

STATE OF NEW YORK
COUNTY OF ORANGE

-----X

TOWN OF MONTGOMERY
INDUSTRIAL DEVELOPMENT AGENCY
PUBLIC HEARING
regarding the application of
WALDEN CONSTRUCTION ENTERPRISE, LLC

-----X

DATE: August 18, 2021
Montgomery, New York
Commencing at 5:30 P.M.

Laura Evans, Reporter

MINUTES
OF
PUBLIC HEARING

MARY T. BABIARZ COURT REPORTING SERVICE, INC.
(845) 471-2511

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

APPEARANCES:

Montgomery Industrial Development Agency:

Conor Eckert, Executive Director
Jeffrey D. Crist, Chairman
John Dickson
J. Thomas Jones
Robert Santo (appearing via video
conference)
Matthew P. Stoddard

Michelle L. Kennedy, Esq.
Whiteman, Osterman & Hanna, LLP
Attorneys for the Applicant
One Commerce Plaza, 19th Floor
96 Washington Avenue
Albany, New York 12260

Richard B. Golden, Esq.
Burke, Miele, Golden & Naughton, LLP
Attorneys for the Montgomery IDA
40 Matthews Street, Suite 209
Goshen, New York 10924

Richard J. Lampert
Real Estate Market Research & Consulting

1 MIDA PUBLIC HEARING, 8/18/2021

2 CHAIRPERSON JEFFREY CRIST:

3 Good afternoon, everybody. Welcome
4 to the Town of Montgomery Industrial
5 Development Agency meeting for August.
6 And have a public hearing scheduled with
7 Walden Construction Enterprise here in a
8 few moments. I would like to introduce
9 everybody, starting on my far right with
10 Board Member John Dickson; Matt Stoddard;
11 we have Bob Santo on the screen here, and
12 that's as permitted by the Public
13 Officer's Law Section 104.4; Conor
14 Eckert, Executive Director; I'm Jeff
15 Crist, Chairperson; Tom Jones, Board
16 Member; we have Meghan Hurlburt, our
17 secretary; Rick Golden, our counsel;
18 Billy Ibberson on the live-stream; and
19 Laura Evans to do the stenography.

20 (OTHER BUSINESS IS ADDRESSED BY IDA BOARD)

21 CHAIRPERSON JEFFREY CRIST:

22 We'll move into the public hearing,
23 and I'd like to read a small portion of
24 the public notice which was sent out on
25 July 15, 2021, and this is the notice

1 MIDA PUBLIC HEARING, 8/18/2021

2 that was sent out at that time.

3 It is hereby given that a public
4 hearing pursuant to Section 859 of the
5 General Municipal Law of the State of New
6 York will be held here by the Town of
7 Montgomery IDA on the 18th day of August
8 at 5:30 o'clock p.m., here at Town Hall,
9 110 Bracken Road, Town of Montgomery,
10 Orange County, new York.

11 Walden Construction Enterprise, LLC
12 has submitted an application to the
13 Agency, which is us, requesting that the
14 Agency consider undertaking a project for
15 the benefit of the Company, said project
16 consisting of the following:

17 The acquisition of an interest in
18 an approximately 6.2 acre parcel of land
19 located at 120 and 126 North Montgomery
20 Street in the Village of Walden, Town of
21 Montgomery, Orange County, New York.

22 Secondly, the construction on the
23 land of an approximately 99,075 square
24 foot senior citizen, age 55+, market rate
25 rental housing building with 69 dwelling

1 MIDA PUBLIC HEARING, 8/18/2021

2 units and amenities, and the
3 reconstruction and the improvement of an
4 approximately 1,040 square foot existing
5 building to be used as an office for the
6 senior housing building.

7 The Agency is considering whether
8 to undertake the project, and to provide
9 certain exemptions from taxation with
10 respect to the project.

11 The Agency, at said time, which is
12 now here, places the opportunity to hear
13 all persons with views on either the
14 location and/or nature of the proposed
15 project, or the financial assistance
16 being contemplated by the Agency in
17 connection with the proposed project.
18 And we also have a public opportunity to
19 participate by dialing in to (844)
20 854-8432, and enter the access code when
21 prompted: 2166376598#, if they would like
22 the opportunity to comment that way.
23 Conor will monitor that phone.

24 Additional information can be
25 obtained and written comments may be

1 MIDA PUBLIC HEARING, 8/18/2021
2 addressed to myself, Jeffrey Crist,
3 Chairperson, Town of Montgomery IDA, here
4 at 110 Bracken Road, Montgomery, New York
5 12549.

6 I would ask people to be courteous
7 about the time and suggest five minutes
8 or less for each person. I will monitor
9 that appropriately. I think -- well, I
10 will encourage the Board, as we conclude
11 this portion of the public hearing, to
12 consider taking written comments for
13 another ten days after tonight's process,
14 if anyone has more to tell us than time
15 permits comfortably. With that, did you
16 want to say anything, Conor?

17 EXEC. DIRECTOR CONOR ECKERT:

18 No.

19 CHAIRPERSON JEFFREY CRIST:

20 You're good. I would ask the
21 applicant if they would like to --
22 Michelle Kennedy, representing the
23 applicant -- provide some brief comments
24 in opening the discussion. Michelle.

25 MS. MICHELLE KENNEDY:

1 MIDA PUBLIC HEARING, 8/18/2021

2 Thank you, Chairperson Crist. For
3 the record, I'm Michelle Kennedy with the
4 law firm Whiteman, Osterman & Hanna. I
5 am joined this evening by Richard Lampert
6 of Real Estate Market Research and
7 Consulting.

8 At the Board's last meeting, the
9 Board indicated that they would like to
10 receive additional information with
11 respect to the market analysis,
12 particularly in terms of rents and with
13 respect to the availability of housing in
14 the Village of Walden. And while this
15 particular moment may not be the best
16 time to present that information, I do
17 want you to be aware that Mr. Lampert has
18 graciously given his time this evening to
19 be available to answer any questions that
20 the Board may have or that the public may
21 have with respect to those two topics.
22 So just be aware that he's here. He's an
23 expert appraiser. He is engaged in the
24 market analysis with respect to this
25 project. He is aware of the

1 MIDA PUBLIC HEARING, 8/18/2021

2 affordability and cap to rent offer that
3 we submitted to the Board, and it's
4 posted to your website. And he can speak
5 in relation to that offer and the
6 potential rents that the project may
7 otherwise receive if that offer's not in
8 place.

9 But again, I think that this
10 opportunity is for the public primarily
11 to voice their concerns, and we welcome
12 their comments. We'll certainly listen
13 intently and take their comments into
14 account as we move through these
15 proceedings. Again, we welcome their
16 comments and questions. So thank you
17 again for the opportunity to present to
18 the Board.

19 CHAIRPERSON JEFFREY CRIST:

20 Thank you, Michelle. Could I see a
21 show of hands of who would like to speak
22 tonight? Very good. Would any of you
23 like to begin the public comments? John
24 Revella.

25 MR. JOHN REVELLA:

1 MIDA PUBLIC HEARING, 8/18/2021

2 Hi, I'm John Revella. Let me first
3 start by saying that, personally, and on
4 behalf of the village, we're in favor of
5 the project in general. We were
6 delighted to hear from the developer when
7 they first came to the village about
8 coming and starting a senior housing
9 project that is much needed in our
10 community. Touting the development of an
11 old gravel bank and an area that's been
12 slated for development for some time was
13 very encouraging, and we were very
14 supportive. The Board of Trustees went
15 out of their way to try to help encourage
16 development there by making zoning
17 changes and encouraging development. The
18 developer was also very enthusiastic
19 about trying to bring some tax revenue
20 back to the village in the form of
21 property taxes and other fees that are
22 going to come in from the building of the
23 development. So the community itself was
24 very encouraged because a lot of people
25 have families that need housing,

1 MIDA PUBLIC HEARING, 8/18/2021

2 especially in that age bracket. They're
3 very difficult to find. Some housing
4 complexes in the area have a one- to
5 three-year wait list for senior housing
6 55 and up. So we are in favor of the
7 development in general.

8 What we're not encouraged by is the
9 request for a PILOT. To put the burden
10 on the rest of the taxpayers for services
11 that are going to be in that community
12 isn't fair to the rest of us. Granted,
13 they are 55 and up. It doesn't mean
14 they're not going to have children living
15 in the place. It's not exclusive.
16 They're touting this as being market
17 rate. We went back, and the Board
18 changed the code to allow 55 and up as
19 opposed to 60 years old and up to help
20 make it a little more attainable to make
21 sure the units are going to be filled.
22 There won't be vacancies, so there won't
23 be a problem for the owner either.

24 One thing we were encouraged by as
25 well is they were going to put a sidewalk

1 MIDA PUBLIC HEARING, 8/18/2021

2 in front of the development to encourage
3 walking to downtown and local shopping,
4 which is something we always look for in
5 any project in the village.

6 I mean, there are some
7 give-and-take things there. They wanted
8 to move the -- they wanted to have
9 separate buildings; we ended up having
10 one building. There was a lot of give
11 and take on the Planning Board side and
12 the Village Board side to make the
13 project more affordable for the
14 developer. So when we found that they
15 were coming for a PILOT, it was a little
16 discouraging for us, and I think that I
17 can speak on behalf of the majority of
18 the residents and Board in saying that we
19 oppose giving the PILOT and those kinds
20 of benefits to the project when the
21 developer had initially come to us saying
22 they were coming to bring tax revenue to
23 the village. So now that they want to
24 take that back, it's discouraging, and
25 obviously, we oppose that.

1 MIDA PUBLIC HEARING, 8/18/2021

2 There are going to be police calls
3 there, fire calls there. There's going
4 to be services that are going to be
5 needed there. I did hear something from
6 the developer about putting more water
7 and sewer services in. And yes, they'll
8 pay for water and sewer service, but we
9 have to pay to get it there as well, so
10 it's not like we're earning a lot of
11 money from that. It's mostly a wash.

12 So I don't want to take up too much
13 time. I just want to reiterate that we
14 are -- and I think everyone is going to
15 say they're in favor of the project in
16 general and we want to move forward. I
17 just don't see how a market rate housing
18 project that came to us, touting bringing
19 tax revenue to the village, is now going
20 to request a tax break. That's all.

21 Thank you.

22 CHAIRPERSON JEFFREY CRIST:

23 Thank you, John. Who else would
24 like to speak at this time?

25 MR. WILLIE CARLEY:

1 MIDA PUBLIC HEARING, 8/18/2021

2 Willie Carley. I am also on the
3 Village Board but I am a resident of
4 Walden.

5 I will speak on behalf of the
6 people that I know and the individuals
7 that approached me, that we still oppose
8 the tax revenue, the increase. As the
9 village manager stated, we do want the
10 project for our seniors, but it is the
11 increase that we're opposing.

12 So with that being said, I want to
13 also yield my time to our village mayor
14 so that he can have a little bit more
15 time, my time plus his time, to present
16 his information, if that's okay with the
17 Board. Thank you.

18 CHAIRPERSON JEFFREY CRIST:

19 Thank you, Willie. John Ramos,
20 welcome.

21 MR. JOHN RAMOS:

22 Good evening, ladies and gentlemen.
23 I have before me Trustee Lynn Thompson
24 and Trustee Brian Sebring and Deputy
25 Mayor Willie Carley.

1 MIDA PUBLIC HEARING, 8/18/2021

2 Obviously, we do want the project.
3 We wanted the project in 2017 when they
4 approached the Village Board. We were
5 excited that we were going to check off
6 one of our boxes for a senior residence
7 in the village. Very excited. We
8 compiled a committee within the Board.
9 We continued with the processes with the
10 old developer, in making sure there are
11 certain things that we're going to need
12 within the village. Amenities -- if you
13 wanted more than 60 units, obviously, you
14 needed a community center, you needed a
15 library, even a sidewalk around the
16 facility. I don't see the plans before
17 you, but those particular plans, those --
18 that particular frame was our idea, was
19 the Village of Walden's idea, and it was
20 put on paper by the developer.
21 Everything that you read in this process
22 is our idea. We wanted senior residences
23 in the Village of Walden.

24 It came to me that I was really
25 surprised recently that the developer

1 MIDA PUBLIC HEARING, 8/18/2021

2 came before you, asking for what we call
3 a PILOT. You would have to -- I know the
4 decision is upon you, and we're looking
5 at the UTEP process and the IDA process,
6 and I feel -- and I feel about the 7,000
7 other feelings in the village, that the
8 process of providing a PILOT is not
9 economically sound for the Village of
10 Walden.

11 We're going to continue with -- you
12 know, we're looking at the senior
13 citizens, what they call a residential
14 place for senior citizens, an exquisite,
15 if you want to use those words because
16 that's what was on the plans. We lowered
17 the age from 60 to 55. That was our
18 process in order to entice this developer
19 to come and build on these 6.2 acres,
20 North Montgomery Street. These are the
21 things we worked on, and worked countless
22 hours, not only with the Planning Board,
23 but us in the village. We passed a
24 resolution, you know, changing our zoning
25 for that. And now, in 2021, developers

1 MIDA PUBLIC HEARING, 8/18/2021

2 are asking for a PILOT.

3 I hate to tell you, but there's 21
4 PILOTS in the Town of Montgomery, unless
5 my numbers are incorrect. And Walden
6 doesn't have any. The reason why is
7 because we are a small village. We look
8 for these types of taxations to aid the
9 development of our village, our water
10 system, our sewer system, our
11 infrastructure. You know, 1863, we still
12 have pipes out there that are probably
13 just that old. We need help. And
14 affording this PILOT to the developer
15 would be catastrophic to our village.
16 Pick another project. We'll look at
17 that. But as you can see, we're standing
18 here in total solidarity on this.

19 I looked at both our comprehensive
20 plans, the Town of Montgomery's and ours.
21 I do not see one paragraph, one
22 statement, allowing our village or the
23 town to allow a PILOT within our
24 jurisdiction.

25 Granted, most of the people who are

1 MIDA PUBLIC HEARING, 8/18/2021

2 going to reside there are 55 and above.
3 There's no Social Security benefit
4 received yet until 62 or thereafter. The
5 average Social Security per person is
6 averaging \$1,700 for a man; I don't know
7 why it's less for a woman, but \$1,400 for
8 a woman. Now, their proposed rent is
9 \$1,700. How are you going to live in a
10 brand new residential place when you have
11 to pay \$1,700 in rent? I have an issue
12 with that. Senior citizens in our
13 village are one of our most valuable
14 resources, along with our children, and
15 everybody else in the village. So we pay
16 particular attention to them.

17 So in closing, I know my time is
18 going long pretty bad, but we are here to
19 explain that this project is not useable
20 for the Village of Walden. It does not
21 fit our comprehensive plan that we've
22 taken a lot of time to develop. Any
23 questions, I'll be happy to answer.

24 CHAIRPERSON JEFFREY CRIST:

25 The only thing I would say, John,

1 MIDA PUBLIC HEARING, 8/18/2021

2 when you say the project doesn't fit,
3 you're talking specifically towards the
4 tax abatements, not the project itself?

5 MR. JOHN RAMOS:

6 Right. As I stated before, we're
7 in for the project, but we're not in for
8 the PILOT. And I speak for the entire
9 village, our entire Village Board, that
10 it's not a fit.

11 CHAIRPERSON JEFFREY CRIST:

12 Board, any questions for the Mayor?

13 Thank you, John.

14 MR. JOHN RAMOS:

15 Thank you.

16 CHAIRPERSON JEFFREY CRIST:

17 Thank you, Board members.

18 MS. LYNN THOMPSON:

19 Mr. Crist, I did not raise my hand
20 to speak, but I would just like to make
21 one comment. When you began reading the
22 document that you read this evening, one
23 of the very first sentences that you read
24 referenced the benefit of the Company. I
25 understand there's always a benefit to a

1 MIDA PUBLIC HEARING, 8/18/2021

2 developer, to a project, but it should be
3 strongly considered the benefit of the
4 Village of Walden. And I agree with my
5 colleagues that I don't think granting a
6 ten-year PILOT for this project is for
7 the benefit of the Village of Walden.

