2 STATE OF NEW YORK CITY OF YONKERS


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PRESENT:

Minutes of
The City of Yonkers YEDC August 15, 2019 - 9:00 A.M. At Yonkers Industrial Development Agency 470 Nepperhan Avenue, Suite 200 Yonkers, New York 10701-3892

MARY LYRAS - IDA/YEDC Chief Fiscal Officer $\begin{aligned} \text { JAIME MCGILL - } & \text { IDA Executive } \\ & \text { Director }\end{aligned}$ $\begin{aligned} \text { JAIME MCGILL - } & \text { IDA Executive } \\ & \text { Director }\end{aligned}$
PETER KISCHAK, Vice Chairman WILSON KIMBALL, Secretary MELISSA NACERINO, Treasurer Director

KARLY GROSZ, ESQ. - YEDC Counsel MICHAEL CURTI, ESQ. - HARRIS BEACH ANDREW MANIGLIA - GINSBURG DEVELOPMENT COMPANIES DOUGLAS RAMSAY - GINSBURG DEVELOPMENT COMPANIES

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MR. KISCHAK: I want to open up this meeting of the YEDC. Can we have the roll call, please.

MS. LYRAS: Peter Kischak.
MR. KISCHAK: Here.
MS. LYRAS: Wilson Kimball.
MS. KIMBALL: Here.
MS. LYRAS: Melissa Nacerino.
MS. NACERINO: Here.
MS. LYRAS: And the Mayor and Cecile are both excused. We have a quorum.

MR. KISCHAK: Okay.
Resolutions for consideration. Resolution One, Authorizing Mortgage Refinance for River Tides LLC.

MR. CURTI: Good morning members of the board. Michael Curti from Harris Beach PLLC.

This is a project involving
River Tides and 1175 Warburton. The applicant is Ginsburg Development Companies for both locations.

River Tides is located at 1105

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to 1135 Warburton Avenue, and 1175 Warburton is located in short proximity to 1175, also known as 1183 Warburton Avenue.

These projects were induced and approved by both the YEDC and the Yonkers IDA Board sometime ago, and the applicant is coming to you to refinance their debt on both properties, and also to secure new loan proceeds to make further improvements on both the properties and fund cash equity required for their next construction project, which is the Ludlow project in Yonkers.

The applicant is proposing to build a very sizable project which currently is going through master plan review before the City's Land Use boards. We should wrap up in May of next year.

The Ludlow project has been induced by the IDA and will require

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extensive environmental remediation.
The property was owned by a predecessor of Con Edison. There was a manufacturing gas plant there, so it requires some extensive remediation. So the applicant will be working with Con Edison towards that end.

So the new money that they'll be looking to borrow is $\$ 31,547,400$, and they are looking to receive mortgage tax relief from this board. At 1.8 percent it will be $\$ 567,823$ worth of relief.

The applicant's representative is here to talk a little bit about the project and field any questions you may have.

MR. MANIGLIA: Good morning, Mr. Chairman. Thank you for having us today. We are grateful for the assistance that we've received from the Yonkers IDA. But for this assistance, we wouldn't really be

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able to engage in these projects. It's certainly on Warburton Avenue. And more notably, for our next project in Ludlow, which as Counsel noted, as Mike noted, requires extensive clean up. It's an old manufacturing gas plant.

But we're able to do this and regenerate some of these areas because we're able to refinance and convert our construction loan to permanent financing on Warburton Avenue.

We are getting ready to open access to people who live north of 1133 River Tides to allow them access to the steps that we've -- staircase that we've created, 38 steps, that goes down from our driveway down to a train path that will allow them access to the Greystone train station platform. It will eliminate a good quarter mile walk for the neighborhood.

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So we've done that as community service for the neighborhood. We want to continually promote the area.

I would say that the 1175
project, which is a smaller project, about 35 units, was the subject of a fire. I don't know if you remember that. While we were under construction, we did have our construction interrupted for about a year. The exact --

MR. RAMSAY: Yes, we lost a year.

