

UNITED STATES DEPARTMENT OF ENERGY

+ + + + +

PUBLIC MEETING ON PROPOSED RULEMAKING  
FOR WEATHERIZATION PROGRAM FOR  
LOW-INCOME PERSONS

+ + + + +

THURSDAY, JUNE 18, 2009

+ + + + +

The public meeting convened at 11:14 a.m. in room 8E-089 of the Forrestal Building, U.S. Department of Energy, 1000 Independence Avenue, S.W., Washington, D.C. 20585, DOUGLAS BROOKMAN, Facilitator, presiding.

PRESENT:

DOUGLAS BROOKMAN, Facilitator  
CHRISTOPHER CALAMITA, Department of Energy  
BRENDA EDWARDS, Department of Energy  
EMILY SLOTA, Department of Energy  
DANIEL SZE, Department of Energy  
MICHAEL FREEDBERG, Department of Housing and Urban Development  
LAURA GROSSMAN, Department of Housing and Urban Development  
TOBY HALLIDAY, National Housing Trust  
CHARLES HARAK, National Consumer Law Center  
JOHN JORDAN, JR., Department of Housing and Urban Development  
WILLIAM KELLY, JR., Stewards of Affordable Housing for the Future  
PAM MENDELSON, SENTECH, Inc.  
MEG POWER, National Community Action Foundation  
LUKE TATE, Department of Housing and Urban Development

PRESENT: (cont.)

CHRIS SCHANZE, Owens Corning  
MEREDITH BIRCHER, Peck, Madigan, Jones,  
and Stewart  
JOHN JORDAN, HUD  
JAMES SPEIGHT, Fairfax City Department  
of Housing  
BILL STEWART, Affordable Housing  
ODETTE MUCHA, DOE  
ALISON FORD, Sierra Club

## TABLE OF CONTENTS

AGENDA ITEM	PAGE
Introductions and Agenda Review.....4 (Doug Brookman)	
Welcome Remarks and DOE Commitment.....9 (Emily Slota)	
Presentation by DOE Weatherization.....13 Program (Daniel Sze)	
Presentation by HUD on programs.....16 included in NOPR (Laura Grossman, Luke Tate and Michael Freedberg)	
Comments on the Proposed Rule.....25 (Doug Brookman)	
Continuation of Comments provided by.....69 registered participants (Doug Brookman)	
Open to floor (Doug Brookman).....70	
Next Steps and Closing Remarks.....90 (Daniel Sze)	
Adjourn	

1 P-R-O-C-E-E-D-I-N-G-S

2 (11:14 a.m.)

3 FACILITATOR BROOKMAN: Thanks for  
4 your patience. Good morning, everyone, Glad  
5 you could join us.

6 As you could tell, we were having  
7 some audio problems. We have about, we think,  
8 60, 70, perhaps 80 people visiting this  
9 workshop today via the Web. So that's why  
10 we're trying to make this whole thing work.

11 Let me welcome you again. Doug  
12 Brookman from Public Solutions in Baltimore.  
13 Nice to see you all. So glad you could join  
14 us. We expect we will have a very productive  
15 day today. and are looking forward to that.

16 INTRODUCTIONS AND AGENDA REVIEW

17 FACILITATOR BROOKMAN: I am going  
18 to do a very brief agenda review after we do  
19 introductions around the room. So maybe we  
20 could start by having each person introduce  
21 him or herself. Say your name and  
22 organizational affiliation. May I start with

1 Meg? Name and organizational affiliation?

2 MS. MENDELSON: I'm Meg Power. I  
3 represent the National Community Action  
4 Foundation here in Washington, D.C.

5 FACILITATOR BROOKMAN: Thank you.  
6 Please?

7 MR. JORDAN: John Jordan, Housing  
8 and Urban Development, Public Housing.

9 MR. KELLY: Bill Kelly, Stewards  
10 of Affordable Housing for the Future.

11 MR. HALLIDAY: Toby Halliday with  
12 the National Housing Trust.

13 MS. SLOTA: Emily Slota with the  
14 Department of Energy.

15 MR. TATE: Luke Tate from HUD.

16 MS. GROSSMAN: Laura Grossman,  
17 HUD.

18 MR. FREEDBERG: I'm Michael  
19 Freedberg, also with HUD.

20 MR. CALAMITA: Chris Calamita,  
21 Department of Energy.

22 MR. SZE: Daniel Sze, Department

1 of Energy.

2 FACILITATOR BROOKMAN: Please?

3 (Whereupon, introductions were  
4 made.)

5 FACILITATOR BROOKMAN: Thank you.

6 So once again thanks to all of you for  
7 joining us on this rainy day in Washington.  
8 Following this agenda review, we are going to  
9 have welcoming remarks and a statement about  
10 DOE's commitment from Emily and then following  
11 that a brief interview on the DOE  
12 Weatherization Program, including an overview  
13 of the proposed rule -- I think all of you  
14 received a copy of this packet when you walked  
15 in the door -- and then following that a  
16 presentation by HUD on the programs included  
17 in the notice of proposed rulemaking.

18 So following that presentation  
19 block, there is a nice comment opportunity for  
20 well over an hour to take any of your comments  
21 on the proposed rule.

22 And you can see several of the

1 specific issues listed there that the  
2 Department of Energy and HUD would like for  
3 you to comment on, benefits including the  
4 tenants, verifying eligibility in multi-unit  
5 buildings, methodology used to verify income  
6 under different programs. And I'm sure other  
7 issues will come up as well.

8           Depending on how long we go today,  
9 we will take a mid-afternoon break around  
10 about 1:30 or so. And then following the  
11 mid-afternoon break, there is more opportunity  
12 for you to comment.

13           And then, finally, at the end of  
14 the day today, it is an open floor. It is an  
15 open opportunity for anybody to raise other  
16 issues that you wish to raise that would  
17 impact on this notice of proposed rulemaking.

18           So that is the plan for today. We  
19 intend to finish no later than 4:00 o'clock.  
20 We will see how we do with the timing as we  
21 are going along.

22           Questions and comments here at the

1     outset before I address the webinar folks?

2                     (No response.)

3                     FACILITATOR BROOKMAN:   So those of  
4     you who are on the Web, I presume you can hear  
5     me.   Nice to have you with us.   There are a  
6     whole lot of you in cyberspace joining us and  
7     I think probably 70 or so individuals.

8                     Simple ground rules.   It should be  
9     now -- I am sorry for the feedback.   We are  
10    trying to figure it out.

11                    For those of you who are joining  
12    us on the Web, all of you who have dialed in  
13    and used an access code, you are all muted  
14    now.   We are going to endeavor to give you an  
15    opportunity to ask questions during the course  
16    of the meeting unless we get 50 of you asking  
17    questions at the same time.

18                    So if you look at your screen,  
19    there is an icon on the top right part of your  
20    screen which is a green hand.   It's a way to  
21    raise your hand and signify to the person who  
22    is tracking on the screen here the Web results



1 if you wish to ask a question during the  
2 course of the webinar. So we are going to try  
3 and make that work provided we're not flooded  
4 with responses.

5 So that is the general plan for  
6 today. And once again we are glad to have you  
7 join us by Web. Any other questions or  
8 comments here at the outset before I turn this  
9 over to Emily?

10 (No response.)

11 FACILITATOR BROOKMAN: Okay.  
12 Emily, please?

13 WELCOME REMARKS AND DOE COMMITMENT

14 MS. SLOTA: I actually am from the  
15 Secretary's office on the Recovery Act team.  
16 And this is definitely an energy efficiency,  
17 renewable energy program initiative, but the  
18 reason why I find myself here today is that in  
19 the process of trying to answer the  
20 Secretary's call and the Vice President's call  
21 to under the Recovery Act get funds out  
22 quickly to projects within enduring value with

1   unprecedented transparency to the American  
2   taxpayer, American people and sort of while  
3   doing all of that at the same time providing  
4   an enduring down payment on the future of  
5   environmental policy, we find ourselves trying  
6   to find ways to use good governments to  
7   examine rules that have been sort of  
8   longstanding in the Department to figure out  
9   whether or not we should reexamine pause and  
10  figure out if there are redundant processes  
11  that enable people to continue doing what the  
12  rules intend and sort of support them doing  
13  but enable them to do so with potentially less  
14  red tape or less duplicative processes.

15           So, with that, because the  
16  Recovery Act, in part, had such a tremendous  
17  amount of funding, \$5 billion, for  
18  weatherization and because HUD also had  
19  additional funds for energy efficiency  
20  retrofits, we find ourselves focusing on the  
21  processes that are used to allocate that  
22  money.

1           And the states are definitely  
2 responsible for the allocation and the  
3 direction of that money. But given that we  
4 set the rules by which the states can dispense  
5 that money, we took a closer look and found  
6 that potentially there may be some duplicative  
7 processes when it comes to income  
8 verification, when it comes to establishing  
9 rent control, and to having oversight over the  
10 permissible amount of work that can be done  
11 under the Weatherization Program.

12           And so our intent is to hear your  
13 comments on the proposed rule that we've put  
14 together that essentially says we think there  
15 is a series of sort of checks that HUD already  
16 performed with respect to low-income housing  
17 properties that may be duplicative with ours.

18       And so there may be a way to streamline the  
19 process.

20           We are definitely open to hearing  
21 your comments as part of a transparent  
22 government is understand what people have to

1 say. If there are objections or support or  
2 things we haven't thought about, it would be a  
3 good opportunity for us to learn from you.

4 So I think Dan Sze in our program  
5 actually knows a lot more about the details of  
6 this particular proposed rule as well as the  
7 Weatherization Program, but I think we find  
8 ourselves here today because we are trying to  
9 make the processes simpler while still making  
10 sure that they are robust and to see whether  
11 or not there are comments that can help us  
12 form that perspective.

13 FACILITATOR BROOKMAN: Thank you.

14 And, as I understand it, you want to do this  
15 quickly as well.

16 MS. SLOTA: Yes. But I think that  
17 while we do want to accept and integrate  
18 public comment, there is an opportunity here,  
19 in particular, with the Recovery Act and  
20 trying to get money back into the economy, to  
21 make sure that the processes that we require  
22 in order to procure funds are robust and, yet,

1 also not excessive or unnecessarily laborious.

2 FACILITATOR BROOKMAN: Okay.

3 Thank you.

4 Dan Sze?

5 MR. SZE: Thanks, Emily.

6 PRESENTATION BY DOE WEATHERIZATION PROGRAM

7 MR. SZE: I'm going to try not to  
8 read all the slides. I'll just cut quickly to  
9 the chase, as it were, because I think that  
10 your comments and your perspectives on the  
11 rule are more important.

12 Just very quickly, some basics  
13 associated with weatherization. It is to  
14 develop and implement an assistance program to  
15 increase energy efficiency of dwellings owned  
16 or occupied by low-income persons, reduce  
17 their total energy expenditures, and improve  
18 their health and safety, especially for  
19 certain categories of people.

20 Now, it is essential that you  
21 recognize that single-family dwelling units  
22 are potential high-energy consuming dwelling

1 units and so, therefore, the emphasis has been  
2 on single-family units. However, it also  
3 recognizes that it may be appropriate to apply  
4 weatherization to buildings for which there  
5 are multiple rental units.

6           Next, please. So the U.S.  
7 Department of Energy is proposing to amend the  
8 eligibility provisions applicable to  
9 multi-unit buildings under the Weatherization  
10 Assistance Program for low-income people.

11           We believe that the proposed rule  
12 would reduce the procedural burdens on  
13 evaluating applications from buildings that  
14 are part of HUD-qualified assisted public  
15 housing and the U.S. Treasury low-income  
16 housing tax credit programs.

17           Now, although this is our one and  
18 only public meeting on this proposed rule, let  
19 me just say that the proposed rule comment  
20 period does not close until the end of July  
21 6th of this year. So there is ample  
22 opportunity following today's public meeting

1 for you to state your comments for the record.

2 And this is straight out of the  
3 notice of proposed rule that says that  
4 basically -- I am going to skip this slide  
5 entirely. I think most of you have seen this  
6 already. Thank you.

7 So I look forward to our  
8 colleagues at HUD to speak a little bit more  
9 about the effect. If you look at the  
10 right-hand side, lowering the barriers,  
11 potentially the markets were those three  
12 groups, the low-income housing tax credit, the  
13 multi-family assistance in public housing  
14 markets would amount to in our estimation  
15 nearly three million units.

16 And so, with that, I'm done.  
17 Thank you.

18 FACILITATOR BROOKMAN: Do you wish  
19 to take questions now should there be any?

20 MR. SZE: I think, Doug, I would  
21 rather wait until the comment period.

22 FACILITATOR BROOKMAN: Okay.

1 MR. SZE: Thank you.

2 FACILITATOR BROOKMAN: Thank you.

3 Next we are going to hear from  
4 Laura Grossman, Luke Tate, and Michael  
5 Freedberg.

6 PRESENTATION BY HUD ON  
7 PROGRAMS INCLUDED IN NOPR

8 MR. FREEDBERG: Actually. I'm  
9 going to do that, take the lead on that. I  
10 think we will just wait for the slides to come  
11 up. I am Michael Freedberg, and I am with  
12 HUD.

13 Okay. I wanted just to thank the  
14 Department of Energy for hosting this session  
15 and thank all the people who come out here  
16 today in Washington to provide us with their  
17 comments and also all the people who have  
18 joined us via webinar. We very, very much  
19 appreciate everybody taking the time to let us  
20 have in both the Department of Energy and HUD  
21 their views on this rule.

22 I thought I would just take a



1 couple of minutes. We really want to hear  
2 from you today to discuss HUD's interest in  
3 the rule and what we are doing to expand  
4 energy efficiency in the various sources of  
5 various projects that we have.

6 So we go to the next slide. So  
7 HUD has about \$13 billion in funding for a  
8 variety of programs through the Recovery Act.

9 We have three goals. The first is promoting  
10 energy efficiency and creating green jobs.  
11 That is really the focus of today's effort.

12 But there are a couple of other  
13 areas that we are putting our recovery  
14 monies into. The second is unlocking the  
15 credit markets and supporting projects that  
16 are ready to go, so-called shovel-ready  
17 projects. And then, thirdly, mitigating the  
18 effects of housing foreclosures and preventing  
19 some of the negative community effects of  
20 those foreclosures.

21 We go to the next slide. This  
22 slide essentially shows how the recovery funds

1 are flowing in each of those categories. The  
2 column on the left, which is promoting energy  
3 efficiency and green jobs, just gives you a  
4 sense of some of the funds that are being  
5 invested by HUD in this area, approximately \$4  
6 billion in public housing capital funds for a  
7 variety of modernization improvements, really  
8 trying to address the \$30 billion or so  
9 backlog in unmet improvements and maintenance  
10 needs in public housing, another \$500 million  
11 in Native American block grants, \$250 million  
12 for an assisted housing green retrofit  
13 program, and \$100 million for some lead hazard  
14 reduction funds.

15 In the third column, there's  
16 another \$2 billion for the Neighborhood  
17 Stabilization Program. That's to help  
18 communities purchase or upgrade foreclosed  
19 properties in neighborhoods that have been hit  
20 hard by foreclosures. And we are also pleased  
21 that there are some incentives in those  
22 competitive dollars for energy and green

1 dollars.

2           So if we go to the next slide, the  
3 basic approach that we have taken for these  
4 funds is to really focus on the short-term  
5 through the formula funds to get those funds  
6 out quickly and obviously have some of the job  
7 stimulus effects that the President has  
8 identified; secondly, to through our  
9 competitive funds really look at some  
10 longer-term high performance and targeted  
11 impacts.

12           Go to the next slide. The goal of  
13 our energy efficiency and green jobs funds is  
14 to really green public and assisted housing,  
15 both through energy efficiency retrofits and  
16 in some cases to promote renewable energy  
17 while at the same time contributing to the  
18 creation of a new industry for increasing  
19 residential energy efficiency in the  
20 residential sector at large.

21           So the next slide. And, of  
22 course, we think that those funds will have

1 some strong benefits for the residents in  
2 public and assisted housing, reduce energy  
3 costs, increase comfort, reduce annual  
4 greenhouse gas emissions, and also in the  
5 process create green jobs.

6 So that is really the context for  
7 our discussions, if you go to the next slide,  
8 with the Department of Energy, where Secretary  
9 Donovan and Secretary Chu created a  
10 partnership between the two agencies to really  
11 tap the resources, the technical resources,  
12 especially of the Department of Energy, to  
13 assist us to make sure that those dollars are  
14 well-spent.

15 So the first part of the  
16 partnership is to help us provide some  
17 technical guidance to public housing and  
18 assisted housing as we spend those dollars.

19 The second was really, where  
20 possible, to coordinate the expenditure of our  
21 dollars with DOE's dollars. And I think that  
22 is really what we're hoping to accomplish

1 today. Certainly that is what the rule is  
2 addressing.

3 Thirdly, there are a couple of  
4 other areas that we are looking at to develop  
5 a baseline for measuring, managing a use so  
6 that every consumer or resident would have a  
7 basic idea of how efficient their home is so  
8 they can make wise choices for investing in  
9 energy efficiency and then, finally, looking  
10 at some new financing tools that might enable  
11 private sector investment in the residential  
12 sector.

13 So next slide. And the MOU that  
14 we signed on May 6th, which prompted the rule  
15 that we're discussing today, focused on one  
16 piece of that, which is to streamline, if  
17 possible, weatherization assistance in  
18 multi-family housing, both public and  
19 assisted.

20 I think our main interest was to  
21 see if there was some way that we could  
22 eliminate some of the overlapping income

1 verification requirements that have been of  
2 concern to those people who worked with this  
3 program over the years.

4           We go to the next slide. So the  
5 properties, as Dan's earlier slide showed,  
6 that are covered by the rule are, first of  
7 all, public housing. That is managed by about  
8 3,300 housing authorities nationwide, about a  
9 million-plus units, as I think Dan's slide  
10 showed; secondly, project-based Section 8  
11 assisted housing.

12           That's privately owned housing,  
13 which has low-income families who are eligible  
14 for Section 8 assistance. And that would also  
15 include our support of housing for the elderly  
16 programs, Section 202; housing for the  
17 disabled persons; Section 811; and also the  
18 low-income tax credit projects who have at  
19 least two-thirds of their residents who  
20 qualify for the DOE income ceiling.

21           And then there are a couple of  
22 programs that are not covered under the rule.

1 One is Section 8 tenant-based vouchers and  
2 also a couple of our below-market interest  
3 rate financing projects.

4 So if I could just go to the next  
5 slide, all of those projects which do receive  
6 assistance from HUD have very rigorous income  
7 verification requirements. That is really the  
8 basis for I think the idea that perhaps  
9 Weatherization Providers could take advantage  
10 of those verification procedures.

11 I am not going to go into detail  
12 here, but every family that receives  
13 assistance is required to certify their income  
14 before they move in and must recertify every  
15 year thereafter.

16 Owners are required to monitor  
17 compliance with tenant eligibility  
18 requirements on an annual basis. And tenant  
19 eligibility certifications are required in  
20 order for subsidy payments to be authorized.

21 Go to the next slide. There are a  
22 variety of methods of verification. If the

1 verification is not available from third  
2 parties, if they're not available, the owner  
3 has got to document the tenant file and  
4 provide explanations of the verification that  
5 was provided.

6           And, finally, HUD requires that  
7 all of these verification requirements are  
8 archived and maintained. And obviously if  
9 there is a need to provide documentation,  
10 those are available.

11           So there are very rigorous income  
12 verification requirements. HUD actually has  
13 very good data on eligibility for those  
14 programs. And for the variety of categories  
15 that we have just discussed, I think, as the  
16 rule states, over 90 percent and in some cases  
17 close to 100 percent of the residents who  
18 receive this assistance meet the DOE 200  
19 percent requirement.

20           So for that, if we go to the last  
21 slide? Thank you for again allowing us a few  
22 minutes to just introduce these programs. It



1 has been a pleasure to work with DOE on this.

2 And we look forward to your comment. Thank  
3 you.

4 FACILITATOR BROOKMAN: Thank you,  
5 Michael.

6 COMMENTS ON THE PROPOSED RULE

7 FACILITATOR BROOKMAN: So now we  
8 are going to begin the comment period. I  
9 would ask for your consideration. If you  
10 would, please, -- I think not much more than  
11 common courtesy -- please speak one at a time.

12 Please say your name each time you speak for  
13 the record. As you can see, we have a court  
14 reporter present. This is a fully recorded  
15 proceeding. I'm going to be queuing people as  
16 best I can by name.

17 I also wish to encourage follow-on  
18 comment in exchange should that be useful for  
19 you to make your points. Please keep the  
20 focus here. If you haven't done so already,  
21 please turn off your cell phones, put them on  
22 silent mode, or something.

1           And I would ask also that you  
2 share the air time. Try and be concise with  
3 your comments. If you have got 15 pages of  
4 written remarks, you can submit them for the  
5 record. Please don't read a whole lot into  
6 the record.

7           I expect that these comment  
8 segments would be -- I don't know -- three,  
9 five minutes or so before we move on to a  
10 different commenter as an outer bound. That's  
11 what I would like to try and make it so that  
12 it's an interactive engagement here.

13           So, then, who would like to start  
14 commenting here at the outset? Yes, Toby?  
15 Please say your name for the record.

16           MR. HALLIDAY:     Sure.     Great.  
17 Thanks very much. And also thank you again to  
18 DOE for focusing this comment opportunity.

19           My name is Toby Halliday. I am  
20 the Vice President for Policy for the National  
21 Housing Trust, a nonprofit affordable housing  
22 group based here in Washington, D.C. I

1 submitted some comments for your record, and I  
2 will just summarize them here for the purposes  
3 of my statement.

4           The National Housing Trust is a  
5 national nonprofit organization dedicated  
6 exclusively to the preservation and  
7 improvement of affordable multi-family  
8 housing.

9           We are the only national  
10 organization engaged in affordable housing  
11 preservation through public policy advocacy,  
12 real estate development, and lending  
13 activities. We have helped preserve and  
14 improve more than 22,000 affordable apartments  
15 throughout the country.

16           The National Housing Trust  
17 supports the steps taken by the Department of  
18 Energy and the Department of Housing and Urban  
19 Development to streamline access to the  
20 Weatherization Assistance Program for  
21 low-income families residing in HUD-qualified  
22 assisted housing and certain low-income

1 housing tax credit properties.

2 By concluding that existing income  
3 verification procedures are sufficient for  
4 demonstrating WAP eligibility for certain  
5 HUD-assisted and tax credit properties, DOE  
6 and HUD have helped pave the way for hundreds  
7 of thousands of low-income families and  
8 seniors to benefit from lower utility expenses  
9 and healthier living environments.

10 The American Recovery and  
11 Reinvestment Act provided funding for  
12 weatherization at a level that is  
13 approximately 20 times existing  
14 appropriations. This provides an  
15 unprecedented opportunity to help low-income  
16 households reduce energy consumption and  
17 resulting carbon emissions.

18 It also provides an opportunity to  
19 greatly expand the number of homes that are  
20 served by reaching out to low-income  
21 households, particularly renter households  
22 that are already eligible for WAP assistance

1 but have not been served by existing  
2 allocation channels.

3           The clear intent of the  
4 Weatherization Program is for benefits to  
5 accrue primarily to low-income households.  
6 Owners of HUD-assisted and tax credit  
7 properties are subject to long-term  
8 affordability covenants that prevent landlords  
9 from unduly benefitting from the  
10 weatherization investments that are made.

11           Low-income families receive direct  
12 benefits through the preservation and  
13 improvement of affordable housing and through  
14 healthier living environments. Without these  
15 long-term affordability covenants, these  
16 properties would not continue to be available  
17 to low-income households.