8 Thank you.

9 CHAIRPERSON JEFFREY CRIST:

10 Thank you. Mary Ellen Matisse.

11 MS. MARY ELLEN MATISSE:

12 I'm really going to address the
13 issue of why I would want the project to
14 be in the Village of Walden because,
15 fine, it should be in the Village of
16 Walden. Why not? We're a residential
17 community. And as the other Board
18 members said, we really do value our
19 seniors. The seniors really give you the
20 barometer of what's going on in a
21 community. If a senior can afford to
22 stay in their community and in their
23 house, then you know you're doing
24 something right, and that's how I felt
25 when I was on the Village Board from 2005

1 MIDA PUBLIC HEARING, 8/18/2021

2 to 2009, and I still feel that way today.

3 So in this letter that I'm giving
4 you -- and I don't have to go over the
5 whole thing, you're going to read it --
6 it is about shifting the tax burden to
7 the rest of the residents, and in
8 particular to the seniors who already
9 live in the Village of Walden, who own
10 their own homes. But, in fact, as I was
11 working on this and I thought about it
12 more, it even affects seniors who are
13 tenants more than homeowners because a
14 landlord doesn't get a tax exemption on a
15 rental property. So you pass that tax,
16 the full tax burden, onto your tenant.
17 And if the tenant is a senior, then
18 they're going to be getting hit hard,
19 much harder than the homeowner. Because
20 the homeowner, you have income
21 adjustments, you get senior adjustments,
22 veterans adjustments and different things
23 that help you to stay in your own home.
24 And that's what it's all about.

25 The Town of Montgomery for the past

1 MIDA PUBLIC HEARING, 8/18/2021

2 15 years has funded the Town of
3 Montgomery Seniors Independence Project.
4 The Town of Montgomery has taken a
5 philosophical position on aging in place.
6 And this is a very important issue.
7 Every year, the project is funded. We
8 help the seniors with rides, with doctors
9 visits. One of our volunteers is Brenda
10 Adams right here. I've been on that
11 committee since it started. You don't
12 want to be forcing seniors out. You want
13 them to stay in their own home if
14 possible. It's the best solution. But
15 it's only possible -- and believe me, I
16 do it, it's a tight rope -- it's only
17 possible if you can afford the taxes,
18 which of course we know go up every year
19 because our municipal expenses go up --
20 if you can afford the taxes to stay in
21 your home.

22 So this is just a little scenario
23 that I got from the assessor's office,
24 and basically, based on the cost of the
25 project at 14.8 million, if the project

1 MIDA PUBLIC HEARING, 8/18/2021

2 existed today, by some miracle, the high
3 assessment for that project would be
4 about 8.3 million. A low assessment
5 would be 4.8, factoring in all the things
6 that the assessor can do, profitability
7 and unoccupied units and blah blah blah.
8 They have a whole scenario that they work
9 through. Based on today's village tax
10 rate that we paid this year, the high
11 assessment would yield \$155,540 in
12 village taxes. So I'm just addressing
13 this as a village resident. The low
14 assessment would yield \$90,381. That's a
15 big difference from \$23,565.30 in PILOT
16 money a year. It's actually a \$66,816
17 difference. I think that you really have
18 to take that into account for the village
19 taxpayers, because then that gets
20 redistributed to everybody, and it gets
21 redistributed with the heaviest burden
22 especially onto seniors who are on fixed
23 income.

24 The chart at the back gives you,
25 from the Village of Walden's

1 MIDA PUBLIC HEARING, 8/18/2021

2 comprehensive plan, owner occupied units,
3 \$1,442. The most recent information was
4 from 2016 because the census records
5 aren't out yet. And that's about
6 20 percent of those are senior owned and
7 occupied.

8 So I know that, Conor, you had said
9 to me, well, they're only saying
10 8 percent of the village population is
11 seniors, but it's not how many seniors,
12 it's how many taxable units are owned by
13 seniors. And that's where the impact is.
14 So then, clearly, 20 percent of those --
15 and then I don't even know what the
16 rentals would be because there's seniors
17 in rentals.

18 So I'm asking you to vote no on
19 this PILOT, along with my Board members
20 who represent me.

21 CHAIRPERSON JEFFREY CRIST:

22 Did you have more you wanted to
23 say?

24 MS. MARY ELLEN MATISSE:

25 No.

1 MIDA PUBLIC HEARING, 8/18/2021

2 CHAIRPERSON JEFFREY CRIST:

3 We have a question from Tom Jones
4 for you, Mary Ellen.

5 BOARD MEMBER THOMAS JONES:

6 Ms. Matisse, thank you for this. I
7 appreciate it. One's more of a statement
8 than a question, because I want to be
9 clear. We talked about PILOTS,
10 especially in a public forum. That it's
11 clear that a PILOT isn't a reduction in
12 current tax revenue. We're talking about
13 creating new tax revenues, so it's lesser
14 amounts. So when we talk about creating
15 a deficit, we're not actually creating a
16 deficit; it's just a reduction of the
17 maximum potential tax revenue. And
18 that's not just towards you. It's more
19 towards -- I hear a lot of confusion in
20 conversations with people about what
21 PILOTS really are.

22 The question I have, though, is,
23 when you look at an assessment like this,
24 which I think is extremely useful,
25 beneficial, do we have an estimate of the

1 MIDA PUBLIC HEARING, 8/18/2021

2 cost of the project to the Village of
3 Walden?

4 MS. MARY ELLEN MATISSE:

5 That, you'd have to get from the
6 manager.

7 BOARD MEMBER THOMAS JONES:

8 Because that's the apples to apples
9 comparison. We look at the tax revenue
10 generated versus the actual cost, burden,
11 as you're talking about infrastructure
12 and so on. That would be a great factual
13 point to reference this.

14 MS. MARY ELLEN MATISSE:

15 That has to come from the village
16 manager and from the treasurer. In fact,
17 maybe, Brenda, would you want to say
18 anything in relation to that? Brenda has
19 had some past experience with that.

20 Yeah, I mean, I use the word
21 deficit, but I understand that it's going
22 forward. And it's not a loss, it's just
23 that we're not going to get those
24 additional moneys.

25 BOARD MEMBER THOMAS JONES:

1 MIDA PUBLIC HEARING, 8/18/2021

2 Not maximizing a potential.

3 MS. MARY ELLEN MATISSE:

4 Yeah, exactly. And here, my
5 understanding would be, if the village
6 tax rate -- the village isn't in the
7 business of making money. No
8 municipality is. It's against the law.
9 You can only tax the public to the point
10 of what you need to fulfill your budget.
11 You have a little reserve, but you're not
12 supposed to be hoarding this extra money.
13 It's not like a private person saving
14 your money for the future.

15 So that project should be supplying
16 the money to the village that is needed
17 to service it, just like my house should
18 be and other people's houses. So when
19 they're not doing that because the PILOT
20 is so much less than what the anticipated
21 revenues should be from taxation, then it
22 has to be spread to everybody else. And
23 then you're spreading it to the weakest
24 link, which is the 20 percent of
25 homeowners who are seniors and they're on

1 MIDA PUBLIC HEARING, 8/18/2021

2 fixed incomes.

3 And yes, I could not afford to rent
4 one of these apartments. It would be
5 beyond what I get monthly.

6 BOARD MEMBER THOMAS JONES:

7 Yeah, I mean, that's been my other
8 personal question around this, too, is
9 you were referencing, and Mayor Ramos,
10 the fact that we're for this project,
11 but, you know, the rents are too high,
12 so...

13 MS. MARY ELLEN MATISSE:

14 Well, but they're not too high for
15 other people. They're too high for me,
16 so I wouldn't live there. I want to stay
17 in my own home. That's the most
18 important thing to me. I'm saying, in
19 other words, the people who are already
20 in our community are the 20 percent who
21 own their own homes, and even some of the
22 renters who are seniors. But then if you
23 put the burden on me, if I can't afford
24 to stay there, the first postcard that I
25 get that says, I will buy your house for

1 MIDA PUBLIC HEARING, 8/18/2021

2 cash no matter what condition -- and the
3 prices are high right now.

4 CHAIRPERSON JEFFREY CRIST:

5 Thank you, Mary Ellen. You okay,
6 Tom?

7 BOARD MEMBER THOMAS JONES:

8 Yes. Thank you.

9 CHAIRPERSON JEFFREY CRIST:

10 Who else? Ma'am, your name?

11 MS. BRENDA ADAMS:

12 Brenda Adams. I won't restate a
13 lot of the things that have already been
14 said. I do agree with the village
15 manager. I was on the Village Board of
16 Trustees at the time, and we did jump
17 through hoops to get this project going
18 because of the tax money. I think that
19 most of us, or at least I can say for
20 myself, I wasn't sure how many people in
21 the village would be able to afford the
22 price of \$1,700 plus utilities, but I did
23 see that there may be people coming in
24 from out of town, people who have bought
25 homes around here that want to bring

1 MIDA PUBLIC HEARING, 8/18/2021

2 their parents here to live closer, to
3 move them from an apartment in New York
4 City. Moving to an apartment here is
5 like living in the country.

6 So I can see the value of the
7 project and I'm totally for the project.
8 And like everyone else that spoke, I've
9 been against the PILOT. Now, one of the
10 things I'd like to mention is that, when
11 the project starts, you would think that
12 there would be no cost to the village,
13 but there will. Because our Department
14 of Public Works and Water and Sewer
15 Superintendent, he's going to have to be
16 watching this. He's going to have to
17 be -- they may be doing the building of
18 putting in the pipes, doing all that kind
19 of work, but he's going to have to be on
20 top of it to make sure that the pipes are
21 done properly, that they connect to our
22 connections for water and sewer, and
23 that's going to take him away from the
24 DPW and his other duties. So that's a
25 cost.

1 MIDA PUBLIC HEARING, 8/18/2021

2 The village has been begging the
3 state to work on our Route 52 and Route
4 208. Anybody who drives through Walden
5 knows that, before they just patched it,
6 you could see the trolley tracks on Route
7 52 going under the red light. They have
8 committed to doing that shortly, I guess
9 within the next year or so. John could
10 say probably more accurately than me.
11 But when these trucks start coming in,
12 they're going to tear up something we've
13 been waiting for for years. That's going
14 to be a cost, too, to the village,
15 because then we're either going to have
16 to beg them and spend time to repair it,
17 or we will have to repair it ourselves,
18 which they don't like us to do because
19 it's a state road.

20 Apartments are going to require
21 someone with a car, because there's only
22 one small deli on the west side of Walden
23 which would sell perishable goods such as
24 eggs, milk, bread, that type of thing.
25 The grocery store is at the bottom of the

1 MIDA PUBLIC HEARING, 8/18/2021

2 hill. Some of the younger people, 55,
3 might be able to walk up that hill with a
4 bag of groceries, but not everybody can.
5 So they're either going to need a
6 vehicle, they're going to need to pay for
7 the taxi service, they're going to need
8 the senior bus, which is the Town of
9 Montgomery expense, or they're going to
10 need TOMSIP, which I drive for TOMSIP and
11 I see the need that seniors have for
12 getting around this area, being rural, to
13 get to stores and to doctors
14 appointments.

15 One of the other things I'd like to
16 mention is that, once the project gets
17 started, you say the PILOT won't cost us
18 money because it's going to be more money
19 coming in. One of the things that is
20 largest in the Village of Walden budget
21 is the police department. Seniors use
22 the police, not just because there's
23 violence or crime or anything like that,
24 but I know from experience, when you call
25 9-1-1 because there's a medical

1 MIDA PUBLIC HEARING, 8/18/2021

2 emergency -- and more seniors have
3 medical emergencies than anybody -- when
4 you call 9-1-1, the first one there is
5 the Walden police. And they stay. They
6 are the last ones there to leave. That
7 ties up officers.

8 I don't know. These are all
9 speculation of what could happen, but it
10 is a cost to the village that would
11 continue through all of our -- you know,
12 continue. Our taxes would go up, and
13 then we would be paying for that. I,
14 like Mary Ellen, I'm a senior that lives
15 in my own house and can afford to be
16 there, thankfully, and would not want to
17 live in an apartment. But there are
18 people who will need to, but I don't want
19 to pay for them to be in their apartment.
20 I don't mind paying my fair share, but I
21 don't want to pay for them.

22 I don't blame these people for
23 asking you for all this extra stuff
24 because they're in the business of making
25 a profit. That's what they do. I don't

1 MIDA PUBLIC HEARING, 8/18/2021

2 blame them. You try to do the best you
3 can and make the most money you can. But
4 it's up to you if you feel that helping
5 them make a profit hurts the people in
6 the Village of Walden -- and also in the
7 Town of Montgomery, because the town
8 taxes are going to have to cover certain
9 things. I know we contribute to TOMSIP.
10 The village library is always in need of
11 money. I don't know if this reduces
12 their portion of the tax as well. Thank
13 you.

14 CHAIRPERSON JEFFREY CRIST:

15 Thank you, Brenda. Who else would
16 like to speak tonight? Don Berger.

17 MR. DON BERGER:

18 Don Berger, Village of Montgomery,
19 and I represent Residents Protecting
20 Montgomery.

21 This is a hard one. I don't know
22 really truly where I stand on this one.
23 We Residents Protecting Montgomery, we
24 know we have a huge need for senior
25 housing around here in all three villages

1 MIDA PUBLIC HEARING, 8/18/2021

2 and the town, so we are very much in
3 favor of this project.

4 Mr. Jones, you did bring up at
5 previous meetings the rent. And what I
6 didn't hear was any real follow-up to
7 your question, so I did some research.
8 So I went to two, in particular, senior
9 housing developments, one in Maybrook,
10 one the Village of Montgomery. And the
11 one in Maybrook is \$1,300, give or take;
12 and the one in the Village of Montgomery
13 has a sliding scale, starting at 1,000
14 and going up to \$1,300. So the problem
15 is \$1,700. That's an awful lot of money.
16 I don't know if any of the Board members
17 here or if Conor or anybody did any
18 research at all to follow up senior
19 housing to find out what the average rate
20 is in this township. I think that would
21 be a good thing to do moving forward
22 before you ever make a decision.

23 So, you know, you have this \$1,700.
24 I know the applicant said, well, there's
25 the amenities. Well, benches, a swing

1 MIDA PUBLIC HEARING, 8/18/2021

2 set, that's not too much of an amenity to
3 me. They all have that sort of thing.
4 They all have grass. They all have areas
5 where you can sit and read. They all
6 have little centers within the building
7 where they can congregate. So I don't
8 remember much of what the applicant has
9 said that is surpassing that to get you
10 up to \$1,700. I think that's a major
11 consideration here.

12 But more importantly, when I'm
13 saying I don't know where I'm at with
14 this here, it's the PILOT, you know.
15 I've been before this IDA Board many,
16 many times against PILOTs. This one in
17 particular, I think I'm against the
18 PILOT, but I think that there's
19 compromise, and I'm wondering where the
20 compromise can be made. And I did talk
21 to Conor a couple times about this, and I
22 believe I did mention it to the applicant
23 in just talk, nothing concrete. But
24 why -- or can this Board make a decision,
25 if you choose to have a PILOT, to have

1 MIDA PUBLIC HEARING, 8/18/2021

2 them pay the Village of Walden taxes?

3 And they can have a PILOT based on the
4 mortgage and sales and Town of
5 Montgomery.

6 And as far as I'm concerned, who
7 cares about Valley Central High School.
8 I've spoken up for years for Valley
9 Central and they still don't come here,
10 so to hell with Valley Central. I mean,
11 they don't speak for themselves so I'm
12 not going to speak for them anymore. I'm
13 tired of Valley Central.

14 But why can't we do that? Is that
15 something that can be done, make Walden
16 happy and make the applicants happy? I'm
17 sure if you guys sit down in a room -- if
18 that's legal, I don't know -- that that
19 could be something that could be thought
20 about. I think everybody would be happy
21 and we'd have some senior housing in the
22 Village of Walden. Thanks.

23 CHAIRPERSON JEFFREY CRIST:

24 Thank you, Don. Becky.

25 MS. BECKY PEARSON:

1 MIDA PUBLIC HEARING, 8/18/2021

2 Becky Pearson, Walden. Just some
3 thoughts. I watched the last IDA
4 meeting. I'm against the PILOT. I think
5 that if you want to finance the project,
6 go ahead, but to have the PILOT, I think
7 you can do one or the other. You can do
8 either both or one. If you finance the
9 project, great, finance it, but do you
10 have a PILOT where they're going to be
11 not paying taxes for so many years? I
12 get what you're saying, but I still think
13 everyone had good points here, that it's
14 going to affect us whether you think it
15 is or not. It's going to affect us
16 seniors. I'm a senior now. I can't help
17 it. I'm getting older.

