Testimony of James Hendon

Commissioner for the New York City Department of Veterans' Services (DVS)

New York City Council Committee on Veterans & Committee on Small Businesses

Topic: Oversight – Veteran Entrepreneurship

December 02, 2021, 10:00 AM (Virtual)

Introduction

Good morning, Chair Dinowitz, Chair Gjonaj, committee members, and advocates. My name is James Hendon, and I'm proud to serve as the Commissioner for the New York City Department of Veterans' Services (DVS). I'm joined by DVS Deputy Commissioner, Quamid Francis, who oversees agency-wide operations and programs and NYC Small Business Services (SBS) Deputy Commissioner, Dynishal Gross, who oversees the Division of Economic and Financial Opportunity at SBS. I welcome this opportunity to testify about entrepreneurship resources and services for veteran small business owners.

Background – History

According to a University of Syracuse and JP Morgan report titled "The State of Veteran Entrepreneurship – What we know and next steps", veteran entrepreneurship dropped by 33% over the last 20 years. There is strong reason to believe this drastic decline was caused by many variables. However, DVS believes the major causes for this decrease were a result of three key factors.

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First being our New York City employers and major corporate initiatives around that nation targeting improvements to the unemployment rate for young veterans over the last decade led to an incredible amount of employment opportunities in the private sector of transitioning service members.

Secondly, our partners at Institute for Veterans and Military Families (IVMF) shared that 75% of veteran entrepreneurs reported encountering challenges with starting and growing their business, with the most common challenge being social capital in the form of networks and mentorships.

Lastly, Veterans face greater difficulty accessing capital relative to nonveterans. According to the Federal Reserve Bank's Small Business Credit Survey (SBCS), veteran-owned businesses were less likely to be deemed low credit risks and more likely to be deemed medium credit risks. This can be due to frequent moves and overseas travel associated with military life, veterans may have a harder time building a credit score and history relative to nonveterans.

According to the SBCS, a greater share of veteran-owned businesses sought loans of \$100k or less, one explanation for lower approval rates among veterans could be a mismatch in the lender from which financing was sought.

DVS' Services for Veteran Owned Businesses

To address the needs outlined in the report referenced above and the report completed by our partners at the New York City Department of Small Business Services, "A Roadmap For Supporting Veteran Owned Businesses", DVS partnered with the Institute for Veterans and Military Families - Coalition of Veteran Owned Businesses and First Data's Center of Excellence for Veteran Entrepreneurship, to host the DVS VetSource event at Google's "Grow with Google" Learning Center in October of 2019.

VetSource brought veteran and military spouse entrepreneurs together with procurement executives from some of the largest companies around the country, for a day of procurement focused panel discussions, networking, resource connections, and breakout sessions. This event helped veteran and military spouse-owned businesses gain valuable resources, information, and best practices around corporate supplier diversity and both, private and public procurement readiness to help them grow their companies and find supplier opportunities.

Panel participants and speakers for the "Procurement in the Public & Private Sectors" discussion, included the Global Head of Supplier Diversity and Inclusion from Google, the City University of New York's Director of Supplier Diversity, AT&T's Supplier Diversity Manager, Johnson & Johnson's Senior Manager of Acquisitions and Divestitures, Turner Constructions Procurement Manager and speakers from the Mayor's Office of Contract Services and the Mayor's Office of M/WBEs. In addition to the panelists, VetSource organized break-out sessions for veteran business owners to engage directly with public and private sector representatives from New York State Office of General Services, New York City Small Business Solution Centers, Walmart, Fisery, Salesforce, Signature Bank, Greenway USA and the Excelsior Growth Fund, a local CDFI.

In addition to VetSource, DVS connects Veteran Business Owners with a variety of needs through our robust VetConnectNYC network, our VetBizNYC map and our DVS website. The DVS website provides information on over 40 different programs and resources ranging from Starting a Small Business, Training Programs, Business Mentorship and Networking, Certifications, Business Reopening, Grants and Loans, Legal Services, Federal Relief, COVID-19 Relief, and more.

DVS' interactive online map known as VetBizNYC, allows Veteran Entrepreneurs to promote their business and encourage the public to shop local and support our Veteran Owned Businesses. Our map is currently home to over 300 veteran owned businesses from 29 different categories throughout the five boroughs.

