Testimony of the

New York City Department of Housing Preservation and Development to the New York City Committee on Land Use regarding Oversight of

Introduction 958

September 19, 2024

Good morning, Speaker Adams, Chair Salamanca, and members of the New York City Council Committee on Land Use. My name is Kim Darga, Deputy Commissioner of the Office of Development at the New York City Department of Housing Preservation & Development (HPD). I am also joined by Ahmed Tigani, First Deputy Commissioner and Chief Diversity Officer of HPD. Thank you for the opportunity to testify about Introduction 958.

Based on findings from the 2023 New York City Housing and Vacancy Survey (NYCHVS) and other available data, this Council made a determination last spring that the city remains in a state of housing emergency. Almost all New Yorkers are deeply impacted by the shortage of available low-cost and affordable housing, most acutely on the rental side.

We know from the 2023 NYCHVS that:

- Our citywide net rental vacancy rate was the lowest in decades at only 1.4%. It is even lower among the lowest-cost rentals for homes below \$1,100, it was just 0.4%
- Median asking rent was \$3,000 per month, almost double median rent citywide
- Median renter household income was \$70,000, much less than the \$120,000 that a household would need to be able to afford a \$3,000 apartment
- 43.1% of renter households in New York City are rent burdened and 25% are severely rent burdened, a primary indicator of financial instability
- And, since 1993, we have lost 600,000 low-cost rental homes

New Yorkers are struggling to remain stably housed and provide for their families:

- 13.7% of renter households had been late on rent at least once in the last year
- 16.4% of renters were "food insecure," and 6.4% were "very food insecure"
- Over 100,000 New Yorkers are in DHS shelter

Many New Yorkers are looking for help. HPD receives approximately 450 applications per rental home on Housing Connect, an indication of New Yorkers' overwhelming need for affordable rental housing.

We at HPD are charged with addressing the root causes of this crisis. We are marshalling all of the local, state and federal resources available. This summer, we announced another year of record-breaking housing production numbers. We set new records for the most new construction affordable housing, permanently supportive housing, and housing for formerly homeless households. We've also set records for placing families and homeless households into affordable housing to make sure that those who are in the most desperate of circumstances are able to

access safe and secure housing. While our work touches a wide range of New Yorkers, we know that the lowest-income New Yorkers are most impacted. Our production numbers reflect a specific focus on prioritizing their need.

HPD is also committed to supporting existing homeowners and expanding homeownership opportunities, particularly in lower-income communities and communities of color that have historically been excluded from opportunities to build and maintain wealth. As part of this commitment to homeownership, HPD has a **three-pronged strategy** to support existing and future homeowners that aligns with both our affordability and fair housing goals.

1. Retaining and stabilizing existing homeowners

We are helping current lower income homeowners stay in their homes and keep pace with the costs of repairs through successful programs like the Homeowner Help Desk, HomeFix, and Plus One ADU, and our newly-created Homeowner Advocate. Existing homeowners are telling us they need this support – for example, 2,800 homeowners expressed interest in support to build accessory dwelling units to support their family and improve financial security. HPD also provides funding to Mitchell-Lama developments and HDFC co-operatives that are in struggling financially and to support make renovations to maintain housing quality. With Council's authorization, the J-51 program can also support investments by lower cost condominiums and cooperatives.

2. Increasing access to existing homeownership opportunities with downpayment assistance

In recent years, we have expanded the HomeFirst program. In 2021, we increased the amount available to each household from \$40,000 to \$100,000 to better align with the realities of our housing market. This increased assistance has enabled more first-time homebuyers purchase homes in a wider range of neighborhoods across NYC, in accordance with our Fair Housing goals. We are actively looking at ways in which we can improve the program to increase the number of new, first-time homeowners it can serve each year, and as part of Housing Our Neighbors, the administration increased funding for the program to support broader use.