18 So I think that some of the issues
19 that plague us are our infrastructure,
20 and as Brenda said, we will be working on
21 that infrastructure through our DPW and
22 spending more money.

23 As I came here today, I just saw
24 two police cars in the Village of Walden
25 across from me at Millspaugh Furniture,

1 MIDA PUBLIC HEARING, 8/18/2021

2 where I work, and there was an ambulance
3 out there at the senior place across. So
4 two cop cars and an ambulance. And
5 again, that is a service through the Town
6 and the Village. So the town has the
7 ambulance, that's going to be affected as
8 well. So those tax dollars -- and we
9 can't even keep the ambulance in our
10 sights right now. It's a struggle. So
11 we're trying to keep the ambulance within
12 the Town of Montgomery. We don't know if
13 that's going to happen, what the town is
14 going to do. But that funding, those tax
15 dollars will help with that revenue for
16 all of us.

17 When I was Mayor, this same
18 developer that came before -- well, that
19 came before the Board originally and had
20 sold it since -- so the developer came
21 before. I don't even know if he bought
22 the property to begin with, and then to
23 sell it. I don't know that for the gist
24 it. I know that he came before the Board
25 to get the approvals. And now this other

1 MIDA PUBLIC HEARING, 8/18/2021

2 developer owns it. So the previous
3 developer, the one that got the approvals
4 through the Board, had another project
5 across the street when I was mayor. It
6 was a smaller senior development. He got
7 state funding, so he had to build it a
8 certain way. And the Planning Board did
9 everything they needed to do to make it
10 senior, "X" amount of parking, whatever
11 seniors have. But they didn't have the
12 outdoor amenities. It was just really
13 more senior apartments. He came to the
14 Board after he built the project -- well,
15 actually, he had to sell the project
16 because it fell under. He couldn't
17 finish the project, so he sold it. But
18 then he came back to ask for a relief for
19 the amount of the -- what it was being
20 rented for, which was \$1,400, I believe,
21 at that time. And that was probably 10
22 or 15 years ago.

23 And at that time, people couldn't
24 afford to live there. He couldn't rent
25 them out for \$1,400. So I agree that the

1 MIDA PUBLIC HEARING, 8/18/2021

2 seniors in our village and our town don't
3 have the funding to pay for \$1,700.
4 Maybe they're coming from elsewhere,
5 that's great, but again, I would not want
6 to live there and I wouldn't want to pay
7 \$1,700 for that little apartment. And
8 the amenities aren't anything that great.

9 So I think the developer snowed
10 over the Board in the beginning because
11 he was giving them -- this is what's
12 going to happen. We're going to do this,
13 we're going to pay taxes, and then he
14 goes and sells it. So I find that
15 reprehensible. I can't stand it when it
16 happens because I think he's really
17 trying to pull the wool over their eyes,
18 and he did as far as I'm concerned.

19 So hopefully this Board will take
20 that into consideration. If you want to
21 fund the project, go ahead. The PILOT
22 for the tax purposes would not benefit
23 the Village of Walden.

24 So just knowing that the services
25 that we supply to all of our residents is

1 MIDA PUBLIC HEARING, 8/18/2021

2 important, and those tax dollars that
3 come in, everything is penny to penny.
4 You're talking about infrastructure and
5 sewer plans and DEC consent orders and
6 things that have to happen that sometimes
7 we can't fix because we don't have the
8 funds for that.

9 So anything that they want to build
10 would be beneficial to the village.

11 Seniors are beneficial to the village.

12 Is it going to be walkable? I don't
13 know. But I think we can work it out and
14 not do the PILOT. And if you want to
15 fund the project and loan them the money,
16 hopefully, you'll get that money back.

17 Thank you very much.

18 CHAIRPERSON JEFFREY CRIST:

19 Thank you, Becky. Mary Ellen.

20 MS. MARY ELLEN MATISSE:

21 Just an addition of what Becky
22 said. With the project across the
23 street, then they came back and they
24 asked for it to not be a senior project
25 anymore. So now, how, if you fund this

1 MIDA PUBLIC HEARING, 8/18/2021

2 project with a PILOT, is it based on it
3 being a senior project, 55 and older?
4 Then what if, in a year or two, they come
5 to the Village of Walden Board, because
6 they might not come to you, and say, oh,
7 we don't want -- because he went to the
8 Village of Walden Board and said, we
9 don't want this to be a senior project
10 anymore. And the village gave in. So
11 then what happens? You pick a PILOT
12 based on senior units; are they senior
13 units anymore?

14 CHAIRPERSON JEFFREY CRIST:

15 Thank you. Would anyone else like
16 to speak tonight?

17 MR. DON BERGER:

18 Don Berger. I know that the IDA
19 kind of went to the state comptroller's
20 office. Could you let the audience know
21 what the decision of the state
22 comptroller's office was?

23 EXEC. DIRECTOR CONOR ECKERT:

24 Yes. So we reached out to the ABO,
25 who suggested we reach out to the

1 MIDA PUBLIC HEARING, 8/18/2021
2 attorney general, the comptroller's
3 office. All this correspondence is
4 posted on the website, by the way. The
5 attorney general referred us to the
6 comptroller, and now we await comment
7 from the comptroller. And for reference,
8 the comptroller currently has a 1985
9 opinion that puts this decision in the
10 hands of the decision-making locality.
11 So just for reference, if anyone wants to
12 look that up. But we currently await
13 correspondence from the comptroller.

14 CHAIRPERSON JEFFREY CRIST:

15 We're not hearing anybody on the
16 call-in line. I would just ask once more
17 for any other comments tonight. Hearing
18 no other or seeing no other requests for
19 comment, Michelle, did you have some
20 responses?

21 MS. MICHELLE KENNEDY:

22 Yes. Thank you. Again, if
23 anything I say opens this to further
24 comment, certainly from the applicant's
25 perspective, we have no objection to

1 MIDA PUBLIC HEARING, 8/18/2021

2 speakers speaking further.

3 But I did -- I think there's some
4 points of clarification that are worth
5 mentioning. First, all of us, I think,
6 that are here this evening -- and I
7 appreciate the representation from the
8 village. It's very evident that their
9 leaders care about the future of the
10 village and care about having adequate
11 revenue to support the services for the
12 residents, and we certainly appreciate
13 that concern.

14 In terms of this particular
15 project, as outlined in our application,
16 in order to have the project be viable
17 and sustainable, and the Board well knows
18 this, but the applicant is facing annual
19 debt service of approximately \$900,000
20 per year. As we've stated in previous
21 meetings, that in particular is one of
22 the concerns that causes us to present
23 the application. With that in mind, I
24 will say that the clients and the
25 developer for this project, they are very

1 MIDA PUBLIC HEARING, 8/18/2021

2 flexible in terms of their analysis, and
3 certainly we try to stay, when we present
4 our application, within the confines of
5 your uniform tax exemption policy. But
6 that's not to say that there's an
7 unwillingness on their part for
8 compromise, as has been suggested by some
9 of the speakers this evening.

10 And our first and I think most
11 substantial attempt at compromise was our
12 affordability offer with respect to not
13 raising rent for residents of the Village
14 of Walden and the Town of Montgomery
15 beyond 30 percent of the median income
16 for the Village of Walden. I'll tell
17 you -- and we accounted also for an
18 allotment of approximately \$150 monthly
19 in utilities. So if I could dive down a
20 little bit and tell you how we're looking
21 at that calculation, I think it may be
22 helpful in terms of looking at the
23 affordability. The US Department of
24 Housing and Urban Development defines
25 affordable housing as rental housing that

1 MIDA PUBLIC HEARING, 8/18/2021

2 does not exceed, for the rent, more than
3 30 percent of the income, with utilities
4 included. And so we looked at various
5 age brackets, because of course a younger
6 population may have more income. And we
7 looked at, by census data, the brackets
8 that included 45-to 65-year-olds, and
9 then 65-plus, both in the Town of
10 Montgomery and in the Village of Walden.
11 When you look at those age brackets,
12 there's a wide range. For the eldest
13 population in the Village of Walden,
14 their income, as would be expected, is
15 the lowest. It's approximately \$64,000
16 annually. When you look at 45- to
17 65-year-olds in the Town of Montgomery,
18 their income is the highest at
19 approximately \$104,000 median income
20 annually. When you look in the Village
21 of Walden, 45- to 65-year-olds, their
22 median income is \$84,000. And then the
23 elder population Town of Montgomery,
24 65-plus, they are in the \$70,000 range.
25 So again, using that range from the

1 MIDA PUBLIC HEARING, 8/18/2021

2 demographics that this project would
3 include, of \$64,000 annually to \$84,000
4 annually -- I'm sorry, \$104,000 annually,
5 the \$84,000, which is the median income
6 for the Village of Walden, fell squarely
7 in the middle. And so, given that that
8 is, in fact, the median income for the
9 Village of Walden, and it fell squarely
10 within that range as the average income,
11 it seemed appropriate to use that for
12 this uniform calculation. Again, it was
13 a first attempt by the applicant to offer
14 affordability to residents.

15 And I understand that the price
16 point of \$1,700 per month may seem high,
17 but you have to keep in mind that there
18 are only 68 apartment units, not
19 including the one caretaker's unit, that
20 would be available for rent. And as our
21 expert said, Dr. Cynthia Falk, in her
22 report, when you add supply to the
23 market, you help the overall price point
24 for rental units across the market. So
25 by adding the 68 units, although it may

1 MIDA PUBLIC HEARING, 8/18/2021

2 not be affordable to everyone, and only
3 affordable to some, by increasing your
4 supply, you're helping to bring down the
5 overall cost. And again, Dr. Falk speaks
6 to that in her report. As I stated,
7 Richard Lampert, who's here with me this
8 evening, can speak to that further,
9 either at the public hearing or the
10 regular meeting.

11 I understand that one of the
12 predominant concerns of the village is
13 with respect to water and sewer
14 infrastructure. And I think, in
15 reviewing the Village Board minutes and
16 listening to the comments this evening, I
17 think that it's worth clarifying and
18 worth stating that, in terms of special
19 assessments, the full assessed value of
20 the building would be -- there's no
21 abatement with respect to a special
22 assessment for water or sewer
23 improvement. Likewise, if there's
24 connection fees that are part of the
25 village's schedule, those have to be

1 MIDA PUBLIC HEARING, 8/18/2021

2 paid. Water and sewer rents have to be
3 paid in full for the 69 units.

4 With respect to special districts,
5 fire district, library district, again,
6 there's no abatement that's allowable.
7 Those fire district, they would be based
8 upon the full assessed value.

9 In terms of looking at the assessed
10 value, we used -- and I think one of the
11 speakers, her analysis was correct,
12 4.8 million may be the base, and that's
13 what we used based upon the square
14 footage, the price per square foot of the
15 apartment complex across the street.
16 Using that price per square foot, we did
17 come up with a full assessed value of
18 4.8 million, again, on which the special
19 assessments would be based. And where
20 our number decreases is because of the
21 equalization rate, the 56 percent
22 equalization rate. And so that's why you
23 see, instead of 40-some thousand owed to
24 the village, the 28,000 as the existing
25 taxes. It's because of the equalization

1 MIDA PUBLIC HEARING, 8/18/2021

2 rate. It's not because we're trying to
3 lowball the village.

4 As I said, our affordability offer
5 was a first attempt to try to meet the
6 concerns of the Board, and we think that
7 it meets the definition of affordable
8 housing that's given by the United States
9 Department of Housing and Development.
10 We understand that it's not attainable
11 for every resident. But again, it's an
12 issue of supply and demand. We're
13 increasing the supply, and there's only
14 68 units available.

15 In terms of the PILOT, payments
16 that would be made plus the existing land
17 payments, plus those taxes that are
18 exempt from abatement, over the ten-year
19 PILOT, again, just using the base
20 assessment that we used, the total amount
21 of PILOT payments, according to our
22 estimated calculations, would be
23 \$929,355. So again, just to eliminate
24 any misconception that the project would
25 not be paying any taxes to the taxing

1 MIDA PUBLIC HEARING, 8/18/2021

2 jurisdiction, which seemed to be
3 communicated in some of the Board's
4 minutes, that's absolutely not true.
5 Even with the base assessment, we'd be
6 paying close to a million dollars over
7 the ten years. That's a considerable
8 increase from the current amount that's
9 being paid.

10 For the village alone, if you were,
11 again, to remain with the existing PILOT
12 structure, you increase their revenue by
13 eight times what it presently is. And
14 again, I'm not opposed to and I don't
15 think my clients would be opposed to some
16 type of carve-out for the village, if
17 that's where the onus falls and the Board
18 thinks that that's appropriate. We put
19 forward before you what is standard under
20 your uniform tax exemption policy, but
21 we're certainly open to suggestion and
22 further discussion. I do think that it's
23 worthwhile, perhaps at the regular
24 meeting, to have those discussions. I
25 know that, you know, with the current

1 MIDA PUBLIC HEARING, 8/18/2021

2 scrutiny that IDAs are under, there is
3 some reluctance to, understandably, to be
4 having off-the-record conversations. So
5 despite the formality and the onus that
6 that places on all of us, I think that it
7 is useful. Many of the village
8 representatives are here and we're
9 certainly open to further suggestion as
10 to what would be a better model for them
11 and more workable for the village. So
12 we're certainly not ruling out that
13 possibility. We're trying to respond to
14 your concerns as they are presented to
15 us. Thank you very much.

16 CHAIRPERSON JEFFREY CRIST:

17 Thank you, Michelle. Do the Board
18 members have any comments for the public
19 hearing?

20 BOARD MEMBER MATTHEW STODDARD:

21 So this is for the attorney.
22 Listening to the comments from the
23 public, from the village manager and the
24 village mayor, it seems a couple years
25 ago you guys met and discussed this

1 MIDA PUBLIC HEARING, 8/18/2021

2 project. They feel that what's happening
3 today is not what was discussed a couple
4 years ago. Can you...

5 MS. MICHELLE KENNEDY:

6 Sure. So what is common, what I've
7 seen as IDA counsel to many applicants
8 and companies, is the structure that
9 you're now seeing. It's not particular
10 to this transaction. And there's nothing
11 that's being attempted here that is not
12 standard otherwise in sort of a
13 multi-million dollar development, which
14 is the initial applicant to the village.
15 It's not unusual, and I'm not speaking
16 specifically to this applicant, but it's
17 not unusual for them to not have the
18 capital to carry the project to
19 completion. So they may enter into
20 contract. They may obtain the
21 permitting. And they're not engaging in
22 anything that is, as I said, unusual.
23 But they obtain the permitting, and then
24 they often assign their rights to a
25 developer who does have more capital to,

1 MIDA PUBLIC HEARING, 8/18/2021

2 again, fund debt service of \$900,000 per
3 year that they may not have the capital
4 to fund.

5 And so, in terms of their
6 representations -- and I think this
7 brings up an important point that the
8 mayor and the manager raised with respect
9 to the village -- which is there is a
10 full intention and understanding by my
11 clients, the current developers, that
12 they will adhere to all of the conditions
13 that the village has put forth within the
14 approving resolutions by their Planning
15 Board and Zoning Board of Appeals and
16 through their environmental review
17 process. And in terms of the -- I cannot
18 speak to, because I do not represent and
19 have not represented those that appeared
20 before the Village Board. As I said,
21 they transferred their interest, as is
22 common, to a developer with more capital
23 to fund the project. That being said,
24 again, if there are representations, my
25 clients, I think that they've been -- in

1 MIDA PUBLIC HEARING, 8/18/2021

2 my opinion, in dealing with many
3 developers, they were incredibly generous
4 in making the affordability offer that
5 they did. I think Mr. Lampert can speak
6 more directly.

7 As the village has acknowledged,
8 there is a lack of supply and it's a
9 critical lack of supply. When you have
10 that situation, then rents can be driven
11 up. Again, Mr. Lampert can speak much
12 more eloquently to this than I can.
13 Rents are going to be driven up by that
14 situation because you have a scarcity.
15 So if there's only a handful of
16 apartments on the market, the price point
17 becomes whatever the developer is willing
18 to wait for and ask. So if you have that
19 type of situation, and you do not have
20 this affordability offer in place, the
21 Board's prior concerns are legitimate.
22 If there's no financial assistance and
23 there's not a free market lease by this
24 IDA, then that leaves this to the market
25 to determine what those rents will be.