MR. MANIGLIA: For about a year as well. But our interest today is certainly these two projects. We also would like to discuss at some point, whether it be appropriate today or not, the pilot as it relates to 1175 Warburton because we did lose a year in that process. But I guess that's not on the agenda for today so we can leave that for a second meeting.

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But we're grateful for the assistance of this IDA and the City of Yonkers and how we're able to proceed with the conversion of the construction lending for River Tides, which is about 335 units.

MR. RAMSAY: 30.
MR. MANIGLIA: 330 units. And of course 1177, which is 35 units.

MR. RAMSAY: 55.
MR. MANIGLIA: 55 units. So we're grateful for that, and we'll answer any questions you may have.

MR. KISCHAK: Any questions?
I just have one question: The remediation, are you getting any kind of federal assistance with that?

MR. MANIGLIA: We've applied to the -- and again this is in Ludlow, it doesn't apply to this project -but we've applied for the Brownfield tax credit program. We've been accepted into the program for that specific site which is known as 150

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Downing Street.
But there's more to just that site. Contiguous to us is the Westchester Metals Works. They will be closing on a piece of land on 1100 Saw Mill River Road, which gives them more room -- it's about two and a half acres. They will move to that site, we will close on their previous site on Knowles contiguous to that.

We have to do borings in there to check the contamination there. We believe there's been migration.

In addition, we have to do some borings in the street on Ludlow Street and on Knowles Street where there's also been migration.

MR. KISCHAK: Where is that
1100 Saw Mill River Road?
MR. MANIGLIA: It is the --
that too is --
MS. KIMBALL: It's the old
Rogan Brothers Construction dump.
MR. KISCHAK: Is that that rock

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pile?
MS. KIMBALL: Yep.
MR. MANIGLIA: Yes.
MR. KISCHAK: So that filing --
MS. KIMBALL: They're
remediating it. The City went through sort of an RFP process of which Ginsburg was very helpful in identifying potential purchasers, including Westchester Metal Works.

They are not only buying it and paying for it, which for years we thought we would have to pay for the remediation. But they're buying it, they're paying for it, they're paying for the remediation. And if they get Brownfield credits in excess of X amount of dollars, they're giving the City even more money for the project.

MR. KISCHAK: This has nothing
to do with you, but --
MS. KIMBALL: Just so you know. MR. KISCHAK: I'm curious about that rock pile there because it's

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been there for years and years and years.

MS. KIMBALL: Right.
MR. KISCHAK: So there is a remediation there, there is some contamination?

MS. KIMBALL: As far as I know -- I mean you guys can get into it. They are applying for the Brownfield --

MR. KISCHAK: I mean, Mike, you and I, we've been talking about this for years.

MR CURTI: Yeah. What's going
to happen is Westchester Metal Works is going to acquire that parcel through Ginsburg Development.

MR. MANIGLIA: Well, they're acquiring it directly from the City. They've already acquired some parcels from Cianciulli.

MR. RAMSAY: They own some contiguous parcels.

MS. KIMBALL: Right.

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MR. CURTI: And the idea is to keep them in Yonkers specifically. As part of the Ludlow transaction, they were looking to leave Yonkers. And I think there's a number of jobs there which will --

MS. KIMBALL: They're going to add some jobs --

MR. MANIGLIA: They're going to add 20 jobs. They have 32 people right now. It's less than an acre where they are on Knowles Street, and they'll expand to two and a half acres. That will be good for them.

MR CURTI: Their work is really done kind of within a building, and conforms with the uses that are there, which are basically industrial --

MR. KISCHAK: And what do they actually do?

MR. MANIGLIA: They manufacture ornamental steel and iron for various projects.

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MS. KIMBALL: Like gates and stuff. The closing for 1100 Saw Mill is scheduled for the 26 th at 2:00.

MR. KISCHAK: After the
meeting, can you send me that information.

MS. KIMBALL: Yes.
MR. KISCHAK: Only because --
just to let you know that I'm part of the Homefield Association. That's been a big problem for the homeowners in that section.

