br>15 116:17<br>137:2, 3 149:5<br>168:22 189:11<br>219:13<br><b>critically</b><br>63:11 108:15<br>167:9<br><b>crucial</b> 158:6<br><b>curetted</b> 135:6<br><b>curious</b> 19:21<br><b>current</b> 2:7<br>14:15 35:3<br>75:6 118:16<br>123:8, 24<br>125:18 159:4<br>195:24<br><b>currently</b> 2:4,<br>9 12:12 95:12<br>142:12 149:12<br>152:2 155:14,<br>16 162:14<br><b>CURTIS</b> 1:12<br>3:14<br><b>customary</b> | <b>Darville</b> 178:9<br>187:8 190:19<br>194:19, 20, 23<br>197:8<br><b>data</b> 30:10<br>47:21, 25<br><b>date</b> 102:24<br>109:10 147:20<br>148:12<br><b>dating</b> 49:4<br><b>DAVID</b> 1:12<br>3:18<br><b>day</b> 89:2<br>132:21 178:22<br><b>days</b> 143:10<br><b>DC</b> 199:17<br><b>deadlines</b><br>219:13<br><b>deal</b> 16:20<br>21:10 140:17<br><b>dealing</b> 64:24<br>79:20 87:16<br>119:7 190:8<br>193:15<br><b>death</b> 188:15<br><b>debate</b> 71:9<br><b>debates</b> 71:10<br><b>debt</b> 10:15, 19<br>17:9, 12, 14, 15,<br>20 18:2, 8, 13,<br>20 19:7 22:14<br>24:10 25:13<br>164:10, 11<br>168:21 169:23<br>171:14<br><b>decades</b> 199:17<br><br><b>decarbonization</b><br>209:8<br><b>decarbonize</b><br>199:10<br><b>December</b><br>54:12<br><b>decide</b> 182:21<br>183:8<br><b>decided</b> 131:6<br><b>decision</b> 56:7<br>71:3 196:10 |

|                                                                                                                                      |                                                     |                                                                                                                                                                                                                                        |                                                                                                       |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>decision-making</b> 62:20                                                                                                         | 218:25 219:13                                       | <b>developer</b> 98:13                                                                                                                                                                                                                 | <b>directly</b> 25:15 80:25 94:9                                                                      | <b>disruption</b> 211:16                                                                                                                                                                             | 184:9 185:3, 14, 24 186:15, 17, 18 218:9, 15, 18, 21                                                                                                                                                                |
| <b>decisions</b> 93:7, 11 114:19                                                                                                     | <b>dependence</b> 209:12                            | <b>developers</b> 142:10                                                                                                                                                                                                               | <b>Director</b> 6:17 9:13, 20, 25 27:20 28:6, 10 35:6 45:6, 10 100:13, 18 113:10 145:23 163:2, 16, 17 | <b>distance</b> 123:5                                                                                                                                                                                | 219:3, 5, 10                                                                                                                                                                                                        |
| <b>declined</b> 121:12                                                                                                               | <b>dependency</b> 189:2                             | <b>Development</b> 6:18, 21 11:14 45:17, 19 50:9 51:6, 14, 22 54:8, 22 55:19 59:7 60:10 66:11, 18 69:14 72:25 82:9 95:9 96:13 100:14, 19, 24 101:4, 24 102:5 105:6, 8 131:11 137:3, 4 155:3 166:11 169:25 192:20 209:5 219:2, 14 220:5 | <b>disabilities</b> 49:23 115:13 193:5                                                                | <b>distribution</b> 135:18                                                                                                                                                                           | <b>DOMB</b> 1:11 3:9, 10 18:11 19:15, 16 20:18 21:13, 25 23:6 24:23 25:3 26:9 32:25 33:3 34:2, 21 35:14, 22 36:11, 16 95:3, 5, 13, 23 96:8, 14, 23 97:24 98:24 99:5, 10, 13 172:18, 19 175:12 176:24 177:4 215:7, 8 |
| <b>declining</b> 26:3                                                                                                                | <b>deploy</b> 86:3                                  |                                                                                                                                                                                                                                        | <b>dirt</b> 173:16                                                                                    | <b>distributions</b> 62:20                                                                                                                                                                           | <b>domestic</b> 49:4 92:3                                                                                                                                                                                           |
| <b>decorative</b> 166:23                                                                                                             | <b>deploying</b> 85:14                              |                                                                                                                                                                                                                                        | <b>disadvantaged</b> 153:6                                                                            | <b>District</b> 118:13                                                                                                                                                                               | <b>Dominguez</b> 38:17, 24 42:2 162:23 163:4, 8, 11 165:12                                                                                                                                                          |
| <b>decrease</b> 22:18                                                                                                                | <b>deployment</b> 170:16                            |                                                                                                                                                                                                                                        | <b>disagree</b> 71:17, 18 72:24 85:10                                                                 | <b>dive</b> 64:11 65:23                                                                                                                                                                              | <b>donated</b> 70:12 97:11                                                                                                                                                                                          |
| <b>decreasing</b> 126:21                                                                                                             | <b>deposit</b> 44:19                                |                                                                                                                                                                                                                                        | <b>disagreement</b> 73:10                                                                             | <b>diverse</b> 13:10 14:11 170:14 172:3 191:13 192:19                                                                                                                                                | <b>donations</b> 113:20                                                                                                                                                                                             |
| <b>dedicate</b> 141:13                                                                                                               | <b>depository</b> 39:9                              |                                                                                                                                                                                                                                        | <b>disasters</b> 153:21 155:10, 13                                                                    | <b>diversification</b> 181:14, 18 182:5 183:6 185:22 217:12 218:7                                                                                                                                    | <b>double</b> 19:23 73:7                                                                                                                                                                                            |
| <b>dedicated</b> 57:13 82:19 83:4 84:9 107:3 131:7                                                                                   | <b>deposits</b> 50:19                               |                                                                                                                                                                                                                                        | <b>disburse</b> 42:24                                                                                 | <b>diversion</b> 73:3 104:6 114:12 119:12                                                                                                                                                            | <b>doubled</b> 23:12                                                                                                                                                                                                |
| <b>dedication</b> 13:7                                                                                                               | <b>depth</b> 110:12                                 |                                                                                                                                                                                                                                        | <b>disbursed</b> 118:21                                                                               | <b>dividing</b> 13:14                                                                                                                                                                                | <b>doubling</b> 21:14                                                                                                                                                                                               |
| <b>deductions</b> 39:21                                                                                                              | <b>depths</b> 102:18                                |                                                                                                                                                                                                                                        | <b>disclosure</b> 13:11 15:13 16:6                                                                    | <b>Division</b> 60:9 100:13, 18                                                                                                                                                                      | <b>doubt</b> 124:14                                                                                                                                                                                                 |
| <b>deep</b> 94:22                                                                                                                    | <b>Deputy</b> 9:20, 25 28:6 38:25 162:24 163:12, 14 |                                                                                                                                                                                                                                        | <b>disconnect</b> 214:7                                                                               | <b>doctors</b> 197:17                                                                                                                                                                                | <b>drafted</b> 48:9                                                                                                                                                                                                 |
| <b>deeper</b> 64:11 65:22                                                                                                            | <b>DEREK</b> 1:10                                   |                                                                                                                                                                                                                                        | <b>disasters</b> 153:21 155:10, 13                                                                    | <b>doctor's</b> 198:10                                                                                                                                                                               | <b>drafting</b> 13:15                                                                                                                                                                                               |
| <b>deeply</b> 46:19 64:6                                                                                                             | <b>descending</b> 211:3                             |                                                                                                                                                                                                                                        | <b>disburse</b> 42:24                                                                                 | <b>document</b> 13:15                                                                                                                                                                                | <b>dramatic</b> 24:12                                                                                                                                                                                               |
| <b>defense</b> 60:5, 8, 19 61:10                                                                                                     | <b>deserve</b> 131:21, 22 204:23                    |                                                                                                                                                                                                                                        | <b>disclosure</b> 13:11 15:13 16:6                                                                    | <b>doing</b> 13:4 17:23 24:14 65:13 66:6 67:16 68:8 77:9 78:25 79:6, 18 88:14 110:15 111:4 117:6 131:20 155:21 172:22 173:19, 22 175:21 176:16 185:10 186:2                                          | <b>dramatically</b> 192:2                                                                                                                                                                                           |
| <b>definitely</b> 30:3, 12 37:15 80:16 98:23 145:3 201:2 202:24                                                                      | <b>design</b> 137:9 151:12 159:6                    |                                                                                                                                                                                                                                        | <b>disconnected</b> 214:7                                                                             | <b>do</b> 13:4 17:23 24:14 65:13 66:6 67:16 68:8 77:9 78:25 79:6, 18 88:14 110:15 111:4 117:6 131:20 155:21 172:22 173:19, 22 175:21 176:16 185:10 186:2                                             | <b>draw</b> 33:19, 23                                                                                                                                                                                               |
| <b>definition</b> 132:11 207:10                                                                                                      | <b>designations</b> 17:3                            |                                                                                                                                                                                                                                        | <b>discovered</b> 143:13 202:10                                                                       | <b>document</b> 13:15                                                                                                                                                                                | <b>drive</b> 76:18                                                                                                                                                                                                  |
| <b>Delafield</b> 16:7                                                                                                                | <b>designed</b> 101:22 164:18 169:2                 |                                                                                                                                                                                                                                        | <b>discussed</b> 128:11                                                                               | <b>doing</b> 13:4 17:23 24:14 65:13 66:6 67:16 68:8 77:9 78:25 79:6, 18 88:14 110:15 111:4 117:6 131:20 155:21 172:22 173:19, 22 175:21 176:16 185:10 186:2                                          | <b>DSA</b> 204:16                                                                                                                                                                                                   |
| <b>delay</b> 188:15                                                                                                                  | <b>desire</b> 209:16                                |                                                                                                                                                                                                                                        | <b>discussing</b> 102:13                                                                              | <b>dollar</b> 17:2                                                                                                                                                                                   | <b>DUBOW</b> 35:5, 18 36:18, 23 37:16 38:2                                                                                                                                                                          |
| <b>delays</b> 169:8                                                                                                                  | <b>despair</b> 143:22                               |                                                                                                                                                                                                                                        | <b>discussion</b> 70:23 71:5, 21 79:13                                                                | <b>dollars</b> 14:8 33:23 47:5, 6 54:11, 13, 16 55:19, 25 56:3 57:5, 15 58:9 64:8 75:25 83:9 90:23 99:17 107:2 108:11, 23 109:18 110:20 111:4, 5, 22 112:9, 16 114:5 118:20 152:19, 24 182:23 183:24 | <b>Dubow's</b> 37:4                                                                                                                                                                                                 |
| <b>deliver</b> 149:5 155:4 206:9                                                                                                     | <b>desperately</b> 107:19                           |                                                                                                                                                                                                                                        | <b>disengage</b> 78:19                                                                                |                                                                                                                                                                                                      | <b>Due</b> 2:7 6:7 102:22 104:2 115:15 117:5 135:21                                                                                                                                                                 |
| <b>delivering</b> 152:11                                                                                                             | <b>Despite</b> 117:8 142:15                         |                                                                                                                                                                                                                                        | <b>DiSilvestro</b> 41:17                                                                              |                                                                                                                                                                                                      | <b>Duly</b> 221:5 222:7 223:9 224:12 225:14 226:16 227:19 228:22                                                                                                                                                    |
| <b>delivery</b> 5:19                                                                                                                 | <b>detail</b> 174:22                                |                                                                                                                                                                                                                                        | <b>dismiss</b> 139:17                                                                                 |                                                                                                                                                                                                      | <b>Dunn</b> 12:22, 25 14:18 15:7                                                                                                                                                                                    |