18           So that is a primary benefit that  
19 flows to low-income households. And the  
20 weatherization investments that are made in  
21 those properties will continue to flow by  
22 definition to low-income households long into

1 the future.

2 Weatherizing HUD-assisted and tax  
3 credit properties provides benefits to those  
4 who are most in need. This is our first  
5 critical point.

6 Congress created the  
7 Weatherization Program in order to increase  
8 energy efficiency of dwellings occupied by  
9 low-income persons, reduce their residential  
10 energy expenditures, and improve their health  
11 and safety. This program prioritizes serving  
12 those who are most vulnerable, including the  
13 elderly, handicapped, and children.

14 Low-income households are  
15 predominantly renters. More than 70 percent  
16 of households living in multi-family buildings  
17 earn less than \$40,000 a year. According to  
18 HUD, the median income of residents in  
19 HUD-assisted housing; that is, housing with  
20 HUD rental assistance, earned less than  
21 \$11,000 annually.

22 HUD-assisted affordable rental

1 housing is an especially important housing  
2 resource for low-income older adults. A 2003  
3 analysis concluded that 60 percent of  
4 project-based Section 8 apartments were headed  
5 by elderly residents.

6 Investing in multi-family housing,  
7 especially HUD-assisted and tax credit  
8 properties, is important for fulfilling the  
9 intent of the Weatherization Program.

10 A second key point we would like  
11 to make is that weatherizing HUD-assisted and  
12 tax credit properties will help states to  
13 accomplish their required production roles  
14 under the Recovery Act. Many states are  
15 already planning to target HUD-assisted and  
16 tax credit properties, and we applaud those  
17 efforts.

18 The Recovery Act prioritizes  
19 activities that will create jobs quickly,  
20 which was pointed out earlier. President  
21 Obama has set a goal of weatherizing one  
22 million homes annually, up from approximately

1 100,000 homes weatherized in a typical  
2 previous year. Because of economies of scale,  
3 weatherizing multi-family housing is efficient  
4 and can achieve energy conservation of scale.

5           Weatherizing multi-family housing  
6 provides clear benefits to low-income tenants.

7     Although the weatherization statute clearly  
8 states that the benefits of weatherization  
9 must accrue primarily for the low-income  
10 tenants residing in the units, it does not  
11 state that this benefit has to be in the form  
12 of lower utility bills paid directly by the  
13 tenant.

14           In cases where residents of  
15 HUD-qualified assisted housing and tax credit  
16 properties do not directly pay utility costs,  
17 the presence of long-term affordability  
18 covenants demonstrates that the benefits of  
19 weatherization accrue primarily to the  
20 tenants.

21           Residents also directly benefit  
22 from weatherization through improved health



1 and safety and through an improved living  
2 environment resulting from more reliable and  
3 even heating and cooling of their residences.

4 For example, air sealing the  
5 building envelope is a critical feature of an  
6 energy-efficient rehabilitation. Reducing air  
7 leakage that can result in a draftier  
8 environment and reducing potentially hazardous  
9 dust and airborne pollutants.

10 Under the statute, it is the  
11 responsibility of states to ensure that  
12 landlords do not receive undue benefit from  
13 weatherization improvements. And many states  
14 have taken important steps in that direction.

15 We support those efforts and  
16 support the notion that states should continue  
17 to be in the lead role of ensuring that  
18 benefits accrue primarily to residents.

19 In conclusion, I would just like  
20 to point out that in using these extended  
21 funds that are available to weatherization as  
22 part of the stimulus package, it's important

1 that multi-family rental housing have an equal  
2 footing in order to make sure that the  
3 benefits that come from this increased  
4 appropriation accrue to the people who need it  
5 most: the poorest families in properties that  
6 are badly in need of weatherization  
7 improvements. And we believe that should  
8 broadly include multi-family housing,  
9 including but not limited to HUD-assisted  
10 housing and tax credit housing.

11 Thank you again for the  
12 opportunity to be here today.

13 FACILITATOR BROOKMAN: Thank you,  
14 appreciate that.

15 Who else would like to speak?  
16 William?

17 MR. KELLY: Following behind  
18 without repeating everything that Toby just  
19 said, all of which I endorse, my name is Bill  
20 Kelly. I am the President of Stewards of  
21 Affordable Housing for the Future.

22 Rather than reiterate much of what

1 Toby has just said, I would like to paint a  
2 little bit of a picture of what we are dealing  
3 with here.

4 SAHF members have about 85,000  
5 low-income apartments around the country that  
6 participate in HUD and/or low-income housing  
7 tax credit programs.

8 And we work a lot with two other  
9 networks of nonprofit housing providers. One  
10 is called the Housing Partnership Network.  
11 The other is NeighborWorks Multifamily  
12 Initiative.

13 Collectively the three groups have  
14 about 250,000 of the universe of private  
15 properties that we are talking about here.

16 And to use, I think, Mr. Sze's  
17 numbers, that would be about eight percent of  
18 the three million apartments that we are  
19 talking about in this universe. It's a  
20 substantial piece.

21 All of these are nonprofits  
22 committed to the permanent affordability of

1 this low-income housing. So we are talking  
2 about properties not where the landlord may  
3 tomorrow decide to flip the property to market  
4 rate housing or condominiums in a strong  
5 market but, rather, properties that are there  
6 for the long term for low-income people. I  
7 think that is really important to keep in mind  
8 as we look at the more specific questions that  
9 Toby was addressing. Another important  
10 element is that people really have very low  
11 incomes. And so the Section 202 program that  
12 was mentioned, the senior housing program, the  
13 average age in our properties is 76, and the  
14 average income is under \$10,000. So these are  
15 the homes of very poor people.

16 We are also talking about a set of  
17 properties that are at the margin economically  
18 in most cases. That is to say, Ernst & Young  
19 did a study, the latest one of which I have  
20 seen was for 2005, indicating that 34 percent  
21 of the low-income housing tax credit projects  
22 are in the red, not very far in the red in

1 most cases but in the red. And many of them  
2 have experienced double-digit utility  
3 increases. , Notwithstanding the temporary  
4 lull in energy prices, we and others in the  
5 field are anticipating sharply increased  
6 utility bills over time and taking steps now  
7 to get that under control.

8 Energy bills have a major effect  
9 on the viability of the properties,  
10 effectually in weaker markets. So if you talk  
11 to the folks in Pennsylvania or Ohio, for  
12 example, a lot of properties are at risk.

13 If we are going to have this  
14 housing available to serve low-income people  
15 and to benefit the tenants for the long term,  
16 we have to control operating costs. So  
17 controlling utility bills is a big  
18 opportunity.

19 The second point I would make is  
20 that we may not get \$5 billion every year or  
21 two for these grant programs. One of our  
22 principles in the utilization of this money

1 has to be to do retrofits at scale, to gather  
2 data and record to, and to track the savings  
3 that we achieve from an environmental  
4 standpoint and from a utility bill standpoint.

5 We must track the jobs we create, and try  
6 to use today's funding as our research and  
7 development opportunity. When we return to a  
8 stronger economy, we can then migrate what  
9 will probably be more of a debt-based or mixed  
10 funding over time, using our track record in  
11 this period to get lending institutions,  
12 utilities, public utilities commissions, and  
13 other actors beyond the federal government  
14 involved in helping to take this to real  
15 scale. We have 30 million apartments in the  
16 country, what we do here is modest compared to  
17 the overall need. And we need to do it right.

18 That brings me to the importance  
19 of the energy conservation retrofitting of  
20 multi-family housing be a substantial goal of  
21 this. I'm not an expert on the history of the  
22 Weatherization program, but the studies I've

1 seen suggest that somewhere between 15 and 20  
2 percent of the units that have been  
3 weatherized have been multi-family units.

4 But the definition of  
5 "multifamily" covers duplexes and two to  
6 four-unit properties. I haven't seen any data  
7 indicating that any substantial number of  
8 larger multi-family properties have been  
9 addressed. It is important that this effort  
10 address some of the larger multi-family  
11 properties as part of showing what needs to be  
12 done for the long term.

13 In short, if we don't use  
14 Weatherization Funds to demonstrate at scale  
15 the impact of retrofitting multifamily  
16 housing and don't track the results, we're  
17 missing an enormous opportunity here.

18 I will stop there for the moment  
19 and pick up other points later, but may I  
20 first make one additional, technical point?--

21 FACILITATOR BROOKMAN: Please do,  
22 yes.

1                   MR. KELLY:           I believe that  
2 footnote 1 of the regulation needs to be  
3 modified. It seems to exclude these so-called  
4 Section 236 and 221(d)(3) properties. Section  
5 221(d)(5) is simply the provision of law that  
6 reduces the interest rate on certain Section  
7 221(d)(3) properties to three percent.

8                   To the extent that these  
9 properties have project-based assistance under  
10 the Section 8 program on at least 66% of the  
11 unites, there is no reason they should be  
12 included in the per se rule.

13                   FACILITATOR BROOKMAN: Thank you,  
14 especially for that specific notation about  
15 that possible correction. That is helpful.

16                   Chris, did you have a question?

17                   MR. CALAMITA: I did have a  
18 question. You referenced the Ernst & Young  
19 report.

20                   MR. KELLY: Right.

21                   MR. CALAMITA: Can you provide a  
22 cite for that report in your --



1 FACILITATOR BROOKMAN: Can you  
2 hear him?

3 MR. CALAMITA: If you haven't  
4 already then --

5 MR. KELLY: No. I'm actually  
6 preparing written comments, but didn't have  
7 them ready in time for the record of this  
8 hearing.

9 MR. CALAMITA: I think that would  
10 be helpful.

11 FACILITATOR BROOKMAN:  
12 Thank you. Meg, do you wish to comment?

13 MS. POWER: Sure. I'm Meg Power  
14 I'm representing the National Community Action  
15 Foundation, which is the Washington  
16 representative for the nation's 1,100  
17 community action agencies, which over 600  
18 deliver the Weatherization Program. That's  
19 about 80 percent of the local weatherizers in  
20 the country.

21 And so I guess -- let me just set  
22 the framework a little bit of weatherization

1 and the Recovery Act. We certainly appreciate  
2 all the concern and support our partners in  
3 affordable housing -- by the way, community  
4 action agencies are also, the majority of  
5 them, are running many HUD programs.

6           And about a third of them,  
7 including the ones that do weatherization are  
8 developers of affordable housing in one way or  
9 another. They are very committed to doing the  
10 best we all can with this housing stock.

11           The challenge of the Recovery Act  
12 \$5 billion looks terrible and insurmountable  
13 if it's compared to the Department of Energy  
14 appropriations for this program, but the fact  
15 is it's at 3 and a half times increase per  
16 year.

17           The network at the local level are  
18 people and are partners who may not be  
19 community action agencies but are also  
20 weatherizers, collectively have been running  
21 an \$800 million a year weatherization effort  
22 nationwide for quite a while because there is

1 a combination of LIHEAP transfers made by the  
2 states into weatherization and almost as much  
3 utility funding from utility efficiency  
4 programs.

5 That is not in every state. The  
6 Southern states do have very large increases  
7 in weatherization activities. But nationwide  
8 it is three and a half times bigger now per  
9 year. And in the Northeast and Midwest and  
10 some of the Northwest cities, it's not that  
11 much of an increase.

12 So I say that only to say this  
13 network is up to the challenge. It can't wait  
14 to get the construction money in its hands to  
15 do the very long waiting list that they have  
16 been accumulating right now, not only over the  
17 last 20 years but during the few months we  
18 have had to ramp up, as they say at the  
19 Department of Energy.

20 I am going to start by talking  
21 about the one element that we do oppose in  
22 this regulation. And that makes my testimony

1 a little different than the preceding two. I  
2 want to have understood the boundaries around  
3 the homes where we are going to support the  
4 rule.

5 I remember there's a profound  
6 concern that this rule does set aside the  
7 statutory prohibition weatherizing units where  
8 the owner, even if it's the public and the  
9 local public housing authority, where the  
10 owner and not the tenant is the primary  
11 beneficiary of the energy savings.

12 We believe the only policy change  
13 that will happen, as opposed to current  
14 policy, if this rule is adopted is that  
15 several million units -- and it looks like it  
16 might be one and a half from the chart just  
17 put up -- will become eligible for services,  
18 not because the tenants are going to benefit  
19 directly. I understand the indirect benefit  
20 argument but not the tenants will not benefit  
21 directly and immediately from lower energy  
22 bills.

1           Those units aren't currently  
2 disqualified because of any limits on  
3 household income or because of any  
4 administrative problems in finding out  
5 household income.

6           They are ineligible because the  
7 efficiency investments wouldn't meet the  
8 statutory purpose that is set out at if you  
9 want the details 42 USC 6861 in section B,  
10 which says, as several people have quoted,  
11 "The purpose of the act is to reduce energy  
12 expenditures and increase the efficiency of  
13 dwellings. These are equally important goals  
14 while increasing the health and safety of the  
15 low-income households in these units."

16           All energy audits that  
17 weatherization now runs are used to test the  
18 investments that are made by calculating  
19 future avoided costs, bills, in dollars.  
20 They're not tested by reduction in BTUs.

21           This would be a very different  
22 program if it were trying to reduce carbon

1 emissions or simply trying to reduce maximum  
2 number of BTUs. It aims at most expensive  
3 fuels. And weatherizers have to stop  
4 investing in a house or unit that is an  
5 apartment when it is no longer cost-effective  
6 based on future bills.

7           We have already discussed, my  
8 predecessors here in the line have been  
9 talking about, whether the benefit accrues  
10 primarily to tenants. That's the other  
11 statutory test. We don't think the Secretary  
12 of Energy actually has the authority to expand  
13 eligibility to these units, where it is  
14 questionable because of the test of primarily  
15 benefitting the tenants.

16           Now let me be very clear. That is  
17 the only thing we are posing, is eligibility  
18 for rental units where tenants' out-of-pocket  
19 expenditures don't go down if energy bills  
20 drop for shelter. I'm not talking about rent  
21 because, of course, in buildings where tenants  
22 have energy included in the rent and they

1 don't have a 30 percent or other percentage  
2 limit on their out-of-pocket shelter costs,  
3 their rent will go much higher if there is no  
4 energy control.

5           For most of the private housing,  
6 we are talking about low-income tax credit  
7 housing. In many of the other categories, we  
8 are completely happy to have help with the  
9 qualification of these units and the reduction  
10 of the red tape and administrative costs.

11           We think that what the NOPR calls  
12 qualified assisted housing generally is the  
13 housing that should be excluded, almost all of  
14 it. Maybe not every category has that kind of  
15 limit on the percent of income expenditures on  
16 shelter.

17           However, obviously, we believe  
18 that, by contrast, affordable housing that is  
19 owned by private and nonprofit entities,  
20 whether it's stuff like LIHTC or other state  
21 and federal programs that financed it, must  
22 remain prime candidates for Weatherization

1 Program service.

2 The community action agencies  
3 already do many of those homes in the current  
4 program. They have many of them listed on  
5 their waiting list. They have gone out  
6 soliciting already. They own some of them and  
7 are looking forward to the opportunity to get  
8 that weatherization going.

9 We certainly welcome the  
10 assistance offered by the two agencies by  
11 combining their information and posting the  
12 addresses that are ready to go.

13 As Emily Slota said, eliminating  
14 the duplicative income verification is going  
15 to not only streamline it but save on  
16 administrative costs, save time, and it's just  
17 most welcome.

18 Actually, we don't think that  
19 proposal or even the balance of the HUD-DOE  
20 proposal here requires a rulemaking. It's not  
21 a regulatory changes. This is a policy that  
22 smoothes the administration of eligibility



1 determinations. And it will be terrific.

2           This is a really refreshing  
3 example of interagency coordination that we  
4 all hope for and rarely see like this. It's  
5 excellent government practice. And we think  
6 the departments could get going on it tomorrow  
7 or upon the conclusion of these hearings. It  
8 is nothing that needs a rule.

9           Finally, we don't want to  
10 introduce another issue here. We think that  
11 the Department of Energy missed a really good  
12 opportunity to make another important helpful  
13 regulatory change, which is clearly within the  
14 Secretary's authority, unlike this one.

15           We believe the eligibility ceiling  
16 for the Weatherization Program should be  
17 raised. We have proposed that any household  
18 that is eligible for housing assistance  
19 because they meet the National Housing Act  
20 definition of low-income should be eligible  
21 for weatherization.

22           That change would qualify all

1 households with incomes at or below 80 percent  
2 of the median for their area, as established  
3 by HUD. And that means all privately assisted  
4 housing buildings that we believe should be  
5 eligible in the categories we believe should  
6 be eligible are automatically eligible. You  
7 don't even have to check on the tenants'  
8 income assuming they're in some kind of  
9 compliance on their HUD monitoring.

10           While the Energy Secretary's  
11 authority set out in the section I mentioned  
12 before does not extend to setting aside that  
13 requirement that the tenant benefit in  
14 weatherized rental units, it certainly does  
15 allow the establishment of higher income  
16 eligibility.

17           And the determination should be  
18 made that aligning these two bills, the  
19 Housing Act and weatherization, is necessary  
20 to meet the challenge of weatherizing all the  
21 units.

22           We actually hope all the groups

1 that are here and concerned about these units  
2 and are listening to this on the Web -- I hope  
3 you are listening on the Web. Are they on?  
4 Well, they might have been listening on the  
5 Web. For those of you --

6 MS. MENDELSON: Some of them are  
7 through the internet. And those on the  
8 telephones will have to be --

9 MS. POWER: We would like your  
10 support for this change. This would make it  
11 lightning fast to get all of the buildings on  
12 the list. And the difference between the 200  
13 percent of poverty and the housing standard is  
14 different in almost every area. But it is  
15 absurd. Every one of these units where the  
16 tenants can have lower rent or lower energy  
17 costs should be addressed immediately.

18 In the course of going out in the  
19 network and talking about the rule and its  
20 implications, we have noted that there may be  
21 some insufficient standards at the state level  
22 for measuring whether the test of tenant

1   benefitting is being met.  And we are going to  
2   have fuller comments on the possible  
3   regulatory guidance from DOE on that matter.

4                   I guess from a policy point of  
5   view -- and I know my partner at the National  
6   Consumer Law Center -- I read their excellent  
7   testimony, and they will be submitting  
8   testimony, and I hope Charles Harak can get  
9   here because of the weather at the airport --  
10  have raised some issues about the resources  
11  and whether the Recovery Act resources that  
12  are there for weatherization are necessary for  
13  public housing.

14                   We are not raising a resource  
15  question because we think there is a clear  
16  legal standard, relatively clear legal  
17  standard, that is being violated.  But there  
18  is a completely different issue that public  
19  housing authorities and HUD have been  
20  considering for a long time.

21                   And that is taking advantage of  
22  the fact that energy efficiency pays back.

1 It's really a good investment. And the  
2 reason, the only reason, that we make grants  
3 for household weatherization in low-income  
4 housing is that population has been defined as  
5 one that cannot raise the credit and doesn't  
6 have the savings to make a lot of money on the  
7 investments that they're going to make in  
8 future avoided costs.

9 Well, public housing authorities  
10 do have the capacity to borrow. They have  
11 failed miserably in many cities over many  
12 years to take advantage of it for the reasons  
13 that have to do with the number of incentives  
14 that are explained and that I know HUD is  
15 puzzled over for a long time. In other cities  
16 they haven't failed.

17 It's a good investment. They are  
18 not, the owners of those buildings are not,  
19 the equivalent of the low-income homeowner who  
20 really can't make the investment that's  
21 essential for their well-being and their  
22 continued safe shelter over the years.

1           And they ought to take advantage  
2 of every one of those opportunities, including  
3 all the smart energy savings contracts and so  
4 forth being offered in the market.

5           We're not depriving. With or  
6 without windfall, if you will, Recovery Act  
7 resources, we would not be depriving public  
8 housing authorities of the opportunity to make  
9 efficient investments. It's an economic  
10 no-brainer. And they should be doing it.

11           But we have with eligibility  
12 standards probably 40 million low-income homes  
13 that are not capped where the out-of-pocket  
14 expenditures for either the owner or the  
15 renters are not capped. And they ought to be  
16 addressed first.

17           Not every one of them needs  
18 weatherization, but there are enough of them  
19 that could take care of all of the resources  
20 the President has to offer for the next  
21 decade.

22           So there is not the same crisis in

1 the financing of publicly owned housing that  
2 we feel lies in the private housing,  
3 affordable housing, market.

4 Thank you.

5 FACILITATOR BROOKMAN: Thank you.

6 Chris?

7 MR. CALAMITA: Again Chris  
8 Calamita with Department of Energy.

9 Just a clarification because I  
10 understood your comments to mean you were  
11 concerned with essentially the accrual of  
12 benefits provision, that for the benefits of  
13 weatherization to accrue primarily to the  
14 low-income tenants.

15 To clarify, that was not addressed  
16 in the final rule. And, in fact, we  
17 explicitly said that if today's final rule  
18 were made final, it would not address that  
19 requirement and that states and weatherization  
20 organizations still have to have some  
21 demonstration that there is a benefit  
22 accruing.

1           We understand that in some  
2 instances, they are able to make that showing.

3       In others, they may not. So if people have  
4 comments on how they are showing that  
5 demonstration with this type of housing stock,  
6 that is what we would be very interested in.

7           Thank you.

8           FACILITATOR BROOKMAN: I was  
9 wondering if -- let me go to William again.  
10 And then I am going to return to you in a  
11 moment. Go ahead.

12           MR. KELLY: The benefit to the  
13 tenants is sometimes but is not always in the  
14 form of short-term reductions in utility  
15 bills. I don't see anything in the statute  
16 that limitsthe concept of tenant benefits to  
17 financial benefits, but even if you limit it  
18 to financial benefits, nothing should limit  
19 "financial benefits" to a short-term  
20 analysis. So you might want to join that  
21 issue.

22           I believe there are other types of



1 benefits that could also be found, health and  
2 safety benefits, but from the financial side,  
3 continued tenant access to affordable  
4 low-income housing with a rent cap is itself a  
5 substantial financial benefit for tenants.

6 FACILITATOR BROOKMAN: I see.  
7 Thank you.

8 Toby?

9 MR. HALLIDAY: I agree with Bill's  
10 comment that the statute does require benefit  
11 to the residents, but in no location does it  
12 require that those be financial benefits.

13 I would also say that while I  
14 think we would generally be supportive of  
15 trying to provide weatherization assistance to  
16 households at a higher income level, up to 80  
17 percent, with the notion that all households  
18 should be served that don't have any sort of  
19 rental assistance before any residents who do  
20 have rental assistance are served, which I  
21 believe is what I heard, that the folks that  
22 have capped rents would be only served after

1 we served everybody else, I think leaves out a  
2 huge segment of the population that is, in  
3 fact, eligible for weatherization assistance  
4 under the existing statute.

5           So what we are arguing is we are  
6 very aware -- Bill and I both work with CAP  
7 agencies around the country. They do a great  
8 job in weatherization and in housing  
9 activities. And we support their activities  
10 and the work that they have done.

11           The track record shows, as Bill  
12 mentioned in his comments, that the vast  
13 majority of weatherization assistance has gone  
14 to single-family households and not  
15 multi-family households.

16           When the majority of low-income  
17 households are, in fact, renters, this is  
18 something that I think should be fixed going  
19 forward. Particularly with this very large  
20 amount of funding that is newly available and  
21 perhaps only available at this level for one  
22 time, it is a great opportunity to serve some

1 of these households that haven't been served  
2 by these waiting lists in the past.

3 FACILITATOR BROOKMAN: Okay.  
4 Thank you.

5 Meg, did you want to follow on?

6 MS. POWER: Were you going to ask  
7 something specific?

8 FACILITATOR BROOKMAN: I did want  
9 to ask something specific, but I thought you  
10 were addressing a point that she made.