MR. MANIGLIA: I agree. And if
I may add, there is -- first, of course, you have to deal with the pile.

MR. KISCHAK: Right.
MR. MANIGLIA: It's 25 feet. Utilizing the old maps, we believe that it was an automotive wrecking place.

MR. KISCHAK: Yes, it was.
MR. MANIGLIA: So there's probably some contamination under

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that pile. They are prepared to go into the Brownfield credit program. MR. KISCHAK: I agree. I used to own an auto repair shop. When I was a kid, my dad used to send me to an auto wreckage yard. They used to pile their motors in one section, their transmissions and rear ends, and they never drained them. All that stuff just leaked into the soil. So there probably is a lot of contamination.

MR. CURTI: I think the good news on that story is that you're going to have the pile removed.

MR. KISCHAK: There's an ending.

MS. KIMBALL: Yeah.
MR. CURTI: There's going to be an ending, which is important. You're going have the City made whole, because they've been out of tax money for all these years.

On top of that you're going to

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keep the jobs here in Yonkers, you're going to have further growth. And on top of it all, you're going to clean anything that's underneath there. MR. KISCHAK: Right. MR. MANIGLIA: I would say the synergies really are good here. We need to do it rapidly, they need to do it rapidly.

MR. KISCHAK: Right.
MR. MANIGLIA: Everybody in
Brownfield's program's here. We
cleaned two sites and they expanded and added about 20 people.

MR. KISCHAK: That's good news.
All right. We'll take a vote.
MS. KIMBALL: Motion car --
MR. KISCHAK: Motion.
MS. GROSZ: Second.
MR CURTI: Just one thing
before you take a vote just so it's clear for the record.

So the amount of MRTE relief,
in the event that the full

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1.8 percent is provided will be about \$567,000.

There's been some issues we've
had with the Department of State Taxation and Finance in so far as whether they will accept the full 30 basis points of the MTA exemption. So they rejected a couple of mortgages, arguing that the tax has to be paid. We respectfully disagree with that finding. We believe it's not supported by the long established rulings that they've held since 1996. But not withstanding that, in
the event that they do require the tax to be paid, the mortgage reported tax exemption will be approximately $\$ 473,000$. I just want to put that on the record for clarity. MR. KISCHAK: Motion. MS. KIMBALL: Second. MR. KISCHAK: All in favor? (A chorus of ayes.) MR. KISCHAK: Thank you.

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MR. MANIGLIA: Thank you very much.

MR. KISCHAK: Second
Resolution, Authorizing Mortgage Refinance 1175 Warburton Avenue LLC.

MR. MANIGLIA: It's part two of the Yonkers River Tides project. 55 units, three and a half story building. There was an amalgam of lots that we put together from abandoned houses, single family homes that had as its last residents a family of raccoons and deer.

So finally that was -- we took care of that. We cured the blight, I believe. And we are doing well there.

And those folks as well utilize the facilities at River Tides because it's a short walk up, and they will also use the new stair and train path to the Greystone train station.

MR. KISCHAK: Those apartments, what's the rental fees going to be?

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MR. MANIGLIA: Those are in
operation now.
MR. RAMSAY: Anywhere from
$\$ 2,400$ to $\$ 3,200$.
MS. KIMBALL: And there's one affordable one, right?

MR. MANIGLIA: There is one affordable, yes.

MS. KIMBALL: They came in under the code.

MR. MANIGLIA: All Right.
MR. KISCHAK: Motion.
MS. KIMBALL: Second
MR. KISCHAK: All in favor.
(A chorus of ayes.)
MR. KISCHAK: I guess there's no legal updates. Mike, do you have any legal updates.

MR. CURTI: No legal updates.
MR. KISCHAK: Is there any
other business?
MS. KIMBALL: Motion to adjourn.

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MR. KISCHAK: All in favor?
(A chorus of ayes.)
MR. KISCHAK: Thank you.
(Whereupon, at 9:17 A.M., the above matter concluded.)