3. Creating new homeownership opportunities

Through the Open Door program and Affordable Neighborhood Cooperative Program (ANCP) we create new homeownership opportunities for low-, moderate-, and middle-income New Yorkers. In addition, the administration worked closely with the New York State Legislature to enact 485-x: Affordable Neighborhoods for New Yorkers, a critical housing production tax incentive that will unlock affordable homeownership opportunities. The Administration is also working closely with the City Council to advance the City of Yes for Housing Opportunity text amendment, which will remove zoning impediments and allow a little more housing in every neighborhood, unlocking the potential for more homeownership units, especially in the outer boroughs.

Our work to create new homeownership opportunities is, however, resource intensive. Homes created through Open Door require roughly two times as much city subsidy and ANCP requires approximately three times as much city subsidy to develop compared to the new affordable rental

homes we produce. We are committed to these programs as part of our three-pronged strategy to assist existing homeowners and provide opportunity to new homeowners. We are also acutely aware of the need to balance our focus on homeownership with our equally important commitments to stabilizing the many New Yorkers experiencing acute housing instability and living in poor quality housing. Those New Yorkers need us to produce as much affordable rental housing, supportive housing, and housing dedicated for households coming out of shelter as possible, and to continue to invest resources in renovations of exiting affordable housing. Increasing our homeownership production requires us to make difficult tradeoffs given the limited resources we have.

In regard to the legislation being heard today, HPD supports the goal of Introduction 958 to support homeownership as evidenced by our three-pronged strategy. We also need to balance the impact that the proposed requirements would have on our resources and our ability to create and preserve as much affordable housing as possible given the number of New Yorkers in need. Rigid pipeline requirements would limit HPD's ability to maximize our resources in each closing cycle as effectively and efficiently as possible, and even potentially result in money or projects left on the table. Meeting this target may force HPD to de-prioritize construction of new affordable rental housing, or the preservation affordable rental and homeownership properties, including 1-4 family homes, HDFC cooperatives and Mitchell-Lama cooperatives.

Further, a rigid homeownership requirement will be difficult to manage across different lending environments. Higher interest rates and more restrictive lending practices can at times impact interest within the market in financing homeownership, as well as low- and moderate-income New Yorkers' ability to get the financing necessary to participate in HPD's homeownership programs. Higher interest rates, for example, make mortgage payments more expensive, putting homeownership out of reach or requiring significantly more HPD subsidy per homeownership unit. These national and even global trends can impact our ability to meet restrictive homeownership production requirements year over year.

As City of Yes for Housing Opportunity is right around the corner, we look forward to working with the Council to advance a critically needed tool to build more housing, including homeownership, citywide and working hand-in-hand to implement the Speaker's fair housing framework. These two important and ambitious initiatives will help us address some of the most critical housing challenges we face as a city. None of this would be possible without the support of City Council under the direction of Speaker Adams. We thank you for your leadership and continued partnership in this effort and are committed to working together to develop new and creative solutions to the housing challenges we currently face.

Thank you for the opportunity to testify about this important issue and we look forward to your questions.

The Real Estate Board of New York to

The Committee on Land Use of the New York City Council Regarding Intro. No. 958

The Real Estate Board of New York (REBNY) is the City's leading real estate trade association representing commercial, residential, and institutional property owners, builders, managers, investors, brokers, salespeople, and other organizations and individuals active in New York City real estate. REBNY thanks the committee for the opportunity to provide testimony on Intro 958, which relates to the creation of affordable homeownership opportunities through new construction and rental-to-ownership conversions.

Intro 958 would require the Department of Housing Preservation and Development (HPD) to enter into agreements to create homeownership opportunity units that represent at least 6% of all affordable units receiving financial assistance from the city. At least 50% of these units would need to be new construction.

REBNY supports the City Council's goal to address the lack of affordable homeownership opportunities in New York City. Ownership remains an important vehicle for economic mobility, housing stability, and strong communities. According to New York City Comptroller Brad Lander's 2024 report on the homeowner housing market, New York City's homeownership rate is 30%, which is well below the nationwide average of 66%. Additionally, the availability of homes for purchase in New York City has declined over the past three years, reaching a seven-year low. At the same time, the ability to pursue new construction is constrained due to current interest rates, high inflation, and the City's overly restrictive zoning policies. Therefore, we must adopt a comprehensive approach that fosters collaboration amongst the city, state, and the private sector. While Intro 958 may help boost homeownership production, it cannot be relied on as the only tool to do so.