| <b>delta</b> 35:16, 19                                                                                                               | <b>detailed</b> 46:23 69:24 101:15 103:16 190:3     |                                                                                                                                                                                                                                        | <b>dismissed</b> 140:22                                                                               |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
| <b>demand</b> 21:9 102:22                                                                                                            | <b>detailing</b> 73:5                               |                                                                                                                                                                                                                                        | <b>disparate</b> 55:9                                                                                 |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
| <b>Department</b> 6:20 7:24 21:19 28:13 31:2 32:16 45:18 54:5 101:3 109:10 110:9 114:4, 11 166:9 167:5 168:8, 13 174:12 176:7 193:18 | <b>details</b> 101:10 150:16 167:10 206:25          |                                                                                                                                                                                                                                        | <b>displaced</b> 115:7                                                                                |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|                                                                                                                                      | <b>detectors</b> 173:14                             |                                                                                                                                                                                                                                        | <b>displayed</b> 3:4 215:3                                                                            |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|                                                                                                                                      | <b>determined</b> 40:5                              |                                                                                                                                                                                                                                        | <b>disproportionat</b> 193:16                                                                         |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|                                                                                                                                      | <b>determining</b> 135:18                           |                                                                                                                                                                                                                                        | <b>disproportionat</b> 193:16                                                                         |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|                                                                                                                                      | <b>detrimentally</b> 198:13                         |                                                                                                                                                                                                                                        | <b>ely</b> 121:9 193:10                                                                               |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|                                                                                                                                      | <b>develop</b> 53:3                                 |                                                                                                                                                                                                                                        |                                                                                                       |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |
|                                                                                                                                      | <b>developed</b> 64:2 69:13                         |                                                                                                                                                                                                                                        |                                                                                                       |                                                                                                                                                                                                      |                                                                                                                                                                                                                     |

|                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16:5, 13 20:7,<br>8 21:18 22:2<br>23:20 25:11<br>27:12 38:13,<br>16, 20, 23 41:7<br>44:12, 20<br>163:13 165:10<br><b>DV</b> 49:7, 8, 17<br>86:14 | <b>effectuate</b><br>210:15<br><b>efficiencies</b><br>66:7 68:22<br>97:19 192:18<br><b>efficiency</b><br>50:12 68:14<br>147:11 157:5<br>159:14 160:6<br>170:11 171:18<br>192:2 209:11<br><b>efficient</b> 5:24<br>54:22 59:11<br>65:7, 23 95:19<br>147:23 180:3<br><b>efficiently</b><br>97:23<br><b>effort</b> 79:10<br>114:3 209:16<br><b>efforts</b> 13:8<br>74:7 119:25<br>180:6<br><b>eight</b> 54:19<br>70:11<br><b>either</b> 58:15<br>74:15 98:2, 12<br>111:20 207:11<br><b>elderly</b> 86:20<br>89:11<br><b>elders</b> 115:21<br><b>electric</b> 158:12<br>199:5<br><b>element</b> 105:3<br><b>elements</b> 48:5<br>59:4 153:15<br><b>eligibility</b><br>148:18 150:4,<br>18<br><b>eligible</b> 16:19<br>111:16 148:16<br><b>embedded</b><br>87:11 88:10<br><b>emergencies</b><br>190:9<br><b>emergency</b> 2:8<br>6:24 8:2<br>28:16 71:13<br>89:17 100:24<br>113:14 114:25<br>119:8 122:13<br>229:17<br><b>Emily</b> 145:22<br>146:14 162:3,<br>25 163:16<br>165:22<br><b>emissions</b><br>159:2 192:3<br>195:12 | <b>emotional</b><br>133:2<br><b>empirical</b><br>120:8<br><b>employed</b><br>42:16<br><b>employee</b><br>41:15<br><b>employees</b><br>39:10, 20<br><b>Empower</b><br>187:17<br><b>empty</b> 59:17,<br>22<br><b>EMS</b> 28:16<br>29:9 33:15<br>34:19 35:9, 11<br><b>enable</b> 7:25<br>28:14 31:5<br>70:15 191:19<br>199:5<br><b>enabled</b> 174:7<br><b>enables</b> 157:3<br><b>enact</b> 161:14<br><b>enacted</b> 39:15<br><b>encourage</b><br>158:9 161:13<br>203:12<br><b>encouragement</b><br>203:15<br><b>encouraging</b><br>192:8<br><b>ended</b> 122:4<br><b>endurance</b><br>215:13<br><b>endure</b> 115:14<br><b>Energy</b> 5:11,<br>21, 23 104:16<br>145:24 146:15,<br>19, 22 147:2, 3,<br>10, 11 156:20<br>157:5, 17<br>159:13 160:6,<br>14, 22 162:3<br>163:18, 22<br>164:18, 23<br>165:23 167:16,<br>20 168:7, 19,<br>24 170:11<br>171:11, 18<br>188:4, 13<br>191:9 192:2, 6<br>194:8 198:25<br>204:24 206:7<br>209:6, 10<br>212:6<br><b>energy-efficient</b><br>157:19 160:2 | 163:24 164:15<br>166:25<br><b>engage</b> 50:6<br>68:6 210:24<br>220:4<br><b>engaged</b><br>170:17 215:23<br><b>engagement</b><br>15:11 46:24<br>50:4 91:23<br>174:13 216:3<br>230:23<br><b>engaging</b><br>193:20<br><b>engineering</b><br>151:5 184:7,<br>10, 12, 13<br>195:16 199:19<br><b>English</b> 47:8<br>48:12<br><b>enhance</b> 173:5<br><b>enhanced</b><br>154:16<br><b>enhancement</b><br>164:5<br><b>enhancing</b><br>192:14<br><b>enlarging</b><br>157:25<br><b>enrolled</b> 29:11<br>33:13 34:17<br><b>ensure</b> 13:8<br>124:18 150:9<br>168:24 174:5<br>188:4 189:8<br>190:15 193:22<br>195:19, 22<br>196:23<br><b>ensures</b><br>133:11 189:16<br><b>ensuring</b><br>207:19<br><b>enter</b> 7:4, 22<br>28:11 31:9<br>39:7 69:4<br>163:22 164:22<br><b>entered</b> 120:16<br><b>entering</b> 33:16<br>71:16<br><b>Enterprises</b><br>178:7<br><b>entire</b> 34:15<br>44:5 80:23<br>84:5 205:2, 14<br><b>entities</b> 95:22<br><b>entitled</b> 5:8<br><b>entrepreneurs</b><br>153:6<br><b>entry</b> 153:7 | <b>environment</b><br>26:2 139:18<br>151:14 153:25<br>154:6 195:13<br><b>Environmental</b><br>168:3 199:4<br>208:12 209:18<br>211:9<br><b>environments</b><br>140:14 160:23<br><b>envision</b> 76:10<br>207:22<br><b>EPA</b> 154:3<br><b>epidemics</b><br>153:21<br><b>equipment</b><br>164:14<br><b>equipping</b> 5:23<br><b>equitable</b><br>46:10 124:7<br>146:25<br><b>equity</b> 55:12<br>121:5 170:5<br>171:18 174:21<br>192:24 193:19<br>194:12<br><b>ERAP</b> 92:17<br><b>ESG</b> 101:20<br><b>especially</b><br>22:15 47:23<br>76:5 138:21<br>140:18 171:20<br>186:19 199:14<br>211:17 218:14<br>219:18, 19<br><b>essence</b> 133:21<br><b>essences</b><br>130:14<br><b>essential</b><br>141:23<br><b>essentially</b><br>153:18<br><b>established</b><br>16:15<br><b>estate</b> 18:4<br>19:4 117:7<br><b>estimate</b> 36:7<br><b>estimated</b><br>80:22 126:23<br><b>estimates</b><br>35:24, 25 36:2<br>154:3<br><b>et</b> 6:9, 25<br>59:18<br><b>ethical</b> 191:13<br><b>ethics</b> 191:12<br><b>evaluate</b> 24:6<br><b>evaluation</b><br>167:19 | <b>evaporating</b><br>117:5<br><b>event</b> 155:5<br><b>eventually</b><br>136:15<br><b>everybody</b><br>19:17 78:24,<br>25 85:21<br>138:4 175:14,<br>24 176:9<br>209:19<br><b>everyday</b><br>204:22 207:2<br><b>evicted</b> 74:21<br><b>eviction</b> 58:8<br>60:5, 8, 13, 18,<br>21 61:10 71:6<br>73:3 92:20<br>103:21 104:6,<br>22 106:8, 12<br>117:3, 22<br>118:2, 19<br>119:11 121:2,<br>11, 14, 20<br>122:5 123:11<br>124:5, 18<br><b>evictions</b><br>58:21 89:16<br>115:6 121:10<br>145:2<br><b>Evidence</b><br>119:24 232:4<br><b>evidences</b> 6:3<br><b>exacerbate</b><br>121:3<br><b>exacerbated</b><br>115:17 127:2<br>128:10<br><b>exact</b> 149:19<br><b>exactly</b> 186:2<br><b>examiners</b><br>183:18 217:6<br><b>example</b> 56:16<br>70:2 79:14<br>86:20 97:10<br>108:20 120:6,<br>19 140:16<br><b>examples</b><br>69:19<br><b>exceed</b> 10:11<br><b>Excellence</b><br>168:3<br><b>excellent</b><br>187:11<br><b>excited</b> 42:4<br>53:11 70:2<br>76:6 77:6<br>81:20 85:19<br>166:13 |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                               |                                      |                                           |                                                |                                 |                                 |
|-----------------------------------------------|--------------------------------------|-------------------------------------------|------------------------------------------------|---------------------------------|---------------------------------|
| <b>exciting</b> 42:18<br>85:21 91:4<br>114:21 | <b>expenditures</b><br>7:11          | <b>failed</b> 193:7<br>213:23             | <b>feature</b> 9:3, 7<br>27:10                 | 13:1 14:1<br>15:1 16:1          | 131:1 132:1<br>133:1 134:1      |
| <b>exclusively</b><br>46:8                    | <b>expense</b> 183:11                | <b>fair</b> 83:21                         | <b>features</b><br>168:23                      | 17:1 18:1<br>19:1 20:1          | 135:1 136:1<br>137:1 138:1      |
| <b>Excuse</b> 209:2<br>218:10                 | <b>expenses</b><br>34:11 186:19      | <b>fairly</b> 18:16<br>123:3              | <b>February</b><br>196:20                      | 21:1, 19 22:1<br>23:1 24:1      | 139:1 140:1<br>141:1 142:1      |
| <b>executed</b> 39:25                         | <b>expensive</b><br>22:18, 19        | <b>faith</b> 108:21<br>191:12             | <b>fed</b> 22:5                                | 25:1 26:1<br>27:1 28:1, 5,      | 143:1 144:1<br>145:1 146:1      |
| <b>execution</b> 5:18                         | 66:20 147:24                         | <b>Falkove</b> 99:19<br>100:5 112:12,     | <b>federal</b> 28:24<br>32:7, 13, 17           | 10 29:1 30:1,<br>11 31:1 32:1   | 147:1, 17<br>148:1 149:1        |
| <b>executive</b><br>48:18 113:10              | <b>experience</b><br>42:12 43:3      | 18, 20, 25<br>113:3, 9, 10                | 33:19, 23<br>55:16 64:4                        | 33:1 34:1, 8<br>35:1, 2, 5 36:1 | 150:1 151:1<br>152:1 153:1      |
| 145:23 163:2,<br>15, 17                       | 82:15 92:6<br>119:7 130:5            | 125:9                                     | 100:23 101:11<br>109:21 111:6                  | 37:1 38:1, 22<br>39:1 40:1      | 154:1 155:1<br>156:1, 5 157:1   |
| <b>executives</b><br>196:5, 20                | 134:23 144:3                         | <b>fall</b> 78:17<br>81:21 182:14         | 128:12 174:8<br><b>federally</b> 29:20         | 41:1 42:1<br>43:1 44:1          | 158:1 159:1<br>160:1, 2 161:1   |
| <b>exercise</b> 154:10                        | <b>experienced</b><br>116:20         | <b>fallen</b> 78:14                       | <b>feds</b> 31:24                              | 45:1, 14 46:1<br>47:1 48:1      | 162:1 163:1,<br>10 164:1, 14    |
| <b>Exhibit</b> 101:5                          | <b>experiences</b><br>74:11 130:8    | <b>falling</b> 78:21<br>199:13            | <b>Fee</b> 6:7                                 | 49:1 50:1<br>51:1 52:1          | 165:1 166:1<br>167:1 168:1,     |
| <b>exist</b> 70:19                            | <b>experiencing</b><br>46:14 55:10   | <b>familiar</b> 13:13<br>54:8 55:17       | <b>feedback</b> 65:17                          | 53:1, 16 54:1<br>55:1 56:1      | 11 169:1<br>170:1 171:1         |
| <b>existed</b> 132:7                          | 63:21 64:9<br>87:23                  | 63:16 127:9<br>181:4, 8                   | <b>feel</b> 42:11<br>54:24 71:11               | 57:1 58:1<br>59:1 60:1          | 172:1 173:1<br>174:1 175:1      |
| <b>existing</b> 81:23<br>90:20 149:6          | <b>expertise</b> 60:7<br>83:18 130:5 | <b>families</b> 49:22<br>66:22 74:20      | 92:4 97:22<br>114:13 126:2                     | 61:1 62:1<br>63:1 64:1          | 176:1 177:1<br>178:1, 24        |
| 153:18 159:20,<br>25                          | <b>experts</b> 77:17                 | 81:22 86:22<br>91:12 113:16               | 140:6, 23<br>207:3 210:2, 3                    | 65:1 66:1<br>67:1, 23 68:1      | 179:1, 16<br>180:1 181:1        |
| <b>exists</b> 70:18                           | <b>explain</b> 46:3<br>189:5         | 115:6, 20<br>120:15, 16, 21               | <b>feeling</b> 69:3<br><b>feels</b> 24:12      | 69:1 70:1<br>71:1 72:1          | 182:1 183:1<br>184:1 185:1      |
| <b>expand</b> 59:12<br>77:16 82:2             | <b>explanation</b><br>187:12         | 140:13, 18<br><b>Family</b> 113:13        | 71:11<br><b>Fellow</b> 178:8                   | 73:1 74:1, 9<br>75:1 76:1       | 186:1 187:1<br>188:1 189:1      |
| <b>expanding</b><br>52:23 78:6                | <b>explore</b> 23:20                 | <b>family's</b> 49:11<br><b>far</b> 18:18 | 191:6<br><b>felt</b> 57:25                     | 77:1 78:1<br>79:1 80:1, 24      | 190:1 191:1<br>192:1 193:1      |
| 152:14 160:4<br>175:22 202:6                  | <b>expressed</b><br>56:13 64:19      | <b>faring</b> 127:10<br><b>FAs</b> 12:14  | <b>female</b> 15:25<br><b>fewer</b> 142:14     | 81:1 82:1<br>83:1 84:1, 5       | 194:1 195:1<br>196:1 197:1      |
| <b>expands</b><br>148:17 156:18               | 91:25 196:17                         | 20:25 81:9<br><b>fast</b> 109:23          | <b>field</b> 197:19<br><b>Fifteen</b> 93:8     | 85:1 86:1<br>87:1 88:1          | 198:1 199:1<br>200:1 201:1      |
| <b>expansion</b><br>149:3, 10                 | <b>extensions</b> 32:9               | <b>faster</b> 167:5<br>173:23             | <b>fifth</b> 49:14<br>86:18                    | 89:1 90:1<br>91:1 92:1          | 202:1 203:1<br>204:1 205:1      |
| 150:4, 18<br>151:25 152:4                     | <b>extensive</b> 40:8<br>91:23       | <b>favor</b> 36:11<br>39:5 221:14         | <b>figure</b> 30:13<br>35:20 37:18             | 93:1 94:1<br>95:1 96:1          | 206:1 207:1<br>208:1 209:1      |
| 157:24 158:22<br>159:11 160:20                | <b>extent</b> 121:3                  | 222:16 223:18<br>224:21 225:23            | 169:6 185:25<br>186:8                          | 97:1 98:1<br>99:1 100:1, 16     | 210:1 211:1<br>212:1, 21        |
| 208:15                                        | <b>externalized</b><br>79:10         | 226:25 228:5<br>229:7                     | <b>figured</b> 88:13<br><b>file</b> 6:19, 22   | 101:1 102:1<br>103:1 104:1      | 213:1 214:1,<br>15 215:1        |
| <b>expect</b> 21:7<br>81:2 123:17             | <b>extra</b> 76:12<br>165:15         | <b>favorable</b><br>11:18 40:23           | 45:17<br><b>filed</b> 108:25                   | 105:1 106:1<br>107:1 108:1      | 216:1, 9 217:1<br>218:1 219:1   |
| 149:13                                        | <b>eyes</b> 143:3                    | 225:10, 19<br>226:12, 21                  | 118:3, 6<br>123:13, 15                         | 109:1 110:1<br>111:1 112:1      | 220:1, 19<br>221:1 222:1        |
| <b>expectation</b><br>8:19                    | < F >                                | 227:15, 24<br>228:18 229:3                | <b>filing</b> 121:14,<br>20 122:5              | 113:1 114:1<br>115:1 116:1      | 223:1 224:1<br>225:1 226:1      |
| <b>expectations</b><br>110:24                 | <b>fabrics</b> 159:21                | <b>feasibility</b><br>196:8, 12           | <b>filings</b> 121:11,<br>21 123:11            | 117:1 118:1<br>119:1 120:1      | 227:1 228:1<br>229:1 230:1,     |
| <b>expected</b> 75:5<br>130:6 157:13          | <b>face</b> 119:18<br>140:12, 20     | <b>feasible</b> 198:23                    | <b>filtration</b> 158:8<br><b>final</b> 177:25 | 121:1 122:1<br>123:1 124:1      | 10, 15, 20<br>231:3             |
| <b>expecting</b><br>62:14 89:9                | <b>facilities</b> 51:8<br>179:10     |                                           | <b>finally</b> 70:22<br><b>FINANCE</b> 1:3     | 125:1 126:1<br>127:1 128:1      | <b>financial</b><br>12:14 14:19 |
| <b>expeditious</b><br>53:14 105:21            | <b>facing</b> 74:3<br>104:21 131:18  |                                           | 2:1 3:1 4:1,<br>11 5:1 6:1, 4                  | 129:1 130:1                     | 15:8 153:19                     |
| <b>expeditiously</b><br>209:24                | 133:3 136:17                         |                                           | 7:1 8:1 9:1,<br>13, 23 10:1                    |                                 |                                 |
| <b>expenditure</b><br>184:24 185:11           | <b>fact</b> 29:24<br>58:10 171:16    |                                           | 11:1, 7 12:1                                   |                                 |                                 |
|                                               | <b>factor</b> 18:13                  |                                           |                                                |                                 |                                 |
|                                               | <b>fail</b> 72:17                    |                                           |                                                |                                 |                                 |

|                                    |                                 |                        |                        |                              |                              |
|------------------------------------|---------------------------------|------------------------|------------------------|------------------------------|------------------------------|
| 154:13 155:14,<br>17, 20           | <b>fiscally</b> 37:13<br>186:17 | 152:10                 | 195:5 202:4<br>209:11  | 90:3 101:2, 3,<br>10, 12, 14 | 206:12 207:9<br>210:21 212:2 |
| <b>financing</b> 5:22<br>12:9 13:9 | <b>fit</b> 126:13               | <b>forced</b> 102:20   | <b>frequent</b> 15:19  | 102:25 104:4                 | 217:3, 9, 16                 |
| 98:16 147:9                        | <b>five</b> 51:21               | <b>forcibly</b> 210:17 | <b>fresh</b> 158:8     | 106:13 109:12                | <b>gases</b> 192:5           |
| 149:5 150:5                        | 98:16 120:15                    | <b>Forecast</b> 7:17   | <b>front</b> 30:10     | 110:11 117:10,               | <b>general</b> 10:21,        |
| 152:9 153:3                        | 148:20 156:22                   | <b>foreclosure</b>     | 78:11 92:7             | 14, 23 122:11                | 24 13:6 14:19,               |
| 154:17 157:4,                      | 157:14 184:20                   | <b>forefront</b>       | <b>fuel</b> 188:19     | 124:8, 19                    | 24 15:15                     |
| 8 160:4                            | <b>fix</b> 70:15                | 135:17                 | 192:5                  | 134:15 135:18,               | 19:20 34:9                   |
| 163:24 165:25                      | <b>fixed</b> 115:24             | <b>foregoing</b>       | <b>fuels</b> 188:3, 12 | 21 136:7, 13,                | 35:4 36:8                    |
| 166:15 170:24                      | <b>fixtures</b>                 | 232:7, 20              | 189:2 194:7            | 24 141:14, 21                | 57:14 103:14                 |
| <b>find</b> 79:11, 12              | 166:25 174:16                   | <b>formed</b> 125:22   | 196:24 199:8           | 142:3 147:16                 | 139:6 148:14                 |
| 98:13 108:16                       | 175:8 191:21                    | <b>forming</b> 189:7   | 201:11, 14             | 152:5                        | 160:15                       |
| 109:5 114:19                       | <b>flagship</b> 120:12          | <b>forthright</b>      | 203:17 209:12,         | <b>Fund's</b> 122:9          | <b>generally</b>             |
| <b>fine</b> 213:14                 | <b>flee</b> 49:4                | 203:6 211:21           | 22                     | <b>further</b> 11:19         | 22:13 119:19                 |
| <b>finite</b> 111:2                | <b>fleeing</b> 49:3, 8          | <b>fortunate</b>       | <b>full</b> 6:7 43:3   | 143:21 189:12                | <b>generate</b> 28:24        |
| <b>Fire</b> 7:20                   | <b>flex</b> 61:25               | 13:24 15:24            | 149:13 158:21          | 201:8 213:18                 | <b>generation</b>            |