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C ERTIEICATE

| STATE OF NEW YORK | ) |
| :--- | :--- |
| COUNTY OF WESTCHESTER ; |  |
| SS.: |  |

I, NATHAN DAVIS, a Notary Public for and within the State of New York, do hereby certify:

That the above is a correct transcription of my stenographic notes.

I further certify that I am not related to any of the parties to this action by blood or by marriage and that I am in no way interested in the outcome of this matter.

IN WITNESS WHEREOF, I have hereunto set my hand this 20 th day of August 2019.

| \$ | about ${ }_{[10]}-4: 17,6: 7,6: 11$, <br> $6: 15,7: 7,8: 8,9: 24,10: 13$, | $6: 16,6: 20,7: 25,10: 8,$ | C |
| :---: | :---: | :---: | :---: |
| $\begin{aligned} & \hline \$ 2,400[1]-17: 5 \\ & \$ 3,200[1]-17: 5 \\ & \$ 31,547,400[1]-4: 11 \\ & \$ 473,000[1]-15: 19 \\ & \$ 567,000[1]-15: 3 \\ & \$ 567,823[1]-4: 14 \end{aligned}$ | $\begin{aligned} & \text { 14:15, 15:2 } \\ & \text { above }[2]-18: 6,19: 11 \\ & \text { accept }[1]-15: 7 \\ & \text { accepted }[1]-7: 24 \\ & \text { access }[3]-5: 16,5: 17,5: 22 \\ & \text { acquire }[1]-10: 17 \end{aligned}$ | $\begin{aligned} & \text { assistance }[4]-4: 23,4: 25, \\ & 7: 3,7: 18 \\ & \text { Association }[1]-12: 11 \\ & \text { at }[7]-1: 5,2: 25,4: 14,6: 18, \\ & 12: 4,16: 20,18: 5 \\ & \text { August }[2]-1: 4,19: 19 \end{aligned}$ | $\begin{aligned} & \mathbf{C}_{[3]}-1: 12,19: 2 \\ & \operatorname{call}_{[1]}-2: 4 \\ & \operatorname{came}_{[1]}-17: 10 \\ & \operatorname{Can}[1]-2: 3^{\boldsymbol{c}_{[3]}[-6: 24,10: 9,12: 6} \\ & \boldsymbol{\operatorname { c a r }}_{[1]}-14: 18 \end{aligned}$ |
| 1 | acquiring $[1]$ - 10:20 | auto [2] - 13:5, 13:7 | cash [1]-3:14 |
| $\begin{aligned} & 1.8[2]-4: 14,15: 2 \\ & 10701-3892[1]-1: 6 \\ & 1100[3]-8: 6,8: 20,12: 3 \\ & 1105[1]-2: 25 \end{aligned}$ | acre [1] - 11:12 <br> acres [2]-8:9, 11:15 <br> action [1] - 19:15 <br> actually [1] - 11:22 <br> add [3] - 11:9, 11:11, 12:15 | $\begin{aligned} & \text { automotive }[1]-12: 21 \\ & \text { Avenue }[6]-1: 6,3: 2,3: 5 \text {, } \\ & 5: 3,5: 14,16: 6 \\ & \text { ayes }[3]-15: 24,17: 17,18: 3 \end{aligned}$ | Cecile [1] - 2:12 <br> certainly [2]-5:3, 6:17 <br> certify [2] - 19:10, 19:13 <br> Chairman [1] - 1:10 <br> chairman [1] - 4:21 |
| $1135[1]-3: 2$ | added [1] - 14:15 <br> addition [1] - 8:15 | B | check ${ }_{[1]}-8: 13$ Chief $[1]-1.13$ |