11 MR. HALLIDAY: Yes, I think.  
12 Well, basically supporting Bill's comment that  
13 the benefits are not always financial  
14 benefits. They often are. They often are  
15 not.

16 And also we need to serve people  
17 who are renters in multi-family at the same  
18 time that we are also serving the existing  
19 population that is primarily single-family  
20 housing residents.

21 MS. POWER: I don't disagree with  
22 most of that. Of course, we need to serve

1 tenants in rental housing. And I don't know  
2 that we posed who was first and who was  
3 second.

4 We actually feel that those whose  
5 rents are capped not at a dollar level or not  
6 excluding energy costs but those whose shelter  
7 costs are capped at a percentage of income  
8 cannot show a direct benefit that is  
9 competitive with the kind of direct benefit  
10 other tenants will get in places where maybe  
11 it's capped at a dollar level but they're  
12 paying some of the energy bill and so forth,  
13 we are. So I subscribe to everything you say  
14 about tackle more of the homes covered in the  
15 proposal but not the others.

16 Indirect benefits, long-term  
17 benefits are not necessarily to the tenant who  
18 is right there. And, in fact, multi-family  
19 units one by one are less likely to see a  
20 large energy savings from weatherization in  
21 buildings or half or more.

22 And so that speaks to buildings

1 that are entirely occupied by income-eligible  
2 households, of which there would be more if  
3 you changed the eligibility standard.

4 MR. HALLIDAY: Right. Well, on  
5 that point I would just say --

6 FACILITATOR BROOKMAN: Toby,  
7 please?

8 MR. HALLIDAY: -- it may well be  
9 that single-family homes may present in many  
10 cases an opportunity for greater weather  
11 efficiency than multi-family homes, but the  
12 fact that multi-family homes are already  
13 inherently more energy-efficient should not  
14 make them at a disadvantage for receiving  
15 additional weatherization assistance,  
16 particularly if they're serving primarily  
17 low-income households.

18 FACILITATOR BROOKMAN: Yes, Bill?

19 MR. KELLY: I don't know if you  
20 want all three of us to dominate the floor for  
21 the whole session.

22 FACILITATOR BROOKMAN: There's

1 going to be plenty of opportunity for others  
2 to speak. Go ahead.

3 MR. KELLY: I just wanted to go  
4 back to something that Meg raised, which is  
5 existing state practices, both historical  
6 practices and the innovation reflected in  
7 some of the recently submitted state plans,  
8 not all of which we have seen or had an  
9 opportunity to review.

10 It would be of tremendous benefit  
11 to the whole field if DOE or someone else were  
12 to set up a single site where we could drill  
13 down to the state and local plans that are  
14 being submitted so we could more efficiently  
15 analyze what is there.

16 Notwithstanding the fact that not very  
17 much Weatherization on a percentage basis has  
18 been done over the years, New York and Seattle  
19 and portions of Western Pennsylvania and  
20 Chicago and a variety of other places have  
21 done large property multifamily weatherization  
22 and presumably have found that the work meets

1 the test of primary accrual of benefits to  
2 tenants..

3 I urge you to resist having the  
4 department become too prescriptive and thereby  
5 undermine pre-existing practices or impending  
6 state innovations.

7 I understand that the Pennsylvania  
8 plan has some of the funds going to the State  
9 Housing Finance Agency. Oregon has set aside  
10 a chunk of its money for multi-family. I  
11 would be quite concerned if this regulatory  
12 process led to crimping innovation.

13 FACILITATOR BROOKMAN: You have  
14 seen the proposed rule. Do you think it's too  
15 prescriptive as written?

16 MR. KELLY: Not in general. I'm  
17 just worried about this tenant benefit issue.

18 FACILITATOR BROOKMAN: Okay. So I  
19 wish to include the rest of you in this  
20 conversation if you would like to join in.  
21 Anybody who wishes to make comments,  
22 additional comments?

1 (No response.)

2 FACILITATOR BROOKMAN: I do have a  
3 specific question for Meg. Can you state  
4 again briefly what the fix would be for the  
5 thing you object to?

6 MS. POWER: Exclude units where  
7 the tenant shelter payments are not going to  
8 change the organization in any way. This is  
9 not to address Mr. Kelly's point.

10 That doesn't mean tomorrow, but  
11 change will be needed because the primary  
12 instrument for determining there is a tenant  
13 benefit is landlord agreements that limit  
14 future rent increases. So those are very  
15 important.

16 FACILITATOR BROOKMAN: Yes.

17 MS. POWER: But the time horizon  
18 for the tenant in non-project base is quite  
19 short because people move a lot.

20 FACILITATOR BROOKMAN: So I was  
21 thinking it's helpful for both HUD and the  
22 Department of Energy to hear any other



1 significant objections or concerns that people  
2 have because we would like to make sure we  
3 give a fair hearing and note as many of those  
4 as possible in this segment today.

5 So do we hear any others from  
6 anybody else?

7 (No response.)

8 FACILITATOR BROOKMAN: Casting  
9 eyes around the room for the record, I see no  
10 additional commenters stepping forward. Okay.

11 Have we covered it at this point? Are the  
12 folks on the Web connected?

13 MS. MENDELSON: We actually just  
14 got the go-ahead to give them a new  
15 connection, which we are going to test right  
16 now to see so that they can make comment.

17 FACILITATOR BROOKMAN: So can they  
18 hear me if I speak?

19 MS. MENDELSON: Not yet.

20 FACILITATOR BROOKMAN: Okay.

21 MS. MENDELSON: It's coming back.  
22 It's trying to do it.

1 FACILITATOR BROOKMAN: The man  
2 behind the screen.

3 MR. SZE: Perhaps you could call  
4 for a 15-minute break --

5 FACILITATOR BROOKMAN: Yes.

6 MR. SZE: -- and tell people where  
7 the facilities are and where refreshments are  
8 in case anyone wants water.

9 FACILITATOR BROOKMAN: As  
10 reflected in the agenda, we -- thanks to all  
11 of you who commented. It is very, very  
12 helpful. And I know the Department and HUD  
13 both would appreciate your written comments in  
14 considerable detail to be submitted by July 6.  
15 So please send those and probably the earlier  
16 the better.

17 As we reflected in the agenda, we  
18 intended to take a break. So let's do that  
19 now for just 15 minutes, which means we will  
20 resume at 12:30. There are restrooms, men's  
21 and women's restrooms, at both ends of the  
22 hall. Is there a soda machine up here?

1 MR. SZE: I don't think so.

2 FACILITATOR BROOKMAN: I don't  
3 think so.

4 MR. SZE: There's a snack shop on  
5 G.

6 FACILITATOR BROOKMAN: It's  
7 closed. It's closed. The snack shop on G is  
8 --

9 MR. CALAMITA: There's one on the  
10 fourth floor.

11 MR. SZE: The fourth floor as  
12 well.

13 FACILITATOR BROOKMAN: Okay.

14 MR. CALAMITA: This building. The  
15 corridor in this building parallel to ours.

16 MS. POWER: And you'll never get  
17 back here.

18 (Laughter.)

19 FACILITATOR BROOKMAN: This is a  
20 bit of a labyrinth. So don't go too far or  
21 take somebody with you who knows the terrain.

22 Yes?

1                   MR. FREEDBERG: Are we expecting  
2 comments from people on the phone or --

3                   FACILITATOR BROOKMAN: We are  
4 going to try and arrange that.

5                   MR. FREEDBERG: Will they have had  
6 previously to submit testimony in order to  
7 comment or is this an open --

8                   MR. SZE: They will be able to  
9 comment, yes.

10                  FACILITATOR BROOKMAN: Thanks for  
11 clarifying. Our intention when we return from  
12 the break is to open the floor up and receive  
13 comments from anybody who wishes to raise any  
14 additional issues.

15                  MR. FREEDBERG: Okay.

16                  FACILITATOR BROOKMAN: So thank  
17 you for a good start on this morning. We  
18 covered the ground very efficiently. Let's  
19 resume at 12:30. And hopefully we'll have the  
20 webinar reconnected. Thanks for your patience  
21 with our technical difficulties.

22                   (Whereupon, the foregoing matter

1 went off the record at 12:14 p.m. and went  
2 back on the record at 12:40 p.m.)

3 CONTINUATION OF COMMENTS

4 PROVIDED BY REGISTERED PARTICIPANTS

5 FACILITATOR BROOKMAN: Let's  
6 reconvene. Let me welcome everybody back.  
7 Thank you for rejoining us. Particularly let  
8 me welcome for the second time, I hope, the  
9 webinar participants.

10 Sorry for all of these technical  
11 difficulties. I promise you we tested this  
12 system twice before today to make sure it  
13 worked. I think you are supposed to be able  
14 to hear me now.

15 And also Pam assures me that those  
16 of you who stayed on the line could see the  
17 slides, presentations as they were being  
18 presented, although I don't believe you could  
19 hear the follow-on comments from the  
20 commenters. So that is the assumption that I  
21 am operating off of.

22 OPEN TO FLOOR

1                   FACILITATOR BROOKMAN: Right now  
2 what we are doing is providing an opportunity  
3 for anybody here in the room who wishes to  
4 make additional comments or supplement what  
5 they have said already and also an opportunity  
6 for anybody who is participating in the  
7 webinar to register a question or a comment on  
8 the computer screen.

9                   As you will recall, what you may  
10 have heard this morning, on the very top  
11 right-hand side of your screen, there is a  
12 hand.

13                   And if you wish to raise your  
14 hand; i.e., ask a question or make a comment,  
15 you hit that icon if it turns green. And then  
16 we will try and recognize you some way or  
17 another. We are not sure how that is going to  
18 work.

19                   Let me also say we have confirmed  
20 for those of you who are listening in and for  
21 everybody else in the room that there will be  
22 a transcript of this meeting available posted

1 on the Web site available. And that will be  
2 the mechanism that everybody can access all  
3 this information. Okay?

4 So let me start with those of you  
5 here in the room. Any additional comments or  
6 questions or bits of emphasis? Other issues  
7 you wish to cover? I haven't heard from a few  
8 of you, and I wanted to provide that  
9 opportunity. Nothing additional? Yes, Bill?

10 MR. KELLY: I didn't want to go  
11 first.

12 FACILITATOR BROOKMAN: Yes?

13 MR. KELLY: I wanted to mention  
14 that the risk of loss of affordability of  
15 housing in the long term is not theoretical.  
16 Toby's shop did an analysis showing that over  
17 a period of eight years, HUD lost 300,00  
18 affordable apartments, either in bad markets  
19 going out of business or in good markets being  
20 converted to other uses. I don't have  
21 comparable data on the tax credit in my head,  
22 but the loss of affordable apartments is a

1 real risk. It is not just a theoretical one.

2 FACILITATOR BROOKMAN: Okay.

3 Thank you.

4 Yes, please?

5 MS. AUGRIN: I actually have a  
6 question.

7 FACILITATOR BROOKMAN: Would you  
8 stand up and use the microphone? And please  
9 say your name.

10 MS. AUGRIN: Okay. My name is  
11 Emelia Augrin with the Office of Senator  
12 Shaheen. And I was just wondering if any  
13 progress has been made in determining the wage  
14 scales for the weatherizer to comply with  
15 Davis-Bacon.

16 MR. SZE: I'm sorry. We don't --

17 FACILITATOR BROOKMAN: This is Dan  
18 Sze.

19 MR. SZE: Dan Sze speaking with  
20 the Department of Energy. We have nothing  
21 further to share with you at this time. I  
22 apologize. We're still working through the



1 mechanics of it.

2 MS. AUGRIN: Okay. Thank you.

3 FACILITATOR BROOKMAN: Okay. So  
4 do you want to queue people who are online and  
5 ask them if they wish to ask questions? Maybe  
6 they can just type that in and then you can  
7 read it or -- I don't think we can hear them.  
8 There is no audio, is there?

9 MS. MENDELSON: No. And we are  
10 not receiving comment/questions.

11 FACILITATOR BROOKMAN: So from my  
12 webmaster, we are not receiving comment or  
13 question, it appears, from anybody on the  
14 webinar. So now would be the time to do that  
15 if you wish to do that.

16 (No response.)

17 FACILITATOR BROOKMAN: Okay. So I  
18 am going to move on and let that trickle in.  
19 Does anybody want to raise any additional  
20 issues? You raised an additional issue. Any  
21 other issues that people want to raise that  
22 relate to this rule and this proceeding? Do

1 we want to provide an open comment period for  
2 that purpose?

3 MS. MENDELSON: Can you ask one  
4 more time for comment from the webinar?

5 FACILITATOR BROOKMAN: Yes. So  
6 this is Doug Brookman again. For those of you  
7 listening in on the webinar, please feel free  
8 to type a question in and hit the tab, the  
9 icon, on the upper right-hand side of your  
10 screen, which will signify that you've got a  
11 green hand up and you wish to be recognized  
12 for a question. Try that again. Yes?

13 MR. KELLY: Here is somebody who  
14 wanted to be on and said he got no answer. Is  
15 there a phone number I can e-mail back to him?

16 MS. MENDELSON: What's his name?

17 MR. KELLY: Stockton Williams.

18 MS. MENDELSON: Okay. Yes.

19 MR. KELLY: He actually has  
20 comments. I have trouble reading them on my  
21 blackberry.

22 MS. MENDELSON: Do you want to

1 give him the number? It's (516) 453-0014.

2 The access code is 554969433. Now, he has to  
3 log in through his computer to get a pin for  
4 us to be able to hear him.

5 MR. KELLY: Okay. So this may not  
6 work in time for him to be on before the end  
7 of the hearing.

8 MS. MENDELSON: Exactly. So if he  
9 hasn't logged in --

10 MR. KELLY: And the first three  
11 digits were?

12 MS. MENDELSON: Of the phone  
13 number?

14 MR. KELLY: Yes.

15 MS. MENDELSON: They were 516.

16 MR. KELLY: Five, one, six. Okay.

17 MS. MENDELSON: If he hasn't  
18 plugged into the computer, then he needs the  
19 webinar ID. And I'll give you that.

20 MR. KELLY: Okay.

21 MS. MENDELSON: Okay. And I love  
22 this technology. It's 476743792. So anybody

1 who goes to the gotowebinar site and types in  
2 that webinar ID should be able to register and  
3 get their pin to be heard on the connection.

4 FACILITATOR BROOKMAN: Toby?

5 MR. HALLIDAY: I have a question,  
6 actually, for our friends at HUD on their  
7 slide 9. I just want to try and clarify  
8 something that I was not clear on in the  
9 notice.

10 Am I correct in reading this  
11 section at the back at the end of this slide  
12 that Section 221(d)(3) and Section 236 that  
13 properties that do have more than two-thirds  
14 or more of the units with project-based  
15 assistance are intended to be covered by this  
16 umbrella of HUD-approved properties?

17 MS. GROSSMAN: The determination  
18 of what projects were included on this list  
19 was made by working with DOE on their  
20 requirements and then looking at actual income  
21 data of these projects to see whether they met  
22 those requirements.

1 MR. HALLIDAY: Okay.

2 MS. GROSSMAN: So does that help  
3 answer the question?

4 MR. HALLIDAY: I think so. It was  
5 not clear to me before that below-market  
6 interest rate properties and 236 properties  
7 that had at least two-thirds Section 8 were  
8 included. And now it sounds like they are  
9 subject to the availability of your data.

10 MS. GROSSMAN: If projects met --

11 MR. HALLIDAY: The income  
12 requirement.

13 MS. GROSSMAN: -- the income  
14 requirement.

15 MR. HALLIDAY: Okay.

16 MS. GROSSMAN: But if they did not  
17 meet the income requirement, they were not  
18 included, regardless of --

19 MS. POWER: Can I ask a little bit  
20 more about what your answer is? Did you look  
21 at the --

22 FACILITATOR BROOKMAN: Meg,

1 please? We want to get your name in the  
2 record.

3 MS. POWER: Oh. Meg Power.

4 FACILITATOR BROOKMAN: Thank you.

5 MS. GROSSMAN: Sorry. And this is  
6 Laura Grossman from HUD.

7 FACILITATOR BROOKMAN: Thank you.

8 MS. POWER: It's just a follow-up  
9 to Toby Halliday's question. Did that mean  
10 you looked at them and they did not have  
11 two-thirds eligible? I mean, is that --

12 MS. GROSSMAN: The projects? I  
13 don't know the specific breakdown by looking  
14 at the slide right now. But I know that the  
15 way that the data was analyzed was only  
16 projects who showed that two-thirds of that  
17 building met the income requirements set out  
18 by the Recovery Act and Weatherization  
19 Assistance Program are included in the set  
20 that we are working with. Beyond that, I just  
21 don't have the specific breakdown.

22 MS. POWER: For the record, if

1 those buildings did have two-thirds eligible  
2 or if they were smaller buildings, 50 percent  
3 eligible, --

4 MS. GROSSMAN: Right.

5 MS. POWER: -- then they are  
6 qualified because that is how the  
7 authorization qualifies it. So having your  
8 help including them in the set of buildings  
9 that HUD examines in every locality would be  
10 very helpful.

11 MS. GROSSMAN: Okay. I'll make  
12 sure to double-check your question.

13 MR. HALLIDAY: And can I ask a  
14 related question?

15 FACILITATOR BROOKMAN: Yes, you  
16 can, but get close to your microphone.

17 MR. HALLIDAY: Sure.

18 MS. GROSSMAN: I think what this  
19 is saying is that within these types of  
20 projects, the buildings that did not meet the  
21 income requirements.

22 MR. HALLIDAY: Based on your data.

1 MS. GROSSMAN: Based on the actual  
2 income data.

3 MR. HALLIDAY: Okay.

4 FACILITATOR BROOKMAN: So, Laura,  
5 I thank you for that.

6 Now, Toby, you have a question?

7 MR. HALLIDAY: Yes, a follow-up  
8 question for other properties, for properties  
9 where you have data on some of the units, but  
10 that is not sufficient to establish  
11 eligibility for the entire building or for  
12 properties where there are some units that are  
13 occupied by residents with vouchers.

14 Is there some process going  
15 forward where you are trying to establish that  
16 income of those tenants based on -- let me try  
17 and rephrase this. You already have data on  
18 the income level of those tenants based on  
19 their qualification for assistance.

20 Is that data going to be eligible  
21 to establish their eligibility for  
22 weatherization assistance or would they need



1 to recertify under some other set of DOE  
2 paperwork to establish their income  
3 eligibility?

4 MR. CALAMITA: This is Chris  
5 Calamita.

6 So, to make sure I understand your  
7 question correctly, if there is a building in  
8 which two-thirds of the tenants do not meet  
9 the income eligibility requirements through  
10 their participation in HUD, will there be  
11 information available on those that do so that  
12 then if the state or locality has to go and  
13 verify the income of the building as a whole,  
14 they have already at least got that groundwork  
15 done?

16 MR. HALLIDAY: That's exactly my  
17 question. The existing HUD documentation of  
18 income, will that satisfy DOE's or is there  
19 some way to get it to establish their  
20 eligibility as part of the broader eligibility  
21 of the building?

22 MR. CALAMITA: That eligibility

1 determination, then, would still be the  
2 responsibility of the state or the locality  
3 that is doing it.

4 MR. HALLIDAY: Right.

5 MR. CALAMITA: It seems to me,  
6 then, the question would be, is the HUD data  
7 available for them to use that as a starting  
8 point?

9 MR. HALLIDAY: Right. And the  
10 owner has that data. So I guess the question  
11 is, can that data be used by the owner in  
12 working with the state to establish income  
13 eligibility for that unit?

14 FACILITATOR BROOKMAN: Laura, do  
15 you wish to comment here?

16 MS. GROSSMAN: Yes. I think the  
17 purpose of this rule -- please correct me if I  
18 am wrong -- was to I think address what you  
19 are saying, which is to live in these HUD  
20 properties, these tenants have gone through a  
21 rigorous verification process.

22 MR. HALLIDAY: Exactly.

1                   MS. GROSSMAN:       Therefore, DOE  
2   deems   that   process   --   on   the   income  
3   verification only if this rule is made final,  
4   we will jointly post this list of projects,  
5   which will be deemed by DOE to be eligible  
6   under income verification.

7                   MR. HALLIDAY:       Right.    And I  
8   apologize for not posing the question very  
9   elegantly, but we have this category of  
10  properties that HUD because of the data it has  
11  available sort of treat-qualifies the building  
12  because you know that at least two-thirds of  
13  the units are income-qualified.

14                   And then on the opposite side, we  
15  have buildings where HUD has no data.  And  
16  somewhere in the middle is a set of buildings  
17  where the residents have already provided  
18  income information either to get Section 8  
19  vouchers or to get project-based assistance  
20  that doesn't cover two-thirds of the units.  
21  And the question is, does that HUD income  
22  documentation satisfy DOE requirements for

1 establishing income levels for that unit?

2 MR. CALAMITA: If the rule were  
3 finalized as proposed, that the HUD  
4 verification would be sufficient for the  
5 two-thirds criteria. So it would seem  
6 reasonable that that same verification could  
7 then be used by the state or local  
8 organization looking to do the weatherization.

9 But, again, that presupposes the  
10 rule as finalized as proposed.

11 MS. POWER: Can I suggest  
12 something else? This is Meg Power.

13 FACILITATOR BROOKMAN: Please?

14 MS. POWER: I think what Toby is  
15 raising is in the buildings that are not  
16 listed because they're not known to be  
17 two-thirds eligible, can HUD easily make  
18 available -- I have two questions -- whether  
19 HUD can make available the income  
20 documentation and say to the weatherization  
21 agency, "Gee, it looks like 49 percent are  
22 eligible because that is how many we have

1 documented."

2                   And would the weatherization  
3 agency then go find -- if those 49 percent are  
4 done, let's go find a couple of more. And so  
5 it would be very helpful, it's a very good  
6 idea, to add to this rule that access to that  
7 income documentation will be made available,  
8 say, a lot. Let's find a number of eligible  
9 residents so that the weatherization agency  
10 has little more outreach to do, the same kind  
11 of efficiencies and administrative savings.

12                   FACILITATOR    BROOKMAN:       Chris  
13 Calamita?

14                   MR. CALAMITA:   Hi. This is Chris  
15 Calamita. I think I understand your comment.

16                   I'm not sure that that would necessarily  
17 require a rulemaking. It may just be an issue  
18 of, can that data be provided in some kind of  
19 companion list?

20                   I think that that is a HUD  
21 question. And they will probably want to --  
22 though I won't speak for them probably want to

1 go back and take a look at that.

2 MS. POWER: Well, this is Meg  
3 Power. We don't think any of this red  
4 tape-cutting needs a rule. So you could start  
5 on this in the requisite time that is needed  
6 for the important regulatory suggestions here.

7 FACILITATOR BROOKMAN: I'm sure  
8 everybody in the room appreciates that  
9 comment. Do you want to add anything, Laura?

10 MS. GROSSMAN: I was just going to  
11 say thank you. I need to check back with  
12 folks at HUD to look into that issue, but I  
13 will.

14 MR. HALLIDAY: And let me just  
15 make one additional comment on this very  
16 arcane topic, if I could. And just to respond  
17 to Meg, it seems like there might be a privacy  
18 issue with HUD providing information on  
19 individual tenants to the state or grantee,  
20 but what might be done to streamline this is  
21 for DOE to sort of automatically make a clear  
22 determination to state and sub-state grantees

1 that HUD income documentation serves the needs  
2 for establishing the income of that unit.

3 So that way HUD isn't in a  
4 position of releasing confidential  
5 information, but owners can use that  
6 information with the tenants' permission to  
7 provide eligibility for that unit.