| 28:9 33:15                         | <b>flexibility</b>              | 20:12 22:7             | <b>fully</b> 155:21    | 220:25 221:10                | 205:15                       |
| 34:7, 10 35:4,                     | 52:12 55:22                     | <b>forward</b> 23:23   | 193:22 232:5           | 222:3, 12                    | <b>generators</b>            |
| 7                                  | 61:12, 22                       | 57:15 87:5             | <b>functions</b>       | 223:5, 14                    | 155:5                        |
| <b>firm</b> 14:21, 22,             | 62:23 77:20                     | 108:6 114:20           | 60:14                  | 224:8, 17                    | <b>gentrification</b>        |
| 23 16:8                            | 218:20                          | 152:10 162:6           | <b>Fund</b> 4:25       | 225:10, 19                   | 122:24 190:5                 |
| <b>firms</b> 15:23                 | <b>flexible</b> 122:12          | 166:16 168:14          | 10:12 26:14            | 226:12, 21                   | <b>geothermal</b>            |
| 16:16, 25                          | <b>float</b> 98:16              | 177:25 180:7           | 34:9 35:4              | 227:15, 25                   | 182:6 183:5                  |
| 156:13                             | <b>flooding</b> 155:7           | 199:12 211:20,         | 57:14, 16 77:2,        | 228:18 229:4                 | 185:21 196:8,                |
| <b>first</b> 9:10                  | <b>flourish</b> 154:2           | 21 212:3               | 8, 24 81:9, 10,        | <b>Furthermore</b>           | 12 198:18                    |
| 11:20 14:25                        | <b>flow</b> 147:19              | 217:10                 | 16 84:20               | 153:2                        | 206:23 210:12                |
| 22:5 38:25                         | 153:9                           | <b>forward-</b>        | 103:14, 15             | <b>future</b> 14:9           | 217:13, 18, 22               |
| 40:15, 24 42:7                     | <b>flowing</b> 152:19           | <b>looking</b> 158:16  | 128:14 153:19          | 44:2 159:17                  | <b>Germantown</b>            |
| 53:18 54:17                        | <b>focus</b> 16:11              | <b>fossil</b> 188:3,   | 155:15, 17             | 160:8 175:19                 | 121:16 148:2                 |
| 59:6 60:24                         | 47:13 60:22                     | 12, 19 189:2, 8        | 163:15 195:16          | 190:15 198:22                | <b>GESA</b> 167:17           |
| 74:5 75:11, 25                     | 61:3 82:14                      | 192:5 194:7            | 199:19                 | 204:24 206:4                 | 172:7                        |
| 76:11 83:10                        | 87:25 165:24                    | 195:5 196:24           | <b>fundamentally</b>   | 207:23 218:14                | <b>getting</b> 36:12         |
| 97:5 105:23                        | <b>focused</b>                  | 199:8 201:10,          | 211:19                 | <b>future-proof</b>          | 65:16, 18                    |
| 115:8, 15                          | 146:24 151:7                    | 14 203:17              | <b>funded</b> 51:4     | 153:20                       | 75:10 85:24,                 |
| 116:11 148:19                      | 194:13                          | 209:12, 22             | 61:11 122:14           | <b>fuzzies</b> 210:10        | 25 107:20, 22                |
| 152:14 163:12                      | <b>focuses</b> 115:19           | <b>foster</b> 102:4    | <b>funding</b> 6:14    |                              | 109:19                       |
| 165:4 166:12                       | <b>focusing</b>                 | 140:10 141:5           | 26:12, 24              | < G >                        | <b>Gilmore</b>               |
| 171:15 182:11                      | 131:19                          | <b>found</b> 2:18      | 28:21 59:14            | <b>gamble</b> 24:25          | 158:18 161:11                |
| 204:19 221:3,                      | <b>folks</b> 34:19              | 209:2                  | 82:20 83:23            | <b>game</b> 71:15            | <b>give</b> 17:7             |
| 12 222:5, 14                       | 35:2 68:13                      | <b>foundations</b>     | 85:20 86:6             | 162:16                       | 18:17 29:21                  |
| 223:7, 16                          | 129:17 130:4,                   | 113:20                 | 101:8 102:17           | <b>gap</b> 34:3, 5, 10,      | 31:8 62:4                    |
| 224:10, 19                         | 14 131:15                       | <b>four</b> 11:2       | 103:17 104:20          | 15, 22, 24 61:9              | 71:25 77:4                   |
| 225:12, 21                         | 133:21 208:18                   | 101:11 168:13          | 105:7, 17              | 93:16                        | 84:25 96:23                  |
| 226:14, 23                         | <b>follow</b> 87:4              | <b>Fourth</b> 49:14    | 107:16 116:16,         | <b>gaps</b> 47:19            | 152:22 161:23                |
| 227:17 228:2,                      | 106:5 150:15                    | 51:5 86:17             | 25 117:19              | 56:14                        | 174:22 184:11                |
| 20 229:5                           | 176:22                          | <b>four-year</b>       | 129:4 138:20           | <b>gargantuan</b>            | 230:6                        |
| <b>first-in-the-</b>               | <b>followed</b>                 | 44:22                  | 152:14, 21             | 114:3                        | <b>given</b> 23:25           |
| <b>nation</b> 206:6                | 145:24 178:5                    | <b>fraction</b> 85:6   | 153:7 155:9            | <b>Gas</b> 7:12              | 26:6 54:24                   |
| <b>Fiscal</b> 7:10, 17             | <b>following</b> 2:4            | 103:2                  | 157:2, 6 159:5,        | 158:12 159:2                 | 68:4 72:14, 15               |
| 10:12, 20 13:6                     | 11:8, 9 50:6                    | <b>frail</b> 86:20     | 12, 25 160:9           | 178:4, 25                    | 97:11 111:12                 |
| 14:8, 9 18:20                      | 117:18 119:15                   | <b>framework</b>       | 174:8 175:6,           | 179:2, 9, 13, 25             | 136:24 148:11                |
| 26:17 32:13                        | 145:21 166:16                   | 83:21                  | 10 220:8               | 180:17 181:6,                | 152:20 154:20                |
| 118:23 119:5                       | <b>follows</b> 2:6              | <b>frank</b> 84:14     | <b>funds</b> 4:22      | 15, 20 182:20,               | <b>gives</b> 32:18           |
| 120:13 179:5,                      | <b>food</b> 154:8               | <b>frankly</b> 55:11   | 7:13 28:25             | 24 183:17, 18                | 143:7                        |
| 7, 18 182:13                       | <b>foot</b> 98:6                | 60:17 63:25            | 45:21 46:10            | 185:19 188:23                | <b>giving</b> 24:15          |
| 189:10 193:25                      | <b>footprint</b>                | 66:14 70:4, 19         | 51:13 54:9, 14,        | 195:6, 12                    | 79:5 139:15                  |
| 195:17 199:20                      | 170:8 201:20                    | <b>free</b> 42:11      | 19 57:24               | 196:6, 8                     | 171:13 173:15                |
| 206:24                             | <b>Force</b> 60:13              | 99:8 189:8             | 62:21 75:6             | 198:20 199:5                 | 205:17                       |
|                                    |                                 |                        | 83:3 84:9              | 201:9 202:7                  |                              |

|                      |                       |                       |                     |                      |                       |
|----------------------|-----------------------|-----------------------|---------------------|----------------------|-----------------------|
| <b>glad</b> 192:22   | 126:17 127:24         | 171:25 172:21         | 204:6 205:17        | 82:22 83:24          | <b>health</b> 2:8     |
| <b>global</b> 169:6  | 129:25 134:13         | 175:22                | 208:3, 8            | 86:4, 25 88:21       | 29:4, 21 30:9,        |
| <b>globe</b> 162:12  | 136:6 137:8           | <b>greater</b> 141:18 | 212:11, 17, 23      | 135:3, 11            | 16 151:14, 21         |
| <b>GO</b> 10:25      | 144:11, 18            | <b>greatest</b> 49:12 | 213:6, 16           | 144:5                | 154:5 155:13          |
| 14:3, 8 15:9,        | 145:2, 3              | 173:20 206:13         | 214:13 215:19,      | <b>Gym's</b> 130:18  | 197:14, 17, 20        |
| 17, 18 18:5          | 156:17 160:19         | <b>greatly</b> 113:18 | 20 216:13, 15,      | < <b>H</b> >         | <b>healthcare</b>     |
| 20:13 21:3           | 161:20 177:18         | 153:11 154:14         | 19, 23 220:15       | <b>habits</b> 154:8  | 28:21 120:5           |
| 22:24 23:8           | 182:11 183:9          | <b>GREEN</b> 1:10     | 221:6, 17, 19       | <b>half</b> 23:9     | <b>healthier</b>      |
| 25:21 38:8           | 185:13 200:21         | 2:2 4:5, 6 8:5        | 222:8, 19, 22       | 44:24 57:14          | 160:23                |
| 46:22 52:7           | 201:12 203:9,         | 9:15, 23 12:2,        | 223:10, 21, 24      | 94:2 103:17          | <b>healthy</b> 105:3  |
| 61:14 69:17          | 10, 14, 15            | 21 13:4 14:5          | 224:13, 24          | 144:25               | 137:4                 |
| 71:2 81:12           | 205:18 212:25         | 15:3 16:3, 9          | 225:2, 15           | <b>halfway</b> 59:18 | <b>hear</b> 8:12      |
| 87:3 92:23           | 213:8                 | 17:4, 18 18:9,        | 226:2, 4, 17        | <b>hand</b> 12:19    | 53:25 59:21           |
| 94:21 99:2, 21       | <b>Good</b> 2:2       | 24 19:13              | 227:4, 6, 20        | <b>hands</b> 211:7   | 61:16 67:8, 16        |
| 103:18 112:17        | 3:10, 24 9:16,        | 21:15 24:19           | 228:8, 10, 23       | <b>HAPCO</b> 89:23   | 81:4 93:25            |
| 123:4 129:13,        | 22 19:17 20:7         | 27:4, 9, 23           | 229:10, 12, 18,     | 90:21 116:5, 7       | 99:19 125:25          |
| 15 143:15            | 22:24 26:12           | 28:4 29:16            | 24                  | 125:19 126:8         | 129:18 134:2,         |
| 145:20 163:6         | 27:22 28:3            | 30:23 31:13,          | <b>greenhouse</b>   | 128:5 144:8          | 12 146:8              |
| 177:8, 13            | 38:21 44:8, 9,        | 17 32:10, 22          | 159:2 192:5         | <b>happen</b> 36:8   | 200:12, 15            |
| 180:15 184:14,       | 11 45:9 54:18         | 36:15, 21 37:2,       | 195:12              | 91:19 93:20          | 204:5                 |
| 25 187:6             | 58:25 65:21           | 7, 11, 22 38:5,       | <b>Greg</b> 112:25  | 154:23 184:25        | <b>heard</b> 41:11,   |
| 201:5 202:16,        | 69:15 88:16           | 15, 21 41:6, 19       | 113:3 116:3         | 189:24               | 21, 25 91:3           |
| 18 208:24            | 94:4 95:7             | 42:6, 10, 25          | 124:22 125:11,      | <b>happened</b>      | 114:15 157:25         |
| 209:20 213:12        | 100:15 126:13         | 43:10, 19, 23         | 17                  | 78:2 108:7           | 201:15 212:20         |
| 214:8, 15            | 146:12 156:4          | 44:13, 17, 25         | <b>grid</b> 217:17  | 166:18               | 218:8                 |
| <b>goal</b> 69:8, 10 | 163:9 172:20          | 45:13 53:23           | <b>grids</b> 198:18 | <b>happening</b>     | <b>hearing</b> 2:6,   |
| 86:5 132:16          | 178:22 179:10         | 55:5, 15 56:22        | <b>ground</b> 83:17 | 107:21, 24           | 15 4:9, 10            |
| 205:5, 6, 8          | 194:20, 21            | 62:2 67:2             | <b>group</b> 34:18  | 154:21 209:23        | 8:16, 17 21:22        |
| <b>goals</b> 101:21, | 195:10 197:11         | 73:15 88:20           | 57:22 87:25         | <b>happens</b> 31:14 | 27:18 43:3            |
| 25 189:15, 22        | 199:9 201:21          | 94:25 99:12           | 89:22 129:7         | 122:13               | 58:5 62:13            |
| 190:14, 16           | 207:21 215:5,         | 100:16 103:13         | 151:10 178:2        | <b>happy</b> 11:23   | 74:25 80:17,          |
| 193:22 194:15        | 8, 17                 | 106:4 108:5           | <b>groups</b> 47:13 | 42:16 98:24          | 24 87:14              |
| 206:17 207:10,       | <b>good-paying</b>    | 109:14 110:18         | 57:21 82:14         | 106:2 148:24         | 116:10 177:9          |
| 12, 19 212:7         | 149:8                 | 111:18 112:3,         | 89:25 90:16         | 150:15 165:7         | 180:23 181:7,         |
| <b>goes</b> 20:16    | <b>gotten</b> 77:5    | 21 124:23             | 112:7 116:17        | 212:9                | 15, 21 182:24         |
| 34:23 37:21          | <b>government</b>     | 125:13 129:9,         | 195:14 196:4        | <b>hard</b> 23:4     | 183:18 200:19         |
| 134:17               | 32:17 108:21          | 19, 23 133:24         | 199:4               | 105:13 139:7         | 213:7, 22             |
| <b>going</b> 16:10   | 109:22 111:6          | 134:6 137:25          | <b>grow</b> 170:13  | 153:10               | 214:3, 11, 14         |
| 20:19 21:2           | 128:13                | 138:5 142:19          | <b>growing</b>      | <b>harder</b> 203:20 | 217:6 229:20          |
| 24:23, 25            | <b>Governor's</b>     | 145:6, 11             | 198:12              | <b>hard-working</b>  | 230:7, 15, 21,        |
| 25:17 46:2           | 168:2                 | 146:5, 12             | <b>grown</b> 171:12 | 113:25               | 23, 25                |
| 56:4 57:15           | <b>Grant</b> 6:22, 25 | 150:23 151:17         | <b>grows</b> 198:20 | <b>harmed</b> 55:14  | <b>hearings</b> 2:11, |
| 62:23 64:21,         | 55:19 100:24          | 155:6, 24             | <b>growth</b> 76:18 | <b>harmful</b>       | 13, 17 14:7           |
| 24 65:6, 11          | <b>Granted</b> 94:21  | 156:5 158:17          | <b>guarantee</b>    | 138:25 140:3         | 182:21                |
| 66:14, 16, 17        | 143:17                | 161:11, 17            | 111:14 167:22       | <b>Harrisburg</b>    | <b>heart</b> 198:2, 9 |
| 67:15 69:4, 6,       | <b>grants</b> 79:5    | 163:3, 9 165:9,       | 168:23 197:2        | 152:24 158:14,       | <b>heart-</b>         |
| 7 71:23, 25          | 105:8                 | 17 171:4              | <b>guaranteed</b>   | 20 162:8             | <b>wrenching</b>      |
| 72:8, 10, 11, 12,    | <b>graphic</b> 48:20  | 177:3 178:14,         | 164:23 167:16       | <b>Harrison</b>      | 74:10                 |
| 18 73:5 75:25        | <b>grateful</b>       | 19, 23 180:13,        | 168:19              | 178:13 187:9         | <b>heat</b> 188:10    |
| 79:12 82:25          | 102:15 103:9          | 21 181:3, 11          | <b>guardrails</b>   | 190:20 197:10        | <b>Heater</b> 103:23  |
| 83:23 85:5           | 143:25 144:2          | 182:7, 17             | 89:13               | 200:10 204:10        | <b>heating</b> 188:2  |
| 87:4 92:20, 22       | 149:21 150:20         | 183:3, 15             | <b>guess</b> 17:14  | <b>Harvard</b>       | 195:10 199:7          |
| 93:21 94:4           | 170:19                | 184:5 185:7           | 23:6, 11 60:2       | 127:7, 8             | <b>heavy</b> 202:25   |
| 96:15, 24 97:2       | <b>Great</b> 20:5     | 186:13, 23            | 92:14 173:21        | <b>Hawkins</b> 16:7  | <b>hedge</b> 25:6     |
| 99:18, 21            | 24:3 68:21            | 187:11 188:6,         | <b>gun</b> 190:2    | <b>head</b> 17:24    | <b>held</b> 47:13     |
| 104:18 108:5         | 70:7 127:12           | 7 190:18, 25          | <b>GYM</b> 1:11     | 30:13 140:8          | <b>HELEN</b> 1:11     |
| 112:6 113:22         | 142:15 146:10         | 194:17, 21            | 12:6 54:2           | <b>heading</b> 21:7  | 12:6 135:3, 11        |
| 114:18 121:2         | 165:20 170:12         | 197:7 200:8,          | 62:8 73:4, 17,      |                      | <b>Hello</b> 138:4    |
| 122:2 125:25         |                       | 14 203:25             | 19 75:8 77:25       |                      | 151:3                 |

|                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>help</b> 35:12<br>48:7 79:16<br>92:18, 25 94:7<br>98:25 103:15<br>114:25 115:7,<br>8 117:11<br>120:9 124:16<br>131:7 139:21,<br>22, 24 140:2<br>141:4 155:7<br>159:11, 17<br>160:13, 21<br>173:11 176:5<br>219:6 | <b>helped</b> 91:11<br>147:4<br><b>helpful</b> 132:15<br><b>helping</b> 13:15<br>155:18 175:23<br>207:12<br><b>Hersh</b> 45:6, 9,<br>10 53:24<br>54:17 56:9<br>58:25 63:8<br>65:14 69:10<br>73:13 75:7<br>81:6 83:6<br>84:11 86:8<br>88:19 89:20<br>90:8, 12 91:3,<br>8 95:4, 7, 11,<br>16 96:4, 11, 17<br>97:4 98:22<br>99:4, 9, 14, 15<br>106:7 111:20,<br>25 218:23<br><b>hesitant</b> 198:6<br><b>hey</b> 129:3<br><b>Hi</b> 95:7<br>129:17 134:5,<br>9 197:11<br>200:17<br><b>Hicks</b> 178:5<br>187:7, 10, 15<br><b>high</b> 101:22<br>102:22 122:6<br>152:20<br><b>high-efficiency</b><br>191:22<br><b>higher</b> 17:15<br>29:9, 20 30:2,<br>8 58:2 121:6<br>138:22 152:11<br>159:3<br><b>highest</b> 121:14<br><b>highlight</b><br>136:9 137:19<br><b>highlighting</b><br>135:4 | <b>highlights</b><br>101:24<br><b>highly</b> 85:13<br><b>Hilco</b> 201:9<br><b>Hinckley</b><br>27:19, 22, 24<br>28:3, 5 29:17<br>30:6 31:7, 16,<br>21 32:21, 24<br>33:11 34:6, 25<br>35:24 36:18<br>38:2<br><b>hindsight</b><br>135:21<br><b>historically</b><br>22:9, 13 75:16<br>116:18 121:9<br><b>history</b> 192:7<br><b>hit</b> 127:4<br><b>hitting</b> 94:3<br><b>hold</b> 43:4<br>67:3 112:21<br>130:7, 9<br><b>holding</b> 26:3<br>134:11<br><b>HOME</b> 6:13,<br>23 45:22 54:8,<br>14 55:7, 17<br>72:18 100:24<br>101:19 103:22<br>122:25 218:19<br><b>HOME-ARP</b><br>45:24 52:6<br>82:21 117:10<br><b>HOME-ARPA</b><br>51:4 52:2, 4<br>54:9, 12, 15<br>56:3 57:5, 24<br>99:17 111:22<br>112:9, 16<br>116:16 219:10<br><b>Homebase</b><br>120:13, 22<br><b>Homeless</b> 45:7,<br>11 46:9, 16<br>47:20 48:25<br>49:6, 16, 21<br>52:22 55:7<br>59:23 60:3, 16<br>61:19 66:22<br>73:6 74:19<br>75:15 79:16,<br>25 80:9 82:9<br>86:12, 16<br>87:22 92:2, 25<br>113:18 114:23<br>118:11, 14, 18<br>120:21, 23<br>122:14 123:10, | 21 128:24<br>135:8 138:23<br>139:4 141:17<br>143:4 144:8<br>208:18 218:15<br>219:6 220:6<br><b>homelessness</b><br>46:15, 17<br>47:12, 24<br>49:11 55:10<br>63:21 64:9<br>68:5 74:4, 6,<br>12, 14 75:3, 12,<br>14 78:7, 12<br>79:21 82:12,<br>15 84:10 85:6<br>86:7, 17 87:13,<br>24 88:15<br>89:10, 22<br>90:22 91:9, 14<br>94:12 102:3<br>104:8 113:15<br>114:11 115:14<br>116:19 117:11<br>120:3 122:10<br>123:6 124:9,<br>16 131:2<br>133:15 134:23<br>135:24 136:16,<br>17 141:17, 25<br>143:6 218:11<br>219:4, 17<br>220:8<br><b>homeowner</b><br>102:2<br><b>homeowners</b><br>71:24<br><br><b>homeownership</b><br>96:6, 7<br><b>homes</b> 58:16<br>76:23 78:4<br>79:7, 22 82:13<br>87:6 102:18<br>103:19 129:24<br>130:24 133:10<br>135:5 140:19<br><b>homework</b><br>143:16<br><b>honest</b> 55:4<br><b>honoring</b> 61:19<br><b>hope</b> 20:14<br>21:4 84:4, 20<br>91:16 93:19<br>137:12 144:11<br>172:9<br><b>Hopefully</b> 61:9 | <b>hoping</b> 77:17<br>91:18 186:10,<br>11<br><b>HOPWA</b><br>101:2, 19<br><b>horizon</b> 21:25<br><b>horse</b> 176:10<br><b>Hospitality</b><br>113:11 115:3<br><b>hot</b> 117:7<br><b>Hotline</b> 103:23<br><b>hour</b> 2:19<br><b>hours</b> 229:21<br>230:4, 11<br><b>House</b> 76:2<br>81:20 93:13<br>115:2 127:20<br>149:11, 16, 19,<br>21<br><b>housed</b> 46:16<br>92:24 119:18<br>124:2<br><b>household</b><br>119:2 124:11<br><b>households</b><br>115:14 117:12<br>118:2, 5, 22<br>119:2, 5<br>122:25 123:20<br>124:11, 20<br>152:18<br><b>houses</b> 59:18,<br>22 68:23<br>70:12, 13<br>97:11<br><b>Housing</b> 6:20<br>45:18 46:13,<br>20 47:21<br>49:12 50:10,<br>11, 13, 18, 23<br>51:15 52:11,<br>23 53:5 54:7,<br>23 56:16 57:9,<br>15 58:15, 21<br>59:13 60:10,<br>11 63:4, 7, 9,<br>11, 12, 14, 19<br>64:2, 4, 13<br>65:3 66:3, 6, 9<br>68:16, 20 70:5,<br>6, 7 71:14<br>72:25 76:4<br>77:15 81:13<br>89:8, 17, 18, 19<br>90:5 93:14<br>94:21 95:10,<br>15, 24 97:19<br>98:4, 11, 21<br>100:13, 19, 25 | 101:12, 23<br>102:2, 4, 5, 11<br>103:5, 7, 15, 16,<br>20 104:4, 8, 13,<br>24 113:14<br>114:4, 7 115:7,<br>8, 25 117:5, 15<br>118:3 119:8<br>121:4 124:13<br>126:6, 11, 20,<br>24 127:7<br>137:3, 6, 7, 13,<br>14 138:13, 20<br>139:8, 14, 19<br>140:2, 11<br>141:18, 21, 25<br>142:4 144:15<br>152:11, 16<br>159:22 218:25<br>219:14 220:5<br><b>HUD</b> 45:19<br>51:2 52:13<br>53:11 61:24<br>75:13 82:7, 10,<br>18 85:10, 16,<br>23 86:6 90:3<br>101:8, 17<br>105:18, 20<br><b>HUD's</b> 132:10<br><b>huge</b> 26:21<br>127:18<br><b>Human</b> 7:24<br>28:14 31:2<br>32:16 49:6<br>138:25<br><b>humane</b><br>155:11<br><b>humility</b><br>132:18<br><b>hurdles</b> 132:9<br><b>hurt</b> 78:15<br><b>hurting</b><br>188:24 189:25<br><br>< I ><br><b>Iannuzzi</b> 2:21<br>4:7, 14 8:6<br>9:9 27:16<br>38:10 45:4<br>145:16 161:22<br>162:20 177:21<br>187:5 214:20<br><b>idea</b> 34:22<br>68:22 96:24<br>196:18<br><b>ideas</b> 52:24<br>77:23 83:12,<br>19 85:21 86:3<br>97:8, 20 | 114:14, 20<br>181:9, 17<br>185:21 217:11<br><b>identified</b> 48:3<br>118:11 186:21<br><b>identify</b> 104:3<br>167:6 173:11<br>185:15, 16, 23<br>218:3<br><b>identifying</b><br>210:8<br><b>ignore</b> 189:22<br><b>illness</b> 115:16<br><b>illumination</b><br>208:16<br><b>illustrate</b><br>121:13<br><b>image</b> 3:3<br>215:2<br><b>imagine</b> 176:9<br><b>immediate</b><br>167:3 197:23<br><b>immediately</b><br>150:3, 10<br>198:15 203:3<br><b>imminently</b><br>86:16 123:25<br><b>impact</b> 55:9<br>151:21 193:10<br><b>impactful</b><br>131:24 170:21<br><b>impacting</b><br>162:5<br><b>impacts</b><br>151:13 155:8<br>193:16<br><b>impending</b><br>124:8<br><b>implement</b><br>39:17 52:25<br>133:19 173:24<br><br><b>implementation</b><br>150:11<br><b>implementing</b><br>106:15 198:18<br><b>implements</b><br>120:12<br><b>important</b><br>29:13 30:3<br>48:5 62:16<br>65:22 66:8<br>73:23 78:9<br>93:6 105:3<br>124:14 138:16<br>141:7 153:24<br>167:10 192:13<br>204:25 215:24<br>218:12, 17 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                              |                                                                                                                   |                                                                                                                                  |                                                                                                                                                    |                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>impossible</b><br>131:20 132:9                                                                            | 123:8 126:11<br>142:6, 16                                                                                         | 192:10 201:8,<br>17 217:22                                                                                                       | 34:13<br><b>insured</b> 34:19                                                                                                                      | 142:13 148:8<br>194:10                                                                                                                                                                                                            | <b>Jackie</b> 12:18,<br>20, 25 20:8<br>38:13, 23                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>improve</b> 102:9<br>154:15 159:13<br>170:5 172:13<br>192:2, 14                                           | 158:8 160:12<br><b>increased</b> 36:6<br>103:6 118:15<br>121:21 123:7                                             | <b>ingenuity</b><br>52:19<br><b>inherent</b><br>191:11                                                                           | <b>intake</b> 92:9<br><b>intelligence</b><br>173:10<br><b>Intelligencer</b><br>2:17                                                                | <b>investment-</b><br><b>grade</b> 169:12<br>174:20<br><b>investments</b><br>103:4 153:13,<br>16, 20 155:15,<br>18 188:17                                                                                                         | <b>Jacqueline</b><br>163:13<br><b>January</b> 29:8<br>118:4 123:23<br><b>Jessie</b> 100:6<br>112:12, 18<br>129:16 134:2,<br>10                                                                                                                                                                                                                                                                                                                 |