As the City Council explores ways to accomplish this goal, we want to draw attention to a bill in the State Legislature that proposes amendments to the Martin Act (A6921-A/S3566-A). A6921-A/S3566-A would allow mixed-income buildings with existing regulatory agreements that are due to expire to convert to homeownership while maintaining the affordable rental units as now permanently affordable rental units. These units would become permanently affordable under the stewardship of a non-profit partner, without the need to provide any subsidy to the existing building owner or condominium sponsor, leveraging the private sector to provide a public good without any direct expenditure from the City or State. Absent this legislation, these affordable units will cease to be regulated or income-restricted upon turnover following the expiration of the building's 421-a tax abatement and will become market-rate rentals.

Therefore, as part of today's considerations, we urge the City Council to pass a resolution calling for the New York State Legislature to pass the amendments to the Martin Act, and for the Governor to sign them into law.

Thank you for your consideration of these points.

CONTACT:

Kate Goldmann

Housing and Planning Analyst

Real Estate Board of New York

kgoldmann@rebny.com



Testimony of Brendan Cheney, New York Housing Conference

New York City Council Committee on Land Use Hearing on Intro. 958 of 2024

September 19, 2024

Good afternoon. My name is Brendan Cheney. I am Director of Policy and Operations at the New York Housing Conference (NYHC). I would like to thank the Committee for the opportunity to testify today.

NYHC is a nonprofit affordable housing policy and advocacy organization. As a broad-based coalition, our mission is to advance City, State and Federal policies and funding to support the development and preservation of decent and affordable housing for all New Yorkers.

We want to thank Speaker Adams for her leadership on affordable and fair housing in New York City. We applaud the passage of the Fair Housing Framework; record investment in affordable and public housing- including an additional \$2B in this year's budget; continued advocacy for the expansion of City FHEPS and now a focus on affordable homeownership.

We applaud Speaker Adams's push for more affordable homeownership. The city desperately needs to expand homeownership. The city and the nation's history of housing discrimination have led to a <u>racial homeownership gap</u>: while White New Yorkers have a homeownership rate of 41%, Black New Yorkers have a homeownership rate of just 27% and Hispanic New Yorkers just 17%. And this low homeownership rate is one of the main drivers of a continuing racial wealth gap. Homeownership, including affordable homeownership, is a powerful way for individuals and families to build financial equity and grow their wealth.

Supporting new affordable homeownership opportunities can help repair our history of housing discrimination. This will require a comprehensive strategy that includes new funding for new construction of affordable homeownership, preservation of existing affordable homeownership buildings, downpayment assistance and conversions of existing rental to homeownership, while also maximizing the impact of tax incentives. This spring, Albany established the 485x real estate tax incentive program, which makes important improvements to previous iterations of the homeownership option. Coupled with zoning reforms in the City of Yes for Housing Opportunity, we expect that the 485x program can grow affordable homeownership opportunities. We also expect HPD to continue strengthening homeownership for New Yorkers through their preservation financing programs, which has been critical in preserving large scale initiatives like the Mitchell-Lama coops as well as smaller HDFCs across the city.

While we support the goal of expanding homeownership, we have concerns about HPD's ability to consistently meet the targets set as a percentage of units financed, and about challenges related to the cyclical nature of the housing market. Housing supply available for downpayment assistance, interest rates, lending practices and projects in the pipeline for new construction and conversions will vary greatly year-to-year. While the bill calls for an average over 5 years, housing cycles still make it a challenge to meet percentage goals.

We are also concerned about HPD's significant pipeline of projects already waiting years for financing, including both rental and homeownership projects. Given the extent of the housing crisis and the urgent need to address the City's supply shortage, we recommend, in lieu of percentage targets, that the Council require HPD to set annual unit production targets for both rental and homeownership for the remainder of the 10-year housing plan.

Thank you for the opportunity to testify and we are happy to answer any questions.