Lastly, our team of Care Coordinators utilized VetConnectNYC to connect veteran entrepreneurships to over 15 organizations that provide 20 unique programs that offer a range of resources including access to capital, marketing development, business planning, and more.

Conclusion

We thank you for the opportunity to testify on this matter and look forward to any questions you or other Committee members may have.



NEW YORK CITY COUNCIL COMMITTEES ON VETERANS AND SMALL BUSINESS

Thursday, December 2, 2021, 1:00 p.m. SUBJECT: Supporting Veteran Entrepreneurship

Good afternoon. My name is Peter Kempner. I am the Legal Director at Volunteers of Legal Service (VOLS). VOLS was established in 1984 and our purpose is to leverage private attorneys to provide free legal services to low-income New Yorkers to help fill the justice gap.

For over 20 years the VOLS Microenterprise Project has helped existing and aspiring small business owners and microentrepreneurs access high-quality free legal services from our dedicated staff and our network of pro bono attorneys. For many New Yorkers, owning a small business is an effective path out of poverty and into financial stability and independence. VOLS provides assistance with drafting contracts, reviewing government documents, protecting intellectual property, and advising on commercial leases. We partner with community and economic development organizations to connect with clients who would benefit from our legal assistance, focusing on minority, women, immigrant, and veteran-owned businesses. Our Microenterprise Project works together with our Veterans Initiative to connect with veterans' services organizations to help identify and serve veteran entrepreneurs and small business owners.

We then help them identify their legal needs and create an action plan to address them. By providing our clients access to high caliber pro bono attorneys at our partner law firms, we strive to level the playing field for veteran small business owners who are otherwise unable to pay the high cost of hiring a lawyer.

Unfortunately, free legal services for veteran owned small businesses and entrepreneurs are extremely scarce. Volunteer attorneys and small legal services programs like ours can only meet a small fraction of the community's needs.

VOLS is one of the three non-profit legal services providers partnering with New York City Small Business Services (SBS) under the Commercial Lease Assistance (CLA) Program. The CLA program provides free non-litigation legal assistance and representation for commercial tenants facing lease related challenges. While this program has benefited thousands of lower-income small businesses since its creation in 2018, it is limited in its scope. CLA Program funding may not be used to address the legal needs of small businesses beyond commercial lease matters and cannot be used to represent small business owners who are the subject of an eviction proceeding.

While many small businesses have been protected from eviction by the various commercial eviction moratoriums over the course of the past year and a half, these protections are set to

expire on January 15, 2022. We could witness a flood of small business evictions next year and these businesses will be left to fend for themselves in court without representation. As we have seen with the New York City funded Universal Access to Counsel program for residential tenants, providing a free attorney to those facing eviction levels the scales in Court. For commercial tenants the same would be true and could serve to preserve many small businesses.

SBS's creation of the CLA program was groundbreaking and ahead of its time. Their recognition of the importance of legal counsel to business owners in the commercial lease area must be applauded and it puts our city's business owners on more equal footing with their landlords when negotiating lease matters. But the fact that SBS funding for legal services to small businesses is limited to commercial lease assistance does not fully meet the community's needs. Small businesses owners face a wide range of legal needs. Veteran entrepreneurs may need legal assistance with corporate entity selection, business formation, intellectual property protections, contract review, regulatory compliance, and employments matters just to name some of the most frequent legal needs with which we assist clients. Funding free legal services for veteran entrepreneurs beyond commercial lease assistance could make the difference for so many veterans whose businesses are in their infancy.

Building upon the work of the SBS run NYC Business Solution Centers which offer "legal advising" as part of the package of services offered to veteran entrepreneurs, the city should develop a more comprehensive and robust legal support program for veteran entrepreneurs. Including access to free full representation legal services can ensure veterans are able to start their businesses on a strong footing and have the proper support if they face legal challenges as they build their businesses.

New York State and New York City have a long history of creating programs and funding services for veteran entrepreneurs. This history dates back to at least the 1890s when New York State created preferential vending licenses for disabled veterans of the United States Civil War. These vending license preferences for disabled veterans have endured for over 125 years and continue to give economic opportunities to entrepreneurial veterans.

Our City's veterans represent the best of what we have to offer, and we should continue to strive to provide them with all the supports they need upon their return home and as they build their economic futures. Thank you for allowing us to submit this testimony and for supporting the needs of New York City's veteran entrepreneurs.