1 MIDA PUBLIC HEARING, 8/18/2021

2 As Dr. Falk has said, when you have a
3 lack of supply, the rents are going
4 skyward.

5 So I can't speak to their
6 representations, but I can tell you that,
7 if the Board feels that there was a
8 reliance upon the former applicant to the
9 village, their representations, and
10 therefore, it's not appropriate to be
11 granting, you know, at least the portion
12 of the PILOT that would be with respect
13 to the village revenue, then we're open
14 to the Board carving that portion out.
15 My client's not -- that portion for my
16 client over the ten years represents a
17 savings of \$253,593. They're paying
18 \$900,000 in debt service a year. That
19 particular portion that the village may
20 need to rely upon, if you want that
21 portion, we're willing to make
22 compromise. We're not going to let that
23 stand in the way of the project going
24 forward. But you do have to assure us
25 that, you know, if we're presenting this

1 MIDA PUBLIC HEARING, 8/18/2021

2 affordability offer, they need to move
3 their debt service.

4 So all of us, as I said in the
5 beginning, want this to be viable and
6 sustainable, because it does no good to
7 the village nor to my clients to have a
8 defunct building that's not operational
9 because they can't meet debt service.
10 We're asking for some help.

11 I think most importantly to my
12 clients is probably the sales and use tax
13 exemption, because they're facing that
14 cost upfront. Your mortgage recording
15 tax exemption, it almost equates to the
16 Agency's fee. So it almost cancels out
17 what we owe to the Agency for the
18 oversight that you perform and the
19 services that you provide throughout the
20 term of any lease. So really, what's of
21 highest priority to them is their sales
22 use tax exemption. The mortgage
23 recording tax exemption for us would
24 offset the Agency's fee. Beyond that, it
25 would be helpful to have some relief from

1 MIDA PUBLIC HEARING, 8/18/2021

2 the PILOT.

3 Again, their payments over the
4 course of the PILOT will be \$929,355 at
5 the base assessed value. If the assessed
6 value goes up -- in your cost benefit
7 analysis, for instance, you have the
8 assessed value at \$12 million. If that's
9 the assessed value, they will be paying
10 \$3 million over the term of the PILOT.
11 So to the extent that the Board can
12 afford them some relief to make those
13 affordable to residents, we're willing to
14 work with those numbers.

15 Again, in this political climate, I
16 don't know what the best forum to do that
17 is. I don't know whether it's at an open
18 meeting like this, whether it's a meeting
19 with the village and IDA representatives,
20 but we're open to suggestion. My clients
21 are facing a time crunch, and they would
22 like to take advantage of the rest of
23 what's left of the season before the snow
24 falls. So that is also very important to
25 us.

1 MIDA PUBLIC HEARING, 8/18/2021

2 CHAIRPERSON JEFFREY CRIST:

3 Thank you, Michelle. Tom.

4 BOARD MEMBER THOMAS JONES:

5 I just want to talk really quickly
6 on this for the public benefit here. I
7 think, at least from my perspective, it's
8 a misnomer to call this affordable
9 housing for seniors. And if we're
10 talking about, you know, supply and
11 demand, maybe in the wrong demographic.
12 I think the public benefit here probably
13 has to do with the economic impact that a
14 project like this could have on the
15 village, and I think that's what needs to
16 be considered by everybody, and whether
17 or not it makes sense. Like, how much
18 additional revenue is being driven into
19 the village. How many more dollars are
20 being spent. Just based on what I know
21 in my history, in my profession, I would
22 assume the far majority of new residents
23 will be new residents coming from outside
24 of the village, not necessarily supplying
25 affordable housing to existing elderly

1 MIDA PUBLIC HEARING, 8/18/2021

2 that need it within the village. So I
3 think just that reframing of what the
4 public benefit is is really important, so
5 there's no disconnect between...

6 MS. MICHELLE KENNEDY:

7 Maybe to that point, Mr. Lampert,
8 would you like the opportunity to make
9 any remarks?

10 MR. RICHARD J. LAMPERT:

11 Yes, I would. First, I'd like to
12 compliment the town. Two things. When
13 we looked, we looked at Rockland, we
14 looked at Orange, you're one of the few
15 towns that have a full array of senior
16 housing. You have 202, 515. You have
17 two levels of tax credit. You have
18 Evergreen, which is 50 percent, you have
19 Jones property at 60 percent, and you
20 have Greystone, which is market. No
21 other towns have that. You need a lot
22 more.

23 And the other thing I was impressed
24 with the village, when they make one
25 building, that is the way for years

1 MIDA PUBLIC HEARING, 8/18/2021

2 they're pushing seniors: One building,
3 not multiple buildings. So I do
4 compliment you there.

5 Getting back to the rents and
6 everything else, the tax credit deals and
7 515s get tons of government subsidies,
8 millions, tens of millions of tax
9 credits. So when you look at 1,300 and
10 1,400 and 1,100, and the 515s, you could
11 pay \$100 in rent. So put that aside.
12 We're talking strictly market. We're
13 directed at homeowners. Senior rentals,
14 affordable, people that are 55, start
15 at -- when you move to the market, it's
16 really people moving out. They're forced
17 to move out of their houses.
18 Adjustments.

19 This project has three superior
20 things which I'm going to bring up. It's
21 all two bedroom, which the people, the
22 owners want. It has two bathrooms. Now,
23 we did a lot of work on bathrooms,
24 strange as it may seem. We talked the
25 developer into putting in a large walk-in

1 MIDA PUBLIC HEARING, 8/18/2021

2 shower. We also found out by doing our
3 studies and everything else that they
4 wanted a bench. We were thinking, what
5 was it, handicap? No. It's because
6 women want to shave their legs. We
7 thought that was interesting. But the
8 second thing is, 50 of the units are
9 going to have both a walk-in shower and a
10 walk-in tub. That's so critical where
11 you can keep the family unit together.
12 When we're talking 70, 80 years old with
13 money, keep them out of assisted living.
14 You could be saving families \$50,000 a
15 year. You want to spend 6,000? You keep
16 that family together, that unit, that
17 family unit together. You know, two
18 people, unit together, you save a
19 fortune. These people will save a
20 fortune. You'll be able to function and
21 everything else.

22 One big thing about market rate and
23 a little higher income is that they tend
24 to eat out, so there's a big factor of
25 the people eating at restaurants.

1 MIDA PUBLIC HEARING, 8/18/2021

2 Generally, over 75, income's over 70,000
3 and everything else. That's documented.
4 We looked at that.

5 Rents, okay. Greystone, for the
6 two bedroom with one bath, its design is
7 a little bit above tax credit. I got
8 involved in Greystone, not phase one but
9 phase two, and I convinced them they had
10 to put in walk-in showers. That was a
11 problem. And I convinced them to put in
12 two bedrooms because that was the market.
13 And you can confirm that with him. But
14 going on, there, they're paying between
15 1,700 and 1,800 plus utilities, various
16 units, phase one, phase two. We're
17 looking at a superior unit. Our rents
18 are around 2,000, beginning, a little bit
19 less, like 1,900 or 2,000, and which is
20 below market when you adjust everything
21 for two bedrooms.

22 Lake Shore, which is 104 units in
23 Newburgh, just opened up. I went there.
24 Beautiful, beautiful, except for one
25 thing: they have steel tubs to walk in.

1 MIDA PUBLIC HEARING, 8/18/2021

2 No walk-in showers. That's why they're
3 30 percent occupied. That market, they
4 missed the market. You're right on the
5 market. You're fully handicapped,
6 directed at the -- I would say quite a
7 few of your residents, at 75, 80, will
8 look at this project, especially the B
9 units which have the walk-in shower and
10 the walk-in tub, because you can keep
11 that family together. You do not have to
12 spend a lot of money on assisted living,
13 which is anywhere from 6,000 to 12,000 in
14 the Hudson Valley.

15 CHAIRPERSON JEFFREY CRIST:

16 Mr. Lampert, are you about to wrap
17 up here? I think we got the general idea
18 of your comments. They're very valuable.

19 MR. RICHARD J. LAMPERT:

20 And just on supply and demand, one
21 thing I'm going to look for in the town,
22 between 75 and 95, there's going to be a
23 huge, huge increase in population. And
24 this project is directed at that. That's
25 going to happen in the next five years.

1 MIDA PUBLIC HEARING, 8/18/2021

2 It's going to happen in the entire
3 county. So your building is aimed at
4 this exploding population.

5 CHAIRPERSON JEFFREY CRIST:

6 Good point. Thank you, Mr.
7 Lampert.

8 MR. JOHN REVELLA:

9 Can I make a statement?

10 CHAIRPERSON JEFFREY CRIST:

11 Yes. Why don't you come up,
12 please.

13 MR. JOHN REVELLA:

14 I just want to clarify a couple
15 things I heard from the rebuttal from the
16 applicant's attorney. I just want to
17 make sure we're clear that this is not an
18 affordable housing project, as noted in
19 the public hearing notice. It's a market
20 rate housing project. It was never the
21 intention of the village nor the
22 applicant, since the inception, to make
23 this an affordable housing project. I
24 don't know why it's in the conversation.
25 The applicant's attorney made reference

1 MIDA PUBLIC HEARING, 8/18/2021

2 to the median incomes and the town, how
3 they're higher than the village. That's
4 why we want market rate, so we can
5 increase that median income in our
6 village. I think we can all appreciate
7 that.

8 The debt service that was
9 mentioned, that's not our hardship.
10 That's not the village's burden. That's
11 something the applicant should have
12 realized when they looked at the project
13 and that they wanted to develop there.
14 Hopefully, they can negotiate with the
15 bank for a better rate and pay less debt
16 service. They could have charged a rent
17 of 1,700 a month for each unit, that's
18 over \$1.3 million on the matter of a
19 \$1,000 debt service. So you're still
20 making money and getting the benefit and
21 the writeoffs from that debt service.

22 Just to clarify, there are no
23 special assessment districts in the
24 village. There's a fire district that
25 overlays in the village, and a library

1 MIDA PUBLIC HEARING, 8/18/2021

2 that overlays the village, but there are
3 no special assessment districts. Thanks.

4 BOARD MEMBER JOHN DICKSON:

5 Could I just ask one question?

6 CHAIRPERSON JEFFREY CRIST:

7 Yeah. I want to be careful. We
8 don't want to begin an extensive debate
9 here.

10 BOARD MEMBER JOHN DICKSON:

11 The only question I have is, the
12 rents you propose, how long would they
13 stay at that rate?

14 MS. MICHELLE KENNEDY:

15 So the affordability offer is the
16 submission that we made in July that's
17 posted to the Agency's website. And it
18 explains in there that it would be during
19 the term that the property is under lease
20 with the IDA, which I think practically
21 makes sense. So if you were to give the
22 PILOT, it would be during the ten-year
23 PILOT.

24 CHAIRPERSON JEFFREY CRIST:

25 I'd like to ask counsel to weigh

1 MIDA PUBLIC HEARING, 8/18/2021

2 in. I think the Board has taken a lot of
3 valuable information in from the public
4 tonight, and I thank you all for being
5 here and providing that comment. I can
6 assure you we're going to take your
7 comments very seriously. I suggested in
8 my opening comments that we leave a
9 ten-day written comment period after we
10 close the comment session tonight. Rick,
11 would you weigh in, please?

12 MR. RICHARD GOLDEN:

13 Sure. As the chairman stated,
14 there will be a -- the public hearing
15 will be closed today. There will be a
16 ten-day public comment period where, ten
17 days from today, during that time frame,
18 people can submit written comments to the
19 IDA. The Board, after closing the public
20 hearing, will not take any further action
21 on this application this evening. They
22 will take into consideration all of the
23 comments made, and they will deliberate
24 further, in a public forum, an open
25 meeting, at a later meeting of the IDA in

1 MIDA PUBLIC HEARING, 8/18/2021
2 which they will also take up their
3 required SEQR review of this project.

4 CHAIRPERSON JEFFREY CRIST:

5 Thank you, Rick. With that, I
6 would suggest the Board consider closing
7 the public hearing, allowing a ten-day
8 written period from today's date. I
9 would ask for that motion to be
10 considered by the Board members.

11 BOARD MEMBER JOHN DICKSON:

12 I make that motion.

13 CHAIRPERSON JEFFREY CRIST:

14 Thank you, John. Is there a
15 second?

16 BOARD MEMBER MATTHEW STODDARD:

17 Second the motion.

18 BOARD MEMBER THOMAS JONES:

19 Would that be ten business days or
20 calendar days?

21 MR. RICHARD GOLDEN:

22 Calendar days.

23 CHAIRPERSON JEFFREY CRIST:

24 So for clarification, that would be
25 ten calendar days to accept further

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

MIDA PUBLIC HEARING, 8/18/2021

public comment. All in favor, say aye.

(UNANIMOUS AYES)

CHAIRPERSON JEFFREY CRIST:

I'm an aye, so we have five in favor, nobody in opposition. The public hearing for tonight is closed. Thank you all for coming out, and stay tuned.

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

C E R T I F I C A T E

STATE OF NEW YORK)
)SS:
COUNTY OF ORANGE)

I, LAURA EVANS, a Court Reporter and
Notary Public within and for the State of New
York, do hereby certify that the foregoing is
a true and correct transcript of the minutes
recorded by me and reduced to typewriting
under my supervision to the best of my
knowledge and ability.