8 So we're still cutting red tape,  
9 but we're not requiring HUD to report incomes  
10 of individual households.

11 MS. POWER: Just the address,  
12 which unit in the building is eligible.  
13 That's all that's needed.

14 FACILITATOR BROOKMAN: So it's  
15 very helpful to suggest the specifics of how  
16 it might get done from your knowledge --

17 MR. HALLIDAY: Okay.

18 FACILITATOR BROOKMAN: -- in these  
19 regulatory contexts. So thanks for that.  
20 That is helpful. It really is.

21 I'm told by our web mistress, Pam,  
22 that we have the webinar up and running for

1 those of you who are joining us by Web. And  
2 we want to provide an opportunity for those of  
3 you who wish to ask a question to do so.

4 So we are going to start at the  
5 top of the list. And, as I understand it, we  
6 are going to try audio first. I think we are  
7 going to see if we can hear you. So let's go  
8 now to our first person who has his or her  
9 hand raised. And let's see if we can hear  
10 them.

11 MS. MENDELSON: Great. So this  
12 would be Kara Hubbard. Kara, I see your hand  
13 is raised, and I am unmuting your line. You  
14 should be able to speak.

15 We cannot hear you. Okay. I  
16 don't know if that means you are working  
17 through your phone or through a microphone on  
18 your computer that is muted. But it is known  
19 that you would like to comment.

20 You could also put that comment  
21 into your questions.

22 FACILITATOR BROOKMAN: Let's try



1 the next person.

2 MS. MENDELSON: Okay. I will  
3 leave you unmuted. And I will also unmute the  
4 second and last hand -- there are just two --  
5 which would be Larry McNickle.

6 FACILITATOR BROOKMAN: Larry, I  
7 think try. And we'll see if we can get you on  
8 audio.

9 MS. MENDELSON: Okay. Sorry. She  
10 didn't have a question. Okay. Fine. I don't  
11 know about Larry. Did you have a question or  
12 was that inadvertent? Okay.

13 FACILITATOR BROOKMAN: Okay. So,  
14 then, once again, we are returning to this  
15 opportunity for comments or questions. It  
16 seems like the last exchange was useful in  
17 this period where anybody who wants to raise  
18 any additional issues can do so.

19 (No response.)

20 FACILITATOR BROOKMAN: Okay.  
21 Thanks. So, then, my thanks to all of you for  
22 what I thought a very positive exchange today.

1 I will turn it back to Dan for closing  
2 remarks.

3 MR. SZE:

4 NEXT STEPS AND CLOSING REMARKS

5 MR. SZE: Thank you, Doug, and  
6 thank you for an excellent job facilitating  
7 this discussion and this intake of comments on  
8 a proposed federal rule.

9 I want to thank all of the  
10 participants who took the time and trouble to  
11 come in today and also want to single out  
12 Charlie Harak, who probably by the time he  
13 gets unstuck from Logan and drives from  
14 National will come here to --

15 MR. CALAMITA: He's in a cab in  
16 D.C. right now.

17 MR. SZE: -- that we're all in an  
18 empty room. Hopefully someone will still be  
19 here to greet him and bring him up to speed.

20 I want to thank, in particular,  
21 representatives from the Secretary's office at  
22 our agency a few streets over at HUD

1 represented by Laura Grossman, Luke Tate, and  
2 Michael Freedberg, and from Secretary Chu's  
3 office Emily Slota, who very capably gave the  
4 context for this federal rule and  
5 collaboration.

6 For those others in the room that  
7 have sat through this -- and hopefully we have  
8 been able to illuminate some of the aspects of  
9 what this proposed federal rule is supposed to  
10 do.

11 Going forward, we will be posting  
12 the transcripts of today's proceeding so that  
13 you can refresh your memory on what was said  
14 today. Also, for the I understand almost 80  
15 people who originally signed on the Web, I  
16 apologize the technology isn't always as  
17 capable as we would like it to be. But we  
18 will use that technology to push our  
19 transcripts out to you.

20 And, finally, we see this in  
21 implementation, Emily, that, going forward, we  
22 will take these comments. They are again due

1 by close of business on July the 6th. For  
2 those who wish to provide additional comments,  
3 please do so by that point in time.

4 We see additional effort in  
5 putting forth guidance and perhaps even  
6 directly participating in a regional sense  
7 with some of the states that have invited us  
8 to meet with them for stakeholder forums. So  
9 we will consider that as well.

10 So whoever attended today, either  
11 in person or electronically, thank you all for  
12 coming. And have a great day.

13 (Whereupon, the foregoing matter  
14 went off the record at 1:01 p.m. and went back  
15 on the record at 1:05 p.m.)

16 MR. SZE: The floor is yours.

17 MR. HARAK: So I was hoping the  
18 Department of Weatherization could control the  
19 weather, but there were a lot of thunderstorms  
20 out there.

21 MR. HALLIDAY: You got weatherized  
22 on your way here?

1                   MR. HARAK: I got weatherized. So  
2 thanks for giving me the opportunity to  
3 testify. I have submitted a written copy. I  
4 have an abbreviated statement that tracks what  
5 we have submitted.

6                   So first I want to say that I'm  
7 offering these comments on behalf of the  
8 National Consumer Law Center and the Texas  
9 Legal Services Center.

10                  NCLC has been working on long-term  
11 energy issues for decades, including the  
12 Weatherization Program. And the Texas Legal  
13 Services Center is a statewide legal aid  
14 program that represents low-income clients in  
15 matters affecting access to a range of  
16 essential things, including utility energy  
17 service. I will just refer to us as NCLC in  
18 these comments.

19                  Before commenting on the specific  
20 issues raised in the NOPR, NCLC would like to  
21 summarize the context in which the comments  
22 arise.

1                   For           two           decades,           WAP,  
2 Weatherization Program, was funded in the  
3 range of 130 to 240 million dollars. At this  
4 relatively low level compared to the need, it  
5 was generally not a great demand from the  
6 owners of the large publicly assisted  
7 multi-family properties to have their  
8 buildings weatherized.

9                   In addition, there was a focus on  
10 the one to four-unit buildings, although not  
11 to the exclusion of multi-family buildings.  
12 With the passage of the stimulus package,  
13 ARRA, there was substantial new funding for  
14 WAP as well as several other programs have  
15 supported energy efficiency improvements in  
16 public housing, including one billion  
17 specifically for capital improvements.

18                   I actually just read the guidance  
19 on that 600 million of that is targeted to  
20 energy efficiency improvements, which PHAs  
21 would have access to, \$250 million  
22 specifically for energy efficiency

1 improvements in assisted but not public  
2 housing.

3           There is a broad range of energy  
4 funding available, \$6.3 billion in total  
5 through the energy efficiency and conservation  
6 block grants in the state energy programs.

7           These funds created a much greater  
8 focus on that from a broad range of potential  
9 beneficiaries of the increased funding,  
10 including, of course, the owners of publicly  
11 assisted housing.

12           DOE and HUD entered a memorandum  
13 of understanding on May 6th with the specific  
14 intent to facilitate use of WAP funds in  
15 HUD-qualified housing and low-income housing  
16 properties.

17           And I am adding emphasis here, but  
18 this is the quote, "where such assistance is  
19 consistent with the Weatherization Assistance  
20 Program and can benefit the tenants." That is  
21 what most of my comments focus on.

22           Clearly HUD and DOE wish not only

1 to facilitate the determination of which  
2 publicly assisted buildings are  
3 income-eligible for WAP but also to  
4 significantly increase the amount of funding  
5 from WAP that goes to those properties.

6           However, NCLC urges DOE and the  
7 HUD to balance important policies that  
8 somewhat compete with each other as they move  
9 forward with these new rules and guidance.

10           Policy one, some of the poorest  
11 families in America live in publicly assisted  
12 housing. And those publicly assisted housing  
13 owners often struggle to find sufficient funds  
14 to adequately maintain their units.  
15 Therefore, directing WAP funding to these  
16 units can serve the public purpose of helping  
17 to maintain affordable housing.

18           However, it is equally important  
19 to recognize that WAP is not a program to  
20 provide additional housing operating subsidy  
21 for publicly assisted housing. It is also  
22 critical to note that low-income households in



1 private housing must pay their energy bills  
2 and whatever rental costs prevail in the  
3 market without any assistance from HUD.  
4 Single-family housing, in particular, has long  
5 been a priority in WAP.

6 Second set of policies that  
7 somewhat compete. The MOU and then the NOPR  
8 flag the importance of ensuring that any WAP  
9 expenditures in publicly assisted housing are  
10 consistent with the Weatherization Assistance  
11 Program and result in the benefits of that  
12 weatherization work according primarily to the  
13 low-income tenants in those properties.

14 Many owners of publicly assisted  
15 housing take the position that weatherizing  
16 their properties will result in the benefits  
17 of the work accruing primarily to tenants  
18 simply because they operate affordable housing  
19 and they're the good guys.

20 But the competing principle is the  
21 primary benefits of weatherization are reduced  
22 energy bills, as made clear in the

1 congressional findings regarding WAP statute  
2 cited in our written comments, by the  
3 legislative history behind WAP, and by common  
4 sense.

5           To the extent that there are other  
6 benefits of weatherization, such as indirectly  
7 helping to maintain affordable housing or  
8 incidental increases in comfort or safety,  
9 those are secondary benefits, hard to  
10 document, monitor, and enforce.

11           Third set of principles, many  
12 operators of public-assisted housing feel that  
13 they should be given greater access to WAP  
14 because of their need to make energy  
15 efficiency improvements and the scarcity of  
16 funds to do so.

17           However, publicly assisted housing  
18 comprises only 5 to 6 million units of the  
19 more than 35 million units in which low-income  
20 families live.

21           The ARRA targets 4 billion for  
22 capital improvements in public housing,

1 including one billion in a competitive  
2 process, 600 million of that for energy  
3 efficiency in particular. And, again, as I  
4 mentioned before, 250 million for energy  
5 efficiency improvements in subsidized housing.

6 The remaining 30 million  
7 households that reside in private housing  
8 units and are low-income rely exclusively on  
9 WAP to get capital improvements to their  
10 property in terms of what is available in the  
11 ARRA funding package.

12 So we have laid out this  
13 background to underline two of the central  
14 premises of our comments. First, it is  
15 unquestionably harder to demonstrate in  
16 publicly assisted rental housing that the  
17 benefits of weatherization will primarily  
18 accrue to the low-income tenants, an  
19 unquestionable requirement of federal law.  
20 Publicly assisted owners must be required to  
21 demonstrate how the benefits will so accrue.

22 Second, DOE must ensure that,

1 despite any changes that may be made to income  
2 eligibility rules, adequate funding will  
3 remain for the 30 million low-income  
4 households in private, unassisted housing who  
5 are also in great need of weatherization.

6           And although not in my written  
7 comments, I would point out we all have to  
8 assume that in about three years, we're not  
9 going to see the same level of WAP funding and  
10 we have to preserve funding for the privately  
11 housed folks who have no other alternative.

12           With all of that as background,  
13 here are our conclusions and recommendations.

14 Due to how rent and utility allowance rules  
15 operate in most of the publicly assisted  
16 housing programs -- and by that, I include the  
17 so-called Brooke amendment and comparable  
18 rules in some of the publicly assisted  
19 programs -- publicly assisted tenants will not  
20 receive the bill reduction savings that  
21 results from weatherization.

22           Whether heat and utilities are

1 included in rent or even when tenants pay  
2 those bills directly, the Brooke amendment  
3 caps tenants' shelter costs, not just rent  
4 costs. That is, the sum of rent plus  
5 out-of-pocket utilities are capped at 30  
6 percent of income.

7           So the reductions of energy costs  
8 in a publicly assisted building as a result of  
9 energy weatherization should result in  
10 reductions in the tenant's utility allowance,  
11 which means no change out of pocket for the  
12 tenant.

13           NCLC fully understands in reality  
14 there are some variations in actual utility  
15 allowances and costs. But in theory, a  
16 reduction in utility cost doesn't translate  
17 into net savings for the tenant.

18           The owner will, therefore, have to  
19 demonstrate significant other benefits that  
20 accrue to the tenants other than the bill  
21 reductions themselves.

22           NCLC believes the following could

1 be considered substantial enough benefits to  
2 justify weatherization of publicly assisted  
3 properties subject to the paramount discretion  
4 of the state WAP grantee or the local grantee  
5 to determine what priority that building  
6 should be given.

7           For assisted housing, substantial  
8 benefits could accrue primarily to the tenants  
9 if the owner contractually agrees to a  
10 meaningful extension of the use restrictions  
11 that assure that units are affordable to  
12 low-income households.

13           The benefit should only be deemed  
14 meaningful if the affordability restrictions  
15 are set to expire in five years or less and  
16 the owner agrees to extend those restrictions  
17 for five years or more.

18           Related to this notion is to the  
19 extent the owner who meets this requirement to  
20 extend the low-income use restrictions also  
21 agrees to make a financial contribution to the  
22 weatherization work. That work could be given

1 high priority because the cost to the program  
2 would be commensurately less.

3           Additionally, if the owner can  
4 demonstrate through legal filings, contractual  
5 documents, or other proof that in the absence  
6 of receiving weatherization, the property  
7 would be lost due to foreclosure, abandonment,  
8 or conversion to market rate housing within  
9 the next two years, there would again be a  
10 substantial benefit to the tenants in that  
11 property.

12           Finally, -- and not to be  
13 overlooked in the confusing world of housing  
14 programs, many subsidized programs have  
15 mixed-income tenants so that some are truly  
16 low-income protected by rent caps and Brooke  
17 amendment-type provisions and others are in  
18 some way exposed to market cost increases in  
19 rents and their own energy bills.

20           In those buildings, particularly  
21 if the non-protected tenants amount to 50  
22 percent or more of the tenants in the

1 building, there would again be a substantial  
2 benefit to tenants.

3 NCLC believes that the WAP  
4 grantees and the local subgrantees are in the  
5 best position to determine which buildings  
6 seeking weatherization assistance meet the  
7 statutory requirements that the benefits of  
8 weatherization will accrue primarily to the  
9 tenants using the above framework to evaluate  
10 benefits.

11 Finally, NCLC has just completed a  
12 survey of landlord-tenant agreements around  
13 the country. We were able to analyze 20 of  
14 them that we could obtain quickly. And we  
15 would urge DOE to increase its technical  
16 assistance to states so that the  
17 landlord-tenant agreements are rigorous.

18 Our preliminary analysis suggests  
19 that New York has the best model for large  
20 multi-family buildings that really assures  
21 that the buildings are going to tenants. And  
22 I think, as everyone knows who follows this,



1 New York is one of the leaders in weatherizing  
2 large multi-family buildings.

3 That concludes my summary of what  
4 we submitted in writing. I only want to add  
5 that we have been in discussion with a large  
6 group of stakeholders, to put it mildly, from  
7 many different perspectives. And our final  
8 comments might reflect additional suggestions  
9 of how benefits could accrue to the tenants.

10 And we welcome the opportunity to  
11 testify, even if late in the day. Thank you.

12 MR. SZE: Well, thank you so much.

13 Are you able to say more about how you will  
14 disseminate results of the study that you are  
15 currently conducting on owner-tenant  
16 contracts?

17 MR. HARAK: You know, it might  
18 have been when the notice of last Friday came  
19 out and certainly no more than a week before.

20 I asked someone in my office to collect  
21 those. That person has written a 13-page memo  
22 with actual quotes in all the footnotes of the

1 provisions of a comparison.

2 We are happy to share that  
3 certainly with the Department very soon. We  
4 might also in some way publish it if you will  
5 put it on a Web site, which might take longer,  
6 but we're happy to share it with you in the  
7 state it is now in.

8 MR. CALAMITA: Chris Calamita.

9 Yes. To the extent you are able  
10 to provide that with written comments or  
11 following filing subsequent to making the  
12 comments, if it is something you are  
13 comfortable bringing to the docket, we would  
14 much appreciate that.

15 MR. HARAK: Okay. We'll look at  
16 it. It was just handed to me yesterday. It  
17 wasn't prepared for today's meeting, but it  
18 was a pretty good summary of landlord-tenant  
19 agreements.

20 MR. CALAMITA: Right. Thank you.

21 MR. HARAK: Thank you for having  
22 me.

1                   (Whereupon, the foregoing matter  
2 was concluded at 1:19 p.m.)

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

<b>A</b>				
<b>abandonment</b> 103:7	65:10 68:14 70:4 71:5,9 73:19,20 86:15 89:18 92:2 92:4 96:20 105:8	<b>agreements</b> 64:13 104:12,17 106:19	75:22 89:17	80:22 83:19 95:18 95:19 97:3,10 104:6,16
<b>abbreviated</b> 93:4	<b>Additionally</b> 103:3	<b>agrees</b> 102:9,16,21	<b>apartment</b> 46:5	<b>assisted</b> 14:14
<b>able</b> 56:2 68:8 69:13 75:4 76:2 88:14 91:8 104:13 105:13 106:9	<b>address</b> 8:1 18:8 39:10 55:18 64:9 82:18 87:11	<b>ahead</b> 56:11 62:2	<b>apartments</b> 27:14 31:4 35:5,18 38:15 71:18,22	18:12 19:14 20:2 20:18 21:19 22:11 27:22 32:15 47:12 50:3 94:6 95:1,11 96:2,11,12,21 97:9,14 98:17 99:16,20 100:15 100:18,19 101:8 102:2,7
<b>absence</b> 103:5	<b>addressed</b> 39:9 51:17 54:16 55:15	<b>aid</b> 93:13	<b>apologize</b> 72:22 83:8 91:16	<b>associated</b> 13:13
<b>absurd</b> 51:15	<b>addresses</b> 48:12	<b>air</b> 26:2 33:4,6	<b>appears</b> 73:13	<b>assume</b> 100:8
<b>accept</b> 12:17	<b>addressing</b> 21:2 36:9 59:10	<b>airborne</b> 33:9	<b>applaud</b> 31:16	<b>assuming</b> 50:8
<b>access</b> 8:13 27:19 57:3 71:2 75:2 85:6 93:15 94:21 98:13	<b>adequate</b> 100:2	<b>airport</b> 52:9	<b>applicable</b> 14:8	<b>assumption</b> 69:20
<b>accomplish</b> 20:22 31:13	<b>adequately</b> 96:14	<b>aligning</b> 50:18	<b>applications</b> 14:13	<b>assure</b> 102:11
<b>accrual</b> 55:11 63:1	<b>Adjourn</b> 3:15	<b>ALISON</b> 2:6	<b>apply</b> 14:3	<b>assures</b> 69:15 104:20
<b>accrue</b> 29:5 32:9,19 33:18 34:4 55:13 99:18,21 101:20 102:8 104:8 105:9	<b>administration</b> 48:22	<b>allocate</b> 10:21	<b>appreciate</b> 16:19 34:14 42:1 66:13 106:14	<b>attended</b> 92:10
<b>accrues</b> 46:9	<b>administrative</b> 45:4 47:10 48:16 85:11	<b>allocation</b> 11:2 29:2	<b>appreciates</b> 86:8	<b>audio</b> 4:7 73:8 88:6 89:8
<b>accruing</b> 55:22 97:17	<b>adopted</b> 44:14	<b>allow</b> 50:15	<b>approach</b> 19:3	<b>audits</b> 45:16
<b>accumulating</b> 43:16	<b>adults</b> 31:2	<b>allowance</b> 100:14 101:10	<b>appropriate</b> 14:3	<b>Augrin</b> 72:5,10,11 73:2
<b>achieve</b> 32:4 38:3	<b>advantage</b> 23:9 52:21 53:12 54:1	<b>allowances</b> 101:15	<b>appropriation</b> 34:4	<b>authorities</b> 22:8 52:19 53:9 54:8
<b>act</b> 9:15,21 10:16 12:19 17:8 28:11 31:14,18 42:1,11 45:11 49:19 50:19 52:11 54:6 78:18	<b>advocacy</b> 27:11	<b>allowing</b> 24:21	<b>appropriations</b> 28:14 42:14	<b>authority</b> 44:9 46:12 49:14 50:11
<b>action</b> 1:21 5:3 41:14,17 42:4,19 48:2	<b>affiliation</b> 4:22 5:1	<b>alternative</b> 100:11	<b>approximately</b> 18:5 28:13 31:22	<b>authorization</b> 79:7
<b>activities</b> 27:13 31:19 43:7 58:9,9	<b>affordability</b> 29:8 29:15 32:17 35:22 71:14 102:14	<b>amend</b> 14:7	<b>arcane</b> 86:16	<b>authorized</b> 23:20
<b>actors</b> 38:13	<b>affordable</b> 1:20 2:5 5:10 26:21 27:7 27:10,14 29:13 30:22 34:21 42:3 42:8 47:18 55:3 57:3 71:18,22 96:17 97:18 98:7 102:11	<b>amendment</b> 100:17 101:2	<b>archived</b> 24:8	<b>automatically</b> 50:6 86:21
<b>actual</b> 76:20 80:1 101:14 105:22	<b>age</b> 36:13	<b>amendment-type</b> 103:17	<b>area</b> 18:5 50:2 51:14	<b>availability</b> 77:9
<b>add</b> 85:6 86:9 105:4	<b>agencies</b> 20:10 41:17 42:4,19 48:2,10 58:7	<b>America</b> 96:11	<b>areas</b> 17:13 21:4	<b>available</b> 24:1,2,10 29:16 33:21 37:14 58:20,21 70:22 71:1 81:11 82:7 83:11 84:18,19 85:7 95:4 99:10
<b>adding</b> 95:17	<b>agency</b> 63:9 84:21 85:3,9 90:22	<b>American</b> 10:1,2 18:11 28:10	<b>arguing</b> 58:5	<b>Avenue</b> 1:9
<b>addition</b> 94:9	<b>agenda</b> 3:2,3 4:16 4:18 6:8 66:10,17	<b>amount</b> 10:17 11:10 15:14 58:20 96:4 103:21	<b>argument</b> 44:20	<b>average</b> 36:13,14
<b>additional</b> 10:19 39:20 61:15 63:22	<b>agree</b> 57:9	<b>ample</b> 14:21	<b>ARRA</b> 94:13 98:21 99:11	<b>avoided</b> 45:19 53:8
		<b>analysis</b> 31:3 56:20 71:16 104:18	<b>arrange</b> 68:4	<b>aware</b> 58:6
		<b>analyze</b> 62:15 104:13	<b>aside</b> 44:6 50:12 63:9	<b>a.m</b> 1:8 4:2
		<b>analyzed</b> 78:15	<b>asked</b> 105:20	
		<b>and/or</b> 35:6	<b>asking</b> 8:16	
		<b>annual</b> 20:3 23:18	<b>aspects</b> 91:8	
		<b>annually</b> 30:21 31:22	<b>assist</b> 20:13	
		<b>answer</b> 9:19 74:14 77:3,20	<b>assistance</b> 13:14 14:10 15:13 21:17 22:14 23:6,13 24:18 27:20 28:22 30:20 40:9 48:10 49:18 57:15,19,20 58:3,13 61:15 76:15 78:19 80:19	
		<b>anticipating</b> 37:5		
		<b>anybody</b> 7:15 63:21 65:6 68:13 70:3,6 73:13,19		