| <b>improved</b><br>161:4                                                                                     | <b>increases</b><br>33:24 58:11<br>134:19                                                                         | <b>inheritance</b><br>206:2                                                                                                      | <b>intensively</b><br>119:10                                                                                                                       | <b>invisible</b> 143:3<br><b>invite</b> 214:6                                                                                                                                                                                     | <b>job</b> 92:4, 10<br>110:2 166:13<br><b>jobs</b> 147:6<br>149:8 160:13,<br>16 187:19<br>188:7 189:17<br>194:24 195:11<br>198:22, 25<br>199:9 206:7, 9<br>207:21 209:6<br>211:13 217:23                                                                                                                                                                                                                                                       |
| <b>improvement</b><br>105:10 148:21                                                                          | <b>Increasing</b><br>22:16 26:3<br>123:12 126:21                                                                  | <b>inheriting</b><br>205:15                                                                                                      | <b>intent</b> 46:12<br>91:20 92:15<br>93:12                                                                                                        | <b>invited</b> 8:14<br><b>involved</b> 46:23<br>68:10 133:13<br>172:7                                                                                                                                                             | <b>John</b> 177:12<br>178:3, 24<br><b>join</b> 208:9<br><b>joined</b> 8:8<br>12:5 116:3<br><b>joining</b> 125:12<br><b>joke</b> 230:6<br><b>joking</b> 229:22,<br>24                                                                                                                                                                                                                                                                           |
| <b>improvements</b><br>5:25 148:24<br>156:23, 25<br>157:9, 12, 17<br>158:4, 6, 7<br>159:6 160:10             | <b>increasingly</b><br>115:20<br><b>incremental</b><br>205:23                                                     | <b>initial</b> 88:14<br>179:22<br><b>initially</b> 32:8<br><b>Initiative</b><br>101:14 127:8<br>172:4 193:21                     | <b>interacting</b><br>106:23<br><b>interest</b> 19:21,<br>23 20:11 22:6<br>23:16 80:6<br>98:18                                                     | <b>involvement</b><br>195:24 205:3<br><b>involves</b><br>195:21<br><b>ironic</b> 199:14<br><b>issuance</b> 5:5<br>6:2 11:3<br>103:11 164:5<br>169:14                                                                              | <b>JONES</b> 1:12<br>3:14, 15 24:17,<br>20, 21 25:9<br>36:19, 20, 24<br>37:3, 8, 10, 15,<br>20 43:14 44:8<br>62:9 73:18<br>88:22, 23<br>89:21 90:9, 14<br>91:6, 21 93:24<br>95:2 129:11,<br>14 134:4<br>142:21, 23<br>145:7 215:11,<br>12 221:8<br><b>JR</b> 1:12 3:14<br><b>Julia</b> 27:19<br>28:5<br><b>July</b> 39:12<br>123:22<br><b>jump</b> 132:9<br><b>jumped</b><br>127:17, 21<br><b>June</b> 1:7<br>39:12, 15<br>40:11, 19<br>149:14 |
| <b>improving</b><br>153:12                                                                                   | <b>indebtedness</b><br>4:18 6:3 10:8,<br>11, 17                                                                   | <b>initiatives</b><br>172:13 175:16<br>183:5                                                                                     | <b>interested</b><br>74:25<br><b>interesting</b><br>89:22                                                                                          | <b>issue</b> 14:12<br>17:6 22:14<br>59:25 68:5<br>89:5 111:21,<br>23 126:17<br>138:15, 16<br>152:23 164:6<br>169:16 171:8,<br>14 185:16<br>218:17                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>inadequate</b><br>132:12                                                                                  | <b>independent</b><br>146:24                                                                                      | <b>injustice</b><br>193:12                                                                                                       | <b>interests</b><br>116:17                                                                                                                         | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>incentive</b><br>203:21                                                                                   | <b>indicate</b> 2:24<br>214:23                                                                                    | <b>innovation</b><br>52:20 67:17<br>151:10                                                                                       | <b>Interfaith</b><br>113:11 115:3<br>178:8 191:4<br>194:13                                                                                         | <b>issuers</b> 20:18<br>21:12<br><b>issues</b> 21:24<br>58:8 71:7<br>119:17 126:5,<br>6 167:6 169:7<br>170:6 205:14<br>215:24 216:25<br>218:5 219:21<br><b>issuing</b> 44:23<br><b>item</b> 74:5<br><b>items</b> 183:22<br>186:20 |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>inching</b> 132:16                                                                                        | <b>indications</b><br>173:15                                                                                      | <b>input</b> 47:3<br>51:11 56:10,<br>24 59:3 61:20<br>63:3 66:19<br>70:4                                                         | <b>internal</b> 71:10<br>186:7                                                                                                                     | <b>issue</b> 14:12<br>17:6 22:14<br>59:25 68:5<br>89:5 111:21,<br>23 126:17<br>138:15, 16<br>152:23 164:6<br>169:16 171:8,<br>14 185:16<br>218:17                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>include</b> 39:20<br>114:24 148:18<br>152:15 156:21<br>158:2 183:4                                        | <b>individuals</b><br>56:25 106:17<br>118:8 124:12<br>143:19, 25<br>154:9 193:5                                   | <b>Inquirer</b> 2:16<br><b>insecurity</b><br>116:21 133:3<br>141:25                                                              | <b>internally</b><br>186:6<br><b>intervention</b><br>86:15                                                                                         | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>included</b> 2:14<br>49:24 86:24<br>114:14 119:11<br>168:9                                                | <b>indoor</b> 148:21<br>149:7 152:6<br>153:16 156:23<br>158:3, 5, 9, 11<br>159:16                                 | <b>insidious</b><br>143:19<br><b>insight</b> 90:25<br><b>insisting</b> 72:16                                                     | <b>intricacies</b> 37:5<br><b>introduce</b><br>162:15<br><b>introduced</b><br>10:3 57:10, 17<br>158:17 171:12                                      | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>includes</b> 10:24<br>50:10, 17, 22<br>53:5 78:5<br>79:9 86:20, 21<br>104:7, 13<br>105:7 188:17<br>193:13 | <b>industry</b> 42:14<br>151:13 156:15<br>160:15                                                                  | <b>instability</b><br>131:18 140:11<br>141:19                                                                                    | <b>introducing</b><br>161:12<br><b>invading</b><br>198:13                                                                                          | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>including</b> 7:13<br>17:19 32:7<br>36:12 47:14<br>115:12 120:8<br>160:25 164:16                          | <b>inefficient</b> 69:5<br><b>inequality</b><br>121:3                                                             | <b>install</b> 173:4,<br>19<br><b>installation</b><br>5:23 157:18<br>164:15                                                      | <b>invest</b> 47:4<br>104:10 105:4<br>142:8 194:4                                                                                                  | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>inclusion</b> 158:9<br><b>inclusive</b> 148:9                                                             | <b>inflated</b> 115:25<br><b>inflation</b> 23:17<br>58:12 116:22                                                  | <b>instance</b><br>205:18                                                                                                        | <b>invested</b> 69:20<br><b>investing</b> 124:5<br><b>Investment</b><br>6:23 12:15<br>16:12, 13, 15<br>45:22 55:8<br>64:25 65:13<br>75:3, 11 90:19 | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>income</b> 29:6<br>63:22, 23, 25<br>102:7                                                                 | <b>info</b> 48:20<br><b>information</b><br>21:16 24:18<br>43:20, 24 57:2<br>107:6, 21, 23,<br>25 108:25<br>110:23 | <b>Institute</b> 156:9<br><b>institution</b><br>40:7 199:23<br><b>institutions</b><br>39:19 120:5<br><b>Instructions</b><br>2:11 |                                                                                                                                                    | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>incomes</b><br>115:24 121:8,<br>23                                                                        | <b>informed</b><br>107:7                                                                                          | <b>insulation</b><br>157:20                                                                                                      |                                                                                                                                                    | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>incorporate</b><br>173:21 176:3                                                                           | <b>infrastructure</b><br>78:13 155:7<br>168:22 188:19                                                             | <b>insurance</b><br>25:6 29:5                                                                                                    |                                                                                                                                                    | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>increase</b> 4:17<br>10:7, 10 19:25<br>20:11 22:6<br>30:18, 21<br>34:16 104:20<br>116:25 117:19           |                                                                                                                   |                                                                                                                                  |                                                                                                                                                    | <b>issued</b> 40:3<br>164:2 168:14<br>185:15                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>jurisdiction</b><br>158:14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 85:17 86:23<br>87:10 88:25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 206:11 207:8<br><b>lastly</b> 154:17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 172:25 189:13<br>190:15 207:16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>limited</b> 50:10,<br>20 52:2 72:12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 113:24 114:9,<br>20 218:23                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>justice</b> 132:12<br>178:7 187:19,<br>22 191:5<br>194:24 196:16<br>204:17 208:12<br><b>Juvenile</b> 138:9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 91:8, 17 92:20<br>93:6, 20, 22<br>106:8, 18<br>107:10, 14<br>110:16 111:7,<br>22 124:23<br>125:24 127:22<br>129:11 142:21<br>144:10 146:23<br>153:22 154:22<br>158:25 167:9<br>172:22 173:17<br>177:7 185:13<br>188:8 191:21<br>196:3, 11<br>201:4, 13, 14<br>202:2, 3, 8<br>203:20 205:4<br>212:24 216:24                                                                                                                                                                                                  | <b>latest</b> 173:20<br><b>launch</b> 147:4<br><b>law</b> 2:3 15:22<br>54:5 138:10<br>168:12<br><b>lay</b> 140:8<br><b>lead</b> 16:20<br>160:11<br><b>leader</b> 60:4<br>149:22<br><b>leaders</b> 131:25<br>132:3 205:17<br><b>leadership</b><br>75:9 130:21<br>168:6 196:22<br><b>leading</b> 188:21<br>207:20<br><b>leads</b> 189:20<br><b>lean</b> 141:3<br><b>leaps</b> 202:19,<br>21, 23<br><b>learn</b> 139:9<br>217:15<br><b>learned</b> 72:15<br>94:13 149:15<br><b>lease</b> 61:2<br><b>leaseholders</b><br>60:23<br><b>leave</b> 214:10<br><b>leaving</b> 138:14<br><b>Lebowitz</b> 16:8<br><b>led</b> 16:21<br>164:17 166:11,<br>25 167:12<br>168:4 170:25<br>173:4 193:13<br>194:8 201:16<br>208:16<br><b>LEDs</b> 191:22,<br>23<br><b>leery</b> 89:24<br><b>Legal</b> 2:16<br>10:15 12:15<br>13:15, 17<br>25:13 50:23<br>104:15<br><b>legislation</b><br>5:14 31:4<br>39:15, 22<br>46:12, 21 66:9<br>92:16 96:5<br>144:5 146:21<br>148:14, 17<br>150:9 157:23<br>158:13 159:4<br>161:14 162:5,<br>7, 18 171:12 | <b>Legislature</b><br>198:24<br><b>legwork</b> 186:6<br><b>Leila</b> 151:4<br><b>lengthy</b> 48:2<br>61:15<br><b>lessen</b> 151:13<br><b>letting</b> 107:14<br>111:6 137:23<br><b>level</b> 35:3<br>64:23 75:2<br>76:14, 15<br>110:24 137:10<br>150:12<br><b>levels</b> 26:4<br><b>leverage</b> 99:3<br>152:5<br><b>levity</b> 230:6<br><b>Liam</b> 100:6<br>112:13, 19<br>129:15, 23<br><b>lien</b> 157:7<br><b>life</b> 50:23<br>87:16 94:5<br>102:10 143:5<br>153:22 154:4<br>159:18 205:2<br><b>life-threatening</b><br>198:4, 16<br><b>lifetime</b> 205:13<br><b>lift</b> 191:10<br><b>light</b> 158:4<br>173:8 197:22<br>205:17<br><b>lighting</b> 5:24<br>163:25 164:16,<br>17, 20 166:12,<br>24 167:2, 13<br>168:5 170:5, 6,<br>25 171:17, 19<br>172:11 173:6<br>174:21, 24<br>175:8 191:20,<br>23 192:16, 24<br>194:9<br><b>lights</b> 173:4<br>193:2, 6, 8<br>201:16<br><b>LIHTC</b> 152:17<br><b>likewise</b> 127:18<br><b>limbo</b> 108:12<br><b>limit</b> 4:20<br>10:9, 15, 17<br>17:9, 12, 15, 16<br>18:2, 14, 21<br>51:20 | 89:14<br><b>limits</b> 56:19<br><b>line</b> 61:21<br>74:5 199:25<br><b>lines</b> 68:7<br>92:7<br><b>link</b> 191:22<br><b>linked</b> 190:10<br><b>Linnea</b> 178:9<br>187:8 190:20<br>197:12<br><b>liquidity</b> 5:3<br><b>list</b> 76:25<br>78:2, 3 80:21<br>82:16 86:13<br>117:25<br><b>listed</b> 127:16<br><b>listen</b> 92:5, 6,<br>10 93:18<br>109:22 129:7<br>132:18<br><b>listened</b> 129:2,<br>5<br><b>listening</b> 55:23<br>59:3<br><b>literally</b> 48:24,<br>25 49:6, 16<br>52:22 61:16,<br>17, 18 86:12<br>91:24 92:2<br><b>little</b> 19:3<br>20:23 23:17<br>27:13 42:11<br>62:19 64:17<br>68:18 92:22<br>99:21 106:11<br>130:17 165:15<br>203:20, 21<br><b>livable</b> 187:22<br>190:7 192:11<br><b>live</b> 43:18, 21<br>130:12 139:9<br>191:3, 14<br>204:20<br><b>lived</b> 47:11, 23<br>82:14 92:6<br>130:4 134:23<br>144:2<br><b>lives</b> 137:16<br><b>living</b> 26:15,<br>24 132:21<br>140:14 151:22<br>155:19<br><b>Liz</b> 45:6, 10<br>62:11, 13, 22<br>73:25 88:25<br>97:24 102:14 | 25 11:3, 6<br>13:5 21:3<br>105:7<br><b>local</b> 14:21<br>26:19 31:3<br>47:20 101:12<br>153:14 170:13<br>192:19<br><b>locate</b> 79:24<br><b>located</b> 60:9<br><b>location</b> 184:16<br><b>locations</b><br>121:22 122:6<br>218:4<br><b>lock</b> 24:3<br>25:4, 5<br><b>locked</b> 74:21<br><b>locking</b> 23:22<br><b>long</b> 16:23<br>99:22 100:2, 9,<br>12, 17 106:5<br>108:4 109:7,<br>14 110:5<br>111:17, 20, 25<br>127:25 131:25<br>147:18 218:24<br>230:7<br><b>longer</b> 20:21<br>22:8 77:11<br>117:16 136:18,<br>19 203:5<br><b>longer-term</b><br>76:4 87:21<br><b>longevity</b> 37:4<br><b>long-lasting</b><br>142:17 166:24<br>191:21<br><b>long-term</b><br>22:11 24:13<br>25:24 46:13<br>157:4 167:18<br><b>look</b> 16:23<br>18:17, 21<br>22:11 83:7<br>85:14 87:18<br>90:22 94:15<br>95:18 97:2<br>98:23 136:5<br>144:14 180:7<br>183:13 205:8<br>217:25<br><b>looked</b> 90:19<br><b>looking</b> 19:8<br>52:19 55:23<br>56:12, 14, 17<br>65:25 66:3, 4, |
| < K ><br><b>Karbon</b> 146:3<br><b>Keel</b> 100:6<br>112:12, 18<br>129:16 134:2,<br>5, 9, 10<br><b>keep</b> 17:25<br>72:17 103:18<br>115:24 122:22<br>130:14 133:21<br>200:21 202:6<br>205:18 211:2<br><b>Kenney</b> 28:7<br><b>Kensington-<br/>Harrowgate</b><br>148:3<br><b>kept</b> 18:15<br>94:11 102:17<br><b>Kevin</b> 146:3<br>151:2 156:6<br><b>key</b> 73:6<br><b>kicked</b> 143:11<br><b>kind</b> 19:25<br>23:15 41:25<br>55:5 62:18<br>64:10 75:20<br>83:7 107:5<br>143:7 203:14<br><b>kinds</b> 70:20<br><b>kitchens</b> 51:10<br><b>knee</b> 94:22<br><b>know</b> 13:13<br>14:5, 12 18:22<br>20:12, 24 21:7<br>22:13 23:4<br>25:18, 25 26:7<br>27:12 29:3<br>34:8 35:2<br>41:14 54:9<br>61:11, 16, 24<br>63:17 65:3, 17<br>66:20 67:20<br>68:4, 9, 16<br>70:19 71:3, 9,<br>10, 19 72:15,<br>24 74:8, 22<br>75:17 76:16<br>78:11 79:2<br>80:3 83:13<br>84:13, 17 | < L ><br><b>label</b> 143:6<br><b>labor</b> 133:2<br>209:17<br><b>lack</b> 142:12<br>176:6<br><b>lacking</b> 142:12<br><b>laid</b> 69:19<br>97:8<br><b>Laila</b> 145:24<br>150:25<br><b>land</b> 93:7<br>102:9<br><b>landlords</b> 80:5,<br>17 116:12<br>127:10, 19<br>128:18, 21<br>129:4 131:4,<br>13<br><b>landlord-<br/>tenant</b> 123:13<br><b>Lane</b> 121:17<br><b>largely</b> 52:7<br><b>larger</b> 136:23<br><b>large-scale</b><br>119:24 194:10<br>197:20<br><b>largest</b> 34:18<br>170:10 192:6 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7, 12 76:22<br>79:4, 11 81:15<br>82:2 96:21<br>129:4 131:17<br>144:23 162:6<br>211:19<br><b>looks</b> 20:17<br>126:13 205:21<br>206:25<br><b>Loop</b> 16:18<br><b>lose</b> 128:3<br><b>lost</b> 84:24<br>108:21 128:5<br><b>lot</b> 14:7 20:18,<br>21 21:23<br>23:12 36:7<br>59:21 65:17<br>71:23 72:10<br>85:3 94:6<br>98:20 114:2<br>117:22 121:24<br>127:9 136:11<br>138:21 154:6<br>171:25 174:4<br>176:16<br><b>love</b> 77:16<br>81:10 94:19<br><b>low</b> 22:9 23:8<br>29:5 126:10<br>153:23<br><b>lower</b> 24:24<br>121:17 122:22<br>153:7 157:17<br>159:14<br><b>lower-income</b><br>122:20 193:9<br><b>low-income</b><br>64:3 140:13<br>208:18 211:17<br><br>< M ><br><b>Mace</b> 178:13<br>187:9 190:21<br>197:10 200:10<br>204:3, 4, 9, 10<br><b>maintain</b> 7:25<br>28:15 127:20,<br>23 139:25<br>179:10 210:20<br><b>maintained</b><br>128:2<br><b>maintenance</b><br>42:19 167:6<br>170:6<br><b>major</b> 115:23<br>126:17 138:15<br>139:11 141:10<br>193:11 | <b>Majority</b><br>149:22<br><b>making</b> 58:15,<br>16 124:24<br>132:2, 3<br>139:15 147:18<br>167:4<br><b>Malawski</b><br>146:3 151:2<br>155:25 156:4,<br>6<br><b>manage</b> 102:9<br>153:10 179:9<br><b>management</b><br>42:22 50:24<br>105:9 167:2,<br>14 175:8<br>178:4 179:2<br>191:24 209:17<br><b>Manager</b><br>145:25<br><b>managing</b><br>186:17<br><b>mandate</b><br>208:19<br><b>manner</b><br>122:11 193:11<br>197:4<br><b>manufactured</b><br>50:11 66:9<br>97:19<br><b>March</b> 10:4,<br>14 135:12<br>168:15<br><b>margin</b> 10:19<br>17:14<br><b>MARIA</b> 1:13<br>3:22 100:6<br>112:13, 19<br>129:16 134:3<br>136:4 138:3, 8<br><b>MARK</b> 1:13<br>4:2 41:17<br>83:2<br><b>market</b> 13:16,<br>25 19:22<br>20:13, 19 21:2,<br>11 22:23<br>24:15 25:21<br>47:21, 25 50:4<br>51:12 98:8<br>116:2 117:7<br>122:23 127:25<br>154:22<br><b>market-rate</b><br>116:9 117:5<br>122:17, 21<br><b>marks</b> 116:10 | <b>marriage</b><br>126:3<br><b>Martin</b> 34:7<br><b>mash-up</b> 55:6<br><b>match</b> 189:14<br>190:16 206:16<br><b>matching</b><br>28:25 200:25<br><b>materials</b><br>153:23 169:9<br><b>math</b> 17:24<br>93:25<br><b>Matt</b> 163:14<br><b>matter</b> 100:8<br>145:15 180:10,<br>12 181:25<br>232:7<br><b>mature</b> 115:14<br><b>matured</b> 89:5<br><b>maturities</b> 22:8<br><b>max</b> 210:20<br><b>maximize</b><br>66:19 83:8<br>195:23<br><b>maximum</b><br>44:21<br><b>Mayor</b> 28:7<br>123:9<br><b>McCall</b> 34:7<br>38:2<br><b>McGrann</b><br>146:2 151:5<br><b>McKinney</b><br>55:18<br><b>McKinney-</b><br><b>Vento</b> 55:7<br><b>mean</b> 24:11<br>67:22 78:24<br>86:25 88:7<br>98:7 201:5<br>202:3 203:21<br><b>meaningful</b><br>151:21 189:20<br><b>meaningfully</b><br>141:23<br><b>means</b> 107:13<br>148:25 160:22<br>188:15 198:17<br>205:11 232:22<br><b>meant</b> 196:11<br><b>measures</b><br>152:6 154:16,<br>18 158:3, 10<br>160:3<br><b>mechanism</b><br>30:17, 18<br>155:15, 17<br>157:2 159:12 | <b>median</b> 121:7,<br>23<br><b>mediating</b><br>119:21<br><b>Medicaid</b><br>28:24 29:3, 11,<br>20 30:2 33:13,<br>22 34:12, 18<br><b>medical</b> 8:2<br>28:16 197:18<br><b>Medicare</b><br>34:12<br><b>medicate</b><br>143:22<br><b>meet</b> 62:12<br>64:5 101:22<br>103:8, 15<br>105:14 141:8<br>174:16<br><b>meeting</b> 2:9<br>8:15, 20<br>177:18 180:18<br>212:25 213:9,<br>13 214:8, 9, 16,<br>20 216:8<br>220:18 230:10<br><b>meetings</b><br>207:24 217:3,<br>9<br><b>Melissa</b> 99:22<br>100:12, 17<br>218:24<br><b>Member</b><br>24:23 43:17<br>44:3 131:9<br>144:5 156:12<br>194:23<br><b>Members</b> 2:23<br>8:23 9:2, 7, 23<br>28:4 32:23<br>38:3, 22 43:11<br>45:13 57:11<br>62:5 63:17<br>74:8 100:16<br>111:19 120:20<br>126:15 