Peter A. Kempner, Esq. Legal Director

December 2, 2021

New York City Council Testimony

Veterans Committee (Jointly with the Committee on Small Business)- Entreprenurship

"Good afternoon, my name is Rob Piechota, Branch Office Manager for the Small Business Administration and former Director of the Small Business Development Center (SBDC) in Brooklyn on the campus of NY City College of Technology. As a graduate from The United States Military Academy at West Point, I am both a veteran and have been a veteran advocate here in NYC since 2011.

My principal purpose testifying today is to commend my colleagues here today offering entrepreneurial support to "vetrepreneurs", as well as to shine the light on incredible services that are just a click or phone call away for any active-duty service person or veteran in any phase of transition.

The NY Small Business Administration (SBA) District Office, serving the lower Hudson valley of NY State all the way down and out to Montauk Point on Long Island, is dedicated to the support of veterans and military family members as they seek to start, grow, or expand their small businesses. Even during times of declared disaster the SBA offers disaster recovery support so that small businesses can recover during declared disaster situations.

The SBA offers support for veterans in a variety of ways as they enter the world of business ownership.

The SBA Office of Veterans Business Development (*OVBD*)is devoted exclusively to promoting veteran entrepreneurship, the OVBD facilitates the use of all U.S. Small Business Administration (SBA) programs by veterans, service-disabled veterans, reservists, active-duty service members, transitioning service members, and their dependents or survivors.

SBA programs provide access to capital and preparation for small business opportunities. They can also connect veteran small business owners with federal procurement and commercial supply chains.

The SBA's Veterans Business Outreach Center Program (VBOC) is an arm of OVBD that oversees Veterans Business Outreach Centers (VBOC) across the country. This small business program features offers business plan workshops, concept assessments, mentorship, and training for eligible veterans.

Veteran entrepreneurs also have access to on-line capital access tools such as "Lender Match" to connect with lenders across the street or across the nation

In addition, SBA makes special consideration for veterans through unique tailored programs such as:

The Military Reservist Economic Injury Disaster Loan Program (MREIDL): Providing loans of up to \$2 million to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

SBA offers programs that feature customized curriculums, in-person classes (when possible), and online courses to give veterans the training to succeed. These programs teach the fundamentals of business ownership and provide access to SBA resources and small business experts.

Boots to Business is one such popular program that veterans and military spouses can access remotely. It is an entrepreneurial program offered on military installations around the world and a training track of the U.S. Department of Defense Transition Assistance Program (*TAP*). Boots to Business Reboot extends the entrepreneurship training offered in TAP to veterans of all eras in their communities. Boots to Business Revenue Readiness is available after completion of Boots to Business or Boots to Business Reboot and provides a six-week virtual program that prepares participants to take their business idea from concept to an executable business model.

Technical assistance from the *Start up* phase to the advanced *Government Contracting* or *International Trade* phases through the SBA's network of resource partners:

The Small Business Development Centers (SBDCs)

SCORE

Women's Business Centers

Procurement Technical Assistance Centers (PTAC)

All of the resources from the SBA are free of charge and appointments can be made to meet virtually!

No matter where in the world a veteran may be, if they have access to the internet, the SBA can be reached for all this information via https://www.sba.gov or a phone call to our District office 212-264-4354. I can be reached personally at 631-454-0762

Thank you!

Respectfully,

Robert J. Piechota

Long Island Branch Office Manager-SBA NY District Office

U.S. Small Business Administration

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Robert.Piechota@sba.gov

From: Lieutenant Colonel Ron Watson, US Marine Corps (Retired).

To: Committee on Veterans Jointly with the Committee on Small Business

Info: Councilmember Mark Gjonaj, Chair, Small Business Committee

Councilmember Eric Dinowitz, Chair, Veterans Committee Commissioner James Hendon, NYC Veterans Services

Subj: Panelist for Committee on Veterans jointly with the Committee on Small Business

1. Background

 I was invited to attend this December 2nd Zoom Meeting by the 13th District and Chair of the Small Business Committee Councilmember Mark Gjonaj.