<b>B</b>				<b>C</b>
<b>B</b> 45:9	32:8,18 33:18	<b>brief</b> 4:18 6:11	<b>business</b> 71:19 92:1	106:3
<b>back</b> 12:20 52:22	34:3 55:12,12	<b>briefly</b> 64:4		<b>certifications</b> 23:19
62:4 65:21 67:17	56:16,17,18,19	<b>bring</b> 90:19		<b>certify</b> 23:13
69:2,6 74:15	57:1,2,12 59:13	<b>bringing</b> 106:13		<b>challenge</b> 42:11
76:11 86:1,11	59:14 60:16,17	<b>brings</b> 38:18		43:13 50:20
90:1 92:14	63:1 97:11,16,21	<b>broad</b> 95:3,8		<b>change</b> 44:12 49:13
<b>background</b> 99:13	98:6,9 99:17,21	<b>broader</b> 81:20		49:22 51:10 64:8
100:12	101:19 102:1,8	<b>broadly</b> 34:8		64:11 101:11
<b>backlog</b> 18:9	104:7,10 105:9	<b>Brooke</b> 100:17		<b>changed</b> 61:3
<b>bad</b> 71:18	<b>benefitting</b> 29:9	101:2 103:16		<b>changes</b> 48:21
<b>badly</b> 34:6	46:15 52:1	<b>Brookman</b> 1:10,12		100:1
<b>balance</b> 48:19 96:7	<b>best</b> 25:16 42:10	3:3,10,12,13 4:3		<b>channels</b> 29:2
<b>Baltimore</b> 4:12	104:5,19	4:12,17 5:5 6:2,5		<b>Charles</b> 1:17 52:8
<b>barriers</b> 15:10	<b>better</b> 66:16	8:3 9:11 12:13		<b>Charlie</b> 90:12
<b>base</b> 64:18	<b>beyond</b> 38:13	13:2 15:18,22		<b>chart</b> 44:16
<b>based</b> 26:22 46:6	78:20	16:2 25:4,7 34:13		<b>chase</b> 13:9
79:22 80:1,16,18	<b>big</b> 37:17	39:21 40:13 41:1		<b>check</b> 50:7 86:11
<b>baseline</b> 21:5	<b>bigger</b> 43:8	41:11 55:5 56:8		<b>checks</b> 11:15
<b>basic</b> 19:3 21:7	<b>bill</b> 2:5 5:9 34:19	57:6 59:3,8 61:6		<b>Chicago</b> 62:20
<b>basically</b> 15:4	38:4 58:6,11	61:18,22 63:13,18		<b>children</b> 30:13
59:12	60:12 61:18 71:9	64:2,16,20 65:8		<b>choices</b> 21:8
<b>basics</b> 13:12	100:20 101:20	65:17,20 66:1,5,9		<b>Chris</b> 2:2 5:20
<b>basis</b> 23:8,18 62:17	<b>billion</b> 10:17 17:7	67:2,6,13,19 68:3		40:16 55:6,7 81:4
<b>behalf</b> 93:7	18:6,8,16 37:20	68:10,16 69:5		85:12,14 106:8
<b>belief</b> 34:7	42:12 94:16 95:4	70:1 71:12 72:2,7		<b>CHRISTOPHER</b>
<b>believe</b> 14:11 40:1	98:21 99:1	72:17 73:3,11,17		1:12
44:12 47:17 49:15	<b>bills</b> 32:12 37:6,8	74:5,6 76:4 77:22		<b>Chu</b> 20:9
50:4,5 56:22	37:17 44:22 45:19	78:4,7 79:15 80:4		<b>chunk</b> 63:10
57:21 69:18	46:6,19 50:18	82:14 84:13 85:12		<b>Chu's</b> 91:2
<b>believes</b> 101:22	56:15 97:1,22	86:7 87:14,18		<b>cite</b> 40:22
104:3	101:2 103:19	88:22 89:6,13,20		<b>cited</b> 98:2
<b>below-market</b> 23:2	<b>Bill's</b> 57:9 59:12	<b>BTUs</b> 45:20 46:2		<b>cities</b> 43:10 53:11
77:5	<b>BIRCHER</b> 2:2	<b>building</b> 1:8 33:5		53:15
<b>beneficiaries</b> 95:9	<b>bit</b> 15:8 35:2 41:22	67:14,15 78:17		<b>City</b> 2:4
<b>beneficiary</b> 44:11	67:20 77:19	80:11 81:7,13,21		<b>clarification</b> 55:9
<b>benefit</b> 28:8 29:18	<b>bits</b> 71:6	83:11 87:12 101:8		<b>clarify</b> 55:15 76:7
32:11,21 33:12	<b>blackberry</b> 74:21	102:5 104:1		<b>clarifying</b> 68:11
37:15 44:18,19,20	<b>block</b> 6:19 18:11	<b>buildings</b> 7:5 14:4		<b>clear</b> 29:3 32:6
46:9 50:13 55:21	95:6	14:9,13 30:16		46:16 52:15,16
56:12 57:5,10	<b>borrow</b> 53:10	46:21 50:4 51:11		76:8 77:5 86:21
60:8,9 62:10	<b>bound</b> 26:10	53:18 60:21,22		97:22
63:17 64:13 95:20	<b>boundaries</b> 44:2	79:1,2,8,20 83:15		<b>clearly</b> 32:7 49:13
102:13 103:10	<b>break</b> 7:9,11 66:4	83:16 84:15 94:8		95:22
104:2	66:18 68:12	94:10,11 96:2		<b>clients</b> 93:14
<b>benefits</b> 7:3 20:1	<b>breakdown</b> 78:13	103:20 104:5,20		<b>close</b> 14:20 24:17
29:4,12 30:3 32:6	78:21	104:21 105:2		79:16 92:1
	<b>BRENDA</b> 1:13	<b>burdens</b> 14:12		<b>closed</b> 67:7,7

<b>closer</b> 11:5	89:15 90:7 91:22	<b>concludes</b> 105:3	<b>contributing</b> 19:17	95:7
<b>closing</b> 3:14 90:1,4	92:2 93:7,18,21	<b>concluding</b> 28:2	<b>contribution</b>	<b>creating</b> 17:10
<b>Club</b> 2:6	95:21 98:2 99:14	<b>conclusion</b> 33:19	102:21	<b>creation</b> 19:18
<b>code</b> 8:13 75:2	100:7 105:8	49:7	<b>control</b> 11:9 37:7	<b>credit</b> 14:16 15:12
<b>collaboration</b> 91:5	106:10,12	<b>conclusions</b> 100:13	37:16 47:4 92:18	17:15 22:18 28:1
<b>colleagues</b> 15:8	<b>comment/questio...</b>	<b>condominiums</b>	<b>controlling</b> 37:17	28:5 29:6 30:3
<b>collect</b> 105:20	73:10	36:4	<b>convened</b> 1:8	31:7,12,16 32:15
<b>collectively</b> 35:13	<b>commissions</b> 38:12	<b>conducting</b> 105:15	<b>conversation</b> 63:20	34:10 35:7 36:21
42:20	<b>commitment</b> 3:4	<b>confidential</b> 87:4	<b>conversion</b> 103:8	47:6 53:5 71:21
<b>column</b> 18:2,15	6:10 9:13	<b>confirmed</b> 70:19	<b>converted</b> 71:20	<b>crimping</b> 63:12
<b>combination</b> 43:1	<b>committed</b> 35:22	<b>confusing</b> 103:13	<b>cooling</b> 33:3	<b>crisis</b> 54:22
<b>combining</b> 48:11	42:9	<b>Congress</b> 30:6	<b>coordinate</b> 20:20	<b>criteria</b> 84:5
<b>come</b> 7:7 16:10,15	<b>common</b> 25:11	<b>congressional</b> 98:1	<b>coordination</b> 49:3	<b>critical</b> 30:5 33:5
34:3 90:11,14	98:3	<b>connected</b> 65:12	<b>copy</b> 6:14 93:3	96:22
<b>comes</b> 11:7,8	<b>communities</b> 18:18	<b>connection</b> 65:15	<b>Corning</b> 2:2	<b>current</b> 44:13 48:3
<b>comfort</b> 20:3 98:8	<b>community</b> 1:21	76:3	<b>correct</b> 76:10 82:17	<b>currently</b> 45:1
<b>comfortable</b>	5:3 17:19 41:14	<b>conservation</b> 32:4	<b>correction</b> 40:15	105:15
106:13	41:17 42:3,19	38:19 95:5	<b>correctly</b> 81:7	<b>cut</b> 13:8
<b>coming</b> 65:21	48:2	<b>consider</b> 92:9	<b>corridor</b> 67:15	<b>cutting</b> 87:8
92:12	<b>companion</b> 85:19	<b>considerable</b> 66:14	<b>cost</b> 101:16 103:1	<b>cyberspace</b> 8:6
<b>commensurately</b>	<b>comparable</b> 71:21	<b>consideration</b> 25:9	103:18	
103:2	100:17	<b>considered</b> 102:1	<b>costs</b> 20:3 32:16	<b>D</b>
<b>comment</b> 6:19 7:3	<b>compared</b> 38:16	<b>considering</b> 52:20	37:16 45:19 47:2	<b>Dan</b> 12:4 13:4
7:12 12:18 14:19	42:13 94:4	<b>consistent</b> 95:19	47:10 48:16 51:17	72:17,19 90:1
15:21 25:2,8,18	<b>comparison</b> 106:1	97:10	53:8 60:6,7 97:2	<b>Daniel</b> 1:14 3:6,14
26:7,18 41:12	<b>compete</b> 96:8 97:7	<b>construction</b> 43:14	101:3,4,7,15	5:22
57:10 59:12 65:16	<b>competing</b> 97:20	<b>consumer</b> 1:17	<b>cost-effective</b> 46:5	<b>Dan's</b> 22:5,9
68:7,9 70:7,14	<b>competitive</b> 18:22	21:6 52:6 93:8	<b>country</b> 27:15 35:5	<b>data</b> 24:13 38:2
73:12 74:1,4	19:9 60:9 99:1	<b>consuming</b> 13:22	38:16 41:20 58:7	39:6 71:21 76:21
82:15 85:15 86:9	<b>completed</b> 104:11	<b>consumption</b> 28:16	104:13	77:9 78:15 79:22
86:15 88:19,20	<b>completely</b> 47:8	<b>cont</b> 2:1	<b>couple</b> 17:1,12 21:3	80:2,9,17,20 82:6
<b>commented</b> 66:11	52:18	<b>CONTENTS</b> 3:1	22:21 23:2 85:4	82:10,11 83:10,15
<b>commenter</b> 26:10	<b>compliance</b> 23:17	<b>context</b> 20:6 91:4	<b>course</b> 8:15 9:2	85:18
<b>commenters</b> 65:10	50:9	93:21	19:22 46:21 51:18	<b>Davis-Bacon</b> 72:15
69:20	<b>comply</b> 72:14	<b>contexts</b> 87:19	59:22 95:10	<b>day</b> 4:15 6:7 7:14
<b>commenting</b> 26:14	<b>comprises</b> 98:18	<b>Continuation</b> 3:11	<b>court</b> 25:13	92:12 105:11
93:19	<b>computer</b> 70:8	69:3	<b>courtesy</b> 25:11	<b>dealing</b> 35:2
<b>comments</b> 3:10,11	75:3,18 88:18	<b>continue</b> 10:11	<b>covenants</b> 29:8,15	<b>debt-based</b> 38:9
6:20 7:22 9:8	<b>concept</b> 56:16	29:16,21 33:16	32:18	<b>decade</b> 54:21
11:13,21 12:11	<b>concern</b> 22:2 42:2	<b>continued</b> 53:22	<b>cover</b> 71:7 83:20	<b>decades</b> 93:11 94:1
13:10 15:1 16:17	44:6	57:3	<b>covered</b> 22:6,22	<b>decide</b> 36:3
25:6 26:3 27:1	<b>concerned</b> 51:1	<b>contracts</b> 54:3	60:14 65:11 68:18	<b>dedicated</b> 27:5
41:6 52:2 55:10	55:11 63:11	105:16	76:15	<b>deemed</b> 83:5
56:4 58:12 63:21	<b>concerns</b> 65:1	<b>contractual</b> 103:4	<b>covers</b> 39:5	102:13
63:22 66:13 68:2	<b>concerns</b> 65:1	<b>contractually</b>	<b>create</b> 20:5 31:19	<b>deems</b> 83:2
68:13 69:3,19	<b>concise</b> 26:2	102:9	38:5	<b>defined</b> 53:4
70:4 71:5 74:20	<b>concluded</b> 31:3	<b>contrast</b> 47:18	<b>created</b> 20:9 30:6	<b>definitely</b> 9:16 11:1
	107:2			

11:20	44:1 45:21 51:14	<b>dollar</b> 60:5,11	<b>efficiency</b> 9:16	<b>emphasis</b> 14:1 71:6
<b>definition</b> 29:22	52:18 105:7	<b>dollars</b> 18:22 19:1	10:19 13:15 17:4	95:17
39:4 49:20	<b>difficulties</b> 68:21	20:13,18,21,21	17:10 18:3 19:13	<b>empty</b> 90:18
<b>deliver</b> 41:18	69:11	45:19 94:3	19:15,19 21:9	<b>enable</b> 10:11,13
<b>demand</b> 94:5	<b>digits</b> 75:11	<b>dominate</b> 61:20	30:8 43:3 45:7,12	21:10
<b>demonstrate</b> 39:14	<b>direct</b> 29:11 60:8,9	<b>Donovan</b> 20:9	52:22 61:11 94:15	<b>encourage</b> 25:17
99:15,21 101:19	<b>directing</b> 96:15	<b>door</b> 6:15	94:20,22 95:5	<b>endeavor</b> 8:14
103:4	<b>direction</b> 11:3	<b>double-check</b>	98:15 99:3,5	<b>endorse</b> 34:19
<b>demonstrates</b>	33:14	79:12	<b>efficient</b> 21:7 32:3	<b>ends</b> 66:21
32:18	<b>directly</b> 32:12,16	<b>double-digit</b> 37:2	54:9	<b>enduring</b> 9:22 10:4
<b>demonstrating</b>	32:21 44:19,21	<b>Doug</b> 3:3,10,12,13	<b>efficiently</b> 62:14	<b>energy</b> 1:1,9,13,13
28:4	92:6 101:2	4:11 15:20 74:6	68:18	1:14,14 5:14,21
<b>demonstration</b>	<b>disabled</b> 22:17	90:5	<b>effort</b> 17:11 39:9	6:1 7:2 9:16,17
55:21 56:5	<b>disadvantage</b> 61:14	<b>DOUGLAS</b> 1:9,12	42:21 92:4	10:19 13:15,17
<b>department</b> 1:1,9	<b>disagree</b> 59:21	<b>draftier</b> 33:7	<b>efforts</b> 31:17 33:15	14:7 16:14,20
1:12,13,14,14,15	<b>discretion</b> 102:3	<b>drill</b> 62:12	<b>eight</b> 35:17 71:17	17:4,10 18:2,22
1:16,18,22 2:4	<b>discuss</b> 17:2	<b>drives</b> 90:13	<b>either</b> 54:14 71:18	19:13,15,16,19
5:14,21,22 7:2	<b>discussed</b> 24:15	<b>drop</b> 46:20	83:18 92:10	20:2,8,12 21:9
10:8 14:7 16:14	46:7	<b>due</b> 91:22 100:14	<b>elderly</b> 22:15 30:13	27:18 28:16 30:8
16:20 20:8,12	<b>discussing</b> 21:15	103:7	31:5	30:10 32:4 37:4,8
27:17,18 42:13	<b>discussion</b> 90:7	<b>duplexes</b> 39:5	<b>electronically</b>	38:19 42:13 43:19
43:19 49:11 55:8	105:5	<b>duplicative</b> 10:14	92:11	44:11,21 45:11,16
63:4 64:22 66:12	<b>discussions</b> 20:7	11:6,17 48:14	<b>elegantly</b> 83:9	46:12,19,22 47:4
72:20 92:18 106:3	<b>dispense</b> 11:4	<b>dust</b> 33:9	<b>element</b> 36:10	49:11 50:10 51:16
<b>departments</b> 49:6	<b>disqualified</b> 45:2	<b>dwelling</b> 13:21,22	43:21	52:22 54:3 55:8
<b>Depending</b> 7:8	<b>disseminate</b> 105:14	<b>dwelling</b> 13:15	<b>eligibility</b> 7:4 14:8	60:6,12,20 64:22
<b>depriving</b> 54:5,7	<b>docket</b> 106:13	30:8 45:13	23:17,19 24:13	72:20 93:11,16
<b>despite</b> 100:1	<b>document</b> 24:3	<b>D.C</b> 1:9 5:4 26:22	28:4 46:13,17	94:15,20,22 95:3
<b>detail</b> 23:11 66:14	98:10	90:16	48:22 49:15 50:16	95:5,6 97:1,22
<b>details</b> 12:5 45:9	<b>documentation</b>		54:11 61:3 80:11	98:14 99:2,4
<b>determination</b>	24:9 81:17 83:22	<b>E</b>	80:21 81:3,9,20	101:7,9 103:19
50:17 76:17 82:1	84:20 85:7 87:1	<b>earlier</b> 22:5 31:20	81:20,22 82:13	<b>energy-efficient</b>
86:22 96:1	<b>documented</b> 85:1	66:15	87:7 100:2	33:6 61:13
<b>determinations</b>	<b>documents</b> 103:5	<b>earn</b> 30:17	<b>eligible</b> 22:13 28:22	<b>enforce</b> 98:10
49:1	<b>DOE</b> 2:5 3:4,6 6:11	<b>earned</b> 30:20	44:17 49:18,20	<b>engaged</b> 27:10
<b>determine</b> 102:5	9:13 13:6 22:20	<b>easily</b> 84:17	50:5,6,6 58:3	<b>engagement</b> 26:12
104:5	24:18 25:1 26:18	<b>economic</b> 54:9	78:11 79:1,3	<b>enormous</b> 39:17
<b>determining</b> 64:12	28:5 52:3 62:11	<b>economically</b> 36:17	80:20 83:5 84:17	<b>ensure</b> 33:11 99:22
72:13	76:19 81:1 83:1,5	<b>economies</b> 32:2	84:22 85:8 87:12	<b>ensuring</b> 33:17
<b>develop</b> 13:14 21:4	83:22 86:21 95:12	<b>economy</b> 12:20	<b>eliminate</b> 21:22	97:8
<b>developers</b> 42:8	95:22 96:6 99:22	38:8	<b>eliminating</b> 48:13	<b>entered</b> 95:12
<b>development</b> 1:15	104:15	<b>EDWARDS</b> 1:13	<b>Emelia</b> 72:11	<b>entire</b> 80:11
1:16,19,22 5:8	<b>DOE's</b> 6:10 20:21	<b>effect</b> 15:9 37:8	<b>Emily</b> 1:14 3:5 5:13	<b>entirely</b> 15:5 61:1
27:12,19 38:7	81:18	<b>effects</b> 17:18,19	6:10 9:9,12 13:5	<b>entities</b> 47:19
<b>dialed</b> 8:12	<b>doing</b> 10:3,11,12	19:7	48:13 91:3,21	<b>envelope</b> 33:5
<b>difference</b> 51:12	17:3 42:9 54:10	<b>effectually</b> 37:10	<b>emissions</b> 20:4	<b>environment</b> 33:2
<b>different</b> 7:6 26:10	70:2 82:3	<b>efficiencies</b> 85:11	28:17 46:1	33:8

<b>environmental</b> 10:5 38:3	99:8	70:1 71:12 72:2,7 72:17 73:3,11,17 74:5 76:4 77:22 78:4,7 79:15 80:4 82:14 84:13 85:12 86:7 87:14,18 88:22 89:6,13,20	<b>finding</b> 45:4 <b>findings</b> 98:1 <b>Fine</b> 89:10 <b>finish</b> 7:19 <b>first</b> 17:9 20:15 22:6 30:4 39:20 54:16 60:2 71:11 75:10 88:6,8 93:6 99:14 <b>five</b> 26:9 75:16 102:15,17 <b>fix</b> 64:4 <b>fixed</b> 58:18 <b>flag</b> 97:8 <b>flip</b> 36:3 <b>flooded</b> 9:3 <b>floor</b> 3:13 7:14 61:20 67:10,11 68:12 69:22 92:16 <b>flow</b> 29:21 <b>flowing</b> 18:1 <b>flows</b> 29:19 <b>focus</b> 17:11 19:4 25:20 94:9 95:8 95:21 <b>focused</b> 21:15 <b>focusing</b> 10:20 26:18 <b>folks</b> 8:1 37:11 57:21 65:12 86:12 100:11 <b>follow</b> 59:5 <b>following</b> 6:8,10,15 6:18 7:10 14:22 34:17 101:22 106:11 <b>follows</b> 104:22 <b>follow-on</b> 25:17 69:19 <b>follow-up</b> 78:8 80:7 <b>footing</b> 34:2 <b>footnote</b> 40:2 <b>footnotes</b> 105:22 <b>FORD</b> 2:6 <b>foreclosed</b> 18:18 <b>foreclosure</b> 103:7 <b>foreclosures</b> 17:18	<b>form</b> 12:12 32:11 56:14 <b>formula</b> 19:5 <b>Forrestal</b> 1:8 <b>forth</b> 54:4 60:12 92:5 <b>forums</b> 92:8 <b>forward</b> 4:15 15:7 25:2 48:7 58:19 65:10 80:15 91:11 91:21 96:9 <b>found</b> 11:5 57:1 <b>Foundation</b> 1:21 5:4 41:15 <b>foundthat</b> 62:22 <b>fourth</b> 67:10,11 <b>four-unit</b> 39:6 94:10 <b>framework</b> 41:22 104:9 <b>free</b> 74:7 <b>Freedberg</b> 1:15 3:9 5:18,19 16:5,8,11 68:1,5,15 91:2 <b>Friday</b> 105:18 <b>friends</b> 76:6 <b>fuels</b> 46:3 <b>fulfilling</b> 31:8 <b>fuller</b> 52:2 <b>fully</b> 25:14 101:13 <b>funded</b> 94:2 <b>funding</b> 10:17 17:7 28:11 38:6,10 43:3 58:20 94:13 95:4,9 96:4,15 99:11 100:2,9,10 <b>funds</b> 9:21 10:19 12:22 17:22 18:4 18:6,14 19:4,5,5,9 19:13,22 33:21 39:14 63:8 95:7 95:14 96:13 98:16 <b>further</b> 72:21 <b>future</b> 1:20 5:10
<b>environments</b> 28:9 29:14 <b>equal</b> 34:1 <b>equally</b> 45:13 96:18 <b>equivalent</b> 53:19 <b>Ernst</b> 36:18 40:18 <b>especially</b> 13:18 20:12 31:1,7 40:14 <b>essential</b> 13:20 53:21 93:16 <b>essentially</b> 11:14 17:22 55:11 <b>establish</b> 80:10,15 80:21 81:2,19 82:12 <b>established</b> 50:2 <b>establishing</b> 11:8 84:1 87:2 <b>establishment</b> 50:15 <b>estate</b> 27:12 <b>estimation</b> 15:14 <b>evaluate</b> 104:9 <b>evaluating</b> 14:13 <b>everybody</b> 16:19 58:1 69:6 70:21 71:2 86:8 <b>exactly</b> 75:8 81:16 82:22 <b>examine</b> 10:7 <b>examines</b> 79:9 <b>example</b> 33:4 37:12 49:3 <b>excellent</b> 49:5 52:6 90:6 <b>excessive</b> 13:1 <b>exchange</b> 25:18 89:16,22 <b>exclude</b> 40:3 64:6 <b>excluded</b> 47:13 <b>excluding</b> 60:6 <b>exclusion</b> 94:11 <b>exclusively</b> 27:6	<b>existing</b> 28:2,13 29:1 58:4 59:18 62:5 81:17 <b>expand</b> 17:3 28:19 46:12 <b>expect</b> 4:14 26:7 <b>expecting</b> 68:1 <b>expenditure</b> 20:20 <b>expenditures</b> 13:17 30:10 45:12 46:19 47:15 54:14 97:9 <b>expenses</b> 28:8 <b>expensive</b> 46:2 <b>experienced</b> 37:2 <b>expert</b> 38:21 <b>expire</b> 102:15 <b>explained</b> 53:14 <b>explanations</b> 24:4 <b>explicitly</b> 55:17 <b>exposed</b> 103:18 <b>extend</b> 50:12 102:16,20 <b>extended</b> 33:20 <b>extension</b> 102:10 <b>extent</b> 40:8 98:5 102:19 106:9 <b>eyes</b> 65:9 <b>e-mail</b> 74:15	<b>facilities</b> 66:7 <b>fact</b> 42:14 52:22 55:16 58:3,17 60:18 61:12 62:16 <b>failed</b> 53:11,16 <b>fair</b> 65:3 <b>Fairfax</b> 2:4 <b>families</b> 22:13 27:21 28:7 29:11 34:5 96:11 98:20 <b>family</b> 23:12 <b>far</b> 36:22 67:20 <b>fast</b> 51:11 <b>feature</b> 33:5 <b>federal</b> 38:13 47:21 90:8 91:4,9 99:19 <b>feedback</b> 8:9 <b>feel</b> 55:2 60:4 74:7 98:12 <b>field</b> 37:5 62:11 <b>figure</b> 8:10 10:8,10 <b>file</b> 24:3 <b>filing</b> 106:11 <b>filings</b> 103:4 <b>final</b> 55:16,17,18 83:3 105:7 <b>finalized</b> 84:3,10 <b>finally</b> 7:13 21:9 24:6 49:9 91:20 103:12 104:11 <b>Finance</b> 63:9 <b>financed</b> 47:21 <b>financial</b> 56:17,18 56:19 57:2,5,12 59:13 102:21 <b>financing</b> 21:10 23:3 55:1 <b>find</b> 9:18 10:5,6,20 12:7 85:3,4,8 96:13		
	<b>F</b>			



