

Chicago Housing Authority

Report of Proceeding

Taken on: April 05, 2017

JENSEN LITIGATION SOLUTIONS

180 North LaSalle Street

Suite 2800

Chicago, IL 60601

312.236.6936

877.653.6736

www.jensenlitigation.com



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CHICAGO HOUSING AUTHORITY
PUBLIC COMMENT MEETING
DRAFT TSP & LEASE 45TH & COTTAGE GROVE

Report of Proceedings had at the Chicago
Housing Authority Public Comment Meeting, held at Lake
Park Crescent, 4117 South Lake Park Avenue, Chicago,
Illinois, on the 5th day of April, A.D., 2017,
commencing at the hour of 5:30 p.m.

APPEARANCES:

MS. JENNIFER HOYLE
Director of Strategic Management and
Partnerships for the Chicago Housing
Authority

1 MS. HOYLE: I think we're going to go ahead and
2 get started. Just so everyone knows, we do have a
3 sign language interpreter coming if anyone needs it.

4 Good evening. My name is Jennifer Hoyle
5 and I'm the Director of Strategic Management and
6 Partnerships for the Chicago Housing Authority. I'd
7 like to welcome you to the Public Comment Hearing on
8 the Draft TSP and Lease for Phase I of the 45th &
9 Cottage Grove Redevelopment Program, which is
10 replacement housing for Washington Park. The purpose
11 of this hearing is to collect comments on the Draft
12 TSP and Lease before these documents are submitted to
13 the Board of Commissioners for approval.

14 In addition to voicing your comment here
15 tonight, residents in the community can submit written
16 comments to CHA throughout the comment period which
17 began on March 21st and ends on April 20th. Copies of
18 the draft TSP and Lease are available on CHA's web
19 site at www.thecha.org. We also have copies of these
20 documents available here tonight for your review. If
21 you have not already done so, please make sure to sign
22 in at the registration table before you leave tonight.

23 I'm going to begin the meeting by making
24 several introductions. Please stand when I say your

1 name. First -- well, we have our sign language
2 interpreter who is on the way but isn't here yet; so
3 if you need that service, please raise your hand or
4 indicate in some way -- Mariano Torspego (phonetic) is
5 our Spanish language interpreter and he's right over
6 there and we have -- Lisa Walas is our court reporter
7 and she will transcribe everything that is said during
8 today's hearing and she's seated right next to me
9 up-front. Next, we have representatives of the
10 development team, Maya Hodari is CHA's director of
11 development and the development manager for this
12 project, Maya is in the back. And Mikki Anderson and
13 Louise Dooley are attending on behalf of
14 Brinshore-Michaels, the developer for this project.

15 So before we move in to the public comment
16 session, Mikki and Louise will give a brief overview
17 of the development plan and TSP and Lease.

18 So if you guys want to get started, please
19 state which one of you is speaking.

20 MS. ANDERSON: Mikki Anderson, and I am vice
21 president of development for Michaels Development
22 Company and I'm representing the owner and developer
23 of the site, Brinshore-Michaels.

24 Welcome to the meeting. And if you -- Are

1 you seeing fine? People in the back, if you want to
2 move up. You're fine? Okay.

3 So just to tell you a little bit about the
4 development team for the project, Brinshore and
5 Michaels. The Michaels Development Company, we are a
6 42-year-old affordable housing developer. We're one
7 of the nation's largest affordable housing developer.
8 We happen to be headquartered Marlton, New Jersey.
9 We've developed more than 55,000 housing units in
10 about 33 different states and that represents about
11 \$2.5 billion, total dollars, in development. Our
12 partner, Brinshore Development Company, is an equally
13 impressive affordable housing developer who are
14 focused more on regional development and they are
15 located in Northbrook. Brinshore-Michaels in the
16 Chicago area have been partners for nearly 15 years,
17 and we'll talk a little bit more about other
18 developments that we've worked on. But for the
19 development team for the proposed 45th and Cottage
20 project, in addition to Brinshore and Michaels
21 Development, we have the architects and planners for
22 the site which is Johnson & Lee Architects and
23 Pappageorge Haymes Associates. The general
24 contracting team for the development is McShane

1 Construction who we've partnered with on at least
2 three of our previous developments, successful
3 developments, and they are joint venturing with Ujamaa
4 Construction, which is one of the premiere
5 African-American general contractors in Chicago. We
6 have landscape architects, Site Design Group, again an
7 impressive landscape architecture company headed by
8 Ernie Wong who has done, you know, many parks and
9 developments across the city, very well-known, and
10 then our property manager, Interstate Realty
11 Management, who's an affiliate of the Michaels
12 Development Company, and who is overseeing all of our
13 property management here in the Chicago area.