| $\begin{aligned} & 1175[6]-2: 22,3: 2,3: 4,6: 5, \\ & 6: 21,16: 6 \\ & 1177[1]-7: 10 \\ & 1183_{[1]}-3: 4 \\ & 15[1]-1: 4 \\ & 150[1]-7: 25 \\ & 1996[1]-15: 14 \end{aligned}$ | adjourn [1] - 17:25 <br> affordable [2] - 17:7, 17:9 <br> after [1] - 12:5 <br> again [1] - 7:20 <br> Agency [1]-1:5 <br> agenda [1]-6:23 <br> ago [1] - 3:8 | $\begin{aligned} & \mathbf{B}_{[1]}-1: 9 \\ & \text { basically }[1]-11: 19 \\ & \text { basis }[1]-15: 8 \\ & \text { be }[13]-4: 8,4: 11,4: 14,4: 25, \\ & 6: 19,8: 6,11: 15,13: 20, \\ & 15: 2,15: 11,15: 17,15: 18, \\ & 16: 25 \\ & \text { BEACH }[1]-1: 17 \end{aligned}$ | ```chorus [3] - 15:24, 17:17, 18:3 Cianciulli [1] - 10:22 CITY [1] - 1:2 City [6] - 1:4, 7:3, 9:7, 9:20, 10:20, 13:22 City's [1] - 3:21``` |
| 2 | agree [2] - 12:14, 13:4 All $[1]-15: 23$ | Beach [1] - 2:20 |  |
| $\begin{aligned} & \mathbf{2 0}[2]-11: 11,14: 15 \\ & \mathbf{2 0 0}[1]-1: 6 \\ & \text { 2019 [2] - 1:4, 19:19 } \\ & \text { 20th }[1]-19: 19 \\ & \mathbf{2 5}_{[1]}-12: 19 \\ & \text { 26th }[1]-12: 4 \\ & \text { 2:00 }{ }_{[1]}-12: 4 \end{aligned}$ | ```all \([7]-13: 10,13: 24,14: 4\), 14:17, 17:12, 17:16, 18:2 allow [2]-5:17, 5:21 already [1] - 10:21 also [5] - 3:4, 3:11, 6:18, 8:18, 16:22 am [2] - 19:13, 19:16 amalgam [1] - 16:10``` | $\begin{gathered} 9: 25,12: 9,13: 23,16: 20 \\ \text { been }[9]-3: 24,7: 23,8: 14, \\ 8: 18,10: 2,10: 13,12: 12, \\ 13: 23,15: 4 \\ \text { before }[2]-3: 21,14: 22 \\ \text { believe }[4]-8: 14,12: 20, \\ 15: 12,16: 17 \end{gathered}$ | cleaned [1] - 14:14 <br> clear [1]-14:23 <br> close [1] - 8:10 <br> closing ${ }_{[2]}-8: 6,12: 3$ <br> code [1] - 17:11 <br> coming [1] - 3:9 <br> community [1]-6:2 <br> COMPANIES [2] - 1:18, 1:19 |
| 3 | amount [2] - 9:19, 14:24 | $\text { bit }[1]-4: 17$ | Companies [1] - 2:24 |
| $\begin{aligned} & \mathbf{3 0} \mathbf{0}_{[2]}-7: 8,15: 7 \\ & \mathbf{3 2}[1]-11: 11 \\ & \mathbf{3 3 0}[1]-7: 9 \\ & \mathbf{3 3 5}[1]-7: 7 \\ & \mathbf{3 5}[2]-6: 7,7: 10 \\ & \mathbf{3 8}[1]-5: 19 \end{aligned}$ | $\begin{aligned} & \text { answer }_{[1]}-7: 14 \\ & \text { any }[7]-4: 18,7: 14,7: 15, \\ & 7: 17,17: 20,17: 22,19: 14 \\ & \text { anything }[1]-14: 5 \\ & \text { anywhere }[1]-17: 4 \\ & \text { apartments }[1]-16: 24 \end{aligned}$ | blight [1] - 16:16 <br> blood [1] - 19:15 <br> Board [1] - 3:8 <br> board [2]-2:19, 4:13 <br> boards [1] - 3:22 <br> borings [2]-8:12, 8:16 <br> borrow [1]-4:11 | $\begin{aligned} & \text { concluded }[1]-18: 6 \\ & \text { conforms }[1]-11: 18 \\ & \text { consideration }[1]-2: 15 \\ & \text { Construction }[1]-8: 24 \\ & \text { construction }[5]-3: 15,5: 12, \\ & 6: 10,6: 11,7: 6 \end{aligned}$ |