10:4 30:1 34:21 45:19 46:6 53:8 64:14	85:5 97:19 106:18 <b>gotowebinar</b> 76:1 <b>government</b> 11:22 38:13 49:5 <b>governments</b> 10:6 <b>go-ahead</b> 65:14 <b>grant</b> 37:21 <b>grantee</b> 86:19 102:4,4 <b>grantees</b> 86:22 104:4 <b>grants</b> 18:11 53:2 95:6 <b>great</b> 26:16 58:7,22 88:11 92:12 94:5 100:5 <b>greater</b> 61:10 95:7 98:13 <b>greatly</b> 28:19 <b>green</b> 8:20 17:10 18:3,12,22 19:13 19:14 20:5 70:15 74:11 <b>greenhouse</b> 20:4 <b>greet</b> 90:19 <b>Grossman</b> 1:16 3:8 5:16,16 16:4 76:17 77:2,10,13 77:16 78:5,6,12 79:4,11,18 80:1 82:16 83:1 86:10 91:1 <b>ground</b> 8:8 68:18 <b>groundwork</b> 81:14 <b>group</b> 26:22 105:6 <b>groups</b> 15:12 35:13 50:22 <b>guess</b> 41:21 52:4 82:10 <b>guidance</b> 20:17 52:3 92:5 94:18 96:9 <b>guys</b> 97:19	<b>hall</b> 66:22 <b>Halliday</b> 1:17 5:11 5:11 26:16,19 57:9 59:11 61:4,8 76:5 77:1,4,11,15 79:13,17,22 80:3 80:7 81:16 82:4,9 82:22 83:7 86:14 87:17 92:21 <b>Halliday's</b> 78:9 <b>hand</b> 8:20,21 70:12 70:14 74:11 88:9 88:12 89:4 <b>handed</b> 106:16 <b>handicapped</b> 30:13 <b>hands</b> 43:14 <b>happen</b> 44:13 <b>happy</b> 47:8 106:2,6 <b>Harak</b> 1:17 52:8 90:12 92:17 93:1 105:17 106:15,21 <b>hard</b> 18:20 98:9 <b>harder</b> 99:15 <b>hazard</b> 18:13 <b>hazardous</b> 33:8 <b>head</b> 71:21 <b>headed</b> 31:4 <b>health</b> 13:18 30:10 32:22 45:14 57:1 <b>healthier</b> 28:9 29:14 <b>hear</b> 8:4 11:12 16:3 17:1 41:2 64:22 65:5,18 69:14,19 73:7 75:4 88:7,9 88:15 <b>heard</b> 57:21 70:10 71:7 76:3 <b>hearing</b> 11:20 41:8 65:3 75:7 <b>hearings</b> 49:7 <b>heat</b> 100:22 <b>heating</b> 33:3 <b>help</b> 12:11 18:17 20:16 28:15 31:12 47:8 77:2 79:8 <b>helped</b> 27:13 28:6	<b>helpful</b> 40:15 41:10 49:12 64:21 66:12 79:10 85:5 87:15 87:20 <b>helping</b> 38:14 96:16 98:7 <b>Hi</b> 85:14 <b>high</b> 19:10 103:1 <b>higher</b> 47:3 50:15 57:16 <b>high-energy</b> 13:22 <b>historical</b> 62:5 <b>history</b> 38:21 98:3 <b>hit</b> 18:19 70:15 74:8 <b>home</b> 21:7 <b>homeowner</b> 53:19 <b>homes</b> 28:19 31:22 32:1 36:15 44:3 48:3 54:12 60:14 61:9,11,12 <b>hope</b> 49:4 50:22 51:2 52:8 69:8 <b>hopefully</b> 68:19 90:18 91:7 <b>hoping</b> 20:22 92:17 <b>horizon</b> 64:17 <b>hosting</b> 16:14 <b>hour</b> 6:20 <b>house</b> 46:4 <b>housed</b> 100:11 <b>household</b> 45:3,5 49:17 53:3 <b>households</b> 28:16 28:21,21 29:5,17 29:19,22 30:14,16 45:15 50:1 57:16 57:17 58:14,15,17 59:1 61:2,17 87:10 96:22 99:7 100:4 102:12 <b>housing</b> 1:15,16,17 1:18,20,22 2:4,5 5:7,8,10,12 11:16 14:15,16 15:12,13 17:18 18:6,10,12 19:14 20:2,17,18	21:18 22:7,8,11 22:12,15,16 26:21 26:21 27:4,8,10 27:16,18,22 28:1 29:13 30:19,19 31:1,1,6 32:3,5,15 34:1,8,10,10,21 35:6,9,10 36:1,4 36:12,21 37:14 38:20 42:3,8,10 44:9 47:5,7,12,13 47:18 49:18,19 50:4,19 51:13 52:13,19 53:4,9 54:8 55:1,2,3 56:5 57:4 58:8 59:20 60:1 63:9 71:15 94:16 95:2,11,15 95:15 96:12,12,17 96:20,21 97:1,4,9 97:15,18 98:7,12 98:17,22 99:5,7 99:16 100:4,16 102:7 103:8,13 <b>housingand</b> 39:16 <b>Hubbard</b> 88:12 <b>HUD</b> 2:3 3:7 5:15 5:17,19 6:16 7:2 10:18 11:15 15:8 16:6,12,20 17:7 18:5 23:6 24:6,12 28:6 30:18,20 35:6 42:5 50:3,9 52:19 53:14 64:21 66:12 71:17 76:6 78:6 79:9 81:10 81:17 82:6,19 83:10,15,21 84:3 84:17,19 85:20 86:12,18 87:1,3,9 90:22 95:12,22 96:7 97:3 <b>HUD's</b> 17:2 <b>HUD-approved</b> 76:16 <b>HUD-assisted</b> 28:5 29:6 30:2,19,22
<b>G</b> <b>G</b> 67:5,7 <b>gas</b> 20:4 <b>gather</b> 38:1 <b>Gee</b> 84:21 <b>general</b> 9:5 63:16 <b>generally</b> 47:12 57:14 94:5 <b>give</b> 8:14 65:3,14 75:1,19 <b>given</b> 11:3 98:13 102:6,22 <b>gives</b> 18:3 <b>giving</b> 93:2 <b>glad</b> 4:4,13 9:6 <b>go</b> 7:8 17:6,16,21 19:2,12 20:7 22:4 23:4,11,21 24:20 46:19 47:3 48:12 56:9,11 62:2,3 67:20 71:10 81:12 85:3,4 86:1 88:7 <b>goal</b> 19:12 31:21 38:20 <b>goals</b> 17:9 45:13 <b>goes</b> 76:1 96:5 <b>going</b> 4:17 6:8 7:21 8:14 9:2 13:7 15:4 16:3,9 23:11 25:8,15 37:13 43:20 44:3,18 48:8,14 49:6 51:18 52:1 53:7 56:10 58:18 59:6 62:1 63:8 64:7 65:15 68:4 70:17 71:19 73:18 80:14 80:20 86:10 88:4 88:6,7 91:11,21 100:9 104:21 <b>good</b> 4:4 10:6 12:3 24:13 49:11 53:1 53:17 68:17 71:19	<b>H</b> <b>half</b> 42:15 43:8 44:16 60:21			

31:7,11,15 34:9 <b>HUD-DOE</b> 48:19 <b>HUD-qualified</b> 14:14 27:21 32:15 95:15 <b>huge</b> 58:2 <b>hundreds</b> 28:6	<b>included</b> 3:8 6:16 16:7 40:12 46:22 76:18 77:8,18 78:19 101:1 <b>including</b> 6:12 7:3 30:12 34:9 42:7 54:2 79:8 93:11 93:16 94:16 95:10 99:1 <b>income</b> 7:5 11:7 21:22 22:20 23:6 23:13 24:11 28:2 30:18 36:14 45:3 45:5 47:15 48:14 50:8,15 57:16 60:7 76:20 77:11 77:13,17 78:17 79:21 80:2,16,18 81:2,9,13,18 82:12 83:2,6,18 83:21 84:1,19 85:7 87:1,2 100:1 101:6 <b>incomes</b> 36:11 50:1 87:9 <b>income-eligible</b> 61:1 96:3 <b>income-qualified</b> 83:13 <b>increase</b> 13:15 20:3 30:7 42:15 43:11 45:12 96:4 104:15 <b>increased</b> 34:3 37:5 95:9 <b>increases</b> 37:3 43:6 64:14 98:8 103:18 <b>increasing</b> 19:18 45:14 <b>Independence</b> 1:9 <b>indicating</b> 36:20 39:7 <b>indirect</b> 44:19 60:16 <b>indirectly</b> 98:6 <b>individual</b> 86:19 87:10 <b>individuals</b> 8:7	<b>industry</b> 19:18 <b>ineligible</b> 45:6 <b>information</b> 48:11 71:3 81:11 83:18 86:18 87:5,6 <b>inherently</b> 61:13 <b>initiative</b> 9:17 35:12 <b>innovation</b> 62:6 63:12 <b>innovations</b> 63:6 <b>instances</b> 56:2 <b>institutions</b> 38:11 <b>instrument</b> 64:12 <b>insufficient</b> 51:21 <b>insurmountable</b> 42:12 <b>intake</b> 90:7 <b>integrate</b> 12:17 <b>intend</b> 7:19 10:12 <b>intended</b> 66:18 76:15 <b>intent</b> 11:12 29:3 31:9 95:14 <b>intention</b> 68:11 <b>interactive</b> 26:12 <b>interagency</b> 49:3 <b>interest</b> 17:2 21:20 23:2 40:6 77:6 <b>interested</b> 56:6 <b>internet</b> 51:7 <b>interview</b> 6:11 <b>introduce</b> 4:20 24:22 49:10 <b>introductions</b> 3:3 4:16,19 6:3 <b>invested</b> 18:5 <b>investing</b> 21:8 31:6 46:4 <b>investment</b> 21:11 53:1,17,20 <b>investments</b> 29:10 29:20 45:7,18 53:7 54:9 <b>invited</b> 92:7 <b>involved</b> 38:14 <b>issue</b> 49:10 52:18	56:21 63:17 73:20 85:17 86:12,18 <b>issues</b> 7:1,7,16 52:10 68:14 71:6 73:20,21 89:18 93:11,20 <b>ITEM</b> 3:2 <b>i.e</b> 70:14	105:17 <b>knowledge</b> 87:16 <b>known</b> 84:16 88:18 <b>knows</b> 12:5 67:21 104:22	
<b>I</b>				<b>L</b>	
<b>icon</b> 8:19 70:15 74:9 <b>ID</b> 75:19 76:2 <b>idea</b> 21:7 23:8 85:6 <b>identified</b> 19:8 <b>illuminate</b> 91:8 <b>immediately</b> 44:21 51:17 <b>impact</b> 7:17 39:15 <b>impacts</b> 19:11 <b>impending</b> 63:5 <b>implement</b> 13:14 <b>implementation</b> 91:21 <b>implications</b> 51:20 <b>importance</b> 38:18 97:8 <b>important</b> 13:11 31:1,8 33:14,22 36:7,9 39:9 45:13 49:12 64:15 86:6 96:7,18 <b>improve</b> 13:17 27:14 30:10 <b>improved</b> 32:22 33:1 <b>improvement</b> 27:7 29:13 <b>improvements</b> 18:7 18:9 33:13 34:7 94:15,17,20 95:1 98:15,22 99:5,9 <b>inadvertent</b> 89:12 <b>incentives</b> 18:21 53:13 <b>incidental</b> 98:8 <b>include</b> 22:15 34:8 63:19 100:16		<b>industry</b> 19:18 <b>ineligible</b> 45:6 <b>information</b> 48:11 71:3 81:11 83:18 86:18 87:5,6 <b>inherently</b> 61:13 <b>initiative</b> 9:17 35:12 <b>innovation</b> 62:6 63:12 <b>innovations</b> 63:6 <b>instances</b> 56:2 <b>institutions</b> 38:11 <b>instrument</b> 64:12 <b>insufficient</b> 51:21 <b>insurmountable</b> 42:12 <b>intake</b> 90:7 <b>integrate</b> 12:17 <b>intend</b> 7:19 10:12 <b>intended</b> 66:18 76:15 <b>intent</b> 11:12 29:3 31:9 95:14 <b>intention</b> 68:11 <b>interactive</b> 26:12 <b>interagency</b> 49:3 <b>interest</b> 17:2 21:20 23:2 40:6 77:6 <b>interested</b> 56:6 <b>internet</b> 51:7 <b>interview</b> 6:11 <b>introduce</b> 4:20 24:22 49:10 <b>introductions</b> 3:3 4:16,19 6:3 <b>invested</b> 18:5 <b>investing</b> 21:8 31:6 46:4 <b>investment</b> 21:11 53:1,17,20 <b>investments</b> 29:10 29:20 45:7,18 53:7 54:9 <b>invited</b> 92:7 <b>involved</b> 38:14 <b>issue</b> 49:10 52:18	56:21 63:17 73:20 85:17 86:12,18 <b>issues</b> 7:1,7,16 52:10 68:14 71:6 73:20,21 89:18 93:11,20 <b>ITEM</b> 3:2 <b>i.e</b> 70:14	105:17 <b>knowledge</b> 87:16 <b>known</b> 84:16 88:18 <b>knows</b> 12:5 67:21 104:22	
				<b>J</b>	
				<b>JAMES</b> 2:4 <b>job</b> 19:6 58:8 90:6 <b>jobs</b> 17:10 18:3 19:13 20:5 31:19 38:5 <b>John</b> 1:18 2:3 5:7 <b>join</b> 4:5,13 9:7 56:20 63:20 <b>joined</b> 16:18 <b>joining</b> 6:7 8:6,11 88:1 <b>jointly</b> 83:4 <b>Jones</b> 2:2 <b>Jordan</b> 1:18 2:3 5:7 5:7 <b>JR</b> 1:18,19 <b>July</b> 14:20 66:14 92:1 <b>JUNE</b> 1:6 <b>justify</b> 102:2	<b>laborious</b> 13:1 <b>labyrinth</b> 67:20 <b>laid</b> 99:12 <b>landlord</b> 36:2 64:13 <b>landlords</b> 29:8 33:12 <b>landlord-tenant</b> 104:12,17 106:18 <b>large</b> 19:20 43:6 58:19 60:20 62:21 94:6 104:19 105:2 105:5 <b>larger</b> 39:8,10 <b>Larry</b> 89:5,6,11 <b>late</b> 105:11 <b>latest</b> 36:19 <b>Laughter</b> 67:18 <b>Laura</b> 1:16 3:8 5:16 16:4 78:6 80:4 82:14 86:9 91:1 <b>law</b> 1:17 40:5 52:6 93:8 99:19 <b>lead</b> 16:9 18:13 33:17 <b>leaders</b> 105:1 <b>leakage</b> 33:7 <b>learn</b> 12:3 <b>leave</b> 89:3 <b>leaves</b> 58:1 <b>led</b> 63:12 <b>left</b> 18:2 <b>legal</b> 52:16,16 93:9 93:12,13 103:4 <b>legislative</b> 98:3 <b>lending</b> 27:12 38:11 <b>let's</b> 66:18 68:18 69:5 85:4,8 88:7,9
				<b>K</b>	
				<b>Kara</b> 88:12,12 <b>keep</b> 25:19 36:7 <b>Kelly</b> 1:19 5:9,9 34:17,20 40:1,20 41:5 56:12 61:19 62:3 63:16 71:10 71:13 74:13,17,19 75:5,10,14,16,20 <b>Kelly's</b> 64:9 <b>key</b> 31:10 <b>kind</b> 47:14 50:8 60:9 85:10,18 <b>know</b> 26:8 52:5 53:14 60:1 61:19 66:12 78:13,14 83:12 88:16 89:11	

88:22	<b>longstanding</b> 10:8	<b>maintain</b> 96:14,17	86:17	<b>mixed</b> 38:9
<b>level</b> 28:12 42:17	<b>long-term</b> 29:7,15	98:7	<b>members</b> 35:4	<b>mixed-income</b>
51:21 57:16 58:21	32:17 60:16 93:10	<b>maintained</b> 24:8	<b>memo</b> 105:21	103:15
60:5,11 80:18	<b>look</b> 8:18 11:5 15:7	<b>maintenance</b> 18:9	<b>memorandum</b>	<b>mode</b> 25:22
94:4 100:9	15:9 19:9 25:2	<b>major</b> 37:8	95:12	<b>model</b> 104:19
<b>levels</b> 84:1	36:8 77:20 86:1	<b>majority</b> 42:4	<b>memory</b> 91:13	<b>modernization</b>
<b>lies</b> 55:2	86:12 106:15	58:13,16	<b>MENDELSON</b>	18:7
<b>lightning</b> 51:11	<b>looked</b> 78:10	<b>making</b> 12:9	1:20 5:2 51:6	<b>modest</b> 38:16
<b>LIHEAP</b> 43:1	<b>looking</b> 4:15 21:4,9	106:11	65:13,19,21 73:9	<b>modified</b> 40:3
<b>LIHTC</b> 47:20	48:7 76:20 78:13	<b>man</b> 66:1	74:3,16,18,22	<b>moment</b> 39:18
<b>limit</b> 47:2,15 56:17	84:8	<b>managed</b> 22:7	75:8,12,15,17,21	56:11
56:18 64:13	<b>looks</b> 42:12 44:15	<b>managing</b> 21:5	88:11 89:2,9	<b>money</b> 10:22 11:3,5
<b>limited</b> 34:9	84:21	<b>margin</b> 36:17	<b>mention</b> 71:13	12:20 37:22 43:14
<b>limits</b> 45:2	<b>loss</b> 71:14,22	<b>market</b> 36:3,5 54:4	<b>mentioned</b> 36:12	53:6 63:10
<b>limitsthe</b> 56:16	<b>lost</b> 71:17 103:7	55:3 97:3 103:8	50:11 58:12 99:4	<b>monies</b> 17:14
<b>line</b> 46:8 69:16	<b>lot</b> 8:6 12:5 26:5	103:18	<b>men's</b> 66:20	<b>monitor</b> 23:16
88:13	35:8 37:12 53:6	<b>markets</b> 15:11,14	<b>MEREDITH</b> 2:2	98:10
<b>list</b> 43:15 48:5	64:19 85:8 92:19	17:15 37:10 71:18	<b>met</b> 52:1 76:21	<b>monitoring</b> 50:9
51:12 76:18 83:4	<b>love</b> 75:21	71:19	77:10 78:17	<b>months</b> 43:17
85:19 88:5	<b>low</b> 36:10 94:4	<b>matter</b> 52:3 68:22	<b>methodology</b> 7:5	<b>morning</b> 4:4 68:17
<b>listed</b> 7:1 48:4	<b>lower</b> 28:8 32:12	92:13 107:1	<b>methods</b> 23:22	70:10
84:16	44:21 51:16,16	<b>matters</b> 93:15	<b>Michael</b> 1:15 3:9	<b>MOU</b> 21:13 97:7
<b>listening</b> 51:2,3,4	<b>lowering</b> 15:10	<b>maximum</b> 46:1	5:18 16:4,11 25:5	<b>move</b> 23:14 26:9
70:20 74:7	<b>low-income</b> 1:4	<b>McNickle</b> 89:5	91:2	64:19 73:18 96:8
<b>lists</b> 59:2	11:16 13:16 14:10	<b>mean</b> 55:10 64:10	<b>microphone</b> 72:8	<b>MUCHA</b> 2:5
<b>little</b> 15:8 35:2	14:15 15:12 22:13	78:9,11	79:16 88:17	<b>multifamily</b> 35:11
41:22 44:1 77:19	22:18 27:21,22	<b>meaningful</b> 102:10	<b>middle</b> 83:16	39:5,15 62:21
85:10	28:7,15,20 29:5	102:14	<b>Midwest</b> 43:9	<b>multiple</b> 14:5
<b>live</b> 82:19 96:11	29:11,17,19,22	<b>means</b> 50:3 66:19	<b>mid-afternoon</b> 7:9	<b>multi-family</b> 15:13
98:20	30:9,14 31:2 32:6	88:16 101:11	7:11	21:18 27:7 30:16
<b>living</b> 28:9 29:14	32:9 35:5,6 36:1,6	<b>measuring</b> 21:5	<b>migrate</b> 38:8	31:6 32:3,5 34:1,8
30:16 33:1	36:21 37:14 45:15	51:22	<b>mildly</b> 105:6	38:20 39:3,8,10
<b>local</b> 41:19 42:17	47:6 49:20 53:3	<b>mechanics</b> 73:1	<b>million</b> 15:15 18:10	58:15 59:17 60:18
44:9 62:13 84:7	53:19 54:12 55:14	<b>mechanism</b> 71:2	18:11,13 31:22	61:11,12 63:10
102:4 104:4	57:4 58:16 61:17	<b>median</b> 30:18 50:2	35:18 38:15 42:21	94:7,11 104:20
<b>locality</b> 79:9 81:12	93:14 95:15 96:22	<b>meet</b> 24:18 45:7	44:15 54:12 94:3	105:2
82:2	97:13 98:19 99:8	49:19 50:20 77:17	94:19,21 98:18,19	<b>multi-unit</b> 7:4 14:9
<b>location</b> 57:11	99:18 100:3	79:20 81:8 92:8	99:2,4,6 100:3	<b>muted</b> 8:13 88:18
<b>log</b> 75:3	102:12,20 103:16	104:6	<b>million-plus</b> 22:9	
<b>Logan</b> 90:13	<b>Luke</b> 1:22 3:8 5:15	<b>meeting</b> 1:3,8 8:16	<b>mind</b> 36:7	<b>N</b>
<b>logged</b> 75:9	16:4 91:1	14:18,22 70:22	<b>minutes</b> 17:1 24:22	<b>name</b> 4:21 5:1
<b>long</b> 7:8 29:22 36:6	<b>lull</b> 37:4	106:17	26:9 66:19	25:12,16 26:15,19
37:15 39:12 43:15		<b>meets</b> 62:22 102:19	<b>miserably</b> 53:11	34:19 72:9,10
52:20 53:15 71:15	<b>M</b>	<b>Meg</b> 1:21 5:1,2	<b>missed</b> 49:11	74:16 78:1
97:4	<b>machine</b> 66:22	41:12,13 59:5	<b>missing</b> 39:17	<b>national</b> 1:17,17,21
<b>longer</b> 46:5 106:5	<b>Madigan</b> 2:2	62:4 64:3 77:22	<b>mistress</b> 87:21	5:3,12 26:20 27:4
<b>longer-term</b> 19:10	<b>main</b> 21:20	78:3 84:12 86:2	<b>mitigating</b> 17:17	27:5,9,16 41:14