X 

Laura Evans

	51:4	afford (9) 19:21;21:17,20; 27:3,23;28:21;32:15; 39:24;58:12	11:4;18:25;33:10	approvals (2) 38:25;39:3
\$	accept (1) 69:25	affordability (9) 8:2;45:12,23; 47:14;50:4;55:4,20; 57:2;67:15	ambulance (5) 38:2,4,7,9,11	approving (1) 54:14
\$1,000 (1) 66:19	access (1) 5:20	affordable (11) 11:13;45:25;48:2, 3;50:7;58:13;59:8, 25;61:14;65:18,23	amenities (5) 5:2;14:12;34:25; 39:12;40:8	approximately (7) 4:18,23;5:4;44:19; 45:18;46:15,19
\$1,300 (2) 34:11,14	according (1) 50:21	affording (1) 16:14	amenity (1) 35:2	area (3) 9:11;10:4;31:12
\$1,400 (3) 17:7;39:20,25	account (2) 8:14;22:18	afternoon (1) 3:3	amount (4) 39:10,19;50:20; 51:8	areas (1) 35:4
\$1,442 (1) 23:3	accounted (1) 45:17	again (21) 8:9,15,17;38:5; 40:5;43:22;46:25; 47:12;48:5;49:5,18; 50:11,19,23;51:11, 14;54:2,24;55:11; 58:3,15	amounts (1) 24:14	around (6) 14:15;27:8;28:25; 31:12;33:25;63:18
\$1,700 (10) 17:6,9,11;28:22; 34:15,23;35:10;40:3, 7;47:16	accurately (1) 30:10	against (5) 26:8;29:9;35:16, 17;37:4	analysis (5) 7:11,24;45:2; 49:11;58:7	array (1) 60:15
\$1.3 (1) 66:18	acknowledged (1) 55:7	age (5) 4:24;10:2;15:17; 46:5,11	and/or (1) 5:14	aside (1) 61:11
\$100 (1) 61:11	acquisition (1) 4:17	Agency (7) 3:5;4:13,14;5:7,11, 16;57:17	annual (1) 44:18	assessed (8) 48:19;49:8,9,17; 58:5,5,8,9
\$104,000 (2) 46:19;47:4	acre (1) 4:18	Agency's (3) 57:16,24;67:17	annually (5) 46:16,20;47:3,4,4	assessment (10) 22:3,4,11,14; 24:23;48:22;50:20; 51:5;66:23;67:3
\$12 (1) 58:8	acres (1) 15:19	aging (1) 21:5	anticipated (1) 26:20	assessments (2) 48:19;49:19
\$150 (1) 45:18	across (6) 37:25;38:3;39:5; 41:22;47:24;49:15	ago (3) 39:22;52:25;53:4	anymore (4) 36:12;41:25;42:10, 13	assessor (1) 22:6
\$155,540 (1) 22:11	action (1) 68:20	agree (3) 19:4;28:14;39:25	apartment (7) 29:3,4;32:17,19; 40:7;47:18;49:15	assessor's (1) 21:23
\$155,540 (1) 22:11	actual (1) 25:10	ahead (2) 37:6;40:21	apartments (4) 27:4;30:20;39:13; 55:16	assign (1) 53:24
\$23,565.30 (1) 22:15	actually (3) 22:16;24:15;39:15	aid (1) 16:8	Appeals (1) 54:15	assistance (2) 5:15;55:22
\$253,593 (1) 56:17	Adams (3) 21:10;28:11,12	aimed (1) 65:3	appeared (1) 54:19	assisted (2) 62:13;64:12
\$3 (1) 58:10	add (1) 47:22	allotment (1) 45:18	apples (2) 25:8,8	assume (1) 59:22
\$50,000 (1) 62:14	adding (1) 47:25	allow (2) 10:18;16:23	applicant (12) 6:21,23;34:24; 35:8,22;44:18;47:13; 53:14,16;56:8;65:22; 66:11	assure (2) 56:24;68:6
\$64,000 (2) 46:15;47:3	addition (1) 41:21	allowable (1) 49:6	applicant's (3) 43:24;65:16,25	attainable (2) 10:20;50:10
\$66,816 (1) 22:16	Additional (4) 5:24;7:10;25:24; 59:18	allowing (2) 16:22;69:7	application (5) 4:12;44:15,23; 45:4;68:21	attempt (3) 45:11;47:13;50:5
\$70,000 (1) 46:24	address (1) 19:12	almost (2) 57:15,16	applicant's (3) 43:24;65:16,25	attempted (1) 53:11
\$84,000 (3) 46:22;47:3,5	ADDRESSSED (2) 3:20;6:2	alone (1) 51:10	appointments (1) 31:14	attention (1) 17:16
\$90,381 (1) 22:14	addressing (1) 22:12	although (1) 47:25	appraiser (1) 7:23	attorney (5) 43:2,5;52:21; 65:16,25
\$900,000 (3) 44:19;54:2;56:18	adequate (1) 44:10	always (3)	appreciate (4) 24:7;44:7,12;66:6	audience (1) 42:20
\$929,355 (2) 50:23;58:4	adhere (1) 54:12		approached (2) 13:7;14:4	August (2) 3:5;4:7
A	adjust (1) 63:20		appropriate (3) 47:11;51:18;56:10	availability (1) 7:13
abatement (3) 48:21;49:6;50:18	adjustments (4) 20:21,21,22;61:18		appropriately (1) 6:9	available (3) 7:19;47:20;50:14
abatements (1) 18:4	advantage (1) 58:22			average (3) 17:5;34:19;47:10
able (3) 28:21;31:3;62:20	affect (2) 37:14,15			averaging (1)
ABO (1) 42:24	affected (1) 38:7			
above (2) 17:2;63:7	affects (1) 20:12			
absolutely (1)				

17:6 await (2) 43:6,12 aware (3) 7:17,22,25 away (1) 29:23 awful (1) 34:15 aye (2) 70:2,5 AYES (1) 70:3	9:4;11:17;13:5 below (1) 63:20 bench (1) 62:4 benches (1) 34:25 beneficial (3) 24:25;41:10,11 benefit (12) 4:15;17:3;18:24, 25;19:3,7;40:22; 58:6;59:6,12;60:4; 66:20 benefits (1) 11:20 Berger (5) 33:16,17,18;42:17, 18 best (4) 7:15;21:14;33:2; 58:16 better (2) 52:10;66:15 beyond (3) 27:5;45:15;57:24 big (3) 22:15;62:22,24 Billy (1) 3:18 bit (4) 13:14;45:20;63:7, 18 blah (3) 22:7,7,7 blame (2) 32:22;33:2 Board (64) 3:10,15,20;6:10; 7:9,20;8:3,18;9:14; 10:17;11:11,12,18; 13:3,17;14:4,8; 15:22;18:9,12,17; 19:17,25;23:19;24:5; 25:7,25;27:6;28:7, 15;34:16;35:15,24; 38:19,24;39:4,8,14; 40:10,19;42:5,8; 44:17;48:15;50:6; 51:17;52:17,20; 54:15,15,20;56:7,14; 58:11;59:4;67:4,10; 68:2,19;69:6,10,11, 16,18 Board's (3) 7:8;51:3;55:21 Bob (1) 3:11 both (4) 16:19;37:8;46:9; 62:9 bottom (1) 30:25	bought (2) 28:24;38:21 boxes (1) 14:6 Bracken (2) 4:9;6:4 bracket (1) 10:2 brackets (3) 46:5,7,11 brand (1) 17:10 bread (1) 30:24 break (1) 12:20 Brenda (7) 21:9;25:17,18; 28:11,12;33:15; 37:20 Brian (1) 13:24 brief (1) 6:23 bring (6) 9:19;11:22;28:25; 34:4;48:4;61:20 bringing (1) 12:18 brings (1) 54:7 budget (2) 26:10;31:20 build (3) 15:19;39:7;41:9 building (12) 4:25;5:5,6,9;22; 11:10;29:17;35:6; 48:20;57:8;60:25; 61:2;65:3 buildings (2) 11:9;61:3 built (1) 39:14 burden (7) 10:9;20:6,16; 22:21;25:10;27:23; 66:10 bus (1) 31:8 BUSINESS (4) 3:20;26:7;32:24; 69:19 buy (1) 27:25	69:20,22,25 call (5) 15:2,13;31:24; 32:4;59:8 call-in (1) 43:16 calls (2) 12:2,3 came (12) 9:7;12:18;14:24; 15:2;37:23;38:18,19, 20,24;39:13,18;41:23 can (42) 5:24;8:4;11:17; 13:14;16:17;19:21; 21:17,20;22:6;26:9; 28:19;29:6;31:4; 32:15;33:3,3;35:5,7, 20,24;36:3,15;37:7,7; 41:13;48:8;53:4; 55:5,10,11,12;56:6; 58:11;62:11;63:13; 64:10;65:9;66:4,6, 14;68:5,18 cancels (1) 57:16 cap (1) 8:2 capital (4) 53:18,25;54:3,22 car (1) 30:21 care (2) 44:9,10 careful (1) 67:7 cares (1) 36:7 caretaker's (1) 47:19 CARLEY (3) 12:25;13:2,25 carry (1) 53:18 cars (2) 37:24;38:4 carve-out (1) 51:16 carving (1) 56:14 cash (1) 28:2 catastrophic (1) 16:15 causes (1) 44:22 census (2) 23:4;46:7 center (1) 14:14 centers (1) 35:6 Central (4)	36:7,9,10,13 certain (4) 5:9;14:11;33:8; 39:8 certainly (7) 8:12;43:24;44:12; 45:3;51:21;52:9,12 chairman (1) 68:13 CHAIRPERSON (33) 3:2,15,21;6:3,19; 7:2;8:19;12:22; 13:18;17:24;18:11, 16;19:9;23:21;24:2; 28:4,9;33:14;36:23; 41:18;42:14;43:14; 52:16;59:2;64:15; 65:5,10;67:6,24;69:4, 13,23;70:4 changed (1) 10:18 changes (1) 9:17 changing (1) 15:24 charged (1) 66:16 chart (1) 22:24 check (1) 14:5 children (2) 10:14;17:14 choose (1) 35:25 citizen (1) 4:24 citizens (3) 15:13,14;17:12 City (1) 29:4 clarification (2) 44:4;69:24 clarify (2) 65:14;66:22 clarifying (1) 48:17 clear (3) 24:9,11;65:17 clearly (1) 23:14 client (1) 56:16 clients (7) 44:24;51:15;54:11, 25;57:7,12;58:20 client's (1) 56:15 climate (1) 58:15 close (2) 51:6;68:10 closed (2)
B				
back (8) 9:20;10:17;11:24; 22:24;39:18;41:16, 23;61:5 bad (1) 17:18 bag (1) 31:4 bank (2) 9:11;66:15 barometer (1) 19:20 base (4) 49:12;50:19;51:5; 58:5 based (9) 21:24;22:9;36:3; 42:2,12;49:7,13,19; 59:20 basically (1) 21:24 bath (1) 63:6 bathrooms (2) 61:22,23 Beautiful (2) 63:24,24 Becky (5) 36:24,25;37:2; 41:19,21 becomes (1) 55:17 bedroom (2) 61:21;63:6 bedrooms (2) 63:12,21 beg (1) 30:16 began (1) 18:21 begging (1) 30:2 begin (3) 8:23;38:22;67:8 beginning (3) 40:10;57:5;63:18 behalf (3)				
		C		
		calculation (2) 45:21;47:12 calculations (1) 50:22 calendar (3)		

68:15;70:7 closer (1) 29:2 closing (3) 17:17;68:19;69:6 code (2) 5:20;10:18 colleagues (1) 19:5 comfortably (1) 6:15 coming (9) 9:8;11:15,22; 28:23;30:11;31:19; 40:4;59:23;70:8 comment (10) 5:22;18:21;43:6, 19,24;68:5,9,10,16; 70:2 comments (16) 5:25;6:12,23;8:12, 13,16,23;43:17; 48:16;52:18,22; 64:18;68:7,8,18,23 committed (1) 30:8 committee (2) 14:8;21:11 common (2) 53:6;54:22 communicated (1) 51:3 community (8) 9:10,23;10:11; 14:14;19:17,21,22; 27:20 companies (1) 53:8 Company (2) 4:15;18:24 comparison (1) 25:9 compiled (1) 14:8 completion (1) 53:19 complex (1) 49:15 complexes (1) 10:4 complement (2) 60:12;61:4 comprehensive (3) 16:19;17:21;23:2 compromise (5) 35:19,20;45:8,11; 56:22 comptroller (4) 43:6,7,8,13 comptroller's (3) 42:19,22;43:2 concern (1) 44:13	concerned (2) 36:6;40:18 concerns (6) 8:11;44:22;48:12; 50:6;52:14;55:21 conclude (1) 6:10 concrete (1) 35:23 condition (1) 28:2 conditions (1) 54:12 confines (1) 45:4 confirm (1) 63:13 confusion (1) 24:19 congregate (1) 35:7 connect (1) 29:21 connection (2) 5:17;48:24 connections (1) 29:22 Conor (8) 3:13;5:23;6:16,17; 23:8;34:17;35:21; 42:23 consent (1) 41:5 consider (3) 4:14;6:12;69:6 considerable (1) 51:7 consideration (3) 35:11;40:20;68:22 considered (3) 19:3;59:16;69:10 considering (1) 5:7 consisting (1) 4:16 Construction (3) 3:7;4:11,22 Consulting (1) 7:7 contemplated (1) 5:16 continue (3) 15:11;32:11,12 continued (1) 14:9 contract (1) 53:20 contribute (1) 33:9 conversation (1) 65:24 conversations (2) 24:20;52:4	convinced (2) 63:9,11 cop (1) 38:4 correct (1) 49:11 correspondence (2) 43:3,13 cost (11) 21:24;25:2,10; 29:12,25;30:14; 31:17;32:10;48:5; 57:14;58:6 counsel (3) 3:17;53:7;67:25 countless (1) 15:21 country (1) 29:5 County (3) 4:10,21;65:3 couple (4) 35:21;52:24;53:3; 65:14 course (3) 21:18;46:5;58:4 courteous (1) 6:6 cover (1) 33:8 creating (3) 24:13,14,15 credit (3) 60:17;61:6;63:7 credits (1) 61:9 crime (1) 31:23 CRIST (34) 3:2,15,21;6:2,19; 7:2;8:19;12:22; 13:18;17:24;18:11, 16,19;19:9;23:21; 24:2;28:4,9;33:14; 36:23;41:18;42:14; 43:14;52:16;59:2; 64:15;65:5,10;67:6, 24;69:4,13,23;70:4 critical (2) 55:9;62:10 crunch (1) 58:21 current (4) 24:12;51:8,25; 54:11 currently (2) 43:8,12 Cynthia (1) 47:21	46:7 date (1) 69:8 day (1) 4:7 days (6) 6:13;68:17;69:19, 20,22,25 dealing (1) 55:2 deals (1) 61:6 debate (1) 67:8 debt (9) 44:19;54:2;56:18; 57:3,9;66:8,15,19,21 DEC (1) 41:5 decision (5) 15:4;34:22;35:24; 42:21;43:9 decision-making (1) 43:10 decreases (1) 49:20 deficit (3) 24:15,16;25:21 defines (1) 45:24 definition (1) 50:7 defunct (1) 57:8 deli (1) 30:22 deliberate (1) 68:23 delighted (1) 9:6 demand (3) 50:12;59:11;64:20 demographic (1) 59:11 demographics (1) 47:2 Department (4) 29:13;31:21;45:23; 50:9 Deputy (1) 13:24 design (1) 63:6 despite (1) 52:5 determine (1) 55:25 develop (2) 17:22;66:13 developer (21) 9:6,18;11:14,21; 12:6;14:10,20,25; 15:18;16:14;19:2;	38:18,20;39:2,3; 40:9;44:25;53:25; 54:22;55:17;61:25 developers (3) 15:25;54:11;55:3 Development (13) 3:5;9:10,12,16,17, 23;10:7;11:2;16:9; 39:6;45:24;50:9; 53:13 developments (1) 34:9 dialing (1) 5:19 Dickson (4) 3:10;67:4,10;69:11 difference (2) 22:15,17 different (1) 20:22 difficult (1) 10:3 directed (3) 61:13;64:6,24 directly (1) 55:6 Director (3) 3:14;6:17;42:23 disconnect (1) 60:5 discouraging (2) 11:16,24 discussed (2) 52:25;53:3 discussion (2) 6:24;51:22 discussions (1) 51:24 district (4) 49:5,5,7;66:24 districts (3) 49:4;66:23;67:3 dive (1) 45:19 doctors (2) 21:8;31:13 document (1) 18:22 documented (1) 63:3 dollar (1) 53:13 dollars (5) 38:8,15;41:2;51:6; 59:19 Don (6) 33:16,17,18;36:24; 42:17,18 done (2) 29:21;36:15 down (3) 36:17;45:19;48:4 downtown (1)
			D	
		data (1)		