14 So, again, Brinshore-Michaels is a little
15 bit more. We have been master developer for the
16 former Robert Taylor Homes which is called now Legends
17 South, also the former Henry Horner Homes which is
18 Westhaven Park, the Park Douglas Development also
19 known as Ogden North, former Maplewood Courts which is
20 now City Gardens and also a site that we just
21 completed at Clybourn and Division and so all tolled
22 in Chicago, our joint venture partnership has created
23 more than 1,600 affordable and market rate units here
24 in the City of Chicago. So I think that we are

1 well-positioned to do an equally impressive job here
2 at the 45th and Cottage site as well.

3 So let's start out talking a little bit
4 about the site. So the overall site plan, we have
5 Cottage Grove Avenue on the east bordered by Langley
6 Avenue on the south. We have 45th Street -- East
7 45th Street on the north and East 45th Street on the
8 south of the development. On the total development,
9 we'll talk about that first, we're looking at two
10 four-story mid-rise buildings along Cottage Grove
11 Avenue and what that will entail is retail units on
12 the first floor with three stories of residential
13 units above it. The retail space size is
14 approximately 16,000 square feet of retail space and
15 along with 42 units of residential units in each of
16 the buildings, so for a total of 84 residential units
17 in those two buildings.

18 What we also have along South Evans Avenue
19 which also sort of rounds 45th Street are three-story
20 walk-up buildings. And, again, these are one-, two-,
21 three-, and four-bedroom units on the -- what we're
22 seeing as the townhome flat or the walk-up and one,
23 two, and three bedrooms in the mid-rise buildings
24 which also contains an elevator. So -- And then what

1 we have again on this additional site -- again which
2 will be planned in future phases -- is -- it's very
3 similar to the townhome flats here that is along South
4 Evans.

5 One of the things that I want to point out
6 is because this is such a large site -- it's an entire
7 city block -- the development will actually be broken
8 down into two separate phases of development. So the
9 first phase of development which we're talking about
10 tonight primarily and which is sort of the subject of
11 this particular TSP are the two mid-rise elevator
12 buildings along Cottage Grove and it will also
13 encompass this park space here. So I want to talk a
14 little bit, too, before we move to the next slide
15 about sort of the -- Again, this area here is an open
16 space plaza -- it's a public plaza -- that we envision
17 being, No. 1, an anchor for the, sort of, retail space
18 here. We'd like for there to be either a restaurant
19 or, you know, some sort of destination place here and
20 we would use that plaza. We've talked about, you
21 know, in the wintertime, you may have some caroling
22 there, some community uses. In the spring and summer,
23 we could envision things likes a Farmer's Market
24 taking place there; but it is a place where we

1 envision the community being able to come and just
2 gather in a very positive and meaningful way in that
3 space. It's also tied to, not necessarily connected,
4 but it does have a relationship with this park space
5 in the middle; again, a place where we envision being
6 safe, but being a place where residents and community
7 can come, again, gather, talk, read a book, and just
8 be able to, you know, have community with their
9 residents.

10 The site will have ample parking and so
11 this particular -- there will be both covered and
12 uncovered parking. So the parking that you see along
13 here, along this building and along this building,
14 that's actually covered parking; but we wanted to be
15 able to show you on this site plan -- So this parking
16 is actually underneath the building and then there are
17 also parking spaces that are on grade outside.
18 There's also this lot here which would serve as retail
19 parking for the retail units that are along Cottage
20 Grove.