- By way of introduction, I am Lieutenant Colonel Ron Watson, US Marine Corps (Retired). I served on active duty for 22 years in the Marines covering World Wide assignments in combat arms and staff positions, including as a Senior Negotiator at the NATO Headquarters. After the Marine Corps, I enjoyed a second career as a Business Development Principal in the Lockheed Martin Corporation.
- My current volunteer support to the veteran community includes: a member of the American Legion and Veteran of Foreign Wars; Co-chair of the Bronx Veterans Parade, hosted annually in the Throggs Neck community; participation in studies at the Bronx James J. Peters VA Hospital in the Kingsbridge area; and as a committee member conducting 14th Congressional District Congressional Nomination interviews for perspective candidates to our nations Service Academies.

2. Information

- My understanding of the meetings purpose was to promote synchronization between small businesses and the Veterans Community in order to attract, promote, recruit, increase and facilitate veteran's entry and success in small business ownership specifically and rewarding and productive employment careers in general.
- The NYC Department of Veterans Services currently provides a number of services to the veteran community from assistance with claims, employment, education, housing and a multitude of other support.
- 3. Recommendations. Ideas and brainstorming thoughts supporting meeting objectives.
 - Identification, Recruitment and Education. Development a Pilot Program with Local Colleges and Universities. To increase outreach to the Veterans community, identify those veterans that are currently attending local colleges with Federal and State GI Bill type benefits. Conduct informational outreach seminars to recruit veterans that have an interest in business into the program. Emphasis can initially be placed on those taking business and marketing courses. The

Subj: Panelist for Committee on Veterans jointly with the Committee on Small Business

- Pilot Program can focus on one college in the early phases and as the program matures can expand to multiple participating colleges.
- Small Business Entry, Licensing and Permitting. Identify current owned Veteran Small
 Businesses and those looking to start-up and reduce, facilitate and accelerate the process for
 licensing and permits. Fees and taxes can be reduced using the same model as used for home
 owning Veterans and their payment of city real estate taxes.
- Veteran Owned Small Business (VOSB) and Service-Disabled Veteran-Owned Small Business
 (SDVOSB) Goals. All Request for Proposals (RFPs) and contracts issued by the City of New York
 should contain Small Business Goals. This is similar to what is done in Federal Government
 contracting where a percentage of SB Goals is set aside for VOSB and DVOSB. Placing these
 goals in Consulting, Construction and Commodities will yield a dramatic increase in veterans SB
 participation, work and bottom line revenue.
- Internships. Create, expand and foster an internship program with large businesses operating in NYC. Veterans can rotate through various departments and skill-sets within the company to facilitate an acumen for business skills such as personnel, finance, technology, legal, manufacturing, negotiation, market research, etc. Consider this the Veterans version of the NFLs "Rooney Rule". Outcomes include the Veteran being prepared with confidence for SB ownership; a job offer or supplier from / to with company interned. Local Business Improvement Districts and Chambers of Commerce can be leveraged to promote neighborhood veteran employment and SB ownership.
- <u>City Owned Veteran Small Business</u>. Create a SB that is initially owned jointly by the City of NY and Veterans with a specific technical expertise such as Cyber Security. The business can be resourced, marketed and provide a critical service for a number of city contracts and as subcontractors to businesses in general. Over time, the business can be transitioned to a veteran owned SB.
- Bonus "Outside of the Box" - Veterans Shark Tank.
 Recruit a group of investors from Fortune 500 companies operating in NYC that support Veterans employment, initiatives and programs. Establish a forum for prescreened veterans with products and services, but in need of capital investment to compete for funding and / or partnership in a "Shark Tank" style format.
- 4. In closing, I appreciate all that the NYC Veterans Services and the multitude of veteran's organizations does to support those that have worn the cloth of our nation. If I can be of further support I can be contacted at the email below.

Semper Fidelis.

Ronald Watson Jr.

Lieutenant Colonel, US Marine Corps (Retired)

Ronwatson51@gmail.com

DECEMBER 2, 2010

TO: Chairman Gjonaj

Chairman Dinowitz

FROM: DAVID A. CHIARO – Commander, USN (retired) - SBDC VETERANS BUSINESS ADVISOR &

SECRETARY for NEW YORK VETERAN OWNED BUSINESS ASSOCIATION - "NYVOBA" (a 501(c)3

Charitable Association Registered with the NYS Office of the Charities (46-65-55)

SUBJ: NYC COMMITTEE ON VETERANS JOINTLY WITH THE COMMITTEE ON SMALL BUSINESS

HEARING - December 2, 2021 - Zoom Meeting - additional testimony for the record

Dear Sirs:

First I would like to thank Bianca Vitale for inviting me to a <u>very timely and important meeting</u> that presented subject matter recently discussed, just this week, while I attended the annual VETCON in Albany, New York: (https://www.vetconny.com/). Currently I am the Veterans Business Advisor for the Small Business Development Center (*SBDC*) at SUNY Farmingdale State College, Farmingdale, NY. The Small Business Development Center currently has 22 locations throughout New York State, with locations in every single State of the Union, as well as the territories and internationally; https://www.nysbdc.org/?gclid=EAlaIQobChMItOyR7vvF9AlVlkWGCh0cFAfMEAAYASAAEgLM- D BwE

As an SBDC advisor, we assist Veterans and non-Veterans alike, in all aspects of business, to include Veteran certification at the New York State and Federal levels. Within the 5 Boroughs of New York City, in particular, the campuses of Pace (NYC), has resources doing Veteran outreach in addition to their website to the veteran community. Staten Island SBDC outreaches and serves the community through Fort Hamilton, as well as all the other State SBDC offices. SBDC is present at veteran events to ensure community members know there are the services for small business for assistance to the Veterans and their families.

Part of my job since 2014, has been growing the community of certified SDVOB's to the current 920 businesses, (142 in the 5 boros as of 11.29.2021), assisting with the preparation and submission of applications to NYS Office of General Services (NYS OGS) pursuant to the *Service-Disabled Veteran-Owned Business Act*:

"The <u>Service-Disabled Veteran-Owned Business Act</u>, signed into law on May 12, 2014, allows eligible Veteran business owners to get certified as a New York State Service-Disabled Veteran-Owned Business (SDVOB). The goal of the Act is to encourage and support eligible SDVOBs to play a greater role in the state's economy by increasing their participation in New York State's contracting opportunities. The OGS Division of Service-Disabled Veterans' Business Development is responsible for certifying eligible SDVOBs and assisting and promoting their participation in the state's procurement activities."

*(NOTE: The Service-Disabled Veteran-Owned Business Act <u>WAS NOT</u> based on a disparity study, rather it was "a thank you for your service" program).

As an overview of Veteran certifications available to the Veteran (VOB) and Service-Disabled Veteran Owned Business (SDVOB) community, currently there is/are certifications available for:

FEDERAL: Certification by the VA, as either a Veteran (VOB) or Service-Disabled Veteran (SDVOB)

Owned Business. Determinations of disability is/are determined by the VA, through VA

Medical evaluations as well as possession of a DD Form 214 (Certificate of
Release or Discharge from Active Duty) by the member. Disability ratings can be

Awarded from 0%-100%. Federal SDVOB certification can be awarded to a member for

0% disability and utilized ONLY WHEN INVOLVED IN PROCUREMENT OPPORTUNITIES

OFFERED BY THE VA (other Federal agencies don't have incentives for Veterans).

NYS STATE: Certification by NYS OGS, Division of Service-Disabled Veterans' Business Development: https://ogs.ny.gov/veterans/service-disabled-veteran-owned-business-certification
The Service-Disabled Veteran Owned Business (SDVOB) determinations of disability have previously been determined by the VA through VA Medical evaluations, and the member must submit proof by letter, dated within one (1) year, as part of their application. In addition, submission of a DD Form 214 (Certificate of Release or Discharge from Active Duty) is required by the member. Disability ratings MUST BE OVER 10% TO QUALIFY.

-ALL NYS AGENCIES ARE CURRENTLY REQUIRED TO AWARD 30% TO THE MWBE COMMUNITY AND 6% TO THE SDVOB COMMUNITY

NOTE: There is currently <u>NO NYS VETERAN (VOB) CERTIFICATION</u> at the NYS level, nor is there any "incentive" for VOB's, only SDVOB's.

COUNTY: At the present time, only four (4) Counties within New York State; Nassau, Suffolk, Westchester and Onondaga have adopted the NYS SDVOB incentive of 6% (or "best effort" where applicable). These counties utilize/"grandfather" the certification from NYS OGS as the SDVOB standard at the County level on a continuing basis.

NOTE: There is currently NO COUNTY VETERAN (VOB) CERTIFICATION at the County level, nor is there any "incentive" for VOB's, only SDVOB's.