<p>11:3 DPW (2) 29:24;37:21 Dr (3) 47:21;48:5;56:2 drive (1) 31:10 driven (3) 55:10,13;59:18 drives (1) 30:4 during (3) 67:18,22;68:17 duties (1) 29:24 dwelling (1) 4:25</p>	<p>emergency (1) 32:2 encourage (3) 6:10;9:15;11:2 encouraged (3) 9:24;10:8,24 encouraging (2) 9:13,17 ended (1) 11:9 engaged (1) 7:23 engaging (1) 53:21 enter (2) 5:20;53:19 Enterprise (2) 3:7;4:11 enthusiastic (1) 9:18 entice (1) 15:18 entire (3) 18:8,9;65:2 environmental (1) 54:16 equalization (3) 49:21,22,25 equates (1) 57:15 especially (4) 10:2;22:22;24:10; 64:8 Estate (1) 7:6 estimate (1) 24:25 estimated (1) 50:22 Evans (1) 3:19 even (7) 14:15;20:12;23:15; 27:21;38:9,21;51:5 evening (9) 7:5,18;13:22; 18:22;44:6;45:9; 48:8,16;68:21 Evergreen (1) 60:18 everybody (8) 3:3,9;17:15;22:20; 26:22;31:4;36:20; 59:16 everyone (4) 12:14;29:8;37:13; 48:2 evident (1) 44:8 exactly (1) 26:4 exceed (1) 46:2</p>	<p>except (1) 63:24 excited (2) 14:5,7 exclusive (1) 10:15 EXEC (2) 6:17;42:23 Executive (1) 3:14 exempt (1) 50:18 exemption (7) 20:14;45:5;51:20; 57:13,15,22,23 exemptions (1) 5:9 existed (1) 22:2 existing (5) 5:4;49:24;50:16; 51:11;59:25 expected (1) 46:14 expense (1) 31:9 expenses (1) 21:19 experience (2) 25:19;31:24 expert (2) 7:23;47:21 explain (1) 17:19 explains (1) 67:18 exploding (1) 65:4 exquisite (1) 15:14 extensive (1) 67:8 extent (1) 58:11 extra (2) 26:12;32:23 extremely (1) 24:24 eyes (1) 40:17</p>	<p>22:5 factual (1) 25:12 fair (2) 10:12;32:20 Falk (3) 47:21;48:5;56:2 falls (2) 51:17;58:24 families (2) 9:25;62:14 family (4) 62:11,16,17;64:11 far (4) 3:9;36:6;40:18; 59:22 favor (6) 9:4;10:6;12:15; 34:3;70:2,6 fee (2) 57:16,24 feel (5) 15:6,6;20:2;33:4; 53:2 feelings (1) 15:7 feels (1) 56:7 fees (2) 9:21;48:24 fell (3) 39:16;47:6,9 felt (1) 19:24 few (3) 3:8;60:14;64:7 filled (1) 10:21 finance (3) 37:5,8,9 financial (2) 5:15;55:22 find (3) 10:3;34:19;40:14 fine (1) 19:15 finish (1) 39:17 fire (4) 12:3;49:5,7;66:24 firm (1) 7:4 first (10) 9:2,7;18:23;27:24; 32:4;44:5;45:10; 47:13;50:5;60:11 fit (3) 17:21;18:2,10 five (3) 6:7;64:25;70:5 fix (1) 41:7 fixed (2)</p>	<p>22:22;27:2 flexible (1) 45:2 follow (1) 34:18 following (1) 4:16 follow-up (1) 34:6 foot (4) 4:24;5:4;49:14,16 footage (1) 49:14 forced (1) 61:16 forcing (1) 21:12 form (1) 9:20 formality (1) 52:5 former (1) 56:8 forth (1) 54:13 fortune (2) 62:19,20 forum (3) 24:10;58:16;68:24 forward (5) 12:16;25:22;34:21; 51:19;56:24 found (2) 11:14;62:2 frame (2) 14:18;68:17 free (1) 55:23 front (1) 11:2 fulfill (1) 26:10 full (7) 20:16;48:19;49:3, 8,17;54:10;60:15 fully (1) 64:5 function (1) 62:20 fund (6) 40:21;41:15,25; 54:2,4,23 funded (2) 21:2,7 funding (3) 38:14;39:7;40:3 funds (1) 41:8 Furniture (1) 37:25 further (8) 43:23;44:2;48:8; 51:22;52:9;68:20,24;</p>
E				
<p>earning (1) 12:10 eat (1) 62:24 eating (1) 62:25 Eckert (3) 3:14;6:17;42:23 economic (1) 59:13 economically (1) 15:9 eggs (1) 30:24 eight (1) 51:13 either (6) 5:13;10:23;30:15; 31:5;37:8;48:9 elder (1) 46:23 elderly (1) 59:25 eldest (1) 46:12 eliminate (1) 50:23 Ellen (12) 19:10,11;23:24; 24:4;25:4,14;26:3; 27:13;28:5;32:14; 41:19,20 eloquently (1) 55:12 else (11) 12:23;17:15;26:22; 28:10;29:8;33:15; 42:15;61:6;62:3,21; 63:3 elsewhere (1) 40:4 emergencies (1) 32:3</p>				
		F		
		<p>facility (1) 14:16 facing (3) 44:18;57:13;58:21 fact (4) 20:10;25:16;27:10; 47:8 factor (1) 62:24 factoring (1)</p>		

69:25 future (2) 26:14;44:9	guys (2) 36:17;52:25	held (1) 4:6 hell (1) 36:10 help (9) 9:15;10:19;16:13; 20:23;21:8;37:16; 38:15;47:23;57:10 helpful (2) 45:22;57:25 helping (2) 33:4;48:4 hereby (1) 4:3 Hi (1) 9:2 high (8) 22:2,10;27:11,14, 15;28:3;36:7;47:16 higher (2) 62:23;66:3 highest (2) 46:18;57:21 hill (2) 31:2,3 history (1) 59:21 hit (1) 20:18 hoarding (1) 26:12 home (4) 20:23;21:13,21; 27:17 homeowner (2) 20:19,20 homeowners (3) 20:13;26:25;61:13 homes (3) 20:10;27:21;28:25 hoops (1) 28:17 hopefully (3) 40:19;41:16;66:14 hours (1) 15:22 house (4) 19:23;26:17;27:25; 32:15 houses (2) 26:18;61:17 housing (23) 4:25;5:6;7:13;9:8, 25;10:3,5;12:17; 33:25;34:9,19;36:21; 45:24,25,25;50:8,9; 59:9,25;60:16;65:18, 20,23 Hudson (1) 64:14 huge (3) 33:24;64:23,23 Hurlburt (1)	3:16 hurts (1) 33:5	13:16;23:3;68:3 infrastructure (6) 16:11;25:11;37:19, 21;41:4;48:14 initial (1) 53:14 initially (1) 11:21 instance (1) 58:7 instead (1) 49:23 intention (2) 54:10;65:21 intently (1) 8:13 interest (2) 4:17;54:21 interesting (1) 62:7 into (8) 3:22;8:13;22:18; 40:20;53:19;59:18; 61:25;68:22 introduce (1) 3:8 involved (1) 63:8 issue (4) 17:11;19:13;21:6; 50:12 issues (1) 37:18
G	H	I	J	
gave (1) 42:10 General (7) 4:5;9:5;10:7; 12:16;43:2,5;64:17 Generally (1) 63:2 generated (1) 25:10 generous (1) 55:3 gentlemen (1) 13:22 gets (3) 22:19,20;31:16 gist (1) 38:23 give-and-take (1) 11:7 given (4) 4:3;7:18;47:7;50:8 gives (1) 22:24 giving (3) 11:19;20:3;40:11 goes (2) 40:14;58:6 Golden (3) 3:17;68:12;69:21 Good (8) 3:3;6:20;8:22; 13:22;34:21;37:13; 57:6;65:6 goods (1) 30:23 government (1) 61:7 graciously (1) 7:18 Granted (2) 10:12;16:25 granting (2) 19:5;56:11 grass (1) 35:4 gravel (1) 9:11 great (4) 25:12;37:9;40:5,8 Greystone (3) 60:20;63:5,8 groceries (1) 31:4 grocery (1) 30:25 guess (1) 30:8	Hall (1) 4:8 hand (1) 18:19 handful (1) 55:15 handicap (1) 62:5 handicapped (1) 64:5 hands (2) 8:21;43:10 Hanna (1) 7:4 happen (6) 32:9;38:13;40:12; 41:6;64:25;65:2 happening (1) 53:2 happens (2) 40:16;42:11 happy (4) 17:23;36:16,16,20 hard (2) 20:18;33:21 harder (1) 20:19 hardship (1) 66:9 hate (1) 16:3 hear (5) 5:12;9:6;12:5; 24:19;34:6 heard (1) 65:15 HEARING (81) 3:1,6,22;4:1,4,5;1; 6:1,11;7:1;8:1;9:1; 10:1;11:1;12:1;13:1; 14:1;15:1;16:1;17:1; 18:1;19:1;20:1;21:1; 22:1;23:1;24:1;25:1; 26:1;27:1;28:1;29:1; 30:1;31:1;32:1;33:1; 34:1;35:1;36:1;37:1; 38:1;39:1;40:1;41:1; 42:1;43:1,15,17; 44:1;45:1;46:1;47:1; 48:1,9;49:1;50:1; 51:1;52:1,19;53:1; 54:1;55:1;56:1;57:1; 58:1;59:1;60:1;61:1; 62:1;63:1;64:1;65:1, 19;66:1;67:1;68:1, 14,20;69:1,7;70:1,7 heaviest (1) 22:21	Ibberson (1) 3:18 IDA (13) 3:20;4:7;6:3;15:5; 35:15;37:3;42:18; 53:7;55:24;58:19; 67:20;68:19,25 IDAs (1) 52:2 idea (4) 14:18,19,22;64:17 impact (2) 23:13;59:13 important (6) 21:6;27:18;41:2; 54:7;58:24;60:4 importantly (2) 35:12;57:11 impressed (1) 60:23 improvement (2) 5:3;48:23 inception (1) 65:22 include (1) 47:3 included (2) 46:4,8 including (1) 47:19 income (14) 20:20;22:23;45:15; 46:3,6,14,18,19,22; 47:5,8,10;62:23;66:5 incomes (2) 27:2;66:2 income's (1) 63:2 incorrect (1) 16:5 increase (6) 13:8,11;51:8,12; 64:23;66:5 increasing (2) 48:3;50:13 incredibly (1) 55:3 Independence (1) 21:3 indicated (1) 7:9 individuals (1) 13:6 Industrial (1) 3:4 information (6) 5:24;7:10,16;	Jeff (1) 3:14 JEFFREY (31) 3:2,21;6:2,19;8:19; 12:22;13:18;17:24; 18:11,16;19:9;23:21; 24:2;28:4,9;33:14; 36:23;41:18;42:14; 43:14;52:16;59:2; 64:15;65:5,10;67:6, 24;69:4,13,23;70:4 John (18) 3:10;8:23,25;9:2; 12:23;13:19,21; 17:25;18:5,13,14; 30:9;65:8,13;67:4, 10;69:11,14 joined (1) 7:5 Jones (11) 3:15;24:3,5;25:7, 25;27:6;28:7,34,4; 59:4;60:19;69:18 July (2) 3:25;67:16 jump (1) 28:16	

jurisdiction (2) 16:24;51:2	55:21	64:8,21	27:13;41:20	6:22,24,25;7:3; 8:20;43:19,21;52:17; 53:5;59:3;60:6;67:14
K	legs (1) 62:6	looked (8) 16:19;46:4,7; 60:13,13,14;63:4; 66:12	Matt (1) 3:10	MIDA (68) 3:1;4:1;5:1;6:1; 7:1;8:1;9:1;10:1; 11:1;12:1;13:1;14:1; 15:1;16:1;17:1;18:1; 19:1;20:1;21:1;22:1; 23:1;24:1;25:1;26:1; 27:1;28:1;29:1;30:1; 31:1;32:1;33:1;34:1; 35:1;36:1;37:1;38:1; 39:1;40:1;41:1;42:1; 43:1;44:1;45:1;46:1; 47:1;48:1;49:1;50:1; 51:1;52:1;53:1;54:1; 55:1;56:1;57:1;58:1; 59:1;60:1;61:1;62:1; 63:1;64:1;65:1;66:1; 67:1;68:1;69:1;70:1
keep (7) 38:9,11;47:17; 62:11,13,15;64:10	less (5) 6:8;17:7;26:20; 63:19;66:15	looking (6) 15:4,12;45:20,22; 49:9;63:17	matter (2) 28:2;66:18	
Kennedy (7) 6:22,25;7:3;43:21; 53:5;60:6;67:14	lesser (1) 24:13	loss (1) 25:22	MATTHEW (2) 52:20;69:16	
kind (2) 29:18;42:19	letter (1) 20:3	lot (11) 9:24;11:10;12:10; 17:22;24:19;28:13; 34:15;60:21;61:23; 64:12;68:2	maximizing (1) 26:2	
kinds (1) 11:19	levels (1) 60:17	low (2) 22:4,13	maximum (1) 24:17	
knowing (1) 40:24	library (4) 14:15;33:10;49:5; 66:25	lowball (1) 50:3	may (17) 5:25;7:15,20,20; 8:6;28:23;29:17; 45:21;46:6;47:16,25; 49:12;53:19,20;54:3; 56:19;61:24	
knows (2) 30:5;44:17	light (1) 30:7	lowered (1) 15:16	maybe (4) 25:17;40:4;59:11; 60:7	
L	Likewise (1) 48:23	lowest (1) 46:15	Maybrook (2) 34:9,11	
lack (3) 55:8,9;56:3	line (1) 43:16	Lynn (2) 13:23;18:18	mean (5) 10:13;11:6;25:20; 27:7;36:10	
ladies (1) 13:22	link (1) 26:24	M	median (7) 45:15;46:19,22; 47:5,8;66:2,5	
Lake (1) 63:22	list (1) 10:5	Ma'am (1) 28:10	medical (2) 31:25;32:3	
Lampert (10) 7:5,17;48:7;55:5, 11;60:7,10;64:16,19; 65:7	listen (1) 8:12	major (1) 35:10	meet (2) 50:5;57:9	
land (3) 4:18,23;50:16	listening (2) 48:16;52:22	majority (2) 11:17;59:22	meeting (9) 3:5;7:8;37:4; 48:10;51:24;58:18, 18;68:25,25	
landlord (1) 20:14	little (11) 10:20;11:15;13:14; 21:22;26:11;35:6; 40:7;45:20;62:23; 63:7,18	makes (2) 59:17;67:21	meetings (2) 34:5;44:21	
large (1) 61:25	live (7) 17:9;20:9;27:16; 29:2;32:17;39:24; 40:6	making (6) 9:16;14:10;26:7; 32:24;55:4;66:20	meets (1) 50:7	
largest (1) 31:20	lives (1) 32:14	man (1) 17:6	Meghan (1) 3:16	
last (3) 7:8;32:6;37:3	live-stream (1) 3:18	manager (6) 13:9;25:6,16; 28:15;52:23;54:8	Member (14) 3:10,16;24:5;25:7, 25;27:6;28:7;52:20; 59:4;67:4,10;69:11, 16,18	
later (1) 68:25	living (4) 10:14;29:5;62:13; 64:12	many (10) 23:11,12;28:20; 35:15,16;37:11;52:7; 53:7;55:2;59:19	members (6) 18:17;19:18;23:19; 34:16;52:18;69:10	
Laura (1) 3:19	LLC (1) 4:11	market (22) 4:24;7:6,11,24; 10:16;12:17;47:23, 24;55:16,23,24; 60:20;61:12,15; 62:22;63:12,20;64:3, 4,5;65:19;66:4	mention (3) 29:10;31:16;35:22	
Law (4) 3:13;4:5;7:4;26:8	loan (1) 41:15	Mary (12) 19:10,11;23:24; 24:4;25:4,14;26:3; 27:13;28:5;32:14; 41:19,20	mentioned (1) 66:9	
leaders (1) 44:9	local (1) 11:3	Matisse (9) 19:10,11;23:24; 24:6;25:4,14;26:3;	mentioning (1) 44:5	
lease (3) 55:23;57:20;67:19	locality (1) 43:10		met (1) 52:25	
least (3) 28:19;56:11;59:7	located (1) 4:19		Michelle (12)	
leave (2) 32:6;68:8	location (1) 5:14			
leaves (1) 55:24	long (2) 17:18;67:12			
left (1) 58:23	look (12) 11:4;16:7,16; 24:23;25:9;43:12; 46:11,16,20;61:9;			
legal (1) 36:18				
legitimate (1)				