21 Okay. So some of these things I've
22 highlighted, but I'll go over again. We're talking
23 about on this particular first phase, 84 units and
24 mixed-income, mixed-use family building. Again, we're

1 proposing the two 42 units there with masonry,
2 elevators, and, again, with first floor retail, about
3 16,000 square feet of retail, an outdoor plaza to
4 complement the retail, both covered and uncovered
5 parking spaces. And the new buildings have been
6 designed to complement the, sort of, historic or
7 traditional architecture style of the Bronzeville
8 community. So our architects have done, I think, a
9 really good job of, sort of, surveying the community.
10 We worked very closely with the working group so that
11 the buildings are very contextual and we're continuing
12 to flush out the designs because our goal -- although
13 we know that these buildings are brand-new, the goal
14 is to make them look as much a part of the fabric of
15 the community and look like they've been around for a
16 long time. We know that that's difficult to exactly
17 recreate, but we're going to do our best to make sure
18 that the buildings fit the community and look like
19 they've been there.

20 We're going to talk a little bit about the
21 unit, I'll talk about the unit mix. One thing that we
22 probably just introduced in, I think, our Clybourn and
23 Division building, the studio unit, that's something
24 that we hadn't done much for before, but we think

1 there is a market for them here in this community and
2 so we're introducing the studio units. It's important
3 to note that the studio units will be tax credit units
4 that we're calling affordable units and market rate
5 units. None of the proposed units that are being
6 leased to former CHA families will be studios. We
7 have one-bedroom units, two-bedroom units, and, again,
8 three-bedroom units. The overall plan will include
9 four-bedroom units. But, again, those four-bedroom
10 units will be in the second phase of development. So,
11 again, we have a total of 84 units.

12 In terms of the percentages, we have 21 CHA
13 units which represent about 25 percent of the units.
14 Again, we have 38 tax credit or what we call
15 affordable units and those are units that are reserved
16 for families earning up to 60 percent of the area
17 median income; and I think they represent in the
18 neighborhood of about 40 percent of the units, and
19 then the remaining units are market rate units, 25 of
20 those.

21 Again, the last point that I want to point
22 out is that all of the units between the income levels
23 will what we call float. So one of the things that we
24 make sure that we do is we design all of the units so

1 that they're indistinguishable. We design them all to
2 a market rate level so that you can't walk into any
3 particular unit and be able to say this must be an
4 afford unit, this must be a public housing unit,
5 because depending on, you know, certain situations,
6 there may be a need to, again, move someone -- a
7 former public housing family into any particular unit
8 on the site and so that's why we say that the units
9 will float.

10 And I want to show you -- These are -- I
11 want to make sure that you guys know that these
12 proposed elevations -- these are still a work in
13 progress, but we want to sort of show you the
14 direction that we're going in terms of the building
15 designs. And, again, you'll notice that some of them
16 which, you know, have sort of the metal panels and
17 we'll show you a rendering in a minute that I think
18 further illustrates this, so you see some of the more
19 contemporary elements in the metal panels, but also a
20 lot of the more traditional in terms of, sort of,
21 the -- you know, the limestone-type feature and also
22 the arch over the windows and some of the more
23 traditional cornices that you see at the tops of the
24 buildings and also, you know, the lengths of the

1 windows and so we hope that we've done a really good
2 job again of pulling in some more traditional elements
3 from the community but also adding a little bit of a
4 contemporary mix as well and so we take that, sort of,
5 computerized version and it gives you a little bit of
6 a rendering of what we expect that the landscape along
7 with the facade along Cottage Grove might look like
8 once these buildings are completed.

9 So brief presentation on, again, what we're
10 proposing and unit mix and if you guys have any
11 questions about the development, I'm certainly open to
12 answering any questions that you have.

13 MS. HOYLE: I was going to say, if we can wait,
14 do you have a second presentation or are you -- is
15 this --

16 MS. ANDERSON: It's not a PowerPoint
17 presentation. Louise is going to talk a little bit
18 about the highlights of the Tenant Selection Plan and
19 the Lease.

20 MS. HOYLE: Yeah, if we could do that first and
21 then we'll go right into the public comment portion of
22 meeting and do all the Q&A at the same time.