49:19 52:5 90:14 93:8 <b>nationwide</b> 22:8 42:22 43:7 <b>nation's</b> 41:16 <b>Native</b> 18:11 <b>NCLC</b> 93:10,17,20 96:6 101:13,22 104:3,11 <b>nearly</b> 15:15 <b>necessarily</b> 60:17 85:16 <b>necessary</b> 50:19 52:12 <b>need</b> 24:9 30:4 34:4 34:6 38:17,17 59:16,22 80:22 86:11 94:4 98:14 100:5 <b>needed</b> 64:11 86:5 87:13 <b>needs</b> 18:10 39:11 40:2 49:8 54:17 75:18 86:4 87:1 <b>negative</b> 17:19 <b>Neighborhood</b> 18:16 <b>neighborhoods</b> 18:19 <b>NeighborWorks</b> 35:11 <b>net</b> 101:17 <b>network</b> 35:10 42:17 43:13 51:19 <b>networks</b> 35:9 <b>never</b> 67:16 <b>new</b> 19:18 21:10 62:18 65:14 94:13 96:9 104:19 105:1 <b>newly</b> 58:20 <b>nice</b> 4:13 6:19 8:5 <b>nonprofit</b> 26:21 27:5 35:9 47:19 <b>nonprofits</b> 35:21 <b>non-project</b> 64:18 <b>non-protected</b> 103:21	<b>NOPR</b> 3:8 16:7 47:11 93:20 97:7 <b>Northeast</b> 43:9 <b>Northwest</b> 43:10 <b>notation</b> 40:14 <b>note</b> 65:3 96:22 <b>noted</b> 51:20 <b>notice</b> 6:17 7:17 15:3 76:9 105:18 <b>notion</b> 33:16 57:17 102:18 <b>Notwithstanding</b> 37:3 62:16 <b>no-brainer</b> 54:10 <b>number</b> 28:19 39:7 46:2 53:13 74:15 75:1,13 85:8 <b>numbers</b> 35:17	106:15 <b>older</b> 31:2 <b>once</b> 6:6 9:6 89:14 <b>ones</b> 42:7 <b>online</b> 73:4 <b>open</b> 3:13 7:14,15 11:20 68:7,12 69:22 74:1 <b>operate</b> 97:18 100:15 <b>operating</b> 37:16 69:21 96:20 <b>operators</b> 98:12 <b>opportunities</b> 54:2 <b>opportunity</b> 6:19 7:11,15 8:15 12:3 12:18 14:22 26:18 28:15,18 34:12 37:18 38:7 39:17 48:7 49:12 54:8 58:22 61:10 62:1 62:9 70:2,5 71:9 88:2 89:15 93:2 105:10 <b>oppose</b> 43:21 <b>opposed</b> 44:13 <b>opposite</b> 83:14 <b>order</b> 12:22 23:20 30:7 34:2 68:6 <b>Oregon</b> 63:9 <b>organization</b> 27:5 27:10 64:8 84:8 <b>organizational</b> 4:22 5:1 <b>organizations</b> 55:20 <b>originally</b> 91:15 <b>ought</b> 54:1,15 <b>outer</b> 26:10 <b>outreach</b> 85:10 <b>outset</b> 8:1 9:8 26:14 <b>out-of-pocket</b> 46:18 47:2 54:13 101:5 <b>overall</b> 38:17 <b>overlapping</b> 21:22 <b>overlooked</b> 103:13	<b>oversight</b> 11:9 <b>overview</b> 6:12 <b>Owens</b> 2:2 <b>owned</b> 13:15 22:12 47:19 55:1 <b>owner</b> 24:2 44:8,10 54:14 82:10,11 101:18 102:9,16 102:19 103:3 <b>owners</b> 23:16 29:6 53:18 87:5 94:6 95:10 96:13 97:14 99:20 <b>owner-tenant</b> 105:15 <b>o'clock</b> 7:19	<b>partnership</b> 20:10 20:16 35:10 <b>passage</b> 94:12 <b>patience</b> 4:4 68:20 <b>pause</b> 10:9 <b>pave</b> 28:6 <b>pay</b> 32:16 97:1 101:1 <b>paying</b> 60:12 <b>payment</b> 10:4 <b>payments</b> 23:20 64:7 <b>pays</b> 52:22 <b>Peck</b> 2:2 <b>Pennsylvania</b> 37:11 62:19 63:7 <b>people</b> 4:8 10:2,11 11:22 13:19 14:10 16:15,17 22:2 25:15 34:4 36:6 36:10,15 37:14 42:18 45:10 56:3 59:16 64:19 65:1 66:6 68:2 73:4,21 91:15 <b>percent</b> 24:16,17 24:19 30:15 31:3 35:17 36:20 39:2 40:7 41:19 47:1 47:15 50:1 51:13 57:17 79:2 84:21 85:3 101:6 103:22 <b>percentage</b> 47:1 60:7 62:17 <b>performance</b> 19:10 <b>performed</b> 11:16 <b>period</b> 14:20 15:21 25:8 38:11 71:17 74:1 89:17 <b>permanent</b> 35:22 <b>permissible</b> 11:10 <b>permission</b> 87:6 <b>person</b> 4:20 8:21 88:8 89:1 92:11 105:21 <b>persons</b> 1:4 13:16 22:17 30:9
<b>P</b>				
			<b>package</b> 33:22 94:12 99:11 <b>packet</b> 6:14 <b>PAGE</b> 3:2 <b>pages</b> 26:3 <b>paid</b> 32:12 <b>paint</b> 35:1 <b>Pam</b> 1:20 69:15 87:21 <b>paperwork</b> 81:2 <b>parallel</b> 67:15 <b>paramount</b> 102:3 <b>part</b> 8:19 10:16 11:21 14:14 20:15 33:22 39:11 81:20 <b>participants</b> 3:12 69:4,9 90:10 <b>participate</b> 35:6 <b>participating</b> 70:6 92:6 <b>participation</b> 81:10 <b>particular</b> 12:6,19 90:20 97:4 99:3 <b>particularly</b> 28:21 58:19 61:16 69:7 103:20 <b>parties</b> 24:2 <b>partner</b> 52:5 <b>partners</b> 42:2,18	

<b>perspective</b> 12:12	104:5	26:20 31:20 34:20	<b>process</b> 9:19 11:19	<b>properties</b> 11:17
<b>perspectives</b> 13:10	<b>positive</b> 89:22	54:20	20:5 63:12 80:14	18:19 22:5 28:1,5
105:7	<b>possible</b> 20:20	<b>President's</b> 9:20	82:21 83:2 99:2	29:7,16,21 30:3
<b>PHAs</b> 94:20	21:17 40:15 52:2	<b>presiding</b> 1:10	<b>processes</b> 10:10,14	31:8,12,16 32:16
<b>phone</b> 68:2 74:15	65:4	<b>presumably</b> 62:22	10:21 11:7 12:9	34:5 35:15 36:2,5
75:12 88:17	<b>post</b> 83:4	<b>presume</b> 8:4	12:21	36:13,17 37:9,12
<b>phones</b> 25:21	<b>posted</b> 70:22	<b>presupposes</b> 84:9	<b>procure</b> 12:22	39:6,8,11 40:4,7,9
<b>pick</b> 39:19	<b>posting</b> 48:11	<b>pretty</b> 106:18	<b>production</b> 31:13	76:13,16 77:6,6
<b>picture</b> 35:2	91:11	<b>prevail</b> 97:2	<b>productive</b> 4:14	80:8,8,12 82:20
<b>piece</b> 21:16 35:20	<b>potential</b> 13:22	<b>prevent</b> 29:8	<b>profound</b> 44:5	83:10 94:7 95:16
<b>pin</b> 75:3 76:3	95:8	<b>preventing</b> 17:18	<b>program</b> 1:3 3:6	96:5 97:13,16
<b>places</b> 60:10 62:20	<b>potentially</b> 10:13	<b>previous</b> 32:2	6:12 9:17 11:11	102:3
<b>plan</b> 7:18 9:5 63:8	11:6 15:11 33:8	<b>previously</b> 68:6	12:4,7 13:6,14	<b>property</b> 36:3
<b>planning</b> 31:15	<b>poverty</b> 51:13	<b>pre-existing</b> 63:5	14:10 18:13,17	62:21 99:10 103:6
<b>plans</b> 62:7,13	<b>Power</b> 1:21 5:2	<b>prices</b> 37:4	22:3 27:20 29:4	103:11
<b>please</b> 5:6 6:2 9:12	41:13,13 51:9	<b>primarily</b> 29:5	30:7,11 31:9	<b>proposal</b> 48:19,20
14:6 25:10,11,12	59:6,21 64:6,17	32:9,19 33:18	36:11,12 38:22	60:15
25:19,21 26:5,15	67:16 77:19 78:3	46:10,14 55:13	40:10 41:18 42:14	<b>proposed</b> 1:3 3:10
39:21 61:7 66:15	78:3,8,22 79:5	59:19 61:16 97:12	45:22 48:1,4	6:13,17,21 7:17
72:4,8 74:7 78:1	84:11,12,14 86:2	97:17 99:17 102:8	49:16 78:19 93:12	11:13 12:6 14:11
82:17 84:13 92:3	86:3 87:11	104:8	93:14 94:2 95:20	14:18,19 15:3
<b>pleased</b> 18:20	<b>practice</b> 49:5	<b>primary</b> 29:18	96:19 97:11 103:1	25:6 49:17 63:14
<b>pleasure</b> 25:1	<b>practices</b> 62:5,6	44:10 63:1 64:11	<b>programs</b> 3:7 6:16	84:3,10 90:8 91:9
<b>plenty</b> 62:1	63:5	97:21	7:6 14:16 16:7	<b>proposing</b> 14:7
<b>plugged</b> 75:18	<b>preceding</b> 44:1	<b>prime</b> 47:22	17:8 22:16,22	<b>protected</b> 103:16
<b>plus</b> 101:4	<b>predecessors</b> 46:8	<b>principle</b> 97:20	24:14,22 35:7	<b>provide</b> 16:16
<b>pocket</b> 101:11	<b>predominantly</b>	<b>principles</b> 37:22	37:21 42:5 43:4	20:16 24:4,9
<b>point</b> 30:5 31:10	30:15	98:11	47:21 94:14 95:6	40:21 57:15 71:8
33:20 37:19 39:20	<b>preliminary</b> 104:18	<b>prioritizes</b> 30:11	100:16,19 103:14	74:1 87:7 88:2
52:4 59:10 61:5	<b>premises</b> 99:14	31:18	103:14	92:2 96:20 106:10
64:9 65:11 82:8	<b>prepared</b> 106:17	<b>priority</b> 97:5 102:5	<b>progress</b> 72:13	<b>provided</b> 3:11 9:3
92:3 100:7	<b>preparing</b> 41:6	103:1	<b>prohibition</b> 44:7	24:5 28:11 69:4
<b>pointed</b> 31:20	<b>prescriptive</b> 63:4	<b>privacy</b> 86:17	<b>projects</b> 9:22 17:5	83:17 85:18
<b>points</b> 25:19 39:19	63:15	<b>private</b> 21:11 35:14	17:15,17 22:18	<b>providers</b> 23:9
<b>policies</b> 96:7 97:6	<b>presence</b> 32:17	47:5,19 55:2 97:1	23:3,5 36:21	35:9
<b>policy</b> 10:5 26:20	<b>present</b> 1:11 2:1	99:7 100:4	76:18,21 77:10	<b>provides</b> 28:14,18
27:11 44:12,14	25:14 61:9	<b>privately</b> 22:12	78:12,16 79:20	30:3 32:6
48:21 52:4 96:10	<b>presentation</b> 3:6,7	50:3 100:10	83:4	<b>providing</b> 10:3
<b>pollutants</b> 33:9	6:16,18 13:6 16:6	<b>probably</b> 8:7 38:9	<b>project-based</b>	70:2 86:18
<b>poor</b> 36:15	<b>presentations</b>	54:12 66:15 85:21	22:10 31:4 40:9	<b>provision</b> 40:5
<b>poorest</b> 34:5 96:10	69:17	85:22 90:12	76:14 83:19	55:12
<b>population</b> 53:4	<b>presented</b> 69:18	<b>problems</b> 4:7 45:4	<b>promise</b> 69:11	<b>provisions</b> 14:8
58:2 59:19	<b>preservation</b> 27:6	<b>procedural</b> 14:12	<b>promote</b> 19:16	103:17 106:1
<b>portions</b> 62:19	27:11 29:12	<b>procedures</b> 23:10	<b>promoting</b> 17:9	<b>public</b> 1:3,8 4:12
<b>posed</b> 60:2	<b>preserve</b> 27:13	28:3	18:2	5:8 12:18 14:14
<b>posing</b> 46:17 83:8	100:10	<b>proceeding</b> 25:15	<b>prompted</b> 21:14	14:18,22 15:13
<b>position</b> 87:4 97:15	<b>President</b> 19:7	73:22 91:12	<b>proof</b> 103:5	18:6,10 19:14

20:2,17 21:18 22:7 27:11 38:12 44:8,9 52:13,18 53:9 54:7 94:16 95:1 96:16 98:22 <b>publicly</b> 55:1 94:6 95:10 96:2,11,12 96:21 97:9,14 98:17 99:16,20 100:15,18,19 101:8 102:2 <b>public-assisted</b> 98:12 <b>publish</b> 106:4 <b>purchase</b> 18:18 <b>purpose</b> 45:8,11 74:2 82:17 96:16 <b>purposes</b> 27:2 <b>push</b> 91:18 <b>put</b> 11:13 25:21 44:17 88:20 105:6 106:5 <b>putting</b> 17:13 92:5 <b>puzzled</b> 53:15 <b>P-R-O-C-E-E-D-...</b> 4:1 <b>p.m</b> 69:1,2 92:14 92:15 107:2	8:17 9:7 15:19 36:8 71:6 73:5 84:18 88:21 89:15 <b>queue</b> 73:4 <b>queuing</b> 25:15 <b>quickly</b> 9:22 12:15 13:8,12 19:6 31:19 104:14 <b>quite</b> 42:22 63:11 64:18 <b>quote</b> 95:18 <b>quoted</b> 45:10 <b>quotes</b> 105:22	<b>reasonable</b> 84:6 <b>reasons</b> 53:12 <b>recall</b> 70:9 <b>receive</b> 23:5 24:18 29:11 33:12 68:12 100:20 <b>received</b> 6:14 <b>receives</b> 23:12 <b>receiving</b> 61:14 73:10,12 103:6 <b>recertify</b> 23:14 81:1 <b>recognize</b> 13:21 70:16 96:19 <b>recognized</b> 74:11 <b>recognizes</b> 14:3 <b>recommendations</b> 100:13 <b>reconnected</b> 68:20 <b>reconvene</b> 69:6 <b>record</b> 15:1 25:13 26:5,6,15 27:1 38:2,10 41:7 58:11 65:9 69:1,2 78:2,22 92:14,15 <b>recorded</b> 25:14 <b>recovery</b> 9:15,21 10:16 12:19 17:8 17:13,22 28:10 31:14,18 42:1,11 52:11 54:6 78:18 <b>red</b> 10:14 36:22,22 37:1 47:10 86:3 87:8 <b>reduce</b> 13:16 14:12 20:2,3 28:16 30:9 45:11,22 46:1 <b>reduced</b> 97:21 <b>reduces</b> 40:6 <b>reducing</b> 33:6,8 <b>reduction</b> 18:14 45:20 47:9 100:20 101:16 <b>reductions</b> 56:14 101:7,10,21 <b>redundant</b> 10:10 <b>reexamine</b> 10:9	<b>refer</b> 93:17 <b>referenced</b> 40:18 <b>reflect</b> 105:8 <b>reflected</b> 62:6 66:10,17 <b>refresh</b> 91:13 <b>refreshing</b> 49:2 <b>refreshments</b> 66:7 <b>regarding</b> 98:1 <b>regardless</b> 77:18 <b>regional</b> 92:6 <b>register</b> 70:7 76:2 <b>registered</b> 3:12 69:4 <b>regulation</b> 40:2 43:22 <b>regulatory</b> 48:21 49:13 52:3 63:11 86:6 87:19 <b>rehabilitation</b> 33:6 <b>Reinvestment</b> 28:11 <b>reiterate</b> 34:22 <b>rejoining</b> 69:7 <b>relate</b> 73:22 <b>related</b> 79:14 102:18 <b>relatively</b> 52:16 94:4 <b>releasing</b> 87:4 <b>reliable</b> 33:2 <b>rely</b> 99:8 <b>remain</b> 47:22 100:3 <b>remaining</b> 99:6 <b>remarks</b> 3:4,14 6:9 9:13 26:4 90:2,4 <b>remember</b> 44:5 <b>renewable</b> 9:17 19:16 <b>rent</b> 11:9 46:20,22 47:3 51:16 57:4 64:14 100:14 101:1,3,4 103:16 <b>rental</b> 14:5 30:20 30:22 34:1 46:18 50:14 57:19,20 60:1 97:2 99:16	<b>renter</b> 28:21 <b>renters</b> 30:15 54:15 58:17 59:17 <b>rents</b> 57:22 60:5 103:19 <b>repeating</b> 34:18 <b>rephrase</b> 80:17 <b>report</b> 40:19,22 87:9 <b>reporter</b> 25:14 <b>represent</b> 5:3 <b>representative</b> 41:16 <b>representatives</b> 90:21 <b>represented</b> 91:1 <b>representing</b> 41:14 <b>represents</b> 93:14 <b>require</b> 12:21 57:10,12 85:17 <b>required</b> 23:13,16 23:19 31:13 99:20 <b>requirement</b> 24:19 50:13 55:19 77:12 77:14,17 99:19 102:19 <b>requirements</b> 22:1 23:7,18 24:7,12 76:20,22 78:17 79:21 81:9 83:22 104:7 <b>requires</b> 24:6 48:20 <b>requiring</b> 87:9 <b>requisite</b> 86:5 <b>research</b> 38:6 <b>reside</b> 99:7 <b>residences</b> 33:3 <b>resident</b> 21:6 <b>residential</b> 19:19 19:20 21:11 30:9 <b>residents</b> 20:1 22:19 24:17 30:18 31:5 32:14,21 33:18 57:11,19 59:20 80:13 83:17 85:9 <b>residing</b> 27:21
<hr/> <b>Q</b> <hr/> <b>qualification</b> 47:9 80:19 <b>qualified</b> 47:12 79:6 <b>qualifies</b> 79:7 <b>qualify</b> 22:20 49:22 <b>question</b> 9:1 40:16 40:18 52:15 64:3 70:7,14 72:6 73:13 74:8,12 76:5 77:3 78:9 79:12,14 80:6,8 81:7,17 82:6,10 83:8,21 85:21 88:3 89:10,11 <b>questionable</b> 46:14 <b>questions</b> 7:22 8:15	<hr/> <b>R</b> <hr/> <b>rainy</b> 6:7 <b>raise</b> 7:15,16 8:21 53:5 68:13 70:13 73:19,21 89:17 <b>raised</b> 49:17 52:10 62:4 73:20 88:9 88:13 93:20 <b>raising</b> 52:14 84:15 <b>ramp</b> 43:18 <b>range</b> 93:15 94:3 95:3,8 <b>rarely</b> 49:4 <b>rate</b> 23:3 36:4 40:6 77:6 103:8 <b>reaching</b> 28:20 <b>read</b> 13:8 26:5 52:6 73:7 94:18 <b>reading</b> 74:20 76:10 <b>ready</b> 17:16 41:7 48:12 <b>real</b> 27:12 38:14 72:1 <b>reality</b> 101:13 <b>really</b> 17:1,11 18:7 19:4,9,14 20:6,10 20:19,22 23:7 36:7,10 49:2,11 53:1,20 87:20 104:20 <b>reason</b> 9:18 40:11 53:2,2			