128:6<br>133:12 146:13<br>156:5 163:9<br>172:16 177:17<br>178:23 187:4<br>213:2, 8, 19<br>214:22 217:23<br>219:25<br><b>mentioned</b><br>71:20 102:14<br>113:4 160:24<br>166:18, 20<br><b>mentor</b> 134:22 | <b>merely</b> 137:20<br><b>merge</b> 112:6<br><b>mess</b> 211:7<br><b>messaging</b><br>109:15 110:7<br><b>met</b> 76:23<br>82:12 89:21<br>135:11 144:10<br>193:23<br><b>MICHELE</b><br>232:14<br><b>microphone</b><br>67:6<br><b>Microsoft</b> 1:6<br>2:10 9:3<br><b>miles</b> 132:17<br><b>million</b> 10:12,<br>22 11:5, 15<br>17:22 36:5<br>46:8 56:4<br>57:23, 24 58:2,<br>3 71:25 75:21<br>78:5 80:22<br>82:24 83:2<br>87:8 90:11, 12,<br>15 92:17, 24<br>94:16 95:8<br>101:18, 19, 20<br>102:16, 23, 25<br>104:4, 19, 23<br>109:12 110:8<br>116:16 117:13<br>118:21 120:25<br>124:5 131:23<br>147:5, 21<br>148:8 149:25<br>150:2 164:3<br>169:4, 11<br>201:7 203:13<br><b>mind</b> 17:25<br>62:4 175:3<br>176:20<br><b>minority</b> 153:5<br><b>minority-</b><br><b>owned</b> 14:23<br>15:23<br><b>minute</b> 103:25<br><b>minutes</b> 216:14<br><b>misquote</b> 30:14<br><b>missed</b> 41:7<br><b>missing</b> 210:19<br><b>mission</b> 126:8<br><b>mistakes</b> 94:8<br><b>mitigate</b> 149:7<br>155:7, 10<br><b>mitigation</b><br>148:23<br><b>model</b> 13:12<br>59:11, 13 65:6 | <b>models</b> 54:23<br>64:20 65:7, 23,<br>24 67:15 69:4<br>95:19<br><b>moderate</b><br>126:10<br><b>moderate-</b><br><b>income</b> 152:17<br><b>modifies</b><br>146:18<br><b>modify</b> 5:12<br><b>modifying</b><br>150:7<br><b>modular</b> 98:3<br><b>mom-and-pops</b><br>126:16 127:4<br><b>moment</b> 137:6<br>173:3 198:14<br><b>money</b> 21:23<br>23:17 25:17<br>33:21 52:10<br>57:5 67:19, 25<br>68:24 74:23<br>82:11, 25 85:4,<br>5 86:2 92:18,<br>22 93:12 94:9<br>96:6, 9 99:3<br>107:8, 11<br>108:3, 17<br>109:5, 8, 17, 20,<br>23 110:3<br>111:8 116:16<br>120:3 127:19<br>128:12, 17, 25<br>136:20 144:19,<br>24 147:10<br>176:4 183:10<br>185:20 201:9,<br>10<br><b>moneys</b> 184:19<br><b>monitoring</b><br>175:17 192:17<br><b>month</b> 68:13<br>82:8 131:19<br><b>months</b> 19:24<br>22:4 47:2, 9<br>76:24 107:18<br>117:20 169:20<br>171:9 188:24<br>193:3<br><b>morning</b><br>149:15<br><b>mortgage</b><br>19:22 99:6<br><b>mortgages</b><br>23:9<br><b>motion</b> 216:11<br>220:21 221:15,<br>19, 22 222:17, |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 22, 25 223:19,<br>24 224:3, 22<br>225:2, 5, 24<br>226:4, 8 227:2,<br>6, 10 228:6, 10,<br>13 229:8, 12,<br>20 230:2, 3, 9,<br>13, 14<br><b>motorists</b><br>192:16<br><b>move</b> 27:14<br>68:17 97:13<br>150:10 166:15<br>168:14 177:25<br>198:15 207:7<br>212:3 217:10<br>220:23, 25<br>221:25 222:3<br>223:3, 5 224:6,<br>8 225:8, 10<br>226:10, 12<br>227:13, 15<br>228:16, 18<br><b>moved</b> 160:18<br>221:7, 11<br>222:9, 13<br>223:11, 15<br>224:14, 18<br>225:16, 20<br>226:18, 22<br>227:21, 25<br>228:24 229:4,<br>23 230:3<br><b>move-in</b> 97:12<br><b>moves</b> 132:14<br><b>moving</b> 58:14<br>94:11 145:14<br>152:10 199:12<br>209:24 210:5,<br>17<br><b>MRI</b> 198:7<br><b>multi-faith</b><br>187:20<br><b>multi-family</b><br>58:15, 18<br>148:19 151:8<br>152:5, 15<br>156:22 158:2<br>160:25 162:7,<br>17<br><b>multi-month</b><br>61:4<br><b>multi-task</b><br>18:25<br><b>municipal</b><br>4:23 11:11<br>123:14 146:24<br>199:23, 24 | <b>municipality</b><br>204:23<br><b>municipally</b><br>207:8<br><b>MURPHY</b><br>232:14<br><b>Murray</b> 100:6<br>112:13, 19<br>129:16 134:3<br>138:3, 4, 8, 9<br>142:20<br><b>Museum</b><br>26:13 167:25<br>172:8, 11, 14<br><b>Museums</b><br>11:13<br><b>mute</b> 67:6<br><br>< N ><br><b>NACs</b> 104:14<br><b>name</b> 2:25<br>9:17, 19, 24<br>12:23 27:25<br>38:18 100:10<br>113:6, 9<br>125:14, 17<br>129:20, 23<br>134:7, 10<br>138:6, 8 146:6,<br>13 151:4<br>156:2, 6 163:5,<br>10 165:18<br>177:22 178:20,<br>24 187:15<br>190:22, 25<br>194:22 197:12<br>200:15, 18<br>204:7, 9 208:6<br>213:22 214:24<br><b>names</b> 145:18<br>162:21 187:6<br><b>narrow</b> 80:16<br><b>Natalia</b> 38:24<br>162:23 163:11<br>166:2, 18<br><b>nation</b> 46:18<br><b>national</b><br>217:17<br><b>natural</b><br>153:21 155:12<br>188:23 201:8<br>202:7<br><b>navigate</b><br>130:10 131:8<br><b>navigating</b><br>134:24<br><b>navigator</b> 81:9<br>131:10 | <b>navigators</b><br>79:14, 24<br><b>Navy</b> 148:3<br><b>nearby</b> 195:7<br><b>nearly</b> 47:8<br>103:17 147:4<br>150:2<br><b>necessarily</b><br>63:20<br><b>necessary</b><br>26:11 119:20<br>164:9 209:21<br><b>necessity</b> 209:2<br><b>need</b> 20:13, 20<br>22:15, 20, 22<br>25:22 31:3<br>46:20 63:13<br>65:7 67:22<br>68:4, 18 72:8,<br>21 77:11<br>80:19 83:16<br>88:9 102:23<br>108:15 110:6<br>111:9 123:24<br>124:13, 16<br>126:19 127:25<br>128:3, 25<br>129:5 130:8<br>132:25 133:15,<br>18 135:14, 16<br>140:8 141:2, 4,<br>11 142:15<br>144:13, 19<br>145:3, 4<br>152:20 154:25<br>158:15 174:24<br>175:10 176:14,<br>17 188:5, 11<br>189:12, 23<br>190:12 192:10<br>193:6 194:8<br>196:21 198:21<br>201:17 202:17,<br>19 203:15, 18,<br>21 205:10, 22<br>207:7, 15<br>213:12 218:3,<br>22 219:11<br>220:7<br><b>needed</b> 63:12<br>85:7 126:24<br>148:22 149:2<br>153:9 161:6<br>174:15 197:22<br>211:22 219:3,<br>5<br><b>needing</b><br>107:19 115:9<br>135:12 | <b>needs</b> 47:17,<br>18 56:15 64:5<br>101:24 102:4,<br>7 103:5, 16<br>104:9 115:19<br>117:23 124:17<br>135:8 138:19<br>139:18 174:17<br>199:18 208:17<br><b>negative</b><br>151:13<br><b>negotiated</b><br>4:22 24:4<br><b>negotiations</b><br>168:17<br><b>neighborhood</b><br>36:5 53:4<br>101:13 104:14,<br>16 167:8<br><b>neighborhoods</b><br>70:7 79:20<br>102:8 121:6<br>122:24 159:10<br><b>neighbors</b><br>206:18<br><b>Neither</b> 205:24<br><b>nervous</b> 198:7<br><b>net</b> 164:5<br><b>network</b> 40:9<br>60:11 92:9<br>113:12 115:4<br>173:6 174:5<br>175:9 189:9<br>194:5 195:6<br>198:25 199:20<br>206:7<br><b>networked</b><br>206:23<br><b>networking</b><br>164:18<br><b>networks</b><br>196:19 199:6<br>206:21 209:6<br><b>neutral</b> 169:2<br>171:23 189:19<br><b>neutrality</b><br>175:7<br><b>never</b> 41:21<br>60:25 70:8<br>134:17<br><b>new</b> 10:21, 24<br>21:23 32:13<br>40:15 41:9, 15,<br>16 42:20, 21<br>43:17 45:25<br>56:5, 8 90:24<br>95:14, 24<br>103:11 104:2<br>115:7 120:11, | 12 149:5<br>153:17, 19<br>157:9 158:21<br>160:3, 13<br>173:4, 24<br>175:8 182:13<br>188:6 189:17<br>198:23 199:6,<br>16 206:5<br>209:4, 15<br><b>newly</b> 191:22<br><b>News</b> 2:16<br>54:18<br><b>night</b> 140:9<br><b>nine</b> 121:21<br>135:23 170:8<br>201:19, 21<br><b>noise</b> 67:7<br>175:18<br><b>non-congregate</b><br>51:7, 23<br><b>non-electoral</b><br>4:18 10:7<br><b>non-federal</b><br>33:18<br><b>non-profit</b><br>51:25 52:3<br>142:6<br><b>non-profits</b><br>52:8 70:10, 11<br>83:16 104:15<br><b>normally</b> 79:5<br><b>North</b> 121:17<br>191:3<br><b>Northeast</b><br>43:22 121:18<br><b>Northwest</b><br>208:7<br><b>Nos</b> 4:11<br><b>note</b> 2:19 8:7,<br>25 12:4 49:18<br><b>noted</b> 51:15<br>73:13 82:17<br><b>notes</b> 6:3<br>232:6<br><b>noticed</b> 106:22<br><b>notices</b> 2:15<br><b>not-too-exceed</b><br>169:5<br><b>novel</b> 147:12<br><b>November</b><br>41:18<br><b>NPI</b> 16:22<br>75:25 101:14<br>103:11<br><b>nudge</b> 203:19<br><b>number</b> 22:3<br>49:19 58:13<br>65:15 74:2, 7 | 75:4 78:22<br>79:8 80:15<br>84:2 91:17<br>92:13 110:13,<br>21 111:9, 23<br>115:21 117:12<br>118:14 119:4<br>120:22 125:3,<br>8 159:3 171:9<br>172:5 201:22<br>204:15 215:23<br>216:25<br><b>numbers</b><br>34:22 61:8<br>77:4 86:9<br>136:3 202:2<br><b>nurses</b> 197:17<br><br>< O ><br><b>Oak</b> 121:17<br><b>objections</b><br>232:4<br><b>obligation</b> 6:6<br>10:21, 25<br>14:20, 25<br>15:15 164:7<br><b>observed</b> 91:10<br><b>obtain</b> 10:6<br>115:7 139:8<br>157:3<br><b>obviously</b> 18:6<br>126:13<br><b>occupancies</b><br>50:12<br><b>occupancy</b><br>58:17<br><b>occupants</b><br>151:15<br><b>occur</b> 169:13<br><b>O'Connor</b><br>15:21 16:2<br><b>October</b> 32:14<br>40:13 168:17<br><b>OEO</b> 168:11<br><b>offer</b> 2:12<br>114:14 153:3<br>154:13 213:23<br><b>offered</b> 152:3<br><b>offering</b><br>165:11 171:15<br><b>offerings</b><br>12:16 17:7<br><b>offers</b> 25:12<br><b>Office</b> 12:19<br>20:5 21:18<br>39:16 40:3, 16<br>41:10 44:4<br>45:7, 11, 16<br>54:7 60:3, 16 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 68:10 69:13<br>71:13 72:5, 24<br>74:18 106:19,<br>20, 24, 25<br>107:13, 22<br>109:3, 4<br>113:18 122:14<br>123:21 166:8<br>168:7, 10, 12<br>169:17 172:22<br>176:22 193:17<br>220:6<br><b>OH</b> 1:12 3:19,<br>20 44:17<br>109:5 216:19<br><b>OHCD</b> 68:25<br>71:10<br><b>OHS</b> 60:21<br>84:7 113:25<br>114:10 117:21<br>118:24 124:6<br>130:25 135:7<br>141:13 142:2,<br>5, 8<br><b>OIT</b> 168:11<br>174:19 175:3<br><b>Okay</b> 12:21<br>17:4 19:13<br>32:22 42:10,<br>25 45:2 89:21<br>99:9 112:20<br>125:9 137:16<br>146:5 163:3<br>165:17 178:14<br>181:3, 11<br>182:17 186:23<br>200:8 213:16,<br>18 214:19<br>216:22<br><b>Old</b> 148:3<br><b>older</b> 49:21<br>139:14<br><b>once</b> 20:5<br>48:9 52:12<br>61:7, 22, 23<br>80:13 93:19<br>95:18 112:17<br>137:13 150:11<br>212:17 226:7<br><b>ones</b> 18:16<br><b>one-time</b><br>45:21 46:2, 10<br>47:5 59:24<br>63:6 67:18<br><b>one-year</b> 39:11<br><b>online</b> 47:7, 14<br><b>on-site</b> 155:8<br><b>open</b> 78:10<br>102:4 134:16 | <b>Opening</b><br>152:21<br><b>openings</b> 42:20<br><b>operate</b><br>147:24 179:9<br><b>operating</b> 18:8<br>34:11 52:2, 8<br>56:21 164:19<br>182:4, 8, 12, 19,<br>22 183:9, 10,<br>20 184:21<br>186:15, 16, 18<br>187:13 208:22<br>210:14 217:5<br><b>operational</b><br>157:18 192:18<br><b>operations</b><br>106:12 183:17<br>185:9, 10<br><b>opinions</b> 13:18<br>214:6<br><b>opportunities</b><br>22:4 44:2<br>57:19 100:25<br>102:11 116:9<br>161:3 170:15<br>172:2 173:7<br>206:4 220:3<br><b>opportunity</b><br>29:13 30:25<br>31:6 32:18<br>41:3 45:12<br>53:10, 21<br>59:19, 24 62:5,<br>12, 18 64:16<br>70:18 76:7, 19<br>77:20 82:4<br>100:20 105:16<br>146:16 149:4<br>160:5 161:24<br>166:4 170:5,<br>13 173:18<br>175:20 187:14<br>191:6 197:13<br>208:9 217:15,<br>21<br><b>opposed</b> 58:3<br>221:17 222:20<br>223:22 224:24<br>226:2 227:4<br>228:8 229:10<br><b>optimistic</b><br>96:19<br><b>option</b> 25:5<br>32:5, 20<br><b>options</b> 31:22<br>80:15 173:5<br>183:14 | <b>order</b> 4:10<br>9:5 30:24<br>33:7 50:7<br>62:7 99:20<br>112:12, 18<br>113:5 140:9<br>146:9 163:7<br>179:11 187:7<br>190:23 192:10<br>219:12<br><b>orderly</b> 211:7<br><b>ordinance</b><br>4:17 5:7, 9, 17<br>6:10, 16 7:2, 9,<br>19 10:23 40:2<br>166:17 196:2<br><b>organization</b><br>115:2 187:20<br><b>organizations</b><br>47:16 56:25<br>57:3, 22<br>104:11 115:10<br>128:23 136:11<br>148:13 189:6<br>191:14 195:3<br>204:16 208:12<br><b>Organized</b><br>187:17<br><b>organizer</b><br>134:21 178:12<br><b>organizing</b><br>187:21, 24<br><b>organs</b> 198:13<br><b>original</b> 162:4<br>164:6<br><b>outage</b> 155:6<br>167:4 192:17<br><b>outcomes</b><br>120:18 154:5<br>155:13<br><b>outreach</b> 92:8<br><b>outside</b> 152:17<br>202:16, 18<br><b>outstanding</b><br>164:4, 12<br><b>overall</b> 18:2,<br>18 121:11<br><b>overcrowded</b><br>140:14<br><b>overlooked</b><br>140:22<br><b>overly</b> 96:19<br><b>oversee</b> 42:23<br><b>oversight</b><br>196:23 210:21<br><b>owned</b> 70:9<br>206:12 207:8<br><b>owner</b> 98:15<br>157:16 159:14 | <b>owners</b> 58:14<br>90:20 94:7<br>116:6 119:22<br>122:19 125:24<br>147:10, 16<br>154:12, 19<br>157:3, 11<br><b>owns</b> 206:14,<br>15<br>< P ><br><b>p.m</b> 1:7 231:4<br><b>PA</b> 28:14, 20<br>178:11 197:16<br><b>pace</b> 115:25<br><b>page</b> 48:21<br><b>pages</b> 48:17,<br>19 55:3<br><b>paid</b> 29:8<br>33:15<br><b>painful</b> 113:23<br><b>Pamela</b> 178:8<br>187:8 190:19<br>194:23<br><b>pandemic</b><br>46:11 55:14<br>89:14 102:19<br>115:18 116:22<br>126:25 127:11<br>158:5 219:21<br><b>panel</b> 9:10<br>27:17 38:9, 11<br>43:13 44:15<br>45:5 99:16<br>125:12 145:9,<br>13, 17, 20<br>161:23 162:22<br>177:6, 8<br><b>panels</b> 112:7<br>214:4, 6<br><b>paragangliomas</b><br>198:5<br><b>parameters</b><br>52:21<br><b>Pardon</b> 135:9<br><b>parenting</b><br>76:5 80:7, 8,<br>15 81:18<br><b>parents</b> 115:12<br><b>Parks</b> 11:12<br><b>part</b> 12:16<br>14:10 32:7<br>42:4, 17, 21<br>43:17 48:14<br>54:15 70:22<br>71:7, 8 72:6, 7,<br>9 87:12, 21<br>112:24 114:13 | 139:4 143:19<br>144:7 153:25<br>154:5 172:4<br>182:18 183:6<br>207:9 217:17<br><b>partial</b> 80:6<br><b>participants</b><br>8:18 63:23<br>214:10<br><b>participate</b><br>6:23 16:19<br><b>participation</b><br>5:9 13:9, 11<br>195:22 196:16<br>214:5 216:2<br>230:22, 24<br><b>participatory</b><br>194:11 197:4<br><b>particular</b><br>12:14 74:12<br>184:16<br><b>particularly</b><br>73:8<br><b>partner</b> 15:24<br>66:21 90:20<br>98:13 116:4<br><b>partners</b> 20:6<br>110:14, 15<br>170:20<br><b>Partnership</b><br>6:24 45:22<br>74:2 77:13<br>97:15 130:25<br>169:16<br><b>partnerships</b><br>66:15 94:14<br>95:21<br><b>party</b> 96:3<br>112:14<br><b>pass</b> 189:12<br>190:14 207:15<br><b>Passage</b> 76:2<br>149:13 155:22<br>209:14<br><b>passed</b> 149:10,<br>19 158:14<br>162:8, 18<br>198:24 219:12<br><b>passing</b><br>158:19 162:4<br>206:5<br><b>path</b> 139:23<br>160:7<br><b>pause</b> 214:9,<br>12<br><b>pay</b> 6:7 18:7<br>23:16 25:5<br>94:10 164:10, | 11 168:20, 21<br>202:25<br><b>payable</b> 6:8<br><b>payback</b><br>157:13 167:21<br><b>paying</b> 122:20<br><b>payment</b> 4:25<br>5:3 30:3<br>33:11<br><b>payments</b><br>29:20 30:9<br>33:22 39:20<br>50:17 99:7<br><b>payroll</b> 7:6<br>39:9, 21, 24<br>40:4<br><b>PEA</b> 147:7<br>148:12 163:2,<br>18 166:10<br>168:4, 10<br>169:15, 22<br>170:2, 17<br><b>pedestrians</b><br>173:13 192:15<br><b>peel</b> 21:9<br>143:3<br><b>pending</b><br>146:20 150:8<br>169:15<br><b>Penn</b> 127:6, 8<br><b>Pennsylvania</b><br>1:6 4:19 7:6,<br>24 10:9 28:13<br>31:2 32:15<br>148:14, 17<br>149:9 157:22<br>187:21<br><b>people</b> 26:20,<br>22 29:5 33:12<br>46:4, 16 47:9,<br>11, 23 48:24<br>49:3, 23 51:3,<br>8, 20 53:8<br>55:10, 13<br>59:23 60:22,<br>23 61:17<br>63:16, 20 64:8<br>65:18 66:21<br>70:12 71:16<br>72:10 74:3, 11,<br>22 75:4 78:15,<br>18, 19, 22<br>79:11 80:19<br>83:17 85:7<br>86:15 87:17<br>88:2, 4 91:13,<br>24 92:6, 7, 18,<br>24, 25 93:8, 13<br>94:10, 17 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                        |                       |                       |                       |                        |                        |
|------------------------|-----------------------|-----------------------|-----------------------|------------------------|------------------------|
| 97:13, 21              | <b>permanent</b>      | 210:4, 16, 21         | <b>Philly</b> 34:20   | 98:21 99:25            | 130:18 140:22          |
| 98:20 99:2             | 52:11 54:23           | 211:2, 20             | 76:23 78:4            | 100:3 101:6, 7,        | 207:6 220:19           |
| 102:7 103:18           | 63:14 70:5            | 212:5 218:3           | 79:7, 22 82:12        | 9, 10, 16, 21          | <b>points</b> 21:10    |
| 104:9 106:24           | <b>permission</b>     | <b>PGW's</b> 179:7    | 87:6 129:24           | 103:3, 17              | 27:5 76:12             |
| 107:4, 12, 17          | 31:8, 24              | 188:16 193:25         | 130:23 133:10         | 105:7, 19, 20,         | 117:18                 |
| 108:11 111:6,          | <b>permit</b> 11:20   | 194:14 196:9          | 135:5 148:2           | 22 111:21, 24          | <b>poisoning</b>       |
| 9, 13 115:7, 13        | 40:24 53:13           | 204:13                | 150:17 178:12         | 112:10, 15             | 195:13                 |
| 116:19 119:18          | 105:21, 23            | <b>PHA</b> 66:5, 18   | 200:18 204:14,        | 192:23 195:4,          | <b>poles</b> 174:7     |
| 123:19, 24             | 165:4 221:3,          | 77:14 97:16           | 16 208:10             | 18 196:13              | <b>police</b> 173:12   |
| 124:2 125:3, 5,        | 12 222:5, 14          | <b>PHDC</b> 66:18     | <b>PHLCouncil.co</b>  | 197:3 206:16           | 174:11 176:5,          |
| 8 126:2, 17            | 223:7, 16             | 110:14 114:3          | <b>m</b> 2:18         | 218:19 219:11          | 6                      |
| 128:16, 24             | 224:10, 19            | <b>PHILADELPH</b>     | <b>Phoenix</b> 14:22  | <b>planet</b> 187:22   | <b>policies</b> 141:7, |
| 131:5 133:12           | 225:12, 21            | <b>IA</b> 1:2, 6 3:16 | <b>phones</b> 176:8   | 190:8                  | 9                      |
| 135:15, 16             | 226:14, 23            | 5:20, 21 7:12         | <b>Physicians</b>     | <b>planned</b> 51:25   | <b>Policy</b> 27:20    |
| 137:11 138:17          | 227:17, 24            | 9:14 12:11            | 178:10 197:15         | 116:15                 | 28:6 211:4             |
| 141:16 143:4           | 228:2, 20             | 26:18 27:21           | 208:11                | <b>Planning</b> 6:17   | <b>poll-by-poll</b>    |
| 144:22 154:8,          | 229:5                 | 38:14 44:6            | <b>picture</b> 200:13 | 45:16 46:23            | 174:23                 |
| 15 162:9               | <b>permits</b> 100:22 | 45:8, 16 57:10,       | <b>pie</b> 84:18      | 52:6 66:11, 17         | <b>pollution</b> 192:4 |
| 176:15 200:20          | <b>persistent</b>     | 13, 20 68:6           | <b>piece</b> 206:10,  | 69:14 149:17           | <b>pool</b> 16:15      |
| 202:25 218:13,         | 211:23                | 113:11, 13, 17        | 14                    | 193:20 194:4,          | <b>poor</b> 60:25      |
| 14                     | <b>person</b> 47:14   | 115:3 116:5           | <b>pieces</b> 36:7    | 11 195:20, 23          | <b>population</b>      |
| <b>People's</b>        | 100:7 141:3           | 117:3 118:10,         | <b>pike</b> 20:25     | <b>plans</b> 52:24     | 48:24 49:2, 7          |
| 114:25                 | 191:11                | 13, 17 120:9          | 26:8                  | 189:8, 14              | 64:23 65:9             |
| <b>percent</b> 11:2    | <b>personally</b>     | 121:4, 16, 18         | <b>pilot</b> 189:9    | 199:25 207:17          | 76:10 80:11            |
| 23:9, 10 24:9          | 131:16                | 122:16 125:19         | 194:5 195:4,          | 210:14 211:21          | 87:22, 23 94:3         |
| 51:13, 16, 18,         | <b>Persons</b> 101:2  | 126:7, 22             | 18 196:14             | <b>plants</b> 192:6    | 120:20 135:23          |
| 21, 24 52:3, 5         | <b>perspective</b>    | 127:13 134:24         | 199:20 206:23         | <b>platform</b>        | 136:25 137:20          |
| 57:14 64:7             | 17:8 25:24            | 138:19 139:5          | 217:11                | 204:11 208:2           | 139:4                  |
| 83:3 84:8, 15,         | 29:22 106:10          | 145:23 146:15,        | <b>piloting</b> 65:25 | <b>plays</b> 95:18     | <b>populations</b>     |
| 16 98:17               | 108:19 184:11         | 22 147:2, 3, 22       | 66:10                 | <b>plead</b> 152:23    | 48:4, 8 49:9,          |
| 103:13 116:7           | 217:20                | 150:2, 14             | <b>pilots</b> 197:3   | <b>please</b> 2:21, 24 | 19, 25 50:17           |
| 117:10, 13             | <b>per-trip</b> 30:21 | 152:2 156:8           | <b>pipeline</b>       | 3:2 4:14 9:9,          | 86:19, 23              |
| 120:15, 19             | 33:14, 25             | 158:20 159:3,         | 149:25 160:19         | 16 12:23               | 87:15 115:11           |
| 121:19, 21             | <b>Peter</b> 178:17   | 9 161:7, 9            | <b>piqued</b> 41:25   | 27:24 38:19            | 122:7 136:25           |
| 122:7, 19              | 187:9 190:21          | 162:25 163:17,        | <b>Pitts</b> 178:11   | 41:13 67:6             | <b>portfolio</b> 71:7, |
| 123:7 126:15           | 197:10 200:11         | 22 165:23             | 187:9 190:20          | 100:9 113:4            | 16 72:7, 8, 9          |
| 127:15, 17, 18,        | 208:5, 6              | 167:8, 25             | 197:10 200:10,        | 125:15 129:19          | <b>portion</b> 60:18   |
| 21 133:9               | <b>petty</b> 139:2    | 169:24 171:20         | 12, 17, 18            | 133:6 134:6            | 136:23                 |
| 135:23 141:14          | <b>PFM</b> 14:21      | 172:8, 13             | 204:2                 | 138:5 165:18           | <b>position</b> 41:10, |
| 142:3, 7, 8            | <b>PGW</b> 177:11,    | 179:2, 9 180:7,       | <b>pivot</b> 219:20   | 177:21 190:22          | 13, 16, 20, 21         |
| 154:4 157:4            | 12 178:4              | 17 185:19             | <b>place</b> 22:25    | 200:15 204:7           | 109:25 202:8           |
| 158:25 170:8           | 179:4, 6, 15, 21      | 188:25 189:25         | 85:9 89:13            | 213:9 214:7,           | 211:4                  |
| 201:19, 21             | 180:4, 22             | 191:3 195:9           | 143:10, 17            | 21, 23, 25             | <b>positive</b>        |
| <b>percentage</b>      | 181:6, 16, 20,        | 199:13, 15            | 201:23 210:15         | <b>pleased</b> 36:25   | 142:17 147:19          |
| 19:9 142:6             | 24 182:9, 14,         | 207:23 208:8,         | <b>places</b> 69:2    | 37:4 104:22            | <b>possibility</b>     |
| <b>percentages</b>     | 20 183:7              | 19 209:25             | 93:3                  | <b>pleasure</b> 162:2, | 110:25 111:7           |
| 84:12                  | 185:9 187:12,         | 211:17, 25            | <b>Plan</b> 6:12, 14  | 15 171:10              | <b>possible</b> 2:11   |
| <b>perfect</b> 139:13  | 23, 25 189:8,         | 218:2 219:19          | 32:11 45:20,          | <b>Plus</b> 55:18      | 53:13 84:21            |
| <b>perfectly</b> 84:14 | 13 190:13             | <b>Philadelphians</b> | 23 46:7 48:9,         | 164:4                  | 85:23 105:13           |
| <b>perform</b>         | 194:4 195:4,          | 102:12 124:15         | 14, 16 51:12          | <b>pockets</b> 121:18  | 109:23 212:4           |
| 157:11                 | 15, 24 196:5,         | 151:23 155:19         | 52:12 53:3, 7,        | <b>point</b> 13:7      | <b>posted</b> 48:18    |
| <b>performance</b>     | 18, 20 197:21         | 160:24 187:16         | 11 54:10              | 21:15 23:11            | <b>postponing</b>      |
| 167:22 168:23          | 198:5, 17             | 188:4                 | 56:16 61:6, 7,        | 24:17, 18              | 206:3                  |
| <b>period</b> 24:11    | 199:19, 23            | <b>Philadelphia's</b> | 23 63:4, 7, 10,       | 43:19, 23              | <b>pot</b> 68:23       |
| 25:20 31:20            | 201:2 202:18          | 101:22 116:8          | 11, 12 64:14          | 65:22 69:16            | <b>potential</b>       |
| 108:13 117:16          | 203:6 205:11,         | 123:9 147:8           | 68:3, 20 69:24        | 76:8 86:10             | 89:16 94:2             |
| 137:3 157:13           | 20 206:10, 14,        | 148:9 156:10          | 85:22 90:13           | 90:25 107:3, 6,        | 152:15 169:8           |
| <b>periods</b> 147:18  | 15 207:16             | 189:15                | 93:15, 17, 19         | 23 124:3               | 184:15 195:8           |
|                        | 208:13, 20            |                       | 95:12 97:8            |                        |                        |