PRESENTED BEFORE: Committee on Land Use Intro. 0958-2024

PRESENTED BY: Alysha Habib alysha@chhayacdc.org

September 19th, 2024

Good afternoon, I am Alysha Habib. I want to thank the Land Use chair, Rafael Salamanca Jr., and the rest of the committee for the opportunity to speak. I am a HUD-certified pre-purchase housing counselor at Chhaya CDC, which was founded over 20 years ago to address the housing and economic needs of low-income and immigrant South Asian and Indo-Caribbean New Yorkers. I support first-time home buyers through group education, one-on-one counseling, and housing resource fairs.

This year I have seen 89 first-time homebuyers, however only six clients were able to close on a home. Four of those clients were only able to close using the HomeFirst Down Payment Assistance Program, two of which had won the affordable housing lottery as well and one had purchased a co-op. Many clients, including those with sufficient savings, excellent credit, and steady income are frustrated about their inability to begin their homebuying journey due to the lack of affordable properties. It has become increasingly difficult for first-time homebuyers to find properties that qualify under the HPD grant purchase price limits. For instance, for a single-family home in Queens, the limit is currently \$684,000. The assistance the city provides to go towards the down payment and closing is not enough until there is an increase in affordable housing. My clients continue to mention that they want to buy properties in their communities, but it has become unaffordable. They have to shop for properties in neighborhoods they aren't familiar with instead of being near resources such as health care professionals, community organizations and religious institutions which speak their languages. One thing that we all love about New York City, is our vibrant communities. However, these communities will diminish if their very own members are not able to live there.

The passage of this bill Int 0958-2024 will help make it possible for our clients to achieve their dreams of becoming a homeowner. Setting aside part of the municipal budget to increase affordable housing opportunities is critical for our first-time homebuyers. We have heard the criticisms of this bill, however, this bill will stabilize New York as owning property keeps our communities' multi-generational families together. This property can be passed on from

generation to generation. That is not possible with rental units. Additionally, homeownership may increase tax revenue.

As such we strongly urge the council to pass the resolution.



Housing Development Fund Corp.

150 Broadway, Suite 2101 New York, NY 10038 P: 212.584.8981 F: 212.584.8980

www.neighborhoodrestore.org

Testimony by Salvatore D'Avola, Executive Director Neighborhood Restore Housing Development Fund Corporation Intro. 958 - Creation of Homeownership Opportunity Units New York City Council Housing and Buildings Committee

September 19, 2024

Good afternoon, my name is Salvatore D'Avola, and I am the executive director of Neighborhood Restore Housing Development Fund Corporation ("Neighborhood Restore"). I'd like to thank Speaker Adams, Chairman Salamanca and members of the City Council's Land Use committee for allowing me to submit my testimony.

Neighborhood Restore works closely with the New York City Department of Housing Preservation and Development ("HPD") on developing housing programs that seek to transition physically and financially distressed properties into affordable community assets. While our organization is known for its experience as an interim owner of tax-foreclosed multi-family occupied rental properties, we have spearheaded several affordable homeownership programs and continuously advocate for preserving and creating homeownership opportunities for low- and moderate-income families across New York City. We strongly believe that homeownership provides a pathway to housing security and wealth building.

Through our affiliate nonprofit, Restored Homes Housing Development Fund Corporation ("Restored Homes"), we have overseen the creation of over 250 affordable homes; rehabilitating vacant one-to three-family homes conveyed by the US Department of Housing and Urban Development ("HUD"), mortgage lenders, HPD and the New York City Housing Authority. Restored Homes is uniquely positioned as one of only two city-wide nonprofits that has successfully rehabilitated and preserved one-to three-family homes for affordable homeownership in the past 20 years. Through our collaboration with local, state and federal government housing agencies, we have been successful in structuring a public/private financing model that allows these fully renovated homes to be sold at below-market prices and affordable to families earning between 80% and 120% of the area median income.