TOWNSHIP: Currently the ONLY township; TOWN OF HEMPSTEAD, offers an incentive for VETERAN OWNED BUSINESSES VOB (with multiple caveats, e.g. business must be located within Town of Hempstead). Townships outside the Counties of Nassau, Suffolk, Westchester and Onondaga, have no VOB, nor SDVOB incentives, unlike the MWBE community.

As presented by both Co-Chairs during the hearing, NYC has no separate, distinct certification for either "VETERAN" (VOB) or 'SERVICE-DISABLED" owned businesses (SDVOB), rather NYC relies on the current certification of "EBE" (Emerging Business Enterprise) at an attempt to capture the Veteran population for certification. Unfortunately the other "qualifiers" of EBE certification; namely Economically and Disadvantaged, potentially disqualify many Veterans for the "EBE" certification. "MWBE" enjoys the "incentives" at the Federal, State and County levels with few disqualifiers.

As Secretary for New York Veteran Owned Business Association "NYVOBA", I was actively involved in introducing and testifying before the Suffolk County Legislature (see: https://www.nyvoba.org/gallery)

resulting in Suffolk County passing the SDVOB procurement "incentive" in 2018. I am still an active Officer of this "Not-for-Profit / Charitable Association", and represent over 900 members currently certified by NYS. If I, as an Officer of NYVOBA, can assist the Committee regarding testimony or business sectors represented, I would be happy to assist

With 9,281 certified MWBE firms certified and currently operating in New York State since 1985, Veterans, not just Service-Disabled Veterans, are ready and able to provide services or tangible goods for NYC procurement opportunities; all that's needed is recognition from the municipality to acknowledge their commitment for their service and sacrifice by way of a Veteran/Service-Disabled Veteran Owned Business certification. Having experience with the certification process for NYS SDVOB's, the Committee would only need to approve the SDVOB incentive, and amend the current MWBE statutes to read "...MWBE and SDVOB..." or "...MWBE and VOB...".

Clearly, with 210,808 Veterans in the five (5) boroughs New York City, as well as the contiguous Counties of Nassau and Westchester having already adopted the SDVOB standard, New York City can now set a continuing precedence and certify Veterans to actively participate in NYC procurement, similar to the current MWBE community.

David A. Chiaro s/s 12.02.2021

To: The Committee on Veterans and the Committee on Small Business Services

From: Armando Crescenzi, Veterans First, Ltd.

Date: December 3, 2021

Re: Service-Disabled Veteran Vendors Need Emergency Support Now

Good morning and thank you to the City Councilmembers and to the Chairs of both the Veterans Committee and the Small Business Services Committee for calling this meeting and to the panelists from the administration.

My name is Armando Crescenzi, I work as a street vendor and food cart operator in New York City. Every year thousands of service-disabled veterans register with the Department of Consumer and Worker Protection to get their licenses to vend. They are drawn in by the laws that give privileges to veterans to vend. The problem is that the NYPD, the city and its enforcement agencies ignore these privileges.

In 2004 the New York State legislature created a special vending license for service-disabled veterans. Known as the Specialized Vending License (SVL), they are only issued to service-disable veterans.

The veterans who hold these licenses are basically exempt from all municipal ordinances that may prevent or interfere with their vending activities, As held in Kaswan v. Aponte.

They are, however, regulated by the restrictions found in General Business Law 35(a) enacted in 2004.

Please note that a state law preempts a city law where the New York State legislature has evinced an intent to preempt the city law with express language or by implication. See Hertz Corporation v. NYC.

It is clear from the language in NYS GBL35 and 35(a) that it was the states intent to protect the privileges of New York City service-disabled veterans to street vend in New York City.

This means that a service-disabled veteran who is a holder of a specialized vending license is, in fact, very special. Such specialized vending licensee is regulated by state law and is exempt from any city law that encroaches on their vending privileges.

Yet, the city persists in harassing veteran vendors, driving them out of vending with city violations from which they are exempt.

The pandemic lockdowns, compounded with the new digital economy, has completely decimated vending in the city and hundreds of veterans vendors are in desperate shape.

Several great suggestions were made at today's hearing that could be implemented to help these entrepreneurial veterans. We need help urgently. A program similar to the relief act for taxi medallion owners is in order, where 100's of millions of city dollars will go to help about 1000 owners.

At the very least, please acknowledge our special vending rights under the law. It's only fair.

Thank you,

Armando Crescenzi