| 4 | $\begin{aligned} & \text { applicant }[4]-2: 23,3: 9 \text {, } \\ & 3: 18,4: 7 \end{aligned}$ | $\text { both }[5]-2: 12,2: 24,3: 7 \text {, }$ | $10: 7,12: 25,13: 13$ |
| 470 [1] - 1:6 | applicant's [1] - 4:16 applied [2] - 7:19, 7:22 | Brothers [1] - 8:24 | $\begin{aligned} & \text { contiguous [3] - 8:4, 8:11, } \\ & \text { 10:24 } \end{aligned}$ |
| 5 | apply [1] - 7:21 | $10: 11,13: 3$ | continually [1] - 6:4 <br> conversion [1]-7:5 |
| $55[3]-7: 11,7: 12,16: 9$ | appropriate [1] - 6:19 <br> approved [1] - $3: 7$ | $\text { build }_{[1]}-3: 19$ | convert [1] - 5:12 <br> correct [1] - 19:11 |
| 9 | approximately ${ }^{[1]}$ - 15:18 | building [2]-11:17, 16:10 business [1] - 17:23 | Counsel [2]-1:17, 5:5 |
| $\begin{aligned} & \hline 9: 00[1]-1: 4 \\ & 9: 17[1]-18: 5 \end{aligned}$ | $\begin{gathered} \operatorname{are}[14]-2: 12,4: 12,4: 22, \\ 5: 15,7: 17,9: 12,10: 10, \\ 11: 13,11: 18,11: 19,13: 2, \end{gathered}$ | $\begin{gathered} \text { but }[9]-4: 24,5: 9,6: 16,6: 22, \\ 7: 2,7: 22,8: 3,9: 22,15: 15 \end{gathered}$ | couple [1] - 15:9 <br> course [2] - 7:10, 12:16 |
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| purchasers [1] - 9:10 <br> put [2] - 15:19, 16:11 | $\begin{aligned} & \text { room }[1]-8: 8 \\ & \text { rulings }_{[1]}-15: 14 \end{aligned}$ |  | hese [1] - 3 |
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|  |  | T[4] - 1:12, 1:16, 19:2 <br> take $[2]-14: 17,14: 22$ <br> talk $[1]-4: 17$ <br> talking $[1]-10: 13$ <br> tax $[6]-4: 13,7: 23,13: 24$, <br> $15: 10,15: 17,15: 18$ <br> Taxation $[1]-15: 6$ <br> than $[1]-11: 12$ <br> Thank $[2]-15: 25,18: 4$ <br> thank $[2]-4: 21,16: 2$ <br> That $[1]-19: 11$ <br> that $[49]-4: 9,4: 10,4: 23$, <br> $5: 18,5: 19,5: 21,6: 2,6: 5$, <br> $6: 9,6: 22,6: 24,7: 13,7: 18$, <br> $7: 24,8: 3,8: 9,8: 11,8: 19$, <br> $8: 22,8: 25,9: 5,9: 25$, <br> $10: 17,11: 15,11: 18,12: 6$, <br> $12: 10,12: 13,12: 21,13: 2$, <br> $13: 11,13: 15,13: 25,14: 25$, <br> $15: 10,15: 12,15: 14,15: 1$, <br> $15: 16,15: 19,16: 11,16: 13$, <br> $16: 15,16: 16,19: 13,19: 15$ <br> that's $[4]-6: 23,12: 11,14: 5$, <br> $14: 16$ <br> the $[92]-2: 3,2: 4,2: 11,2: 19$, <br> $2: 22,3: 7,3: 9,3: 13,3: 16$, <br> $3: 18,3: 21,3: 24,3: 25,4: 3$, <br> $4: 7,4: 10,4: 16,4: 18,4: 22$, <br> $4: 24,5: 18,5: 22,5: 24,6: 3$, <br> $6: 4,6: 5,6: 7,6: 20,6: 23$, <br> $7: 2,7: 3,7: 5,7: 16,7: 20$, <br> $7: 22,7: 24,8: 4,8: 13,8: 16$, <br> $8: 21,8: 23,9: 7,9: 14,9: 17$, <br> $9: 19,9: 20,10: 10,10: 20$, <br> $11: 2,11: 4,11: 18,12: 3$, <br> $12: 4,12: 5,12: 11,12: 12$, <br> $12: 16,12: 20,13: 3,13: 11$, <br> $13: 14,13: 16,13: 22,14: 2$, <br> $14: 7,14: 23,14: 24,14: 25$, <br> $15: 5,15: 7,15: 8,15: 10$, <br> $15: 13,15: 16,15: 17,15: 20$, <br> $16: 8,16: 16,16: 20,16: 22$, <br> $16: 23,16: 25,17: 11,18: 5$, <br> $19: 9,19: 11,19: 14,19: 16$ <br> The $[2]-1: 4,6: 12$ <br> their $[6]-3: 10,3: 15,8: 10$, <br> $11: 16,13: 8,13: 9$ <br> them $[6]-5: 17,5: 21,8: 7$, <br> $11: 3,11: 15,13: 10$ <br> There $[2]-4: 4,17: 8$ <br> there $[16]-4: 5,8: 12,8: 13$, <br> $9: 25,10: 2,10: 5,10: 6$, <br> $11: 7,11: 19,12: 15,13: 12$, <br> $14: 5,16: 10,16: 18,17: 22$ <br> there's $[9]-8: 3,8: 14,8: 18$, <br> $11: 6,12: 24,13: 20,15: 4$, <br> $17: 6,17: 18$ <br> There's $[1]-13: 17$ |  |
| Q | S |  |  |
| ```quarter [1] - 5:24 question [1]-7:16 questions[3] - 4:18, 7:14, 7:15 quorum [1] - 2:13``` | $\begin{aligned} & \hline \mathbf{S}_{[2]}-1: 12,1: 16 \\ & \text { Saw }_{[3]}-8: 7,8: 20,12: 3 \\ & \text { say }[2]-6: 5,14: 7 \\ & \text { scheduled }[1]-12: 4 \\ & \text { Second }[2]-15: 22,16: 4 \\ & \text { second }[3]-6: 24,14: 20, \end{aligned}$ |  | $\begin{aligned} & \text { 11:11, 11:13, 11:21, 11:23, } \\ & \text { 13:2, 13:7, 13:10, 14:9, } \\ & \text { 14:14, 15:7, 15:9, 15:16, } \\ & \text { 16:21 } \\ & \text { They }[2]-10: 10,17: 10 \end{aligned}$ |
| R |  |  |  |
| ```R[3] - 1:9, 1:16, 19:2 raccoons [1] - 16:14 RAMSAY [6] - 1:19, 6:13, 7:8, 7:11, 10:23, 17:4 rapidly [2]-14:9, 14:10 ready [1] - 5:15 really [3] - 4:25, 11:16, 14:8 rear [1] - 13:9 receive [1]-4:12 received [1] - 4:23 record [2] - 14:23, 15:20 refinance [2] - 3:10, 5:11 Refinance [2]-2:17, 16:6 regenerate [1] - 5:10 rejected [1] - 15:9 related [1] - 19:14 relates [1] - 6:20 relief [3] - 4:13, 4:15, 14:24 remediating [1] - 9:7 remediation [6]-4:2, 4:7, 7:17, 9:15, 9:17, 10:6 remember [1]-6:8 removed [1] - 13:16 rental [1] - 16:25 repair [1]-13:5 reported [1] - 15:17 representative [1] - 4:16 require [2] - 3:25, 15:16 required [1] - 3:14 requires [2]-4:6, 5:6 residents [1] - 16:13 resolution [1]-2:16 Resolution [1]-16:5 resolutions [1]-2:15 respectfully [1] - 15:11 review [1] - 3:21 RFP [1] - 9:8 Right [3] - 10:4, 14:6, 17:12 right \([6]\) - 10:25, 11:12, 12:18, 14:11, 14:17, 17:7 River [8] - 2:17, 2:22, 5:17, 7:6, 8:7, 8:20, 16:8, 16:20 river [1] - \(2: 25\) Road [2] - 8:7, 8:20 rock [2] - 8:25, 9:25 Rogan [1] - 8:24 roll [1] - 2:4``` | ```section [2] - 12:13, 13:8 secure [1] - 3:11 send \([2]-12: 6,13: 6\) service [1] - 6:3 set [1] - 19:19 shop [1]-13:5 short [2] - 3:3, 16:21 should [1] - 3:22 since [1] - 15:14 single [1]-16:12 site \([4]-7: 25,8: 4,8: 10,8: 11\) sites [1] - 14:14 sizable [1] - 3:19 smaller [1] - 6:6 so [15] - 4:5, 4:7, 4:10, 6:2, 6:23, 9:5, 9:23, 10:5, 12:24, 13:12, 14:22, 14:24, 15:6, 15:9, 16:15 So [1] - 7:12 soil [1] - 13:11 some [10] - 4:6, 5:10, 6:18, 8:15, 10:6, 10:21, 10:23, 11:9, 12:25, 15:4 sometime [1] - 3:8 sort [1]-9:8 specific [1]-7:25 specifically [1] - 11:3 SS [1] - 19:4 stair [1] - 16:22 staircase [1] - 5:18 STATE [2]-1:2, 19:4 State [2]-15:5, 19:9 station [2]-5:22, 16:23 steel [1] - 11:24 stenographic [1] - 19:12 steps [2]-5:18, 5:19 story \({ }^{[2]}\) - 13:15, 16:9 Street [4]-8:2, 8:17, 11:13 street [1] - 8:16 stuff [2] - 12:3, 13:11 subject \({ }_{[1]}\) - 6:7 Suite [1] - 1:6 supported [1] - 15:13 synergies [1] - 14:8``` |  | ```they're [7]-9:6, 9:15, 9:16, 9:19, 10:19, 11:8 they've [2]-13:23, 15:14 They've [1] - 10:21 thing [1] - 14:21 think [2]-11:6, 13:14 this [13]-2:3, 2:21, 4:13, 4:24, 5:9, 7:3, 7:20, 7:21, 9:21, 10:13, 19:14, 19:17, 19:19 those [3]-16:19, 16:24, 17:2 thought [1]-9:14 three [1]-16:9 through [3] - 3:20, 9:8, 10:18 Tides [7]-2:17, 2:22, 2:25, 5:17, 7:6, 16:8, 16:20 to [66] - 2:2, 3:2, 3:4, 3:9, 3:11, 3:12, 3:18, 4:11, 4:12, 4:17, 5:2, 5:9, 5:11, 5:12, 5:15, 5:16, 5:17, 5:18, 5:20, 5:22, 6:4, 6:18, 6:21, 7:4, 7:19, 7:21, 8:3, 8:4, 8:9, 8:11, 8:12, 8:13, 8:15, 9:14, 9:22, 10:16, 10:17, 11:2, 11:5, 11:8, 11:10, 11:14, 12:10, 12:16, 13:2, 13:5, 13:6, 13:7, 13:16, 13:20, 13:25, 14:3, 14:4, 14:9, 15:11, 15:17, 15:19, 16:23, 16:25, 17:5, 17:24, 19:14 today [4]-4:22, 6:16, 6:20, 6:23 together [1] - 16:11 too [1] - 8:22 took [1] - 16:15 top [2]-13:25, 14:4 towards [1] - 4:8 train [4]-5:21, 5:22, 16:22, 16:23 transaction [1] - 11:4 transcription [1] - 19:12 transmissions [1] - 13:9 Treasurer [1] - 1:11 two [5] - 6:17, 8:8, 11:14, 14:14, 16:7``` |