In addition to our small homes' homeownership preservation efforts, Neighborhood Restore and its affiliates have created cooperative homeownership opportunities through its involvement in HPD's Affordable Neighborhood Cooperative Program ("ANCP"). Over the last decade, we have worked closely with HPD and community-based nonprofits in transforming these city-owned distressed multifamily properties into tenant-owned low-income cooperatives, thereby providing quality housing to its residents and stabilizing the surrounding communities.

Neighborhood Restore and its affiliates' mission to preserve and create affordable homeownership opportunities is further evidenced by its experience as a marketing agent for HPD-sponsored projects; managing Housing Connect lottery logs for both non-profit and for-profit housing developers to qualify potential homebuyers, connecting them to affordable mortgage products and guiding them through the

homebuying process. Through the HomeFix Program, we collaborate with the Center for New York Neighborhoods in overseeing necessary repairs that allow existing low- and moderate-homeowners to remain in their homes and communities. Through the Plus One ADU Program, we are actively engaged in working through the challenges of converting illegal basement spaces into safe, legal and affordable apartments. Finally, with the support of the City Council, we acquire overleveraged mortgage notes through the Community Restoration Fund for the purpose of repositioning and preserving distressed or at-risk distressed one- to three- family homes in New York City.

We thank you for highlighting that New York City is comprised of many communities where small homes and homeownership are prevalent. We applaud your efforts in emphasizing the need for more affordable homeownership opportunities for low- to moderate-income New Yorkers and urge you to provide the necessary funding to increase the production of this housing. The city-wide housing problem is at such a crisis level that we cannot afford to shift funding from other affordable housing programs. Through our homeownership preservation efforts, we see the need for quality affordable housing firsthand and agree that further strategic planning and financing for affordable homeownership developments be made available. Given how costly it is to buy a home in New York City, it is still challenging for low- and moderate-income families to achieve the American dream (and economic benefit) of homeownership without government assistance.

I thank you for your time and appreciate the opportunity to comment on Intro. 958.

###



Written Testimony for the New York City Council Committee on Land Use Hearing on Homeownership September 19, 2024

Honorable Speaker Adams, Committee Chair Salamanca, and members of the Committee,

Thank you for the opportunity to testify. My name is Margy Brown and I am the Executive Director of UHAB. For 50 years, UHAB has empowered low- and moderate-income residents to take control of their housing and become homeowners in the buildings where they already live. We turn distressed rental housing into lasting affordable co-ops, and provide comprehensive training and technical assistance to keep these homes healthy and stable for the long term. Over time, UHAB has created 30,000 cooperative homes across the five boroughs, predominantly in formerly redlined neighborhoods where rates of homeownership continue to lag behind the rest of the city.

As first-hand witnesses to the transformative power of homeownership to revitalize neighborhoods and stabilize lives, UHAB is thrilled to see the Council's interest in bolstering the City's homeownership efforts. Specifically, we support a focus on preservation and the inclusion of low-income New Yorkers in the homeownership plan. Preservation is the most cost effective way to create and sustain homeownership on a large scale and is also the most impactful approach, reaching deeper levels of affordability and ensuring that low-income New Yorkers have access to the security, empowerment, and intergenerational wealth building that homeownership provides.

The City's aging and distressed housing stock is a crisis and an opportunity. By investing in homeownership through preservation, we create a pathway for tenants in distressed rental buildings to reclaim their housing as permanently affordable, quality homes. Households living in these conditions are overwhelmingly low-income people of color, systematically excluded from traditional homeownership opportunities. Transforming substandard housing into quality housing, and housing insecurity into homeownership for the communities most in need, accomplishes so many of our shared housing goals and achieves housing justice like few other models do.

Over the last two years, UHAB has received outreach from over 100 tenant associations across the City who are interested in purchasing their rental buildings and transforming them into cooperative homeownership. Increasingly, we are also hearing from building owners looking to offload failing or unprofitable rental housing through tenant purchases. The collapse of Signature Bank has left over 1,000 rent-stabilized buildings at risk of foreclosure, with owners unable to address mortgage arrears and deteriorating conditions. There is overwhelming interest and opportunity for rental-to-homeownership models, and there are pathways to create those opportunities through the City's existing preservation programs.