23 So, Louise, if you want to discuss the TSP
24 and Lease.

1 MS. DOOLEY: Yeah.

2 MS. HOYLE: Thank you.

3 MS. DOOLEY: Actually, all of the documents that
4 have been distributed so that -- and I see that some
5 of you have brought the documents with you this
6 evening, the Tenant Selection Plan and the Lease
7 documents are fairly standard for us. They follow all
8 of the regulations and ordinances so they actually
9 comply with all of the federal, state, and local
10 requirements. They were developed specifically for
11 this community with feedback from the community and
12 the working group. So what I would like to do is just
13 go ahead and invite your questions and see what you
14 want.

15 MS. HOYLE: Okay. I'm sorry. I didn't mean to
16 interrupt you. There are a few things I have to say
17 before we start the public part of the meeting.

18 MS. DOOLEY: Sure.

19 MS. HOYLE: So for the people who came in after
20 we started, I do want to mention again that we do have
21 a sign language interpreter, Carmen Saunders, who's
22 seated right there and we also have a Spanish
23 interpreter in case anyone needs those services.

24 So if you would like to speak or submit a

1 written comment tonight, please fill out one of these
2 green cards with your name and contact information and
3 you can get these cards at the sign-in table or if you
4 raise your hand, Bridget will bring one over to you.
5 You could also submit if you choose a written comment
6 and not speak in the room tonight just by checking
7 this box. And, again, the written comments will be
8 accepted through April 20th by e-mail, mail, or fax.

9 So while the floor is open for comments,
10 I'm going to call one person at a time. This is
11 not -- We don't have a lot of people here tonight. We
12 usually limit it to two minutes, so I'll probably flag
13 you when you hit two minutes just so we have enough
14 time for everybody to speak, but I'm not going to cut
15 anyone off. Because there is a court reporter
16 transcribing the meeting, even though I've already
17 called your name, please state your name again for the
18 record and remember that only one person can speak at
19 a time for the purposes of keeping a clear record. So
20 I'm going to open the floor for comments.

21 And the first comment card that I have is
22 from Commissioner Francine Washington. So,
23 Commissioner, if you'd like to go ahead. And, again,
24 if anyone else's comment or would like to comment,

1 feel free to submit your green cards throughout the
2 meeting.

3 Okay. You can go ahead, Commissioner.
4 It's your turn.

5 MS. WASHINGTON: I just have one comment. I
6 won't submit it, but I just want to go on the record
7 so you all know. There's a couple things. On page
8 10, the credit history, if I -- I'm a resident --
9 public housing resident with a right to return.

10 THE COURT REPORTER: Talk up or stand --
11 Could she stand, maybe?

12 MS. HOYLE: Yeah.

13 Could you stand up? The court reporter is
14 having trouble hearing you.

15 MS. WASHINGTON: Francine Washington, chairperson
16 of the Central Advisory Council. Page 10, I don't
17 agree and never have agreed with. Hopefully before
18 all this is built up, the rules will change because
19 I'm working real hard on it. I don't agree with the
20 credit history. And being a public housing resident
21 with a right to return, the only thing they should be
22 concerned about is whether or not there's an
23 outstanding rent, a poor rent payer, or I cannot pay
24 my utility bill. They shouldn't get nothing about my

1 Sears and my credit limit, my Montgomery Wards credit
2 cards. They shouldn't care whether or not I missed
3 the last three payments. As long as you show that I
4 have never missed paying my rent, never missed paying
5 my utility, everything else shouldn't matter. And
6 then they say if you have not filed bankruptcy in the
7 last three years. We need to find out what that means
8 because you got Chapter 7 and Chapter 13. If I file
9 one, I may be still paying. If I file the other, it's
10 over and done with. It was done with six months after
11 I filed it. The slate was cleared. So why should you
12 hold that against me? That just doesn't make sense.
13 I haven't figured that out. So those two things I
14 really don't agree with, especially the credit
15 background check. You're not -- You're not looking at
16 my credit histories. You want my credit history?
17 Well, you know, you got three outstanding Sears bills
18 or three what have you. So what? That's my personal
19 business. And I never believed in that, I still don't
20 believe in it, and I still don't believe in the
21 Chapter 13. That's why I keep the [inaudible]. We
22 have a nice residence, we qualify. And every single
23 credit score has got nothing to do with me paying my
24 bills on time. My credit score is probably .99.9. I

1 don't care if I die in debt as long as everything that
2 I need to pay to survive is paid. That's rent, light,
3 and gas.