|                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                     |                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>potentially</b><br>83:4 87:21                                                                                                                | <b>President</b><br>125:18 146:14                                                                                                                                                                                                                                                                                       | 19:4, 12 22:5<br>32:13 62:13                                                                                                                                                        | <b>proceeds</b><br>164:13                                                                                                                                                                                       | 132:5 138:11<br>141:12 148:6                                                                                                                                                                                                                                                                          | <b>properly</b><br>201:18 221:7                                                                                                                    |
| <b>poverty</b><br>152:20 190:3                                                                                                                  | 165:22 178:4,<br>25                                                                                                                                                                                                                                                                                                     | <b>priorities</b><br>49:19 56:11<br>175:11                                                                                                                                          | <b>process</b> 14:10<br>15:8 32:12<br>39:17 46:23<br>48:3 50:4<br>61:15 83:22<br>91:23 109:19<br>167:19 168:5<br>170:18 174:14<br>182:12 210:25                                                                 | <b>progress</b><br>132:2, 3                                                                                                                                                                                                                                                                           | 222:9 223:11<br>224:14 225:16<br>226:18 227:21<br>228:24                                                                                           |
| <b>power</b> 22:19<br>130:8 155:6<br>178:8 187:16,<br>19 189:6<br>191:4, 8, 18<br>192:5, 21<br>194:13 195:3<br>196:4 208:10                     | <b>pressing</b><br>197:20                                                                                                                                                                                                                                                                                               | <b>prioritization</b><br>50:7 76:13<br>86:11                                                                                                                                        | <b>processes</b><br>179:12                                                                                                                                                                                      | <b>prohibits</b> 96:5                                                                                                                                                                                                                                                                                 | <b>properties</b><br>58:16, 19<br>126:18 127:16<br>128:2 152:13<br>153:18 157:23<br>159:7                                                          |
| <b>powerful</b><br>59:11 152:10                                                                                                                 | <b>pressure</b><br>196:4 211:24                                                                                                                                                                                                                                                                                         | <b>prioritize</b><br>83:11 133:7<br>193:14 220:7                                                                                                                                    | <b>procurement</b><br>167:18 168:4                                                                                                                                                                              | <b>project</b> 6:5<br>37:6 42:22<br>81:20 82:9<br>153:3 164:24<br>165:24 166:12,<br>16, 21 167:7,<br>14, 15 168:5,<br>20, 25 169:5,<br>10, 19, 23<br>170:4, 10, 11,<br>22 171:2, 17,<br>24 172:6, 8, 9,<br>10 184:15, 22<br>185:4 186:12,<br>21 191:25<br>192:12, 23<br>193:13 194:9<br>217:18 218:12 | <b>Property</b> 5:10<br>58:13 71:20,<br>22 90:20 98:2<br>116:6 119:22<br>122:18 125:24<br>127:23, 24<br>134:19 146:18<br>147:9, 14<br>156:19 157:7 |
| <b>POWER'S</b><br>194:24                                                                                                                        | <b>prevent</b> 49:11<br>71:15 91:14<br>92:19 104:7<br>115:6 122:23<br>155:2                                                                                                                                                                                                                                             | <b>prioritized</b><br>49:25 50:5<br>81:23 139:10<br>141:6                                                                                                                           | <b>procuring</b><br>169:9                                                                                                                                                                                       | <b>projected</b><br>90:13 120:18<br>168:24 199:15                                                                                                                                                                                                                                                     | <b>proposals</b><br>23:21 39:18<br>61:25 77:3, 8<br>80:21 83:8<br>84:21 85:19<br>87:6                                                              |
| <b>PPP</b> 94:9                                                                                                                                 | <b>preventative</b><br>155:2                                                                                                                                                                                                                                                                                            | <b>Prioritizing</b><br>133:7 193:19                                                                                                                                                 | <b>produce</b> 64:21<br>189:13                                                                                                                                                                                  | <b>projecting</b><br>65:12                                                                                                                                                                                                                                                                            | <b>propose</b> 52:21<br>77:23 104:3<br>190:13                                                                                                      |
| <b>practice</b> 151:7                                                                                                                           | <b>preventing</b><br>141:24                                                                                                                                                                                                                                                                                             | <b>priority</b> 47:17<br>48:3, 7, 8, 23<br>49:2, 7, 8, 17<br>50:8, 14, 21<br>51:5 52:10<br>56:18 76:10,<br>20 91:25<br>101:23 139:15                                                | <b>producing</b><br>199:25                                                                                                                                                                                      | <b>projection</b><br>36:9 95:17<br>96:18                                                                                                                                                                                                                                                              | <b>proposed</b><br>10:23, 24<br>39:23 51:24<br>59:9 101:6<br>179:7 188:16<br>189:21 197:21<br>200:3                                                |
| <b>precious</b> 47:5                                                                                                                            | <b>prevention</b><br>57:25 58:9<br>60:5, 8, 19, 21,<br>24 71:6 72:6<br>73:6 74:19<br>75:4 90:23<br>91:9 103:22<br>106:8, 13<br>107:2 113:15<br>114:11, 23<br>117:2, 11, 19,<br>21, 23 118:19,<br>25 119:12, 25<br>120:2, 11, 13<br>121:25 122:10<br>123:4 124:6<br>128:24 136:9<br>173:17 175:18<br>218:11 219:4,<br>17 | <b>privacy</b> 8:19<br><b>private</b> 4:21<br>113:19 147:21                                                                                                                         | <b>product</b> 68:6<br><b>production</b><br>56:5, 8 57:6, 8<br>58:3 64:18, 21<br>65:10 103:19<br>218:16                                                                                                         | <b>projections</b><br>96:22                                                                                                                                                                                                                                                                           | <b>proposes</b><br>117:9 151:24                                                                                                                    |
| <b>predominantly</b><br>193:8                                                                                                                   | <b>preempt</b><br>158:19                                                                                                                                                                                                                                                                                                | <b>privilege</b><br>204:11                                                                                                                                                          | <b>products</b><br>152:12 156:14                                                                                                                                                                                | <b>projects</b> 11:7<br>12:10 69:20<br>147:5, 12, 17,<br>19, 25 148:10,<br>15 149:24<br>150:17 152:10<br>153:10 161:2,<br>3 167:20, 24<br>170:2 172:11<br>186:3, 16<br>189:9 194:5<br>195:5, 18<br>196:14 199:20<br>218:2, 5                                                                          | <b>proposing</b><br>201:4                                                                                                                          |
| <b>preference</b><br>56:2                                                                                                                       | <b>pregnant</b> 80:7,<br>8, 14 81:18                                                                                                                                                                                                                                                                                    | <b>proactive</b><br>203:11                                                                                                                                                          | <b>profession</b><br>156:11                                                                                                                                                                                     | <b>Promise</b><br>113:13                                                                                                                                                                                                                                                                              | <b>protect</b> 71:24<br>192:11                                                                                                                     |
| <b>premium</b><br>23:17 25:5                                                                                                                    | <b>previous</b><br>18:16 21:3<br>217:9                                                                                                                                                                                                                                                                                  | <b>probably</b><br>21:23 89:11<br>98:9 109:24<br>117:15 154:19<br>185:5, 14                                                                                                         | <b>professionals</b><br>14:11, 13, 17<br>15:6 197:18                                                                                                                                                            | <b>promote</b><br>102:10 159:22<br>160:21                                                                                                                                                                                                                                                             | <b>protected</b><br>23:19                                                                                                                          |
| <b>prepare</b><br>158:20 161:24<br>213:9 217:2                                                                                                  | <b>previously</b><br>14:6 164:21<br>166:20 167:24                                                                                                                                                                                                                                                                       | <b>problem</b> 87:12<br>89:7 92:21<br>198:20 220:15                                                                                                                                 | <b>profile</b> 170:3<br><b>Program</b> 5:11,<br>13 6:24, 25<br>26:14 29:4, 11<br>45:22, 25 46:2<br>60:20, 21 82:9<br>108:10 120:13,<br>14 139:21<br>146:19 147:8<br>148:12 150:8,<br>14 151:25<br>156:20 208:16 | <b>promotes</b><br>151:11 209:5                                                                                                                                                                                                                                                                       | <b>protecting</b><br>189:16 190:7<br>207:21                                                                                                        |
| <b>prepared</b><br>32:13 112:11<br>139:9 145:19<br>213:10                                                                                       | <b>price</b> 202:25<br><b>priced</b> 72:11<br><b>prices</b> 188:23<br><b>pricing</b> 21:8<br>24:4                                                                                                                                                                                                                       | <b>problems</b> 88:7<br>154:23 173:12<br>190:10 198:6<br>210:9                                                                                                                      | <b>programm</b><br>132:14                                                                                                                                                                                       | <b>promoting</b><br>161:4                                                                                                                                                                                                                                                                             | <b>protection</b><br>23:15                                                                                                                         |
| <b>PRESENT</b> 1:7<br>2:25 3:12, 17,<br>20, 25 4:7, 9<br>53:10 82:3<br>100:20 105:16<br>135:7 197:6<br>213:22 214:24<br>215:6, 9, 14, 18,<br>21 | <b>price</b> 202:25<br><b>priced</b> 72:11<br><b>prices</b> 188:23<br><b>pricing</b> 21:8<br>24:4                                                                                                                                                                                                                       | <b>proceed</b> 9:17<br>12:24 27:18<br>28:2 38:12, 19<br>45:5 100:10<br>113:7 125:15<br>129:20 134:7<br>138:6 146:7<br>156:3 163:5<br>165:19 178:20<br>190:23 200:16<br>204:7 220:12 | <b>programmatic</b><br>132:14                                                                                                                                                                                   | <b>proper</b> 139:24<br>153:24                                                                                                                                                                                                                                                                        | <b>protocol</b><br>184:14                                                                                                                          |
| <b>presentation</b><br>124:24                                                                                                                   | <b>pride</b> 207:3                                                                                                                                                                                                                                                                                                      | <b>proceeding</b><br>214:9                                                                                                                                                          | <b>programming</b><br>141:15                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                       | <b>proud</b> 114:12,                                                                                                                               |
| <b>presented</b><br>197:22 217:2                                                                                                                | <b>primary</b><br>101:11                                                                                                                                                                                                                                                                                                | <b>proceedings</b><br>232:4                                                                                                                                                         | <b>programs</b><br>47:15 52:8, 18<br>75:23 77:4<br>80:4 81:24<br>100:18 103:22<br>104:7, 11<br>105:8 120:2, 8,<br>11 121:25<br>122:13 131:12                                                                    |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                    |
| <b>preservation</b><br>96:12 101:13<br>103:20 126:10<br>218:10                                                                                  | <b>principal</b><br>98:19 146:3                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                     |                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                    |