5:23;6:8 Montgomery (25) 3:4;4:7,9,19,21; 6:3,4;15:20;16:4; 20:25;21:3,4;31:9; 33:7,18,20,23;34:10, 12;36:5;38:12;45:14; 46:10,17,23 Montgomery's (1) 16:20 month (2) 47:16;66:17 monthly (2) 27:5;45:18 more (27) 6:14;10:20;11:13; 12:6;13:14;14:13; 20:12,13;23:22;24:7, 18;30:10;31:18;32:2; 35:12;37:22;39:13; 43:16;46:2,6;52:11; 53:25;54:22;55:6,12; 59:19;60:22 mortgage (3) 36:4;57:14,22 most (8) 16:25;17:13;23:3; 27:17;28:19;33:3; 45:10;57:11 mostly (1) 12:11 motion (3) 69:9,12,17 move (8) 3:22;8:14;11:8; 12:16;29:3;57:2; 61:15,17 Moving (3) 29:4;34:21;61:16 much (11) 9:9;12:12;20:19; 26:20;34:2;35:2,8; 41:17;52:15;55:11; 59:17 multi-million (1) 53:13 multiple (1) 61:3 Municipal (2) 4:5;21:19 municipality (1) 26:8 myself (2) 6:2;28:20	need (16) 9:25;14:11;16:13; 26:10;31:5,6,7,10,11; 32:18;33:10,24; 56:20;57:2;60:2,21 needed (6) 9:9;12:5;14:14,14; 26:16;39:9 needs (1) 59:15 negotiate (1) 66:14 New (9) 4:5,10,21;6:4; 17:10;24:13;29:3; 59:22,23 Newburgh (1) 63:23 next (2) 30:9;64:25 nobody (1) 70:6 nor (2) 57:7;65:21 North (2) 4:19;15:20 noted (1) 65:18 notice (3) 3:24,25;65:19 number (1) 49:20 numbers (2) 16:5;58:14	3:13 offset (1) 57:24 off-the-record (1) 52:4 often (1) 53:24 old (5) 9:11;10:19;14:10; 16:13;62:12 older (2) 37:17;42:3 once (2) 31:16;43:16 One (39) 10:24;11:10;14:6; 16:21,21;17:13; 18:21,22;21:9;27:4; 29:9;30:22;31:15,19; 32:4;33:21,22;34:9, 10,11,12;35:16;37:7, 8;39:3;44:21;47:19; 48:11;49:10;60:14, 24;61:2;62:22;63:6, 8,16,24;64:20;67:5 one- (1) 10:4 ones (1) 32:6 One's (1) 24:7 only (12) 15:22;17:25;21:15, 16;23:9;26:9;30:21; 47:18;48:2;50:13; 55:15;67:11 onto (2) 20:16;22:22 onus (2) 51:17;52:5 open (6) 51:21;52:9;56:13; 58:17,20;68:24 opened (1) 63:23 opening (2) 6:24;68:8 opens (1) 43:23 operational (1) 57:8 opinion (2) 43:9;55:2 opportunity (6) 5:12,18,22;8:10, 17;60:8 oppose (3) 11:19,25;13:7 opposed (3) 10:19;51:14,15 opposing (1) 13:11 opposition (1)	70:6 Orange (3) 4:10,21;60:14 order (2) 15:18;44:16 orders (1) 41:5 originally (1) 38:19 Osterman (1) 7:4 otherwise (2) 8:7;53:12 ours (1) 16:20 ourselves (1) 30:17 out (22) 3:24;4:2;9:15; 16:12;21:12;23:5; 28:24;34:19;38:3; 39:25;41:13;42:24, 25;52:12;56:14; 57:16;61:16,17;62:2, 13,24;70:8 outdoor (1) 39:12 outlined (1) 44:15 outside (1) 59:23 over (11) 20:4;40:10,17; 50:18;51:6;56:16; 58:3,10;63:2,2;66:18 overall (2) 47:23;48:5 overlays (2) 66:25;67:2 oversight (1) 57:18 owe (1) 57:17 owed (1) 49:23 own (8) 20:9,10,23;21:13; 27:17,21,21;32:15 owned (2) 23:6,12 owner (2) 10:23;23:2 owners (1) 61:22 owns (1) 39:2	paragraph (1) 16:21 parcel (1) 4:18 parents (1) 29:2 parking (1) 39:10 part (2) 45:7;48:24 participate (1) 5:19 particular (11) 7:15;14:17,18; 17:16;20:8;34:8; 35:17;44:14,21;53:9; 56:19 particularly (1) 7:12 pass (1) 20:15 passed (1) 15:23 past (2) 20:25;25:19 patched (1) 30:5 pay (13) 12:8,9;17:11,15; 31:6;32:19,21;36:2; 40:3,6,13;61:11; 66:15 paying (8) 32:13,20;37:11; 50:25;51:6;56:17; 58:9;63:14 payments (4) 50:15,17,21;58:3 PEARSON (2) 36:25;37:2 penny (2) 41:3,3 people (22) 6:6;9:24;13:6; 16:25;24:20;27:15, 19;28:20,23,24;31:2; 32:18,22;33:5;39:23; 61:14,16,21;62:18, 19,25;68:18 people's (1) 26:18 per (6) 17:5;44:20;47:16; 49:14,16;54:2 percent (11) 23:6,10,14;26:24; 27:20;45:15;46:3; 49:21;60:18,19;64:3 perform (1) 57:18 perhaps (1) 51:23 period (3)
N	O	P		
name (1) 28:10 nature (1) 5:14 necessarily (1) 59:24	objection (1) 43:25 obtain (2) 53:20,23 obtained (1) 5:25 obviously (3) 11:25;14:2,13 occupied (3) 23:2,7;64:3 o'clock (1) 4:8 off (1) 14:5 offer (9) 8:2,5;45:12;47:13; 50:4;55:4,20;57:2; 67:15 offer's (1) 8:7 office (5) 5:5;21:23;42:20, 22;43:3 officers (1) 32:7 Officer's (1)	paid (4) 22:10;49:2,3;51:9 paper (1) 14:20		

68:9,16;69:8 perishable (1) 30:23 permits (1) 6:15 permitted (1) 3:12 permitting (2) 53:21,23 person (3) 6:8;17:5;26:13 personal (1) 27:8 personally (1) 9:3 persons (1) 5:13 perspective (2) 43:25;59:7 phase (4) 63:8,9,16,16 philosophical (1) 21:5 phone (1) 5:23 Pick (2) 16:16;42:11 PILOT (37) 10:9;11:15,19; 15:3,8;16:2,14,23; 18:8;19:6;22:15; 23:19;24:11;26:19; 29:9;31:17;35:14,18, 25;36:3;37:4,6,10; 40:21;41:14;42:2,11; 50:15,19,21;51:11; 56:12;58:2,4,10; 67:22,23 PILOTS (4) 16:4;24:9,21;35:16 pipes (3) 16:12;29:18,20 place (7) 8:8;10:15;15:14; 17:10;21:5;38:3; 55:20 places (2) 5:12;52:6 plague (1) 37:19 plan (2) 17:21;23:2 Planning (4) 11:11;15:22;39:8; 54:14 plans (5) 14:16,17;15:16; 16:20;41:5 please (2) 65:12;68:11 plus (5) 13:15;28:22;50:16, 17;63:15	pm (1) 4:8 point (8) 25:13;26:9;47:16, 23;54:7;55:16;60:7; 65:6 points (2) 37:13;44:4 police (5) 12:2;31:21,22; 32:5;37:24 policy (2) 45:5;51:20 political (1) 58:15 population (6) 23:10;46:6,13,23; 64:23;65:4 portion (8) 3:23;6:11;33:12; 56:11,14,15,19,21 position (1) 21:5 possibility (1) 52:13 possible (3) 21:14,15,17 postcard (1) 27:24 posted (3) 8:4;43:4;67:17 potential (3) 8:6;24:17;26:2 practically (1) 67:20 predominant (1) 48:12 present (5) 7:16;8:17;13:15; 44:22;45:3 presented (1) 52:14 presenting (1) 56:25 presently (1) 51:13 pretty (1) 17:18 previous (3) 34:5;39:2;44:20 price (6) 28:22;47:15,23; 49:14,16;55:16 prices (1) 28:3 primarily (1) 8:10 prior (1) 55:21 priority (1) 57:21 private (1) 26:13	probably (5) 16:12;30:10;39:21; 57:12;59:12 problem (3) 10:23;34:14;63:11 proceedings (1) 8:15 process (7) 6:13;14:21;15:5,5, 8,18;54:17 processes (1) 14:9 profession (1) 59:21 profit (2) 32:25;33:5 profitability (1) 22:6 project (71) 4:14,15;5:8,10,15, 17;7:25;8:6;9:5,9; 11:5,13,20;12:15,18; 13:10;14:2,3;16:16; 17:19;18:2,4,7;19:2, 6,13;21:3,7,25,25; 22:3;25:2;26:15; 27:10;28:17;29:7,7, 11;31:16;34:3;37:5, 9;39:4,14,15,17; 40:21;41:15,22,24; 42:2,3,9;44:15,16,25; 47:2;50:24;53:2,18; 54:23;56:23;59:14; 61:19;64:8,24;65:18, 20,23;66:12;69:3 prompted (1) 5:21 properly (1) 29:21 property (5) 9:21;20:15;38:22; 60:19;67:19 propose (1) 67:12 proposed (3) 5:14,17;17:8 Protecting (2) 33:19,23 provide (3) 5:8;6:23;57:19 providing (2) 15:8;68:5 PUBLIC (96) 3:1,6,12,22,24;4:1, 3;5:1,18;6:1,11;7:1, 20;8:1,10,23;9:1; 10:1;11:1;12:1;13:1; 14:1;15:1;16:1;17:1; 18:1;19:1;20:1;21:1; 22:1;23:1;24:1,10; 25:1;26:1,9;27:1; 28:1;29:1,14;30:1; 31:1;32:1;33:1;34:1;	35:1;36:1;37:1;38:1; 39:1;40:1;41:1;42:1; 43:1;44:1;45:1;46:1; 47:1;48:1,9;49:1; 50:1;51:1;52:1,18, 23;53:1;54:1;55:1; 56:1;57:1;58:1;59:1, 6,12;60:1,4;61:1; 62:1;63:1;64:1;65:1, 19;66:1;67:1;68:1,3, 14,16,19,24;69:1,7; 70:1,2,6 pull (1) 40:17 purposes (1) 40:22 pursuant (1) 4:4 pushing (1) 61:2 put (9) 10:9,25;14:20; 27:23;51:18;54:13; 61:11;63:10,11 puts (1) 43:9 putting (3) 12:6;29:18;61:25	23:20;5;35:5 reading (1) 18:21 Real (2) 7:6;34:6 realized (1) 66:12 really (13) 14:24;19:12,18,19; 22:17;24:21;33:22; 39:12;40:16;57:20; 59:5;60:4;61:16 reason (1) 16:6 rebuttal (1) 65:15 receive (2) 7:10;8:7 received (1) 17:4 recent (1) 23:3 recently (1) 14:25 reconstruction (1) 5:3 record (1) 7:3 recording (2) 57:14,23 records (1) 23:4 red (1) 30:7 redistributed (2) 22:20,21 reduces (1) 33:11 reduction (2) 24:11,16 reference (4) 25:13;43:7,11; 65:25 referenced (1) 18:24 referencing (1) 27:9 referred (1) 43:5 reframing (1) 60:3 regular (2) 48:10;51:23 reiterate (1) 12:13 relation (2) 8:5;25:18 reliance (1) 56:8 relief (3) 39:18;57:25;58:12 reluctance (1) 52:3
		Q		
		question (7) 24:3,8,22;27:8; 34:7;67:5,11 quickly (1) 59:5 quite (1) 64:6		
		R		
		raise (1) 18:19 raised (1) 54:8 raising (1) 45:13 Ramos (5) 13:19,21;18:5,14; 27:9 range (4) 46:12,24,25;47:10 rate (14) 4:24;10:17;12:17; 22:10;26:6;34:19; 49:21,22;50:2;62:22; 65:20;66:4,15;67:13 reach (1) 42:25 reached (1) 42:24 read (6) 3:23;14:21;18:22,		

<p>rely (1) 56:20</p> <p>remain (1) 51:11</p> <p>remarks (1) 60:9</p> <p>remember (1) 35:8</p> <p>rent (11) 8:2;17:8,11;27:3; 34:5;39:24;45:13; 46:2;47:20;61:11; 66:16</p> <p>rental (4) 4:25;20:15;45:25; 47:24</p> <p>rentals (3) 23:16,17;61:13</p> <p>rented (1) 39:20</p> <p>renters (1) 27:22</p> <p>rents (12) 7:12;8:6;27:11; 49:2;55:10,13,25; 56:3;61:5;63:5,17; 67:12</p> <p>repair (2) 30:16,17</p> <p>report (2) 47:22;48:6</p> <p>reprehensible (1) 40:15</p> <p>represent (3) 23:20;33:19;54:18</p> <p>representation (1) 44:7</p> <p>representations (4) 54:6,24;56:6,9</p> <p>representatives (2) 52:8;58:19</p> <p>represented (1) 54:19</p> <p>representing (1) 6:22</p> <p>represents (1) 56:16</p> <p>request (2) 10:9;12:20</p> <p>requesting (1) 4:13</p> <p>requests (1) 43:18</p> <p>require (1) 30:20</p> <p>required (1) 69:3</p> <p>Research (3) 7:6;34:7,18</p> <p>reserve (1) 26:11</p> <p>reside (1) 17:2</p>	<p>residence (1) 14:6</p> <p>residences (1) 14:22</p> <p>resident (3) 13:3;22:13;50:11</p> <p>residential (3) 15:13;17:10;19:16</p> <p>residents (12) 11:18;20:7;33:19, 23;40:25;44:12; 45:13;47:14;58:13; 59:22,23;64:7</p> <p>resolution (1) 15:24</p> <p>resolutions (1) 54:14</p> <p>resources (1) 17:14</p> <p>respect (11) 5:10;7:11,13,21, 24;45:12;48:13,21; 49:4;54:8;56:12</p> <p>respond (1) 52:13</p> <p>responses (1) 43:20</p> <p>rest (4) 10:10,12;20:7; 58:22</p> <p>restate (1) 28:12</p> <p>restaurants (1) 62:25</p> <p>Revella (5) 8:24,25;9:2;65:8, 13</p> <p>revenue (12) 9:19;11:22;12:19; 13:8;24:12,17;25:9; 38:15;44:11;51:12; 56:13;59:18</p> <p>revenues (2) 24:13;26:21</p> <p>review (2) 54:16;69:3</p> <p>reviewing (1) 48:15</p> <p>Richard (6) 7:5;48:7;60:10; 64:19;68:12;69:21</p> <p>Rick (3) 3:17;68:10;69:5</p> <p>rides (1) 21:8</p> <p>right (7) 3:9;18:6;19:24; 21:10;28:3;38:10; 64:4</p> <p>rights (1) 53:24</p> <p>Road (3) 4:9;6:4;30:19</p>	<p>Rockland (1) 60:13</p> <p>room (1) 36:17</p> <p>rope (1) 21:16</p> <p>Route (3) 30:3,3,6</p> <p>ruling (1) 52:12</p> <p>rural (1) 31:12</p>	<p>43:18;53:9</p> <p>seem (2) 47:16;61:24</p> <p>seemed (2) 47:11;51:2</p> <p>seems (1) 52:24</p> <p>sell (3) 30:23;38:23;39:15</p> <p>sells (1) 40:14</p> <p>senior (31) 4:24;5:6;9:8;10:5; 14:6,22;15:12,14; 17:12;19:21;20:17, 21;23:6;31:8;32:14; 33:24;34:8,18;36:21; 37:16;38:3;39:6,10, 13;41:24;42:3,9,12, 12;60:15;61:13</p> <p>seniors (24) 13:10;19:19,19; 20:8,12;21:3,8,12; 22:22;23:11,11,13, 16;26:25;27:22; 31:11,21;32:2;37:16; 39:11;40:2;41:11; 59:9;61:2</p> <p>sense (2) 59:17;67:21</p> <p>sent (2) 3:24;4:2</p> <p>sentences (1) 18:23</p> <p>separate (1) 11:9</p> <p>SEQR (1) 69:3</p> <p>seriously (1) 68:7</p> <p>service (13) 12:8;26:17;31:7; 38:5;44:19;54:2; 56:18;57:3,9;66:8,16, 19,21</p> <p>services (6) 10:10;12:4,7; 40:24;44:11;57:19</p> <p>session (1) 68:10</p> <p>set (1) 35:2</p> <p>sewer (9) 12:7,8;16:10; 29:14,22;41:5;48:13, 22;49:2</p> <p>share (1) 32:20</p> <p>shave (1) 62:6</p> <p>shifting (1) 20:6</p> <p>shopping (1)</p>	<p>11:3</p> <p>Shore (1) 63:22</p> <p>shortly (1) 30:8</p> <p>show (1) 8:21</p> <p>shower (3) 62:2,9;64:9</p> <p>showers (2) 63:10;64:2</p> <p>side (3) 11:11,12;30:22</p> <p>sidewalk (2) 10:25;14:15</p> <p>sights (1) 38:10</p> <p>sit (2) 35:5;36:17</p> <p>situation (3) 55:10,14,19</p> <p>skyward (1) 56:4</p> <p>slated (1) 9:12</p> <p>sliding (1) 34:13</p> <p>small (3) 3:23;16:7;30:22</p> <p>smaller (1) 39:6</p> <p>snow (1) 58:23</p> <p>snowed (1) 40:9</p> <p>Social (2) 17:3,5</p> <p>sold (2) 38:20;39:17</p> <p>solidarity (1) 16:18</p> <p>solution (1) 21:14</p> <p>someone (1) 30:21</p> <p>sometimes (1) 41:6</p> <p>sorry (1) 47:4</p> <p>sort (2) 35:3;53:12</p> <p>sound (1) 15:9</p> <p>speak (16) 8:4,21;11:17; 12:24;13:5;18:8,20; 33:16;36:11,12; 42:16;48:8;54:18; 55:5,11;56:5</p> <p>speakers (3) 44:2;45:9;49:11</p> <p>speaking (2) 44:2;53:15</p>
---	--	--	--	---