32:10	<b>risk</b> 37:12 71:14 72:1	<b>scales</b> 72:14	<b>series</b> 11:15	<b>Simple</b> 8:8
<b>resist</b> 63:3	<b>robust</b> 12:10,22	<b>scarcity</b> 98:15	<b>serve</b> 37:14 58:22 59:16,22 96:16	<b>simpler</b> 12:9
<b>resource</b> 31:2 52:14	<b>role</b> 33:17	<b>SCHANZE</b> 2:2	<b>served</b> 28:20 29:1 57:18,20,22 58:1 59:1	<b>simply</b> 40:5 46:1 97:18
<b>resources</b> 20:11,11 52:10,11 54:7,19	<b>roles</b> 31:13	<b>screen</b> 8:18,20,22 66:2 70:8,11 74:10	<b>serves</b> 87:1	<b>single</b> 62:12 90:11
<b>respect</b> 11:16	<b>room</b> 1:8 4:19 65:9 70:3,21 71:5 86:8 90:18 91:6	<b>se</b> 40:12	<b>service</b> 48:1 93:17	<b>single-family</b> 13:21 14:2 58:14 59:19 61:9 97:4
<b>respond</b> 86:16	<b>rule</b> 3:10 6:13,21 11:13 12:6 13:11 14:11,18,19 15:3 16:21 17:3 21:1 21:14 22:6,22 24:16 25:6 40:12 44:4,6,14 49:8 51:19 55:16,17 63:14 73:22 82:17 83:3 84:2,10 85:6 86:4 90:8 91:4,9	<b>sealing</b> 33:4	<b>services</b> 44:17 93:9 93:13	<b>site</b> 62:12 71:1 76:1 106:5
<b>response</b> 8:2 9:10 64:1 65:7 73:16 89:19	<b>rulemaking</b> 1:3 6:17 7:17 48:20 85:17	<b>Seattle</b> 62:18	<b>session</b> 16:14 61:21	<b>six</b> 75:16
<b>responses</b> 9:4	<b>rules</b> 8:8 10:7,12 11:4 96:9 100:2 100:14,18	<b>second</b> 17:14 20:19 31:10 37:19 60:3 69:8 89:4 97:6 99:22	<b>set</b> 11:4 31:21 36:16 41:21 44:6 45:8 50:11 62:12 63:9 78:17,19 79:8 81:1 83:16 97:6 98:11 102:15	<b>skip</b> 15:4
<b>responsibility</b> 33:11 82:2	<b>running</b> 42:5,20 87:22	<b>secondary</b> 98:9	<b>setting</b> 50:12	<b>slide</b> 15:4 17:6,21 17:22 19:2,12,21 20:7 21:13 22:4,5 22:9 23:5,21 24:21 76:7,11 78:14
<b>responsible</b> 11:2	<b>runs</b> 45:17	<b>secondly</b> 19:8 22:10	<b>Shaheen</b> 72:12	<b>slides</b> 13:8 16:10 69:17
<b>rest</b> 63:19	<hr/> <b>S</b> <hr/>	<b>Secretary</b> 20:8,9 46:11 91:2	<b>share</b> 26:2 72:21 106:2,6	<b>Slota</b> 1:14 3:5 5:13 5:13 9:14 12:16 48:13 91:3
<b>restrictions</b> 102:10 102:14,16,20	<b>safe</b> 53:22	<b>Secretary's</b> 9:15,20 49:14 50:10 90:21	<b>sharply</b> 37:5	<b>smaller</b> 79:2
<b>restrooms</b> 66:20,21	<b>safety</b> 13:18 30:11 33:1 45:14 57:2 98:8	<b>section</b> 22:10,14,16 22:17 23:1 31:4 36:11 40:4,4,6,10 45:9 50:11 76:11 76:12,12 77:7 83:18	<b>shelter</b> 46:20 47:2 47:16 53:22 60:6 64:7 101:3	<b>smart</b> 54:3
<b>result</b> 33:7 97:11 97:16 101:8,9	<b>SAHF</b> 35:4	<b>sector</b> 19:20 21:11 21:12	<b>shop</b> 67:4,7 71:16	<b>smoothes</b> 48:22
<b>resulting</b> 28:17 33:2	<b>sat</b> 91:7	<b>see</b> 4:13 6:22 7:20 12:10 21:21 25:13 49:4 56:15 57:6 60:19 65:9,16 69:16 76:21 88:7 88:9,12 89:7 91:20 92:4 100:9	<b>short</b> 39:13 64:19	<b>snack</b> 67:4,7
<b>results</b> 8:22 100:21 105:14	<b>satisfy</b> 81:18 83:22	<b>seeking</b> 104:6	<b>short-term</b> 19:4 56:14,19	<b>soda</b> 66:22
<b>resume</b> 66:20 68:19	<b>save</b> 48:15,16	<b>seen</b> 15:5 36:20 39:1,6 62:8 63:14	<b>shovel-ready</b> 17:16	<b>soliciting</b> 48:6
<b>retrofit</b> 18:12	<b>savings</b> 38:2 44:11 53:6 54:3 60:20 85:11 100:20 101:17	<b>segment</b> 58:2 65:4	<b>show</b> 60:8	<b>Solutions</b> 4:12
<b>retrofits</b> 10:20 19:15 38:1	<b>saying</b> 79:19 82:19	<b>segments</b> 26:8	<b>showed</b> 22:5,10 78:16	<b>somebody</b> 67:21 74:13
<b>retrofitting</b> 38:19 39:15	<b>says</b> 11:14 15:3 45:10	<b>Senator</b> 72:11	<b>showing</b> 39:11 56:2 56:4 71:16	<b>somewhat</b> 96:8 97:7
<b>return</b> 38:7 56:10 68:11	<b>scale</b> 32:2,4 38:1,15 39:14	<b>send</b> 66:15	<b>shows</b> 17:22 58:11	<b>soon</b> 106:3
<b>returning</b> 89:14		<b>senior</b> 36:12	<b>side</b> 15:10 57:2 70:11 74:9 83:14	<b>sorry</b> 8:9 69:10 72:16 78:5 89:9
<b>review</b> 3:3 4:16,18 6:8 62:9		<b>seniors</b> 28:8	<b>Sierra</b> 2:6	<b>sort</b> 10:2,7,12 11:15 57:18 83:11 86:21
<b>right</b> 8:19 38:17 40:20 43:16 60:18 61:4 65:15 70:1 78:14 79:4 82:4,9 83:7 90:16 106:20		<b>sense</b> 18:4 92:6 98:4	<b>signed</b> 21:14 91:15	<b>sounds</b> 77:8
<b>right-hand</b> 15:10 70:11 74:9		<b>SENTECH</b> 1:20	<b>significant</b> 65:1 101:19	<b>sources</b> 17:4
<b>rigorous</b> 23:6 24:11 82:21 104:17			<b>significantly</b> 96:4	<b>Southern</b> 43:6
			<b>signify</b> 8:21 74:10	<b>so-called</b> 17:16 40:3 100:17
			<b>silent</b> 25:22	<b>speak</b> 15:8 25:11 25:12 34:15 62:2

65:18 85:22 88:14 <b>speaking</b> 72:19 <b>speaks</b> 60:22 <b>specific</b> 7:1 36:8 40:14 59:7,9 64:3 78:13,21 93:19 95:13 <b>specifically</b> 94:17 94:22 <b>specifics</b> 87:15 <b>speed</b> 90:19 <b>SPEIGHT</b> 2:4 <b>spend</b> 20:18 <b>Stabilization</b> 18:17 <b>stakeholder</b> 92:8 <b>stakeholders</b> 105:6 <b>stand</b> 72:8 <b>standard</b> 51:13 52:16,17 61:3 <b>standards</b> 51:21 54:12 <b>standpoint</b> 38:4,4 <b>start</b> 4:20,22 26:13 43:20 68:17 71:4 86:4 88:4 <b>starting</b> 82:7 <b>state</b> 15:1 32:11 43:5 47:20 51:21 62:5,7,13 63:6,8 64:3 81:12 82:2 82:12 84:7 86:19 86:22 95:6 102:4 106:7 <b>statement</b> 6:9 27:3 93:4 <b>states</b> 1:1 11:1,4 24:16 31:12,14 32:8 33:11,13,16 43:2,6 55:19 92:7 104:16 <b>statewide</b> 93:13 <b>statute</b> 32:7 33:10 56:15 57:10 58:4 98:1 <b>statutory</b> 44:7 45:8 46:11 104:7 <b>stayed</b> 69:16	<b>stepping</b> 65:10 <b>steps</b> 3:14 27:17 33:14 37:6 90:4 <b>Stewards</b> 1:19 5:9 34:20 <b>Stewart</b> 2:3,5 <b>stimulus</b> 19:7 33:22 94:12 <b>stock</b> 42:10 56:5 <b>Stockton</b> 74:17 <b>stop</b> 39:18 46:3 <b>straight</b> 15:2 <b>streamline</b> 11:18 21:16 27:19 48:15 86:20 <b>streets</b> 90:22 <b>strong</b> 20:1 36:4 <b>stronger</b> 38:8 <b>struggle</b> 96:13 <b>studies</b> 38:22 <b>study</b> 36:19 105:14 <b>stuff</b> 47:20 <b>subgrantees</b> 104:4 <b>subject</b> 29:7 77:9 102:3 <b>submit</b> 26:4 68:6 <b>submitted</b> 27:1 62:7,14 66:14 93:3,5 105:4 <b>submitting</b> 52:7 <b>subscribe</b> 60:13 <b>subsequent</b> 106:11 <b>subsidized</b> 99:5 103:14 <b>subsidy</b> 23:20 96:20 <b>substantial</b> 35:20 38:20 39:7 57:5 94:13 102:1,7 103:10 104:1 <b>sub-state</b> 86:22 <b>sufficient</b> 28:3 80:10 84:4 96:13 <b>suggest</b> 39:1 84:11 87:15 <b>suggestions</b> 86:6 105:8	<b>suggests</b> 104:18 <b>sum</b> 101:4 <b>summarize</b> 27:2 93:21 <b>summary</b> 105:3 106:18 <b>supplement</b> 70:4 <b>support</b> 10:12 12:1 22:15 33:15,16 42:2 44:3 51:10 58:9 <b>supported</b> 94:15 <b>supporting</b> 17:15 59:12 <b>supportive</b> 57:14 <b>supports</b> 27:17 <b>supposed</b> 69:13 91:9 <b>sure</b> 7:6 12:10,21 20:13 26:16 34:2 41:13 65:2 69:12 70:17 79:12,17 81:6 85:16 86:7 <b>survey</b> 104:12 <b>system</b> 69:12 <b>Sze</b> 1:14 3:6,14 5:22,22 12:4 13:4 13:5,7 15:20 16:1 66:3,6 67:1,4,11 68:8 72:16,18,19 72:19 90:3,5,17 92:16 105:12 <b>Sze's</b> 35:16 <b>S.W</b> 1:9	<b>talk</b> 37:10 <b>talking</b> 35:15,19 36:1,16 43:20 46:9,20 47:6 51:19 <b>tap</b> 20:11 <b>tape</b> 10:14 47:10 87:8 <b>tape-cutting</b> 86:4 <b>target</b> 31:15 <b>targeted</b> 19:10 94:19 <b>targets</b> 98:21 <b>Tate</b> 1:22 3:8 5:15 5:15 16:4 91:1 <b>tax</b> 14:16 15:12 22:18 28:1,5 29:6 30:2 31:7,12,16 32:15 34:10 35:7 36:21 47:6 71:21 <b>taxpayer</b> 10:2 <b>team</b> 9:15 <b>technical</b> 20:11,17 39:20 68:21 69:10 104:15 <b>technology</b> 75:22 91:16,18 <b>telephones</b> 51:8 <b>tell</b> 4:6 66:6 <b>temporary</b> 37:3 <b>tenant</b> 23:17,18 24:3 32:13 44:10 50:13 51:22 56:16 57:3 60:17 63:17 64:7,12,18 101:12 101:17 <b>tenants</b> 7:4 32:6,10 32:20 37:15 44:18 44:20 46:10,15,18 46:21 50:7 51:16 55:14 56:13 57:5 60:1,10 63:2 80:16,18 81:8 82:20 86:19 87:6 95:20 97:13,17 99:18 100:19 101:1,3,20 102:8	103:10,15,21,22 104:2,9,21 105:9 <b>tenant's</b> 101:10 <b>tenant-based</b> 23:1 <b>term</b> 36:6 37:15 39:12 71:15 <b>terms</b> 99:10 <b>terrain</b> 67:21 <b>terrible</b> 42:12 <b>terrific</b> 49:1 <b>test</b> 45:17 46:11,14 51:22 63:1 65:15 <b>tested</b> 45:20 69:11 <b>testify</b> 93:3 105:11 <b>testimony</b> 43:22 52:7,8 68:6 <b>Texas</b> 93:8,12 <b>thank</b> 5:5 6:5 12:13 13:3 15:6,17 16:1 16:2,13,15 24:21 25:2,4 26:17 34:11,13 40:13 41:12 55:4,5 56:7 57:7 59:4 68:16 69:7 72:3 73:2 78:4,7 80:5 86:11 90:5,6,9,20 92:11 105:11,12 106:20 106:21 <b>thanks</b> 4:3 6:6 13:5 26:17 66:10 68:10 68:20 87:19 89:21 89:21 93:2 <b>theoretical</b> 71:15 72:1 <b>theory</b> 101:15 <b>theresults</b> 39:16 <b>thing</b> 4:10 46:17 64:5 <b>things</b> 12:2 93:16 <b>think</b> 4:7 6:13 8:7 11:14 12:4,7,16 13:9 15:5,20 16:10 19:22 20:21 21:20 22:9 23:8 24:15 25:10 35:16 36:7 41:9 46:11
--	--	--	--	--



47:11 48:18 49:5 49:10 52:15 57:14 58:1,18 59:11 63:14 67:1,3 69:13 73:7 77:4 79:18 82:16,18 84:14 85:15,20 86:3 88:6 89:7 104:22 <b>thinking</b> 64:21 <b>third</b> 18:15 24:1 42:6 98:11 <b>thirdly</b> 17:17 21:3 <b>thought</b> 12:2 16:22 59:9 89:22 <b>thousands</b> 28:7 <b>three</b> 15:11,15 17:9 26:8 35:13,18 40:7 43:8 61:20 75:10 100:8 <b>thunderstorms</b> 92:19 <b>THURSDAY</b> 1:6 <b>time</b> 8:17 10:3 16:19 19:17 25:11 25:12 26:2 37:6 38:10 41:7 48:16 52:20 53:15 58:22 59:18 64:17 69:8 72:21 73:14 74:4 75:6 86:5 90:10 90:12 92:3 <b>times</b> 28:13 42:15 43:8 <b>timing</b> 7:20 <b>Toby</b> 1:17 5:11 26:14,19 34:18 35:1 36:9 57:8 61:6 76:4 78:9 80:6 84:14 <b>Toby's</b> 71:16 <b>today</b> 4:9,15 7:8,14 7:18 9:6,18 12:8 16:16 17:2 21:1 21:15 34:12 65:4 69:12 89:22 90:11 91:14 92:10	<b>today's</b> 14:22 17:11 55:17 91:12 106:17 <b>today's</b> 38:6 <b>told</b> 87:21 <b>tomorrow</b> 36:3 49:6 64:10 <b>tools</b> 21:10 <b>top</b> 8:19 70:10 88:5 <b>topic</b> 86:16 <b>total</b> 13:17 95:4 <b>track</b> 38:2,5,10 39:16 58:11 <b>tracking</b> 8:22 <b>tracks</b> 93:4 <b>transcript</b> 70:22 <b>transcripts</b> 91:12 91:19 <b>transfers</b> 43:1 <b>translate</b> 101:16 <b>transparency</b> 10:1 <b>transparent</b> 11:21 <b>Treasury</b> 14:15 <b>treat-qualifies</b> 83:11 <b>tremendous</b> 10:16 62:10 <b>trickle</b> 73:18 <b>trouble</b> 74:20 90:10 <b>truly</b> 103:15 <b>Trust</b> 1:17 5:12 26:21 27:4,16 <b>try</b> 9:2 13:7 26:2,11 38:5 68:4 70:16 74:12 76:7 80:16 88:6,22 89:7 <b>trying</b> 4:10 8:10 9:19 10:5 12:8,20 18:8 45:22 46:1 57:15 65:22 80:15 <b>turn</b> 9:8 25:21 90:1 <b>turns</b> 70:15 <b>twice</b> 69:12 <b>two</b> 20:10 35:8 37:21 39:5 44:1 48:10 50:18 84:18	89:4 94:1 99:13 103:9 <b>two-thirds</b> 22:19 76:13 77:7 78:11 78:16 79:1 81:8 83:12,20 84:5,17 <b>type</b> 56:5 73:6 74:8 <b>types</b> 56:22 76:1 79:19 <b>typical</b> 32:1 <hr/> <b>U</b> <hr/> <b>umbrella</b> 76:16 <b>unassisted</b> 100:4 <b>underline</b> 99:13 <b>undermine</b> 63:5 <b>understand</b> 11:22 12:14 44:19 56:1 63:7 81:6 85:15 88:5 91:14 <b>understanding</b> 95:13 <b>understands</b> 101:13 <b>understood</b> 44:2 55:10 <b>undue</b> 33:12 <b>unduly</b> 29:9 <b>unit</b> 46:4 82:13 84:1 87:2,7,12 <b>UNITED</b> 1:1 <b>unites</b> 40:11 <b>units</b> 13:21 14:1,2 14:5 15:15 22:9 32:10 39:2,3 44:7 44:15 45:1,15 46:13,18 47:9 50:14,21 51:1,15 60:19 64:6 76:14 80:9,12 83:13,20 96:14,16 98:18,19 99:8 102:11 <b>universe</b> 35:14,19 <b>unlocking</b> 17:14 <b>unmet</b> 18:9 <b>unmute</b> 89:3 <b>unmuted</b> 89:3	<b>unmuting</b> 88:13 <b>unnecessarily</b> 13:1 <b>unprecedented</b> 10:1 28:15 <b>unquestionable</b> 99:19 <b>unquestionably</b> 99:15 <b>unstuck</b> 90:13 <b>upgrade</b> 18:18 <b>upper</b> 74:9 <b>Urban</b> 1:15,16,19 1:22 5:8 27:18 <b>urge</b> 63:3 104:15 <b>urges</b> 96:6 <b>USC</b> 45:9 <b>use</b> 10:6 21:5 35:16 38:6 39:13 72:8 82:7 87:5 91:18 95:14 102:10,20 <b>useful</b> 25:18 89:16 <b>uses</b> 71:20 <b>utilities</b> 38:12,12 100:22 101:5 <b>utility</b> 28:8 32:12 32:16 37:2,6,17 38:4 43:3,3 56:14 93:16 100:14 101:10,14,16 <b>utilization</b> 37:22 <b>U.S</b> 1:9 14:6,15 <hr/> <b>V</b> <hr/> <b>value</b> 9:22 <b>variations</b> 101:14 <b>variety</b> 17:8 18:7 23:22 24:14 62:20 <b>various</b> 17:4,5 <b>vast</b> 58:12 <b>verification</b> 11:8 22:1 23:7,10,22 24:1,4,7,12 28:3 48:14 82:21 83:3 83:6 84:4,6 <b>verify</b> 7:5 81:13 <b>verifying</b> 7:4 <b>viability</b> 37:9	<b>Vice</b> 9:20 26:20 <b>view</b> 52:5 <b>views</b> 16:21 <b>violated</b> 52:17 <b>visiting</b> 4:8 <b>vouchers</b> 23:1 80:13 83:19 <b>vulnerable</b> 30:12 <hr/> <b>W</b> <hr/> <b>wage</b> 72:13 <b>wait</b> 15:21 16:10 43:13 <b>waiting</b> 43:15 48:5 59:2 <b>walked</b> 6:14 <b>want</b> 12:14,17 17:1 44:2 45:9 49:9 56:20 59:5,8 61:20 71:10 73:4 73:19,21 74:1,22 76:7 78:1 85:21 85:22 86:9 88:2 90:9,11,20 93:6 105:4 <b>wanted</b> 16:13 62:3 71:8,13 74:14 <b>wants</b> 66:8 89:17 <b>WAP</b> 28:4,22 94:1 94:14 95:14 96:3 96:5,15,19 97:5,8 98:1,3,13 99:9 100:9 102:4 104:3 <b>Washington</b> 1:9 5:4 6:7 16:16 26:22 41:15 <b>wasn't</b> 106:17 <b>water</b> 66:8 <b>way</b> 8:20 11:18 21:21 28:6 42:3,8 64:8 70:16 78:15 81:19 87:3 92:22 103:18 106:4 <b>ways</b> 10:6 <b>weaker</b> 37:10 <b>weather</b> 52:9 61:10 92:19
---	---	--	---	--

<b>weatherization</b> 1:3 3:6 6:12 10:18 11:11 12:7 13:6 13:13 14:4,9 21:17 23:9 27:20 28:12 29:4,10,20 30:7 31:9 32:7,8 32:19,22 33:13,21 34:6 38:22 39:14 41:18,22 42:7,21 43:2,7 45:17 47:22 48:8 49:16 49:21 50:19 52:12 53:3 54:18 55:13 55:19 57:15 58:3 58:8,13 60:20 61:15 62:17,21 78:18 80:22 84:8 84:20 85:2,9 92:18 93:12 94:2 95:19 97:10,12,21 98:6 99:17 100:5 100:21 101:9 102:2,22 103:6 104:6,8	69:8 105:10 <b>welcoming</b> 6:9 <b>well-being</b> 53:21 <b>well-spent</b> 20:14 <b>went</b> 69:1,1 92:14 92:14 <b>Western</b> 62:19 <b>we'll</b> 68:19 89:7 106:15 <b>we're</b> 4:10 9:3 20:22 21:15 39:16 54:5 72:22 87:8,9 90:17 100:8 106:6 <b>we've</b> 11:13 <b>William</b> 1:19 34:16 56:9 <b>Williams</b> 74:17 <b>windfall</b> 54:6 <b>wise</b> 21:8 <b>wish</b> 7:16 9:1 15:18 25:17 41:12 63:19 70:13 71:7 73:5 73:15 74:11 82:15 88:3 92:2 95:22 <b>wishes</b> 63:21 68:13 70:3 <b>women's</b> 66:21 <b>wondering</b> 56:9 72:12 <b>work</b> 4:10 9:3 11:10 25:1 35:8 58:6,10 62:22 70:18 75:6 97:12 97:17 102:22,22 <b>worked</b> 22:2 69:13 <b>working</b> 72:22 76:19 78:20 82:12 88:16 93:10 <b>workshop</b> 4:9 <b>world</b> 103:13 <b>worried</b> 63:17 <b>wouldn't</b> 45:7 <b>writing</b> 105:4 <b>written</b> 26:4 41:6 63:15 66:13 93:3 98:2 100:6 105:21 106:10	<b>wrong</b> 82:18 <hr/> <b>Y</b> <b>year</b> 14:21 23:15 30:17 32:2 37:20 42:16,21 43:9 <b>years</b> 22:3 43:17 53:12,22 62:18 71:17 100:8 102:15,17 103:9 <b>yesterday</b> 106:16 <b>York</b> 62:18 104:19 105:1 <b>Young</b> 36:18 40:18 <hr/> <b>\$</b> <b>\$10,000</b> 36:14 <b>\$100</b> 18:13 <b>\$11,000</b> 30:21 <b>\$13</b> 17:7 <b>\$2</b> 18:16 <b>\$250</b> 18:11 94:21 <b>\$30</b> 18:8 <b>\$4</b> 18:5 <b>\$40,000</b> 30:17 <b>\$5</b> 10:17 37:20 42:12 <b>\$500</b> 18:10 <b>\$6.3</b> 95:4 <b>\$800</b> 42:21 <hr/> <b>1</b> <b>1</b> 40:2 <b>1,100</b> 41:16 <b>1:01</b> 92:14 <b>1:05</b> 92:15 <b>1:19</b> 107:2 <b>1:30</b> 7:10 <b>100</b> 24:17 <b>100,000</b> 32:1 <b>1000</b> 1:9 <b>11:14</b> 1:8 4:2 <b>12:14</b> 69:1 <b>12:30</b> 66:20 68:19 <b>12:40</b> 69:2 <b>13</b> 3:6 <b>13-page</b> 105:21 <b>130</b> 94:3	<b>15</b> 26:3 39:1 66:19 <b>15-minute</b> 66:4 <b>16</b> 3:7 <b>18</b> 1:6 <hr/> <b>2</b> <b>20</b> 28:13 39:1 43:17 104:13 <b>200</b> 24:18 51:12 <b>2003</b> 31:2 <b>2005</b> 36:20 <b>2009</b> 1:6 <b>202</b> 22:16 36:11 <b>20585</b> 1:9 <b>22,000</b> 27:14 <b>221(d)(3)</b> 40:4,7 76:12 <b>221(d)(5)</b> 40:5 <b>236</b> 40:4 76:12 77:6 <b>240</b> 94:3 <b>25</b> 3:10 <b>250</b> 99:4 <b>250,000</b> 35:14 <hr/> <b>3</b> <b>3</b> 42:15 <b>3,300</b> 22:8 <b>30</b> 38:15 47:1 99:6 100:3 101:5 <b>300,00</b> 71:17 <b>34</b> 36:20 <b>35</b> 98:19 <hr/> <b>4</b> <b>4</b> 3:3 98:21 <b>4:00</b> 7:19 <b>40</b> 54:12 <b>42</b> 45:9 <b>453-0014</b> 75:1 <b>476743792</b> 75:22 <b>49</b> 84:21 85:3 <hr/> <b>5</b> <b>5</b> 98:18 <b>50</b> 8:16 79:2 103:21 <b>516</b> 75:1,15 <b>554969433</b> 75:2	<hr/> <b>6</b> <b>6</b> 66:14 98:18 <b>6th</b> 14:21 21:14 92:1 95:13 <b>60</b> 4:8 31:3 <b>600</b> 41:17 94:19 99:2 <b>66%</b> 40:10 <b>6861</b> 45:9 <b>69</b> 3:11 <hr/> <b>7</b> <b>70</b> 3:13 4:8 8:7 30:15 <b>76</b> 36:13 <hr/> <b>8</b> <b>8</b> 22:10,14 23:1 31:4 40:10 77:7 83:18 <b>8E-089</b> 1:8 <b>80</b> 4:8 41:19 50:1 57:16 91:14 <b>811</b> 22:17 <b>85,000</b> 35:4 <hr/> <b>9</b> <b>9</b> 3:4 76:7 <b>90</b> 3:14 24:16
---	--	---	--	---