| <b>preserve</b><br>101:25 122:15<br>188:6 199:8<br>217:23                                                                                       | <b>printers</b> 13:22<br>16:11<br><b>prior</b> 2:17<br>8:22 18:20                                                                                                                                                                                                                                                       |                                                                                                                                                                                     |                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                    |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13<br><b>proves</b> 119:25<br><b>provide</b> 4:22<br>5:3 8:2 14:2<br>28:15 33:17<br>34:3, 9 39:6,<br>19 42:11 44:2<br>46:9, 13 55:21<br>83:14 94:19<br>104:19 112:7<br>113:14 115:4,<br>10 146:16<br>151:18 153:8<br>159:5, 11<br>165:12 166:4<br>171:17, 18<br>175:7 183:23<br>196:22 199:7<br>217:21 219:3<br>220:9<br><b>provided</b> 40:8<br>48:20 111:12<br>118:24 166:2<br>181:5 187:6<br><b>providers</b><br>12:12, 13<br>15:12, 17<br>77:18 92:10<br>97:10 114:24<br>135:25 142:9,<br>14<br><b>provides</b> 29:4,<br>10 31:4 116:7<br>170:2 171:25<br>179:8 188:2<br>209:6<br><b>providing</b><br>4:24 7:11<br>12:9 13:17<br>27:11 33:9<br>38:7 106:16<br>119:19 159:24<br>165:15 172:2<br><b>provision</b> 7:6<br>28:21 39:9<br>119:7<br><b>prudent</b><br>186:17<br><b>public</b> 2:6, 7,<br>12, 13, 15 4:10,<br>21 8:16, 18<br>48:10, 11<br>57:12 79:21<br>120:3 124:8<br>131:6, 15<br>139:6 147:16<br>155:13 168:4<br>171:22 175:15,<br>23 177:18 | 181:21 188:2<br>193:20 195:21<br>196:21 197:17<br>199:22 212:25<br>213:9, 12<br>214:8, 14, 16,<br>20 216:8<br>220:17 232:15<br><b>publicly</b><br>206:12<br><b>published</b> 2:15<br><b>pulled</b> 136:21<br><b>purchased</b><br>95:25<br><b>purchases</b><br>22:21<br><b>purchasing</b><br>22:19<br><b>purpose</b> 9:8<br>10:5 59:15<br><b>purposes</b> 4:23<br>7:12 11:8<br>22:16<br><b>pursuing</b> 169:4<br><b>push</b> 202:18<br>203:18<br><b>put</b> 26:10, 25<br>36:13 47:7<br>48:10 52:18<br>72:23 76:11<br>82:15, 18<br>83:10 89:13<br>103:18 114:20<br>140:3 176:19<br>185:3, 4<br>211:21<br><b>putting</b> 25:7<br>53:12 85:2<br>201:9, 10<br><b>puzzle</b> 206:11<br><br>< Q ><br><b>Quadplex</b><br>167:24<br><b>qualified</b><br>16:17 29:21<br>39:18 40:6<br>48:4<br><b>qualifies</b><br>136:18, 19<br><b>qualifying</b><br>50:16 86:19<br><b>quality</b> 40:7<br>102:10 148:21<br>151:22 152:7,<br>11 153:17<br>154:12 155:18<br>156:24 158:4, | 5, 10 159:22<br>161:5<br><b>quarter</b> 37:6,<br>12, 13, 17<br>47:10<br><b>question</b> 10:10<br>13:3 18:10<br>19:20 23:7<br>25:15 33:2<br>43:17, 25<br>44:18 58:5, 24<br>59:5 65:21<br>82:23 85:18<br>95:4, 8 129:12,<br>14 132:2<br>142:22 172:21,<br>23 173:6, 21<br>174:2, 3<br><b>questioning</b><br>43:5<br><b>questions</b> 8:23<br>11:24 12:8<br>18:11 19:18<br>27:6 29:15<br>32:23 36:17,<br>22 37:25 41:4<br>43:12 44:14<br>53:20, 25 54:3<br>59:2 62:3, 6,<br>14 73:23<br>79:19 88:17<br>99:13 106:2<br>111:19, 23, 24<br>134:3 145:8,<br>12 165:7<br>172:16 180:10,<br>14 181:10, 12<br>187:3 212:9<br>213:2, 19<br>216:3 217:7<br>219:16<br><b>queued</b> 62:15<br><b>quick</b> 15:4<br>18:22 19:18<br>165:9 172:21<br><b>quickly</b> 22:12<br>75:19 85:23<br>89:5 115:8<br>119:10<br><b>QUINONES-</b><br><b>SANCHEZ</b><br>1:13 3:23<br>73:22<br><b>Quite</b> 46:15<br>114:21 115:21<br>171:8<br><b>quo</b> 123:3<br><b>quorum</b> 4:8 | <b>quote</b> 142:3<br>144:3<br><br>< R ><br><b>Rachel</b> 99:19<br>100:5 112:12,<br>18 113:9<br><b>racial</b> 55:12<br>121:5 187:21<br><b>radiation</b><br>198:9<br><b>radical</b> 202:13,<br>14 203:3<br><b>raft</b> 94:5<br><b>raise</b> 22:17<br>33:14 58:23<br>106:17<br><b>raised</b> 21:25<br>65:20 74:17<br>106:9 218:6,<br>13<br><b>raises</b> 62:3<br><b>Ramirez</b><br>16:18, 20<br><b>ramp</b> 176:17<br><b>ran</b> 107:8<br>108:3, 17<br>110:3<br><b>range</b> 120:18<br>122:16 169:11<br><b>rapid</b> 120:10<br>196:23<br><b>rapidly</b> 114:6<br>123:12 212:3<br><b>rate</b> 23:16, 22<br>29:9 30:2, 8,<br>21 33:12, 14,<br>25 34:16<br>118:4, 16<br>123:8, 11, 16<br>152:20<br><b>rates</b> 19:21, 23<br>20:11 22:6, 10,<br>12, 16 23:8<br>24:3 25:23<br>26:3 30:19<br>117:3 121:2,<br>15, 20 122:5<br>147:17 152:21<br>188:5<br><b>reach</b> 75:5<br>79:15 81:3<br>109:3<br><b>reaching</b><br>78:18 109:4<br><b>reacting</b><br>154:24<br><b>read</b> 4:15<br>38:10 48:18 | 119:16 125:6<br>145:16, 18<br>161:22 162:20<br>177:22<br><b>reading</b> 11:20<br>40:24 53:18<br>105:23 165:5<br>179:23 221:3,<br>12 222:5, 14<br>223:7, 16<br>224:10, 19<br>225:12, 21<br>226:14, 23<br>227:17 228:3,<br>20 229:5<br><b>ready</b> 25:22<br>97:12 162:17<br>174:8 220:12<br><b>real</b> 15:3<br>18:4, 22 19:4<br>59:18 98:8<br>107:16 117:7<br>162:2 165:9<br>170:14 172:5<br>194:12 207:2<br><b>realign</b> 88:16<br><b>reality</b> 68:8<br><b>realize</b> 162:9<br><b>realized</b> 60:6<br><b>reallocated</b><br>102:25 109:12,<br>18<br><b>really</b> 18:19<br>19:11 20:19<br>22:22 24:3<br>25:20 26:4, 6<br>47:22 55:5, 8,<br>11 56:11, 12<br>57:22 60:4, 8,<br>14, 22 61:3, 9,<br>14, 18 63:13<br>64:5, 6, 10<br>65:21 69:15<br>70:3 76:6, 16,<br>21 77:6, 17, 19<br>78:9 80:16<br>81:7, 19 82:18<br>83:17 85:18,<br>20 89:24<br>91:11, 22<br>93:12 103:5<br>107:16 117:22<br>121:25 124:14<br>125:4 128:25<br>132:6 166:13<br>175:21, 23, 24<br>203:2 206:14<br>210:2, 4 | <b>reason</b> 41:21<br>46:17 207:13<br><b>reasonable</b><br>8:19<br><b>reasons</b> 81:19<br>170:23<br><b>reassured</b> 69:3<br><b>Rebuild</b> 187:18<br><b>rebuids</b><br>199:22<br><b>receipt</b> 7:16<br><b>receive</b> 36:4<br>105:17 119:15<br>131:5<br><b>received</b> 57:2<br>80:22 87:7<br>102:24 109:12,<br>17 110:20, 22<br>119:14 120:22<br>125:2 168:2<br>172:10<br><b>receiving</b><br>106:15 120:16<br>131:15 157:16<br><b>recess</b> 149:14<br><b>recipient</b> 39:24<br><b>recipients</b><br>154:11<br><b>Reclaim's</b><br>204:17<br><b>recognize</b><br>75:13 216:7,<br>10 220:20<br>221:21 222:24<br>224:2 225:4<br>226:6 227:10<br>228:12 229:14,<br>19<br><b>recognized</b> 9:5<br>75:13 131:3,<br>10 204:22<br><b>recognizing</b><br>8:23 135:15<br><b>recommend</b><br>136:23 142:5<br><b>recommendatio</b><br><b>n</b> 11:18 40:23<br>165:3 184:23<br>220:25 221:10<br>222:3, 12<br>223:5, 14<br>224:8, 17<br>225:10, 19<br>226:12, 21<br>227:15, 24<br>228:18 229:3<br><b>recommendatio</b><br><b>ns</b> 78:3 79:8<br>84:2 116:25 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 132:19, 24<br>133:20 135:2,<br>4 136:8<br>183:21<br><b>recommends</b><br>51:12<br><b>record</b> 8:7, 25<br>9:17 12:5, 23<br>14:11, 15<br>17:11 26:11<br>27:2, 25 36:13<br>38:18 62:16,<br>25 71:3 72:23<br>100:10 113:7<br>125:15 129:20<br>134:7 138:6<br>144:4 146:7<br>156:2 163:5<br>165:19 190:23<br>200:16 204:7,<br>12 206:21<br>230:5, 8<br><b>recorded</b> 8:17,<br>21 48:14<br><b>recording</b><br>167:4<br><b>recovery</b><br>46:11 102:16<br><b>Recreation</b><br>11:12<br><b>recruitment</b><br>131:12<br><b>rectories</b><br>59:17 97:18<br><b>red</b> 173:8<br><b>redirect</b> 152:24<br><b>reduce</b> 102:3<br>120:2 158:10<br>160:22 164:18<br>170:6, 7 192:3<br>220:8<br><b>reducing</b><br>153:11<br><b>reduction</b><br>98:19 195:11<br><b>reference</b><br>12:13 29:22<br>54:16 58:8, 12,<br>20 99:16, 24<br>107:15 108:6<br>171:19 172:6<br>181:13 186:14<br>219:18<br><b>referencing</b><br>166:5<br><b>referred</b> 41:22<br><b>refers</b> 101:5<br><b>refinance</b> 6:5 | <b>refinery</b><br>211:10, 11, 13<br><b>reflected</b> 93:17<br><b>reflects</b> 116:14<br>190:13 194:15<br><b>refugees</b><br>199:16<br><b>refund</b> 22:7<br>133:9<br><b>refunding</b><br>22:3 23:23<br><b>refundings</b><br>20:21 21:20<br>25:12<br><b>regard</b> 171:16<br>177:15 181:12<br><b>regarding</b><br>4:11 9:11<br>12:8 55:17<br>57:4 99:22<br>100:2 106:7<br>111:21, 24<br>112:15 182:18<br>184:6 204:13<br>216:11 217:4,<br>10, 11, 13<br>218:6, 9<br><b>regards</b><br>134:13, 25<br>135:7, 13<br><b>region</b> 156:16<br><b>regs</b> 56:6<br><b>regulations</b><br>55:4, 16<br><b>rehabilitated</b><br>95:14, 24<br><b>rehabilitation</b><br>50:8 54:21<br>66:4<br><b>rehousing</b><br>120:10<br><b>Reid</b> 178:7<br>187:7 190:19,<br>24 191:2<br>194:18<br><b>Reilly</b> 145:25<br>151:2, 3, 4<br><b>reimbursed</b><br>33:8 34:4<br>35:8<br><b>reimbursement</b><br>35:8<br><b>reinvest</b> 127:20<br><b>Reinvestment</b><br>122:9<br><b>reiterate</b> 167:9<br><b>related</b> 5:25<br>35:9 50:18<br>86:9 99:23 | 163:23 164:4<br>172:25 195:17<br><b>relating</b> 5:21<br><b>Relations</b><br>145:25<br><b>relatively</b> 32:4<br>60:17<br><b>reliance</b><br>198:20 209:22<br><b>relied</b> 74:18<br><b>relief</b> 137:14<br>153:9<br><b>relying</b> 52:17<br><b>remain</b> 160:17<br>170:17<br><b>remember</b><br>21:17, 21<br>88:25 143:8<br>171:14<br><b>remind</b> 177:16<br>205:6<br><b>reminded</b><br>143:24<br><b>reminder</b><br>188:11 189:2<br><b>remote</b> 2:6, 11<br>18:23 192:16<br><b>remotely</b> 2:9<br><b>remove</b><br>159:15 183:22<br><b>removed</b> 78:20<br><b>removes</b> 209:8<br><b>renew</b> 31:22<br>32:5, 20<br><b>renewable</b><br>147:11 188:12<br>194:7 209:10<br><b>renovate</b> 97:16<br><b>renovation</b><br>90:23<br><b>renovations</b><br>160:11, 21<br><b>rent</b> 50:18<br>68:13 81:13<br>94:11 103:24<br>122:21 131:14<br>134:20<br><b>rental</b> 50:9, 16<br>51:15, 17 53:6<br>69:12 72:2, 11<br>73:8 95:10<br>96:2, 5, 13<br>102:2, 20<br>103:20 115:25<br>116:6 118:25<br>122:17, 18<br>125:23 127:16<br>128:11 139:20 | <b>renters</b> 72:2<br>102:17 121:7<br><b>renting</b> 96:2, 9<br>122:22 131:4<br><b>rents</b> 190:3<br><b>repair</b> 159:25<br>193:7<br><b>repairs</b> 103:22<br><b>Repayments</b><br>147:13<br><b>replace</b> 191:20<br>193:7<br><b>replaced</b> 41:16<br><b>replacing</b><br>158:11<br><b>report</b> 11:17<br>40:22 104:22<br>122:9 165:2<br>179:17<br><b>reported</b><br>53:16 220:24<br>221:9 222:2,<br>11 223:4, 13<br>224:7, 16<br>225:9, 18<br>226:11, 20<br>227:14, 23<br>228:17 229:2<br><b>REPORTER</b><br>213:14 232:24<br><b>represent</b> 44:5<br>54:6 56:13<br>156:12<br><b>representation</b><br>13:20<br><b>representative</b><br>177:12 180:22<br>181:6<br><b>representatives</b><br>39:3 168:9<br><b>representing</b><br>114:22 146:2,<br>4 187:16<br>191:4 197:15<br>204:18<br><b>represents</b><br>147:24 194:9<br><b>reproduction</b><br>232:21<br><b>repurpose</b><br>59:19<br><b>request</b> 11:16,<br>19 39:17<br>40:21 84:6<br>103:2 110:7<br>135:20 141:13<br>164:25 213:25<br><b>requested</b><br>105:24 196:5 | <b>requesting</b><br>40:17 53:15<br><b>requests</b> 10:10<br>84:15 179:21<br><b>require</b> 194:4<br>195:15 199:18<br><b>required</b><br>39:16, 22<br>46:21 85:16<br>101:8 105:18<br>174:6<br><b>requirements</b><br>54:14 150:19<br><b>requires</b> 2:4<br>64:3 167:20<br>189:13<br><b>requiring</b><br>207:16<br><b>Rescue</b> 6:13<br>45:23 46:7<br>54:10 218:19<br><b>reside</b> 208:7<br><b>resident</b><br>159:14 204:14<br><b>residential</b><br>58:17 151:7<br>162:19<br><b>residents</b><br>26:19 28:22<br>29:10 104:12<br>108:9 159:23<br>161:7 188:25<br><b>resilience</b><br>76:17 130:3,<br>16<br><b>resiliency</b><br>148:24 152:7<br>153:17 154:18<br>158:3<br><b>resilient</b> 149:6<br>155:4 156:24<br><b>resources</b><br>22:21 85:15<br>102:6 103:7<br>104:2 105:5<br>106:16 107:19,<br>20 108:15<br>111:3, 10, 15<br>155:2 179:8<br>181:17 219:17,<br>22<br><b>respect</b> 113:24<br>114:2 208:13<br><b>respectful</b><br>61:20<br><b>respectfully</b><br>11:16 40:21<br>53:15 164:25 | 179:21<br><b>respects</b> 172:5<br><b>respond</b> 47:10<br>82:23 180:9<br><b>responding</b><br>3:3 119:9<br>215:2<br><b>response</b> 3:7<br>4:4 27:8 38:4<br>44:16 58:4, 6,<br>23 108:2, 18<br>112:2 114:7<br>145:10 196:3<br>212:16, 22<br>213:5 221:18<br>222:21 223:23<br>224:25 226:3<br>227:5 228:9<br>229:11<br><b>responsibilities</b><br>140:17<br><b>Responsibility</b><br>178:11 190:7<br>197:16 208:11<br><b>responsible</b><br>67:18 155:11<br>158:24<br><b>rest</b> 151:17<br><b>result</b> 10:18<br>159:19 174:20<br><b>results</b> 142:13,<br>17<br><b>retention</b><br>131:13<br><b>retract</b> 230:11<br><b>retrofit</b> 159:12<br><b>retrofits</b> 157:6<br><b>return</b> 64:25<br>90:19<br><b>returning</b><br>49:22 227:8<br><b>Revenue</b> 7:21<br>29:2 30:15<br>34:11 36:6, 10<br>59:6 70:14<br>171:23<br><b>review</b> 116:24<br>180:2 183:19<br>196:9<br><b>reviewing</b><br>183:8<br><b>Revised</b> 7:16<br><b>revolutionize</b><br>202:15 203:16<br><b>RFP</b> 15:4, 8,<br>14 40:4 44:18,<br>23 52:18<br>83:10 85:2<br>133:7 168:14 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 185:15, 16, 24<br>186:9, 11<br><b>RFPs</b> 14:12,<br>15 53:12<br>76:11 77:21<br>85:24<br><b>Richardson</b><br>158:18 161:12<br><b>ride</b> 22:25<br><b>ridiculous</b><br>176:12<br><b>right</b> 24:8<br>31:7, 8 32:21<br>34:3 36:9<br>42:21 55:13<br>65:5, 14 66:10<br>67:19 68:4, 14<br>72:2 74:24<br>78:20 79:4<br>88:4 90:14<br>93:7 94:3, 17<br>96:21 108:24<br>110:7 126:16,<br>18 128:7<br>134:17, 18<br>136:18 137:11,<br>15 138:12<br>145:20 159:7<br>160:15 167:10<br>175:25 182:25<br>183:3 189:11<br>190:2 192:25<br>201:5 202:10,<br>17 205:10<br>210:11<br><b>Rights</b> 76:2<br><b>rise</b> 74:13<br>188:23<br><b>rising</b> 22:12<br>117:4 141:11<br>190:3<br><b>risk</b> 49:12, 14<br>86:17 94:12<br>123:25 138:22<br>140:10 141:17,<br>18 192:25<br>193:4<br><b>risks</b> 115:16<br>116:20<br><b>road</b> 198:11<br><b>roadway</b><br>166:22<br><b>roadways</b><br>173:12<br><b>Roae</b> 149:23<br><b>Rob</b> 35:5, 15<br><b>robust</b> 60:20<br>119:8 146:25 | <b>rock-bottom</b><br>26:4<br><b>role</b> 67:23, 24<br><b>roll</b> 2:22<br>213:10 214:21<br><b>room</b> 51:9<br>77:21 93:4<br><b>rooming</b> 68:23<br><b>rooted</b> 191:12<br><b>rotate</b> 14:24<br><b>rotations</b><br>14:12, 16 15:5<br><b>rough</b> 36:9<br><b>roughly</b> 35:15<br>95:9<br><b>RPR-Notary</b><br>232:15<br><b>rules</b> 11:19<br>40:24 53:17<br>105:22 165:4<br>179:22 221:2,<br>11 222:4, 13<br>223:6, 15<br>224:9, 18<br>225:11, 20<br>226:13, 22<br>227:16, 25<br>228:19 229:4<br><b>run</b> 80:18<br>107:11 111:8<br><b>running</b> 39:12<br>74:22<br><b>runway</b> 77:11<br><b>Russell</b> 178:5<br>187:7, 15<br>191:5 194:6<br><br>< S ><br><b>safe</b> 139:18,<br>25 140:7<br><b>safety</b> 151:22<br>155:18 171:22<br>175:16, 23<br>192:14<br><b>sale</b> 4:22<br>127:16<br><b>SANCHEZ</b><br>3:24 54:2<br>62:7, 10 64:12,<br>15 66:24 67:3,<br>11, 12 70:21<br>73:16 91:10<br>106:9<br><b>Sanitation</b><br>11:11<br><b>Santander</b><br>42:15<br><b>save</b> 120:3 | <b>saves</b> 118:20<br><b>saving</b> 94:17<br><b>savings</b> 120:24<br>164:23 167:17<br>168:19, 20, 24<br><b>saw</b> 74:9<br>106:18 110:20<br><b>saying</b> 62:22<br>63:19 96:9, 15<br>109:22 110:24<br>172:15 201:22<br>206:19 221:15<br>222:17 223:19<br>224:22 225:24<br>227:2 228:6<br>229:8<br><b>says</b> 93:15<br><b>scale</b> 65:8<br>85:12 199:11<br>206:8 209:9<br><b>scary</b> 91:7<br><b>scattered</b> 66:5<br>97:16<br><b>Schapira</b><br>145:22 146:6,<br>10, 14 150:24<br>162:3, 25<br>163:16 165:10,<br>14, 18, 20, 22<br>171:5 173:25<br>176:21<br><b>scheduled</b> 90:6<br><b>Scholars</b> 77:15<br><b>School</b> 118:13<br>137:8 143:15<br><b>schooling</b><br>78:20<br><b>schools</b> 78:17<br>188:9 190:4<br><b>science</b> 151:6<br>153:22<br><b>scope</b> 89:14<br>158:2 160:4<br>170:9<br><b>screen</b> 3:4<br>215:3<br><b>Seamans</b> 15:21<br><b>search</b> 50:23<br>81:14<br><b>season</b> 26:13<br><b>second</b> 18:17<br>49:2, 8 50:14<br>60:2 67:4<br>84:25 86:14<br>89:2, 3 92:15<br>106:21 112:22<br>144:7 148:21<br><b>seconded</b><br>221:5, 7 222:7, | 9 223:9, 11<br>224:12, 14<br>225:14, 16<br>226:16, 18<br>227:19, 21<br>228:22, 24<br><b>seconding</b><br>230:14<br><b>Secretary-General</b><br>188:14<br><b>sector</b> 160:14<br><b>secure</b> 137:5,<br>7, 13 198:21<br><b>secured</b> 164:7<br><b>securing</b> 153:8<br><b>security</b> 50:19<br><b>see</b> 9:16<br>12:18 19:10<br>20:23 24:7<br>25:12 27:12<br>32:25 38:16<br>53:8 61:24<br>72:4, 5 76:19<br>77:6 87:17<br>91:4 94:20<br>95:3, 17 97:6<br>128:19 137:11<br>143:3 145:11<br>171:11 175:25<br>176:20 184:14<br>192:22 206:18<br>207:3 211:14,<br>15<br><b>seeing</b> 23:18<br>27:9 38:5<br>58:11 112:3<br>123:9 136:2,<br>10 213:6<br><b>seek</b> 31:23<br>197:19<br><b>seeking</b> 32:7<br>39:18 86:6<br><b>Seemingly</b><br>134:18<br><b>seen</b> 19:22<br>20:2, 10 21:13<br>23:8, 10 75:16<br>143:4 152:18<br>210:23<br><b>selected</b><br>167:22 168:13,<br>15, 16<br><b>selection</b> 40:5<br>119:11 168:8<br><b>sell</b> 4:21<br>126:18<br><b>selling</b> 58:18 | <b>Senate</b> 149:11,<br>17, 18 199:2<br><b>send</b> 77:3<br>80:25 94:23<br>143:21<br><b>senior</b> 15:24<br>16:17 157:7<br>178:3, 25<br>193:3<br><b>seniors</b> 74:22<br><b>sense</b> 21:5<br>23:25 24:8<br>46:5 47:16<br>174:14<br><b>sent</b> 80:23<br><b>separate</b> 99:23<br>145:21 172:24<br><b>September</b><br>182:15<br><b>series</b> 6:4<br><b>serious</b> 43:16<br>87:22<br><b>serve</b> 49:11<br>75:24 110:16<br>124:19 132:10<br>142:10 180:6<br>187:18<br><b>served</b> 119:3<br>120:14 124:12<br><b>serves</b> 161:6<br><b>Service</b> 5:19<br>6:7, 9 14:25<br>18:8 39:10<br>40:8 56:15<br>114:24 117:21<br>122:19 131:15<br>163:23 164:8,<br>10, 11 168:21<br><b>services</b> 7:7,<br>25 8:3 14:2<br>28:14, 16, 17,<br>22 29:9 30:8<br>31:3 32:16<br>33:8 34:3, 4<br>39:19, 24 40:4,<br>18 44:19 45:7,<br>11 46:14<br>49:10 50:22,<br>23 51:19<br>56:20 60:4, 17<br>80:12 83:14<br>86:16 104:16<br>113:15, 19<br>115:5, 11<br>117:2 119:9,<br>20 120:17, 23<br>122:12, 15<br>123:4, 22<br>135:8, 14 | 136:9 139:20,<br>21 141:12, 22<br>142:4 155:8<br>156:15 220:6<br><b>serving</b> 52:22<br>142:14<br><b>session</b> 11:21<br>40:25 53:19<br>105:24 165:5<br>190:4 221:4,<br>13 222:6, 15<br>223:8, 17<br>224:11, 20<br>225:13, 22<br>226:15, 24<br>227:18 228:3,<br>21 229:6<br><b>set</b> 78:5<br>84:12 110:24<br>133:8 160:7<br><b>set-aside</b><br>84:15 144:22<br><b>Seth</b> 196:17<br>206:20<br><b>sets</b> 167:17<br><b>setting</b> 84:7<br>204:20<br><b>settle</b> 20:15<br><b>sexual</b> 49:5<br><b>Shakina</b> 39:2<br><b>Shapiro</b><br>196:17 206:20<br><b>share</b> 33:18,<br>19 115:22, 23<br>148:25<br><b>shared</b> 51:10<br>66:3, 6 144:3<br>191:12<br><b>shares</b> 121:6<br><b>sharp</b> 188:23<br><b>sharply</b> 193:24<br><b>Shawmar</b><br>178:11 187:8<br>190:20 197:9<br>200:10, 18<br><b>shelter</b> 51:7<br>55:18 92:8<br>114:12 115:9<br>119:12 120:4,<br>16 122:3<br><b>shelters</b> 51:23<br>66:23 93:2<br>94:18<br><b>shift</b> 196:24<br><b>short</b> 24:11<br>32:4 85:17<br>126:23 156:21<br>200:21 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                        |                       |                      |                        |                       |                        |
|------------------------|-----------------------|----------------------|------------------------|-----------------------|------------------------|
| <b>show</b> 118:14     | <b>six</b> 70:10      | <b>space</b> 65:3    | 185:24 218:15          | <b>starts</b> 200:3   | <b>stenographic</b>    |
| <b>showed</b> 198:7    | 75:9 82:13            | 73:8 90:24           | 230:17                 | 207:24                | 232:6                  |
| <b>shower</b> 143:18   | 98:17 132:22          | 98:6 134:12          | <b>spiritual</b> 191:9 | <b>startup</b> 15:10  | <b>step</b> 85:22      |
| <b>shown</b> 127:3     | 133:2                 | 144:17               | <b>spoke</b> 67:14     | <b>state</b> 2:3 9:16 | 158:18 159:7           |
| 206:7                  | <b>six-month</b>      | <b>spaces</b> 130:5  | 132:5                  | 12:23 14:14           | 189:11 192:8           |
| <b>sic</b> 228:25      | 40:12, 14             | <b>Spady</b> 100:6   | <b>spoken</b> 172:23   | 15:4 17:10            | <b>steps</b> 32:6      |
| <b>side</b> 18:8       | <b>size</b> 170:9     | 112:13, 19           | <b>spread</b> 94:16    | 27:25 28:24           | 202:19 203:4,          |
| 50:2 64:18             | <b>skills</b> 50:24   | 129:15, 17, 22,      | 144:24 149:7           | 31:22, 23             | 11 205:19              |
| 65:11 185:4            | <b>skin</b> 71:15     | 23 133:25            | 157:12                 | 33:14, 19 36:3        | <b>stewards</b> 67:18  |
| 198:8                  | <b>skyrocketing</b>   | <b>Spahr</b> 15:20,  | <b>spring</b> 15:9     | 100:9 101:3,          | <b>stigmatized</b>     |
| <b>Siebert</b> 16:18,  | 134:19                | 23                   | 169:21 217:4           | 12 109:11             | 131:4                  |
| 21                     | <b>Slightly</b> 96:17 | <b>Spanish</b> 47:8  | <b>square</b> 98:6     | 113:6, 22             | <b>stock</b> 66:2      |
| <b>sigh</b> 137:14     | <b>slow-growing</b>   | 48:12                | <b>SQUILLA</b>         | 125:14 129:19         | 122:17 159:22          |
| <b>significant</b>     | 198:4                 | <b>speak</b> 3:4     | 1:13 4:3               | 134:6 135:22          | 160:7                  |
| 20:11 30:20            | <b>small</b> 60:17    | 34:25 35:3           | 215:16, 17             | 138:5 146:6           | <b>stop</b> 61:6       |
| 33:24 34:9             | 90:20 188:11          | 130:6, 16            | 216:7, 10, 12,         | 149:11, 16            | 102:20 198:12          |
| 57:8 58:11             | <b>smaller</b> 66:8   | 175:13, 14           | 17, 18, 20, 22,        | 150:12 156:2          | 219:15                 |
| 71:15 81:13            | <b>smart</b> 174:6,   | 197:13, 16           | 24 220:12, 13,         | 157:24 163:4          | <b>stories</b> 119:12, |
| 88:6 105:5             | 10                    | 204:11 215:3         | 20, 22 221:22,         | 165:18 173:9          | 16                     |
| 115:22 171:21          | <b>SmartCityPHL</b>   | <b>speakers</b>      | 24 222:25              | 178:20 190:22         | <b>stormwater</b>      |
| 209:14                 | 175:4                 | 205:24               | 223:2 224:3, 5         | 192:11 198:23         | 155:6                  |
| <b>significantly</b>   | <b>smarter</b> 173:23 | <b>speaking</b> 67:5 | 225:5, 7 226:7,        | 199:2 200:15          | <b>stranded</b> 211:5  |
| 34:16                  | <b>Social</b> 178:10  | 134:14 216:16        | 9 227:9, 12            | 204:6                 | <b>strategic</b> 103:4 |
| <b>signify</b> 9:4     | 197:15 208:11         | <b>special</b> 102:3 | 228:13, 15, 25         | <b>stated</b> 38:18   | <b>strategies</b>      |
| 221:15 222:17          | <b>society</b> 209:11 | 104:9 147:13         | 229:16, 19, 23         | 46:7 109:10           | 151:12 155:3           |
| 223:19 224:22          | <b>soft</b> 153:10    | <b>specially</b>     | <b>SRO</b> 57:19       | 181:14, 20            | <b>strategy</b> 80:20  |
| 225:24 227:2           | <b>solar</b> 155:9    | 179:15               | <b>SROs</b> 50:12      | 194:6                 | 88:12 135:12           |
| 228:6 229:8            | <b>sold</b> 157:10    | <b>specific</b> 14:3 | 59:8, 9 65:25          | <b>statement</b>      | 178:12                 |
| <b>siloed</b> 106:10   | <b>solid</b> 114:10   | 35:11 80:4           | 68:21 97:19            | 126:8 230:12          | <b>street</b> 5:24     |
| <b>silos</b> 219:2     | <b>solution</b> 93:5  | 83:19 86:7, 9        | <b>stability</b> 49:13 | <b>statements</b>     | 85:25 86:2, 21         |
| <b>similar</b> 28:18   | 133:14                | 127:13, 14           | 121:4 138:14           | 184:6, 8              | 93:2 163:25            |
| 30:7, 17 32:10,        | <b>Solutions</b> 6:25 | 131:12 132:7         | 139:14                 | <b>States</b> 6:19    | 164:16, 17             |
| 15 147:14              | 100:25 190:11         | 167:19 185:17        | <b>stabilization</b>   | 195:7 206:5           | 166:11 167:12          |
| <b>similarly</b> 26:18 | 198:19 206:8          | 186:12, 19, 20       | 56:2                   | <b>state's</b> 167:16 | 168:5 170:25           |
| <b>simple</b> 93:25    | 210:9                 | 197:23 206:22        | <b>stably</b> 124:2    | <b>statewide</b>      | 171:16 173:6           |
| 126:9                  | <b>solve</b> 92:21    | <b>specifically</b>  | <b>Staff</b> 28:7      | 148:9 150:3           | 193:2, 6, 8            |
| <b>simply</b> 46:15    | 130:25                | 74:14 75:2, 22       | 92:9 106:19,           | <b>stating</b> 182:25 | 194:8                  |
| 88:10 154:11,          | <b>solving</b> 133:14 | 78:6 79:23           | 23 131:7, 9            | <b>stats</b> 144:12   | <b>Streets</b> 11:10   |
| 24                     | <b>soon</b> 53:12     | 82:11 84:9           | 177:17 180:2,          | <b>status</b> 14:15   | 166:8 167:5            |
| <b>single</b> 77:22    | 113:12 158:22         | 95:14 134:13         | 20                     | 106:25 107:14         | 168:8, 11              |
| 115:5 170:10           | 162:17 212:25         | 153:5 183:4          | <b>stage</b> 87:19     | 123:3                 | 193:18                 |
| <b>single-owner</b>    | <b>sorry</b> 17:24    | 185:13 207:18        | <b>stakeholder</b>     | <b>statutory</b>      | <b>strengthen</b>      |
| 156:21                 | 65:16 84:24           | 217:13               | 174:14                 | 51:19 56:19           | 102:8 159:19           |
| <b>single-parent</b>   | 108:3, 17             | <b>specify</b> 63:5  | <b>stakeholders</b>    | <b>stay</b> 92:19     | <b>strike</b> 230:5    |
| 140:19                 | 177:9 178:17          | <b>speed</b> 173:9   | 174:12                 | 99:18 122:21          | <b>strong</b> 13:25    |
| <b>single-room</b>     | <b>sort</b> 67:20     | <b>spend</b> 25:19,  | <b>stalking</b> 49:5   | 127:24 128:20         | 57:22 110:25           |
| 50:11                  | <b>sound</b> 173:14   | 22 56:8 117:9,       | <b>stands</b> 159:5    | 157:8                 | 122:2 126:4            |
| <b>Sinking</b> 4:25    | <b>sounds</b> 96:16   | 13 154:3             | <b>start</b> 31:25     | <b>staying</b> 143:13 | 196:22 199:3           |