Neighborhood Pillars combines acquisition financing with a participation loan (PLP) to stabilize
distressed rental housing where tenants are at risk of displacement. While we are encouraged to

see City investment in restarting this program, the need we see on the ground far overwhelms this recent allocation. Moreover, we must ensure that tenants are given the opportunity to petition for homeownership so Pillars can be used to create the homeownership we need.

- Third Party Transfer Program (TPT) allows tenants to petition to become homeowners when their building goes through municipal foreclosure, and is an essential opportunity to create homeownership out of some of the most distressed and neglected housing stock in the City.
- Affordable Neighborhood Cooperative Program (ANCP) creates homeownership for tenants in City-owned Tenant Interim Lease (TIL) buildings, many of whom have been waiting for decades for their building to be developed. Close to 50 years ago, UHAB worked in partnership with the City to create the TIL program and we've been disheartened to see buildings languishing in City-ownership and distressed conditions. We applaud HPD's recent retooling of ANCP, which will allow more buildings to move through the pipeline while encouraging tenant decision-making and setting up co-ops for financial success. Any investment in homeownership should begin with TIL tenants, to ensure the City finally honors its promise of homeownership to them.

As we expand homeownership opportunities through preservation, it is equally important that we invest in the long term sustainability of existing low- and moderate-income homeownership. New York City's 1,200 HDFC co-ops form a key bloc of stable, affordable homes for 75,000 New Yorkers, predominantly made up of Black and Hispanic families and seniors. The largest share of HDFC co-ops was created from the former *in rem* housing stock, foreclosed after abandonment and disinvestment amidst New York City's fiscal crisis. As these buildings converted to affordable co-ops, many received limited scope of rehab and the homeowners have stewarded these buildings for decades, through repair needs and economic uncertainty, with little or no reinvestment and limited access to tenant-based housing benefits.

By contrast, comparable buildings from the same housing stock (former *in rem* buildings of similar size, condition, and tenancy to HDFCs), which were developed as rental housing through the Neighborhood Redevelopment Program (NRP) and the Neighborhood Entrepreneurs Program (NEP) typically received greater scopes of rehab using Tax Credits and HOME funds, and most have since received at least one—if not two—recapitalizations, at Year 15 and some again at Year 30. Most HDFC co-ops have received no additional City subsidy since their conversion and are long overdue for the same kind of investment that is standard for rental projects. We need to invest in the future of this permanently affordable housing stock to ensure we are not losing a critical homeownership resource as we work to create new ones.

HDFC co-ops across the City are eager to apply for HPD preservation loans like the Green Housing Preservation Program (GHPP) and the Preservation Loan Program (PLP). UHAB is currently assisting over 50 HDFC co-ops in the application, predevelopment, and development stages of these programs to upgrade major building systems and address capital repair needs. In order to meet this demand, greater City funding toward homeownership preservation, including staffing in HPD preservation programs, is a critical need.

At UHAB, we know that deeply affordable homeownership works and low-income families are diligent stewards of their housing. The majority of former renters that became homeowners in the 30,000 cooperative homes that UHAB has helped to create were households with incomes at or below 50% AMI, and the same is true in UHAB's current development portfolio of 390 units. More broadly, the overall population of HDFC shareholders are low income, at or below 80% AMI.

Through UHAB's HomeOwnership Lending Program, we have been making loans to low-income purchasers in HDFC co-ops for the last 12 years and have a 100% success rate—not a single new homeowner has defaulted on their loan, and most of our borrowers have incomes below 50% AMI. Deeply affordable homeownership is achievable, successful, and as necessary as ever, as Black New Yorkers are leaving the city en masse and half of New York households cannot afford their major living expenses.

Making homeownership accessible for low and moderate income families makes it possible for New Yorkers of color to gain a crucial economic foothold that combats the racial wealth gap and builds strong communities. Therefore, we oppose the floor of 70% AMI that this bill proposes. Deeply affordable homeownership is critical to build community and intergenerational wealth, especially in neighborhoods with a history of redlining and disinvestment.