<p>speaks (1) 48:5</p> <p>special (6) 48:18,21;49:4,18; 66:23;67:3</p> <p>specifically (2) 18:3;53:16</p> <p>speculation (1) 32:9</p> <p>spend (3) 30:16;62:15;64:12</p> <p>spending (1) 37:22</p> <p>spent (1) 59:20</p> <p>spoke (1) 29:8</p> <p>spoken (1) 36:8</p> <p>spread (1) 26:22</p> <p>spreading (1) 26:23</p> <p>square (5) 4:23;5:4;49:13,14, 16</p> <p>squarely (2) 47:6,9</p> <p>stand (3) 33:22;40:15;56:23</p> <p>standard (2) 51:19;53:12</p> <p>standing (1) 16:17</p> <p>start (3) 9:3;30:11;61:14</p> <p>started (2) 21:11;31:17</p> <p>starting (3) 3:9;9:8;34:13</p> <p>starts (1) 29:11</p> <p>State (6) 4:5;30:3,19;39:7; 42:19,21</p> <p>stated (5) 13:9;18:6;44:20; 48:6;68:13</p> <p>statement (3) 16:22;24:7;65:9</p> <p>States (1) 50:8</p> <p>stating (1) 48:18</p> <p>stay (10) 19:22;20:23;21:13, 20;27:16,24;32:5; 45:3;67:13;70:8</p> <p>steel (1) 63:25</p> <p>stenography (1) 3:19</p> <p>still (6)</p>	<p>13:7;16:11;20:2; 36:9;37:12;66:19</p> <p>Stoddard (3) 3:10;52:20;69:16</p> <p>store (1) 30:25</p> <p>stores (1) 31:13</p> <p>strange (1) 61:24</p> <p>Street (5) 4:20;15:20;39:5; 41:23;49:15</p> <p>strictly (1) 61:12</p> <p>strongly (1) 19:3</p> <p>structure (2) 51:12;53:8</p> <p>struggle (1) 38:10</p> <p>studies (1) 62:3</p> <p>stuff (1) 32:23</p> <p>submission (1) 67:16</p> <p>submit (1) 68:18</p> <p>submitted (2) 4:12;8:3</p> <p>subsidies (1) 61:7</p> <p>substantial (1) 45:11</p> <p>suggest (2) 6:7;69:6</p> <p>suggested (3) 42:25;45:8;68:7</p> <p>suggestion (3) 51:21;52:9;58:20</p> <p>Superintendent (1) 29:15</p> <p>superior (2) 61:19;63:17</p> <p>supply (10) 40:25;47:22;48:4; 50:12,13;55:8,9; 56:3;59:10;64:20</p> <p>supplying (2) 26:15;59:24</p> <p>support (1) 44:11</p> <p>supportive (1) 9:14</p> <p>supposed (1) 26:12</p> <p>sure (8) 10:21;14:10;28:20; 29:20;36:17;53:6; 65:17;68:13</p> <p>surpassing (1) 35:9</p>	<p>surprised (1) 14:25</p> <p>sustainable (2) 44:17;57:6</p> <p>swing (1) 34:25</p> <p>system (2) 16:10,10</p> <hr/> <p style="text-align: center;">T</p> <hr/> <p>talk (4) 24:14;35:20,23; 59:5</p> <p>talked (2) 24:9;61:24</p> <p>talking (7) 18:3;24:12;25:11; 41:4;59:10;61:12; 62:12</p> <p>tax (32) 9:19;11:22;12:19, 20;13:8;18:4;20:6, 14,15,16;22:9;24:12, 13,17;25:9;26:6,9; 28:18;33:12;38:8,14; 40:22;41:2;45:5; 51:20;57:12,15,22, 23;60:17;61:6,8;63:7</p> <p>taxable (1) 23:12</p> <p>taxation (2) 5:9;26:21</p> <p>taxations (1) 16:8</p> <p>taxes (12) 9:21;21:17,20; 22:12;32:12;33:8; 36:2;37:11;40:13; 49:25;50:17,25</p> <p>taxi (1) 31:7</p> <p>taxing (1) 50:25</p> <p>taxpayers (2) 10:10;22:19</p> <p>tear (1) 30:12</p> <p>ten (6) 6:13;51:7;56:16; 68:16;69:19,25</p> <p>tenant (2) 20:16,17</p> <p>tenants (1) 20:13</p> <p>tend (1) 62:23</p> <p>ten-day (3) 68:9,16;69:7</p> <p>tens (1) 61:8</p> <p>ten-year (3) 19:6;50:18;67:22</p>	<p>term (3) 57:20;58:10;67:19</p> <p>terms (9) 7:12;44:14;45:2, 22;48:18;49:9;50:15; 54:5,17</p> <p>thankfully (1) 32:16</p> <p>Thanks (2) 36:22;67:3</p> <p>thereafter (1) 17:4</p> <p>therefore (1) 56:10</p> <p>thinking (1) 62:4</p> <p>THOMAS (7) 24:5;25:7,25;27:6; 28:7;59:4;69:18</p> <p>Thompson (2) 13:23;18:18</p> <p>though (1) 24:22</p> <p>thought (3) 20:11;36:19;62:7</p> <p>thoughts (1) 37:3</p> <p>thousand (1) 49:23</p> <p>three (2) 33:25;61:19</p> <p>three-year (1) 10:5</p> <p>throughout (1) 57:19</p> <p>ties (1) 32:7</p> <p>tight (1) 21:16</p> <p>times (3) 35:16,21;51:13</p> <p>tired (1) 36:13</p> <p>today (6) 20:2;22:2;37:23; 53:3;68:15,17</p> <p>today's (2) 22:9;69:8</p> <p>together (5) 62:11,16,17,18; 64:11</p> <p>Tom (4) 3:15;24:3;28:6; 59:3</p> <p>TOMSIP (3) 31:10,10;33:9</p> <p>tonight (7) 8:22;33:16;42:16; 43:17;68:4,10;70:7</p> <p>tonight's (1) 6:13</p> <p>tons (1) 61:7</p>	<p>top (1) 29:20</p> <p>topics (1) 7:21</p> <p>total (2) 16:18;50:20</p> <p>totally (1) 29:7</p> <p>Touting (3) 9:10;10:16;12:18</p> <p>towards (3) 18:3;24:18,19</p> <p>Town (30) 3:4;4:6,8,9,20;6:3; 16:4,20,23;20:25; 21:2,4;28:24;31:8; 33:7,7;34:2;36:4; 38:5,6,12,13;40:2; 45:14;46:9,17,23; 60:12;64:21;66:2</p> <p>towns (2) 60:15,21</p> <p>township (1) 34:20</p> <p>tracks (1) 30:6</p> <p>transaction (1) 53:10</p> <p>transferred (1) 54:21</p> <p>treasurer (1) 25:16</p> <p>trolley (1) 30:6</p> <p>trucks (1) 30:11</p> <p>true (1) 51:4</p> <p>truly (1) 33:22</p> <p>Trustee (2) 13:23,24</p> <p>Trustees (2) 9:14;28:16</p> <p>try (4) 9:15;33:2;45:3; 50:5</p> <p>trying (5) 9:19;38:11;40:17; 50:2;52:13</p> <p>tub (2) 62:10;64:10</p> <p>tubs (1) 63:25</p> <p>tuned (1) 70:8</p> <p>two (15) 7:21;34:8;37:24; 38:4;42:4;60:12,17; 61:21,22;62:17;63:6, 9,12,16,21</p> <p>type (3) 30:24;51:16;55:19</p>
---	---	---	---	---

types (1) 16:8	used (4) 5:5;49:10,13;50:20	violence (1) 31:23	what's (5) 19:20;40:11;53:2; 57:20;58:23	54:3;56:18;62:15
U	useful (2) 24:24;52:7	visits (1) 21:9	Whiteman (1) 7:4	years (13) 10:19;21:2;30:13; 36:8;37:11;39:22; 51:7;52:24;53:4; 56:16;60:25;62:12; 64:25
UNANIMOUS (1) 70:3	using (3) 46:25;49:16;50:19	voice (1) 8:11	whole (2) 20:5;22:8	yield (3) 13:13;22:11,14
under (5) 30:7;39:16;51:19; 52:2;67:19	UTEF (1) 15:5	volunteers (1) 21:9	who's (1) 48:7	York (5) 4:6,10,21;6:4;29:3
understand (5) 18:25;25:21;47:15; 48:11;50:10	utilities (4) 28:22;45:19;46:3; 63:15	vote (1) 23:18	wide (1) 46:12	younger (2) 31:2;46:5
understandably (1) 52:3	V	W	WILLIE (4) 12:25;13:2,19,25	Z
understanding (2) 26:5;54:10	vacancies (1) 10:22	wait (2) 10:5;55:18	willing (3) 55:17;56:21;58:13	zoning (3) 9:16;15:24;54:15
undertake (1) 5:8	Valley (5) 36:7,8,10,13;64:14	waiting (1) 30:13	within (10) 14:8,12;16:23; 30:9;35:6;38:11; 45:4;47:10;54:13; 60:2	1
undertaking (1) 4:14	valuable (3) 17:13;64:18;68:3	Walden (35) 3:7;4:11,20;7:14; 13:4;14:23;15:10; 16:5;17:20;19:4,7,14, 16;20:9;25:3;30:4, 22;31:20;32:5;33:6; 36:2,15,22;37:2,24; 40:23;42:5,8;45:14, 16;46:10,13,21;47:6, 9	woman (2) 17:7,8	1,000 (1) 34:13
uniform (3) 45:5;47:12;51:20	value (10) 19:18;29:6;48:19; 49:8,10,17;58:5,6,8,9	Walden's (2) 14:19;22:25	women (1) 62:6	1,040 (1) 5:4
unit (7) 47:19;62:11,16,17, 18;63:17;66:17	various (2) 46:4;63:15	walk (2) 31:3;63:25	wondering (1) 35:19	1,100 (1) 61:10
United (1) 50:8	vehicle (1) 31:6	walk-in (7) 61:25;62:9,10; 63:10;64:2,9,10	wool (1) 40:17	1,300 (1) 61:9
units (17) 5:2;10:21;14:13; 22:7;23:2,12;42:12, 13;47:18,24,25;49:3; 50:14;62:8;63:16,22; 64:9	versus (1) 25:10	walking (1) 11:3	word (1) 25:20	1,400 (1) 61:10
unless (1) 16:4	veterans (1) 20:22	walkable (1) 41:12	words (2) 15:15;27:19	1,700 (2) 63:15;66:17
unoccupied (1) 22:7	viable (2) 44:16;57:5	watched (1) 37:3	work (7) 22:8;29:19;30:3; 38:2;41:13;58:14; 61:23	1,800 (1) 63:15
unusual (3) 53:15,17,22	views (1) 5:13	watching (1) 29:16	workable (1) 52:11	1,900 (1) 63:19
unwillingness (1) 45:7	Village (110) 4:20;7:14;9:4,7,20; 11:5,12,23;12:19; 13:3,9,13;14:4,7,12, 19,23;15:7,9,23;16:7, 9,15,22;17:13,15,20; 18:9,9;19:4,7,14,15, 25;20:9;22:9,12,13, 18,25;23:10;25:2,15; 26:5,6,16;28:14,15, 21;29:12;30:2,14; 31:20;32:10;33:6,10, 18;34:10,12;36:2,22; 37:24;38:6;40:2,23; 41:10,11;42:5,8,10; 44:8,10;45:13,16; 46:10,13,20;47:6,9; 48:12,15;49:24;50:3; 51:10,16;52:7,11,23, 24;53:14;54:9,13,20; 55:7;56:9,13,19; 57:7;58:19;59:15,19, 24;60:2,24;65:21; 66:3,6,24,25;67:2	wants (1) 43:11	worked (2) 15:21,21	10 (1) 39:21
up (29) 10:6,13,18,19; 11:9;12:12;21:18,19; 30:12;31:3;32:7,12; 33:4;34:4,14,18; 35:10;36:8;43:12; 49:17;54:7;55:11,13; 58:6;61:20;63:23; 64:17;65:11;69:2	views (1) 5:13	wash (1) 12:11	working (2) 20:11;37:20	104 (1) 63:22
upfront (1) 57:14	villages (1) 33:25	watched (1) 37:3	Works (1) 29:14	104.4 (1) 3:13
upon (5) 15:4;49:8,13;56:8, 20	village's (2) 48:25;66:10	water (8) 12:6,8;16:9;29:14, 22;48:13,22;49:2	worth (3) 44:4;48:17,18	110 (2) 4:9;6:4
Urban (1) 45:24		way (7) 5:22;9:15;20:2; 39:8;43:4;56:23; 60:25	worthwhile (1) 51:23	12,000 (1) 64:13
use (6) 15:15;25:20;31:21; 47:11;57:12,22		weakest (1) 26:23	wrap (1) 64:16	120 (1) 4:19
useable (1) 17:19		website (3) 8:4;43:4;67:17	writeoffs (1) 66:21	12549 (1) 6:5
		weigh (2) 67:25;68:11	written (5) 5:25;6:12;68:9,18; 69:8	126 (1) 4:19
		Welcome (4) 3:3;8:11,15;13:20	wrong (1) 59:11	14.8 (1) 21:25
		west (1) 30:22	Y	15 (3) 3:25;21:2;39:22
			year (10) 21:7,18;22:10,16; 30:9;42:4;44:20;	1863 (1) 16:11
				18th (1) 4:7
				1985 (1) 43:8

	49:21	859 (1) 4:4		
2	6	9		
2,000 (2) 63:18,19	6,000 (2) 62:15;64:13	9-1-1 (2) 31:25;32:4		
20 (4) 23:6,14;26:24; 27:20	6.2 (2) 4:18;15:19	95 (1) 64:22		
2005 (1) 19:25	60 (4) 10:19;14:13;15:17; 60:19	99,075 (1) 4:23		
2009 (1) 20:2	62 (1) 17:4			
2016 (1) 23:4	65-plus (2) 46:9,24			
2017 (1) 14:3	65-year-olds (3) 46:8,17,21			
202 (1) 60:16	68 (3) 47:18,25;50:14			
2021 (2) 3:25;15:25	69 (2) 4:25;49:3			
208 (1) 30:4	7			
21 (1) 16:3	7,000 (1) 15:6			
2166376598# (1) 5:21	70 (1) 62:12			
28,000 (1) 49:24	70,000 (1) 63:2			
3	75 (3) 63:2;64:7,22			
30 (3) 45:15;46:3;64:3	8			
4	8 (1) 23:10			
4.8 (3) 22:5;49:12,18	8.3 (1) 22:4			
40-some (1) 49:23	8/18/2021 (68) 3:1;4:1;5:1;6:1; 7:1;8:1;9:1;10:1; 11:1;12:1;13:1;14:1; 15:1;16:1;17:1;18:1; 19:1;20:1;21:1;22:1; 23:1;24:1;25:1;26:1; 27:1;28:1;29:1;30:1; 31:1;32:1;33:1;34:1; 35:1;36:1;37:1;38:1; 39:1;40:1;41:1;42:1; 43:1;44:1;45:1;46:1; 47:1;48:1;49:1;50:1; 51:1;52:1;53:1;54:1; 55:1;56:1;57:1;58:1; 59:1;60:1;61:1;62:1; 63:1;64:1;65:1;66:1; 67:1;68:1;69:1;70:1			
45- (2) 46:16,21				
45-to (1) 46:8				
5	80 (2) 62:12;64:7			
5:30 (1) 4:8	844 (1) 5:19			
50 (2) 60:18;62:8	854-8432 (1) 5:20			
515 (1) 60:16				
515s (2) 61:7,10				
52 (2) 30:3,7				
55 (8) 10:6,13,18;15:17; 17:2;31:2;42:3;61:14				
55+ (1) 4:24				
56 (1)				