| 163:15                 | <b>source</b> 59:7    | 185:14, 20           | 44:21 53:12            | <b>steady</b> 26:4    | <b>strongly</b> 71:18  |
| <b>sir</b> 182:2       | 70:14                 | 186:15, 18           | 62:6 85:20, 24,        | 144:6                 | 125:23 129:6           |
| 200:17                 | <b>sources</b> 5:4    | 203:13               | 25 87:17               | <b>steelworkers</b>   | 191:18 192:21          |
| <b>sirens</b> 135:9    | 47:21 70:20           | <b>spending</b>      | 95:18 177:10           | 211:12 217:19,        | <b>structural</b>      |
| <b>sit</b> 25:17       | 101:11 158:10         | 16:24 55:24          | 182:13 185:5           | 24                    | 132:14                 |
| <b>site</b> 66:5       | 159:16 186:7          | 65:4 67:25           | 199:25                 | <b>stem</b> 198:2     | <b>structure</b>       |
| 97:16                  | 188:13                | 68:11 101:10         | <b>started</b> 32:3    | <b>stemmed</b>        | 25:13 165:25           |
| <b>sitting</b> 89:25   | <b>South</b> 204:14   | 181:16 186:6         | 68:16 74:6             | 130:21                | <b>struggling</b>      |
| <b>situation</b> 72:20 | <b>Southwest</b>      | <b>spent</b> 54:11   | 88:14 186:5            | <b>stenographer</b>   | 190:4                  |
| <b>situations</b>      | 121:16                | 56:4 75:21           | <b>starting</b> 32:14  | 67:9 213:11           | <b>student</b> 129:24  |
| 138:25 140:4           |                       | 120:4 184:24         | 39:11                  |                       | <b>studies</b> 127:6   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>study</b> 120:8<br>127:3, 12<br>174:22 181:14,<br>18 182:6<br>183:6 185:22<br>196:8, 12<br>210:12 217:12<br><b>stuff</b> 62:24<br>68:16, 25<br>94:22<br><b>subject</b> 7:14<br><b>submit</b> 82:5<br>105:18<br><b>submitted</b><br>52:13 53:11<br>74:15 85:23<br>185:25<br><b>submitting</b><br>82:7<br><b>sub-population</b><br>86:10 139:3<br><b>sub-</b><br><b>populations</b><br>49:20 84:13<br><b>subsequent</b><br>32:8<br><b>subsidized</b><br>117:15<br><b>subsidizing</b><br>68:12<br><b>subsidy</b> 34:10<br>35:4<br><b>Substantial</b><br>6:11 45:19<br><b>success</b> 148:11<br><b>successful</b><br>119:19 139:16,<br>23 140:9<br>153:13<br><b>succinctly</b> 46:4<br><b>sucks</b> 206:2<br><b>suddenly</b> 74:21<br><b>suffer</b> 203:2<br><b>sufficient</b><br>124:19 164:11<br><b>suggest</b> 124:4<br><b>suggested</b><br>131:11<br><b>suggesting</b><br>123:23<br><b>summarize</b><br>75:20 125:5<br><b>summary</b><br>48:19<br><b>summer</b> 21:3<br>217:4<br><b>Suns</b> 178:6<br><b>Sunshine</b> 9:6 | <b>supervision</b><br>232:23<br><b>supply</b> 117:4<br>169:6<br><b>supplying</b><br>7:13 156:14<br><b>support</b> 10:2<br>28:20 29:19<br>45:15 46:10<br>51:20 57:11,<br>17, 19 59:7<br>68:2 73:2<br>74:3 81:14<br>103:24 104:24<br>105:10 135:12<br>136:14 137:4<br>139:22 141:15<br>142:5 144:21,<br>23 149:21<br>150:21 151:19<br>153:3 154:14<br>155:22 156:18<br>161:13 163:20<br>165:12 168:7<br>170:13 179:4<br>180:6, 8<br>192:19 196:17<br>199:3 201:6<br>208:15<br><b>supported</b><br>113:17<br><b>supporting</b><br>36:2 131:13<br>148:13 166:10<br>206:21<br><b>supportive</b><br>49:10 50:13,<br>22 51:18<br>56:20 63:14<br>73:23 141:21<br>176:4<br><b>supports</b> 30:8<br>33:21 138:20<br>161:9 191:18<br>192:22, 23<br><b>supposed</b><br>68:24<br><b>Sure</b> 12:25<br>13:10 14:18<br>15:7 19:2<br>20:7 24:13<br>25:6, 11, 16<br>26:23 28:3<br>30:11 33:9<br>34:7 38:20<br>43:2 67:24<br>73:3 78:2<br>87:5 100:12<br>119:22 126:19 | 127:8 163:8<br>176:21 189:23<br>194:14 213:17<br>219:23 229:25<br><b>surely</b> 206:15<br><b>surgery</b> 198:8<br><b>surrounded</b><br>154:7<br><b>survey</b> 47:7<br><b>surviving</b><br>137:21<br><b>survivors</b> 49:7,<br>17 86:14 92:3<br><b>suspended</b><br>11:20 53:17<br>221:2, 12<br>222:4, 14<br>223:6, 16<br>224:9, 19<br>225:11, 21<br>226:13, 23<br>227:16 228:2,<br>19 229:5<br><b>suspension</b><br>40:23 105:22<br>165:3 179:22<br><b>sustainability</b><br>151:6 160:10<br>166:8 168:10<br>172:12 193:17<br><b>sustainable</b><br>151:11 155:3<br>157:11 159:5<br>160:8, 21<br>161:3 198:22<br>206:9<br><b>sustained</b><br>103:6 160:16<br><b>swiftly</b> 124:18<br><b>sympathetic</b><br>208:17<br><b>system</b> 5:24<br>42:22 47:20<br>72:19 78:13<br>85:8, 9 93:9,<br>10 134:24<br>138:10 163:25<br>164:16, 20<br>167:2, 14<br>173:24 175:9<br>191:24<br><b>systems</b> 46:9<br>56:15 75:16<br>79:17 103:23<br>130:9, 11, 13<br>131:8 210:13<br>< T > | <b>table</b> 133:16<br><b>tailor</b> 174:16<br><b>tailored</b> 55:8<br><b>take</b> 2:22<br>22:2 24:13<br>25:24 30:24<br>31:6 32:6<br>62:17 65:22<br>77:19, 20<br>87:18 98:23<br>103:25 117:16<br>143:17, 20<br>157:14 158:15,<br>21 169:19<br>173:2, 25<br>190:6 198:3<br>199:15 202:19,<br>23 203:4, 8, 9,<br>10 205:19<br>207:3 214:21<br>216:20, 21<br><b>taken</b> 170:12<br>202:22 214:17<br>232:6<br><b>takes</b> 88:3<br>158:18 169:6<br><b>talk</b> 37:24<br>46:25 64:16<br>106:11 208:19<br><b>talked</b> 17:5<br>56:23 68:15<br>94:15 106:6<br>129:2 174:3<br><b>talking</b> 19:11<br>37:12 67:16<br>106:23<br><b>tapping</b> 136:12<br><b>targeted</b> 64:6<br>75:22 117:12<br>138:24 140:3<br>141:15<br><b>targeting</b><br>166:21<br><b>Task</b> 60:13<br><b>Tavare</b> 9:12,<br>19, 24<br><b>tax</b> 64:4<br>147:14 152:18<br><b>taxes</b> 39:21<br><b>tax-exempt</b><br>25:18<br><b>taxpayer</b><br>118:20<br><b>team</b> 13:9<br>42:5 79:14<br>113:25 175:4<br>187:19 194:24 | <b>Teams</b> 1:6<br>2:10 9:3<br>153:4<br><b>tease</b> 59:4<br><b>techniques</b><br>151:11<br><b>technology</b><br>173:5, 8, 20<br>174:7, 10, 15,<br>18, 25 175:19<br>176:7, 14, 17<br>194:11 195:6,<br>9 201:16<br><b>teens</b> 80:7<br><b>tell</b> 48:15<br>65:10 76:22<br>77:3 91:21<br>92:11 126:19<br><b>tells</b> 47:25<br><b>Temple</b><br>129:23 191:2<br><b>ten</b> 16:25<br>52:5 118:16<br>147:25 184:20<br><b>tenant</b> 128:20<br><b>tenant-based</b><br>50:15 51:17<br>53:6 69:12<br><b>tenants</b> 104:21<br>116:12 122:20<br>125:24 128:18<br><b>tend</b> 14:23<br>88:12 154:23<br><b>term</b> 16:23<br>32:4 39:11<br>40:12, 14<br><b>terms</b> 5:12, 16<br>6:14 7:8 8:3<br>39:13 55:2<br>77:7 86:5<br>114:4 210:7<br>211:4<br><b>terrible</b> 22:14<br><b>terrific</b> 114:7<br><b>testified</b> 14:6<br>161:18 171:7<br>180:17, 23<br>181:22 196:19<br>204:20 213:4<br>220:2<br><b>testify</b> 8:15<br>10:2 28:8<br>29:13 39:4<br>41:3 45:14<br>53:22 99:22<br>100:2, 4, 8<br>112:8, 11, 14<br>113:4 125:11,<br>20 129:13 | 137:24 144:11<br>145:19 156:17<br>163:19 177:13,<br>14 181:24<br>187:2, 14<br>194:25 212:14,<br>19 213:20<br><b>testifying</b> 42:8<br>74:16 112:24<br>116:13 125:4<br>156:7 177:24<br>191:7<br><b>testimonies</b><br>134:12<br><b>testimony</b><br>2:13 8:13<br>9:18 11:22<br>12:24 27:11<br>28:2 29:17<br>38:7 43:8<br>45:3 53:24<br>55:24 56:23<br>69:17 74:10,<br>16 100:11, 21<br>105:16 112:5<br>113:8, 23<br>114:21 119:15<br>125:2, 6, 7, 16<br>129:21 130:2<br>134:8, 25<br>138:2, 7<br>142:20 143:2,<br>24 145:13<br>146:7, 17<br>151:18 156:3<br>161:25 163:6<br>165:6, 11, 16,<br>24 166:5<br>178:21 181:4<br>186:24 197:6,<br>8 200:7, 16, 19<br>201:15 204:8<br>208:4 212:12<br>213:24<br><b>Thank</b> 3:21<br>4:7 8:5, 10<br>12:2, 22 19:13,<br>16 24:21 25:9<br>27:3, 10, 23<br>28:7 29:12, 16<br>33:4 36:14, 15<br>38:6, 20 41:2,<br>6 43:7, 9, 10<br>44:10, 12, 13<br>45:2, 12 53:9,<br>21, 23 62:10,<br>11 67:10, 12<br>73:12, 13, 15,<br>19, 20, 25 75:7, |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8 88:18, 19, 20,<br>23 94:24, 25<br>95:5 99:4, 9,<br>10, 11, 12<br>100:19 103:12<br>105:15 106:4<br>112:4 125:10,<br>19 129:8, 9, 22<br>133:23, 24<br>137:23, 25<br>142:18, 19, 23,<br>25 144:4<br>145:5, 6, 13<br>146:10 150:23<br>151:16 155:23,<br>24 161:10, 15,<br>18 165:20<br>166:3 171:4, 6<br>172:19 176:24,<br>25 177:2, 3, 5<br>180:5, 11, 13<br>186:23 187:10,<br>11, 13 190:17,<br>24 191:6<br>193:16 194:16,<br>17 197:5, 7, 12<br>200:5, 8<br>203:24, 25<br>204:9, 10, 24<br>207:25 208:3,<br>8 212:8, 11<br>213:15 214:3<br>215:9, 12, 22,<br>25 220:14, 16,<br>22 221:6, 24<br>223:2 224:5<br>225:7 226:9<br>227:12 228:15<br>230:20, 22<br><b>thankful</b><br>134:10 201:3<br><b>thanking</b> 78:10<br><b>Thanks</b><br>150:22 171:3<br>174:2 204:4<br><b>themes</b> 130:4<br><b>therewith</b> 7:14<br><b>thermal</b> 189:9<br>194:5 195:5<br>196:18 198:24<br>199:6, 20<br>206:6, 21<br>209:5<br><b>thing</b> 52:16<br>54:18 60:2<br>61:14 63:15<br>82:6 84:23<br>92:15 128:9 | 137:17 139:12<br>209:13<br><b>things</b> 23:24<br>55:20 59:20<br>67:14 69:25<br>71:2, 24 76:25<br>78:8 79:6<br>80:12 81:5<br>82:3 87:12, 19<br>88:11 91:20<br>106:22 138:12<br>143:16 148:18,<br>22 174:17<br>176:6 187:24<br>202:10, 15<br><b>think</b> 16:10<br>17:8 20:14, 22<br>21:4 22:22<br>23:2, 24 24:5,<br>12 26:11 32:2<br>59:10, 15, 20,<br>23 61:13, 21<br>63:8, 10, 12, 15,<br>18 64:11<br>65:20 66:7, 11,<br>14, 15, 16, 19,<br>25 67:22<br>68:19, 21<br>69:15, 25<br>70:10, 17<br>72:14 75:12<br>76:21 77:9<br>78:9, 24 79:2,<br>22 80:20<br>81:17 82:13<br>83:6 84:3, 11<br>85:3, 17, 22<br>87:2, 3, 9 88:3,<br>5, 9, 11, 13<br>92:13, 14 97:5,<br>25 98:8, 11, 25<br>110:6, 10, 18<br>111:11, 13<br>119:3 128:15<br>144:13 155:20<br>162:10 165:25<br>175:13, 18, 20<br>210:18 218:22<br>229:25<br><b>thinking</b><br>108:12<br><b>third</b> 37:6, 11,<br>12, 13, 17 49:9<br>50:21 86:14<br>96:2 148:23<br>167:15<br><b>Thirty-three</b><br>195:14 | <b>thorough</b> 48:3<br>195:21<br><b>thought</b> 84:25<br>108:24<br><b>thoughts</b> 81:4<br><b>thousand</b> 93:8<br><b>thousands</b><br>124:15<br><b>threaten</b> 189:3<br><b>three</b> 14:20,<br>24 15:11<br>16:16, 25<br>19:24 24:10<br>51:24 52:3<br>60:6 76:24<br>142:7 148:18<br>229:21 230:4,<br>11<br><b>thrive</b> 137:22<br>178:12 200:18<br>208:10<br><b>thrown</b> 211:13<br><b>Thursday</b> 1:7<br><b>tightening</b><br>20:16<br><b>time</b> 8:25<br>11:25 20:14,<br>20 21:2 22:14<br>23:3, 5 24:11,<br>16 25:14, 20,<br>23 31:20 42:7<br>50:20 54:4, 24<br>75:12 76:8<br>86:10 87:18<br>98:5 99:7<br>102:19 115:15<br>116:11 117:16<br>121:24 131:8,<br>25 132:8<br>147:18 155:10,<br>23 157:15, 21<br>161:5, 16<br>165:8 180:11<br>188:20 193:3<br>200:21 201:6<br>202:9 203:23<br>204:19 207:25<br>216:21 230:16<br><b>time-limited</b><br>50:15 51:16<br><b>timeline</b><br>130:17 200:2<br><b>timely</b> 122:11<br>193:11 197:3<br><b>times</b> 92:24<br>116:11<br><b>timing</b> 219:9<br><b>tired</b> 133:4 | <b>tiring</b> 133:4<br><b>title</b> 4:15<br><b>today</b> 8:14<br>10:2 42:18<br>53:22 74:17<br>114:20, 22<br>116:3, 14<br>124:17 125:8<br>128:22 130:7,<br>16 144:4, 11<br>146:17 151:17,<br>19 156:7, 17<br>158:17 163:13<br>177:20 179:3<br>187:14 190:5<br>200:7, 20<br>204:17 213:25<br>214:5, 18<br>217:8 220:2<br><b>today's</b> 190:4<br>230:21, 23<br><b>told</b> 48:23<br>89:8 110:3<br><b>tomorrow</b> 94:6<br><b>tool</b> 149:5<br>154:13 167:23<br><b>top</b> 16:25<br>48:23 49:7<br>50:7, 14 86:13<br>91:25 175:2<br>176:20<br><b>topic</b> 29:14<br>36:18<br><b>total</b> 11:15<br>35:20 69:23<br><b>totalling</b><br>179:19<br><b>totally</b> 27:4<br>58:17 81:7<br>106:14 136:3<br>144:9 149:25<br><b>touch</b> 85:8<br>167:7<br><b>touched</b> 93:8<br><b>tough</b> 93:7, 11<br><b>tour</b> 98:2<br><b>tourism</b> 26:21<br><b>toxic</b> 192:3<br><b>toxicity</b> 153:23<br><b>track</b> 205:11,<br>15, 19<br><b>traditional</b><br>70:20 143:6<br><b>traffic</b> 173:16<br><b>trafficking</b><br>49:6 139:2<br><b>train</b> 84:24<br><b>trained</b> 139:9<br><b>Trainer</b> 178:6 | <b>transaction</b><br>16:22 20:24<br>23:3, 23 24:2<br>31:11<br><b>transactions</b><br>13:17, 23 14:3<br>15:2 16:24<br><b>transcends</b><br>89:11<br><b>transcript</b><br>232:8, 21<br><b>transfer</b> 33:20<br>187:25<br><b>transferred</b><br>160:18<br><b>transformation</b><br>192:9<br><b>Transforming</b><br>138:10 198:17<br><b>Transit</b> 11:10<br>159:21<br><b>transition</b><br>188:7, 12, 18<br>194:7 203:17<br>209:22 210:15<br>211:2, 7, 10, 22<br>212:3, 7<br><b>transition-aged</b><br>131:14<br><b>transitional</b><br>68:15 70:5, 6<br>76:3 89:18<br>120:10 139:20<br><b>transitional-<br/>age</b> 141:16, 22<br>142:4, 11, 14<br><b>transitioning</b><br>143:18 209:7<br><b>translate</b><br>123:18<br><b>translates</b><br>91:12 120:24<br><b>transmittal</b><br>53:14 105:21<br><b>transparency</b><br>196:15 207:5<br>210:6, 23<br><b>transparent</b><br>83:21 195:20<br>197:3 199:21<br><b>transportation</b><br>50:24<br><b>transports</b><br>34:19<br><b>trauma</b> 115:9<br><b>Treasurer</b> 7:3<br>13:2 20:9<br>21:18 38:14,<br>23, 25 39:2 | 41:7, 11, 23, 24<br>162:24 163:12,<br>14, 15<br><b>Treasurer's</b><br>20:5 39:16<br>41:10 44:4<br>168:12 169:17<br><b>Treasury</b><br>12:20 42:22<br>109:11 110:10<br><b>tremendous</b><br>175:15<br><b>trend</b> 121:11<br><b>Trends</b> 118:13<br>121:12<br><b>trip</b> 30:19<br><b>trips</b> 30:22<br>33:12, 15<br><b>true</b> 75:18<br>145:2 230:2<br>232:7<br><b>Trust</b> 57:16<br>101:12 103:15<br>104:4 141:3<br>196:21 199:22<br><b>try</b> 21:8<br>24:12 25:23<br>26:5 33:4, 5<br>55:12 66:18<br>79:24 82:19<br>83:8, 11<br>143:22 173:22<br>202:14<br><b>trying</b> 56:12<br>109:17, 22<br>183:13 185:23,<br>25 186:8<br>219:20<br><b>tsunami</b> 89:10,<br>15 93:18 94:5<br>145:2<br><b>Tuesday</b><br>180:16<br><b>tumors</b> 198:2,<br>12<br><b>turn</b> 87:19<br>96:19<br><b>Turner</b> 15:22<br><b>turns</b> 61:9<br><b>tweak</b> 218:20<br><b>tweaks</b> 97:13<br><b>twice</b> 122:6<br><b>two</b> 23:9 24:9<br>31:12, 14, 18<br>32:19 42:23<br>44:21 47:8, 21<br>48:5 81:5<br>89:25 91:20<br>112:6 117:20, |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 24 146:8<br>147:25 187:24<br>188:3 216:13<br><b>two-year</b> 31:9,<br>20 32:2<br><b>type</b> 12:11<br>37:13 98:11<br>153:2 205:2<br>217:25 218:4<br><b>types</b> 147:19<br>148:15<br><b>typical</b> 153:11<br>159:18 169:25<br><b>typically</b> 13:21 | <b>unit</b> 65:5, 12,<br>16 68:12<br>72:16 96:16,<br>25 98:5 126:5<br><b>United</b> 6:19<br>217:19<br><b>uniting</b> 191:13<br><b>units</b> 53:4<br>56:5 66:5, 8<br>69:6, 11, 21<br>70:15 76:3<br>81:13 90:6, 10<br>94:4 95:15, 24<br>96:13 97:17<br>98:4, 10<br>117:14 126:20,<br>23 131:17<br>144:15, 16<br>148:20 156:23<br>219:7 220:9<br><b>University</b><br>191:2<br><b>unlock</b> 155:20<br><b>unmet</b> 102:23<br><b>unsustainable</b><br>211:3<br><b>unusual</b> 63:24<br><b>upcoming</b><br>104:6 105:11<br><b>updating</b><br>168:22<br><b>upgrades</b><br>149:6<br><b>upholding</b><br>136:14<br><b>upkeep</b> 126:12<br><b>up-to-date</b><br>176:7<br><b>Urban</b> 6:20<br>45:18 219:14<br><b>urge</b> 116:23<br>117:17 129:6<br>132:17 133:19<br>142:8 193:21<br><b>urgent</b> 54:25<br><b>urgently</b><br>188:11<br><b>USA</b> 114:25<br>120:9<br><b>usable</b> 159:18<br><b>use</b> 9:2 13:12,<br>19, 21 14:20<br>15:18, 20<br>54:19 59:15<br>85:11 90:3<br>96:6 116:15<br>124:7 147:15<br>160:22 174:9<br>202:7 218:20 | <b>usual</b> 77:9<br>179:13 188:21<br>205:12, 21<br><b>usually</b> 13:23<br><b>utilities</b> 195:7<br>199:5<br><b>utility</b> 50:19<br>159:15 179:14<br>187:25 188:2<br>198:24 199:24<br>206:12 207:9<br>209:7, 16<br>211:14<br><b>utilization</b><br>56:17 73:11<br><b>utilize</b> 70:24<br>173:14 175:21<br><b>utilized</b> 17:2<br><br>< V ><br><b>vacant</b> 59:16<br>97:16 102:9<br><b>Valarie</b> 16:4<br><b>Valley</b> 115:2<br><b>value</b> 170:2<br>191:8 214:5<br><b>values</b> 194:15<br><b>variety</b> 49:23<br>120:10<br><b>various</b> 4:23<br>12:10 14:13<br>15:6 57:2<br>167:3 177:19<br>216:4<br><b>vehicle</b> 153:19<br><b>vendor</b> 167:23<br>168:16<br><b>vendors</b> 83:15<br>168:13<br><b>ventilation</b><br>153:24 161:4<br><b>verbatim</b> 125:6<br><b>verge</b> 124:16<br><b>verification</b><br>13:22 16:11<br><b>version</b> 149:18<br><b>versus</b> 90:24<br><b>veterans</b> 49:15<br>86:18<br><b>Vibrant</b> 105:2<br><b>Vice</b> 178:4, 25<br><b>victim</b> 86:13<br>92:3<br><b>view</b> 2:12<br>24:13 91:2<br><b>viewers</b> 8:18<br><b>violence</b> 49:4,<br>5 92:4 190:2<br><b>violent</b> 139:2 | <b>visibility</b><br>192:14<br><b>vision</b> 205:7<br>207:8<br><b>voice</b> 156:11<br>204:23<br><b>volatility</b><br>20:15 21:6<br><b>volunteer</b><br>130:22<br><b>vote</b> 177:19<br><b>vulnerability</b><br>76:14, 15<br>85:11, 15<br>130:3, 15<br>143:20<br><b>vulnerable</b><br>80:10 85:3, 13,<br>14 87:15 88:4<br>115:11 116:18<br>118:8 119:17<br>121:10 124:9<br>141:5<br><br>< W ><br><b>wait</b> 20:23<br>37:23 97:6<br>198:19 229:25<br><b>wait-and-see</b><br>198:3<br><b>waited</b> 198:11<br><b>waiting</b><br>108:12 110:9<br>117:25 150:18<br>171:9 216:24<br><b>wake</b> 116:21<br><b>want</b> 25:16<br>26:14, 23<br>30:14 33:3, 5,<br>9 36:13 52:15<br>60:2 61:19<br>62:4, 17 68:2<br>71:2 73:9, 20,<br>25 76:18 83:7<br>93:25 94:7<br>103:9 106:11<br>109:7 112:4<br>113:22 114:9<br>125:19 129:12<br>130:16 137:10<br>142:25 151:16<br>154:19 161:17,<br>23 191:14<br>194:14 201:7,<br>23 207:6<br>211:14, 15<br>213:17 214:3<br>230:4 | <b>wanted</b> 26:25<br>31:25 43:2, 7<br>47:4 72:22<br>77:2 78:10<br>81:3 90:25<br>106:5 134:16<br>135:3 136:22<br>137:18 176:19<br>177:16 198:3<br><b>wanting</b> 36:2<br>136:9, 12<br>185:20<br><b>wants</b> 47:22<br>93:14 175:25<br><b>warm</b> 210:10<br><b>watched</b><br>205:13<br><b>watching</b> 20:17<br><b>Water</b> 14:4<br>16:22 147:11<br>155:8 157:5<br><b>wave</b> 188:10<br><b>way</b> 23:14, 18<br>39:14 68:7<br>71:11, 12 80:9<br>89:10 94:20<br>99:2 108:8, 23,<br>24 122:2<br>128:14 144:25<br>147:12 152:25<br>155:11 174:9<br>175:19 176:14<br>177:19 186:2,<br>9, 17 195:20<br>199:21 200:24<br>202:15 208:25<br>209:20, 25<br><b>ways</b> 75:18<br>77:9 190:2<br><b>WBEs</b> 13:24<br><b>wealth</b> 42:3<br><b>week</b> 36:22<br>37:24 89:3<br>106:21 143:11<br>149:20 166:12<br>188:10 198:23<br><b>weeks</b> 84:2<br>107:17 108:13<br>193:3<br><b>weighed</b> 91:24<br><b>weight</b> 89:4<br>140:25<br><b>weird</b> 80:12<br><b>Welcome</b><br>38:15 41:20<br>43:2, 7 44:9<br>48:17 52:15<br>82:4 124:22 | <b>welcoming</b><br>115:21<br><b>welfare</b> 120:6<br><b>well</b> 13:13, 21<br>20:22 21:18<br>24:25 37:6<br>38:8 41:19<br>42:6, 25 54:3,<br>17 56:9 58:18,<br>19 61:20<br>65:14 67:9<br>78:24 81:6<br>89:23 91:8<br>98:22 99:20<br>100:5 101:11<br>108:6, 13, 17<br>109:7 111:2<br>112:9 113:19<br>116:19 119:21<br>123:17 125:10<br>126:11 152:8<br>153:8 156:13,<br>24 159:15, 17<br>160:14 163:16<br>172:2 174:25<br>176:23 178:17<br>182:25 192:24<br>193:19 216:3<br>217:4 218:23<br>219:5 220:10<br><b>well-being</b><br>151:15 189:4<br><b>went</b> 91:22<br>109:21<br><b>we're</b> 8:8<br>12:16 13:24<br>15:24 17:8, 16<br>19:8 20:12<br>23:18 24:14<br>25:16, 22 26:6,<br>23 30:15 33:8<br>42:4 52:18<br>53:10 58:10,<br>19 64:24 65:4,<br>25 66:3, 5, 6,<br>10, 12, 14, 15,<br>17 67:25 68:8,<br>11, 24 69:6, 7<br>70:2 71:19, 21,<br>23, 24 72:8, 9,<br>12 76:6, 21<br>77:6, 13, 16<br>78:18 79:3, 5,<br>11 80:6, 16<br>85:16, 18 87:3,<br>14 92:20 93:6,<br>21 95:20 96:2,<br>20 99:18, 21<br>109:22 110:10 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 111:3 112:6<br>113:17 116:3<br>120:6 126:9,<br>13 128:7<br>133:4, 5<br>135:25 136:10<br>144:18 145:2,<br>3, 14 150:6, 15<br>154:6 161:2,<br>20 162:6<br>163:19 170:19<br>172:22 173:19<br>174:4, 19<br>175:3 177:8<br>182:11 183:9<br>186:8, 9, 10<br>190:12 192:22<br>201:12 205:16,<br>20, 25 211:8,<br>19 213:8<br>216:23<br><b>Wertman</b><br>113:2, 3 116:4<br>124:22 125:13,<br>17, 18 129:10<br><b>West</b> 121:15,<br>17 148:2<br><b>we've</b> 12:5<br>19:22 20:10<br>58:7 65:24<br>68:14 69:16<br>71:4, 9 72:15<br>74:9 78:18<br>82:12, 13<br>88:13 91:3<br>93:16 94:13<br>96:22 97:15<br>102:24 111:22<br>115:20 128:5<br>129:2 132:22<br>147:4 157:25<br>174:3 186:5<br>195:18 207:13<br>230:16<br><b>whack</b> 68:7<br><b>whip</b> 176:11<br><b>White</b> 191:16<br><b>willing</b> 131:14<br>142:2<br><b>willingness</b><br>210:24<br><b>winding</b><br>143:12<br><b>windows</b><br>157:19<br><b>Winslow</b><br>178:17 187:9<br>190:21 197:10 | 200:11 208:5,<br>6, 7 212:12<br><b>win-win</b> 172:5<br><b>win-win-win</b><br>217:20<br><b>wisely</b> 68:2<br>144:20<br><b>wish</b> 9:5<br>92:16<br><b>wishes</b> 213:23<br><b>witness</b> 112:24<br>150:25 177:23<br>187:17 190:18<br>204:3<br><b>witnesses</b> 8:13,<br>24 9:10 27:7,<br>17 38:11 67:8<br>100:4 112:8,<br>10 124:25<br>129:13 145:9,<br>12, 17, 18<br>146:9 161:18,<br>21, 23, 24<br>162:21 163:7<br>171:7 172:17<br>177:6, 14, 22,<br>24 178:2<br>180:15 187:2<br>212:13, 18<br>213:3, 20<br>214:4, 7 216:4<br>230:24<br><b>witnessing</b><br>136:2<br><b>woman-owned</b><br>14:21 16:8<br><b>women</b> 153:5<br><b>wonder</b> 23:14<br><b>wonderful</b><br>125:21<br><b>wondering</b><br>173:2<br><b>wonderment</b><br>137:15<br><b>Wood</b> 16:7<br><b>word</b> 132:12<br><b>words</b> 3:2<br>207:10 214:25<br><b>work</b> 13:14<br>20:22 58:7<br>61:10 64:17<br>71:8 72:6, 12,<br>16 73:3 77:10<br>78:12 82:5<br>88:15 94:6<br>96:24 99:24<br>104:24 130:11,<br>22 138:13<br>151:4 152:22 | 160:11, 12<br>162:3 172:3<br>174:11 184:7,<br>10, 12, 14, 16<br>185:17 195:16,<br>17, 23 200:6<br>210:25 217:16<br><b>worked</b> 54:5<br>131:24 171:7<br><b>worker</b> 196:16<br><b>workers</b> 92:8,<br>9 192:20<br>195:24 209:7<br>211:12, 15<br><b>workforce</b><br>169:7 170:15<br>192:20<br><b>working</b> 17:16<br>66:17 80:4, 6<br>90:21 105:13<br>106:20 144:17<br>174:19 175:3<br>210:8<br><b>Works</b> 7:13<br>179:3, 10<br>185:19<br><b>world</b> 191:15<br>205:14, 22<br><b>worry</b> 140:7<br><b>worth</b> 144:15<br><b>worthwhile</b><br>122:18<br><b>wrong</b> 41:13<br>91:17 201:12<br><br>< Y ><br><b>Yard</b> 148:4<br><b>Yeah</b> 63:8<br>69:10 83:6<br>97:4 110:5<br>134:9 136:22<br>137:18<br><b>Year</b> 7:10<br>10:13, 20 13:6<br>14:8 16:14<br>18:20 19:6, 12<br>22:24 23:5<br>26:17 31:23<br>32:14 36:5<br>40:15, 18<br>44:21, 24<br>75:21 85:8<br>91:11 93:9<br>98:18 102:22<br>104:6 105:11<br>106:22 110:8<br>118:7, 15, 23<br>119:5 120:14<br>123:16 127:15 | 149:20 179:5,<br>19 182:14<br>184:4 188:14<br>189:10 194:2<br>195:17 197:25<br>199:21 206:24<br><b>Years</b> 7:18<br>14:9 21:21<br>29:19 31:12,<br>14, 18 32:19<br>42:14 54:19<br>60:6 61:3<br>74:2 75:10<br>97:25 118:16<br>123:2 132:22<br>133:3 147:25<br>157:14 184:20<br><b>year's</b> 18:20<br><b>yep</b> 110:5<br><b>YHDP</b> 82:10<br><b>yield</b> 36:10<br><b>York</b> 120:11,<br>12 198:23<br>199:6, 16<br>206:5 209:4,<br>15<br><b>young</b> 49:21<br>74:3, 10, 20<br>75:4, 22, 24<br>76:4, 5, 9, 13<br>77:10, 14, 17,<br>18 78:15, 18,<br>19 80:19<br>81:12 82:14<br>83:11 86:21<br>87:17 88:2, 4<br>93:9 115:12<br>130:19, 20<br>131:5 132:7,<br>20 133:8, 13<br>135:15, 16, 23<br>136:13, 15, 19,<br>24, 25 137:2,<br>11, 20 139:7<br>141:12, 16, 24<br>144:22<br><b>youth</b> 74:5, 13<br>75:3, 11, 14<br>76:24 78:4, 7,<br>12, 16 79:7, 14,<br>16, 23, 24, 25<br>80:8, 14 81:9,<br>18 82:8, 11, 13,<br>23 84:9, 21<br>86:7 87:6, 10,<br>13 88:12, 14<br>89:11 115:2,<br>12 118:12<br>123:6 129:24 | 130:24, 25<br>131:4, 7, 9, 14,<br>21 132:6, 20<br>133:8, 10, 13,<br>14 134:22<br>135:5, 7<br>138:10, 14, 21,<br>22, 23 139:8,<br>10, 14, 15, 22<br>140:3, 6, 10, 16<br>141:5, 6, 12, 16,<br>22, 24 142:4,<br>11, 15, 25<br>143:7 218:14<br>219:18<br><b>youth-serving</b><br>135:24<br><br>< Z ><br><b>Zaffarese</b><br>15:20, 22<br><b>zero</b> 63:25<br><b>zip</b> 113:16<br><b>Zoo</b> 26:18<br><b>Zuk</b> 177:12<br>178:3, 15, 19,<br>22, 25 180:14,<br>19, 24 181:8<br>182:2, 16<br>183:2, 12<br>184:3, 13<br>186:4, 22, 24 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|