New York City is long overdue for a critical investment in homeownership programs and renewed support for existing homeowners. We know the most effective, impactful, and just way to do that is through preservation. The City must *create* new homeownership through existing HPD preservation programs like Neighborhood Pillars, Third Party Transfer (TPT) and Affordable Neighborhood Cooperative Program (ANCP). In that effort, we must not forget to *invest* in existing low- to moderate-income homeownership, including affordable cooperatives long overdue for reinvestment. And to make these efforts truly transformative to New Yorkers most impacted by the legacies of redlining and neighborhood disinvestment, we must *include* deeply affordable homeownership. Impactful change starts with creating and sustaining homeownership through preservation.

Thank you again for the opportunity to testify.

THE COUNCIL THE CITY OF NEW YORK

	Appearance Card			
	peak on Int. No. 958 n favor 🔲 in oppositi		No	
	Date:	119124		
	(PLEASE PRINT)			
Name: Margy Brou	M			
Address:				
Address: 170 Wall	St. 20th FL			
THE (THE COUNCIL CITY OF NEW Y	ORK		
	Appearance Card			
I intend to appear and s	peak on Int. No	Res. l	No. 0958-202	
	Date:	9/19		
1	(PLEASE PRINT)			
Name: Address (521 4	COICH IL			
Address:		N, NY	-	
I represent: FAC/	NHN			
Address:				
Comments store	THE COUNCIL			
	ITY OF NEW Y	ORK		
	Appearance Card			
I intend to appear and speak on Int. No. 957 Res. No in favor in opposition				
	Date:			
and the second s	(PLEASE PRINT)			
Name: Jamie Smarr				
Address: 253 W. 35th Street, 3.4 Fl				
I represent: NYC Housing Pantnership				
Address:				
Please complete this card and return to the Sergeant-at-Arms				

THE COUNCIL THE CITY OF NEW YORK

	Appearance Card					
I intend to appear and speak on Int. No. 0458-2021Res. No.						
in favor in opposition						
Date:						
	(PLEASE PRINT)					
Name: ALISHA	HABIB 7714 ST. JACKSO		1420			
		4/2/07	HI3 NS 1137			
I represent: (HIA)	THA CDC	- A. A.	The state of the s			
Address:						
The Washington and the	THE COUNCIL	The transfer and the second				
		ODI				
THE	CITY OF NEW Y	UKK				
	Appearance Card					
	• •					
	speak on Int. No. 956		No			
	in favor in oppositi	01/19/20	,			
		1/11/2.				
Name: Kashada	(PLEASE PRINT)					
Name:	Daya +					
Address:	1160					
I represent:						
Address:		A)				
	THE COUNCIL					
THE CITY OF NEW YORK						
		VILIE				
	Appearance Card					
I intend to annear and a	speak on Int. No. 754	Res. N	0			
I intend to appear and speak on Int. No Res. No in favor in opposition						
	Date:	9/19/2	L <mark>l</mark>			
(PLEASE PRINT)						
Name:	and Type					
Address:	6-11/54					
I represent: HPD)					
Address:						



THE COUNCIL THE CITY OF NEW YORK

	Appearance Card				
I intend to appear and	speak on Int. No. 458	Res. No			
	in favor in oppositi	ion /19/24			
	Date:	9/19/24			
Brondan	Cheney				
	cheney				
Address:	York Hausing G	a terenco			
I represent:	TOLK HOUSING O	Michelle			
Address:					
	THE COUNCIL	The second secon			
THE	CITY OF NEW Y	ORK			
	Appearance Card				
I intend to appear and	speak on Int. No.	Res. No			
	in favor in oppositi	on			
N.	(PLEASE PRINT)				
Name:	on & Gold I				
47	PD				
1 represent:)			
Address:	THE COUNCIL				
THE COUNCIL					
THE (CITY OF NEW Y	ORK			
	Appearance Card				
L		Pas No			
	peak on Int. No n favor	n Res. No.			
(PLEASE PRINT)					
Name: Stophe	en Edman				
Address:	00 Gold Jens				
I represent: HP	b of	h yel			
Address:	HPD	001/1			