4 MS. HOYLE: Okay. Thank you.

5 The next person who filled out a card is
6 Betty Thompson.

7 MS. THOMPSON: My question in there written on
8 the card is pet policy. I wanted to know what pet
9 policy is this site going to actually use? Is it
10 going to be the City's pet policy or is the pet policy
11 created just for this site or if/and and it is just a
12 pet policy created for this site, how is the
13 enforcement going to be enforced? Right now we're
14 currently dealing with properties that have pets and
15 the policy is not enforced. So that's why I want to
16 know what pet policy is being used for this particular
17 site.

18 MS. HOYLE: Okay. Did you want to answer that
19 tonight or did you want to --

20 MS. DOOLEY: I'll answer the question.

21 The pet policy is developed specifically
22 for this community and it's the job of the property
23 manager to enforce it. We don't write a pet policy
24 that's in opposition to any of the City rules and

1 regulations for pets. We really want responsible pet
2 owners, both for the benefit of the animal and for the
3 benefit of everyone in this community. Some people
4 are, you know, very pet-friendly and some people are
5 not. So we like to enforce the rules and create a
6 policy that keeps pets safe and well-cared for and
7 keeps them from being a nuisance to others in the
8 community. And that's -- That's essentially our goal.
9 So it's the property manager's job to enforce that
10 policy so that there's peace in the neighborhood
11 around the pets.

12 MS. THOMPSON: So how do we have the -- How do we
13 make the property managers responsible for the lack of
14 responsibility for the outside community for this
15 particular site? And the reason why I ask this
16 question is because we're talking about that right now
17 in this neighborhood, the pet policy that is in place,
18 the property managers can -- they are supposed to
19 enforce it; however, they don't enforce it and they
20 don't enforce it because pets may come from the
21 Crescent and may go over to, say, lake front, but then
22 they will stop over at Sullivan Station and make the
23 crap. The pet doesn't have to be picked up because no
24 one is monitoring it. The property manager cannot,

1 will not, does not monitor it. There's no camera
2 that's taking pictures of it. So we have people that
3 are friendly with pets, but then you have people that
4 don't want to step in the pet poop. And a lot of us
5 are stepping in pet poop because no one is enforcing
6 the pet policies. So how do we make that happen?

7 MS. DOOLEY: Well, obviously, I can't address the
8 management that you're talking about. But I know for
9 us, it is the responsibility of the community's site
10 manager to enforce the policy. If residents find that
11 the manager is not doing that, we really have an
12 open-door policy in our company all the way up to the
13 president of the company. So if you find that you
14 have a manager that's really not enforcing a rule that
15 they should, you can go up the level if you can't get
16 a response from that manager and the next level person
17 in our organization will get back in touch with that
18 manager and make sure that that takes place.

19 MS. THOMPSON: Okay.

20 MS. ANDERSON: And I'd just like to add, one of
21 the things -- because the property manager is also an
22 affiliate of the owner, understand that as the owner,
23 it is absolutely our intent for the property manager
24 to be responsive to our residents, to adhere to the

1 rules, and understand that as owners we also hear
2 about it and we're open to hearing about it if the
3 property -- if we feel as if the property manager --
4 not just for the pet policy, but for any of the
5 policies in the lease feel that they're not being
6 adhered to, again as Louise has said, not only is the
7 property management up to the president have an
8 open-door policy, but the owner of the property does
9 as well and so, again, if you're not getting
10 satisfaction with the property manager, you can, you
11 know -- I advise you to work with the property
12 management team, take that as high as you can go; but
13 to the extent that you're not getting what you need,
14 understand that the owner is also at your disposal to
15 help with anything that you have in terms of the
16 property.

17 MS. THOMPSON: Thank you. That's good enough.

18 MS. HOYLE: Okay. Did you have another question?

19 MS. WASHINGTON: We're talking about the pet
20 policy. Francine Washington. Let me just back up and
21 I'll say the same thing. In your pet policy --
22 everybody is saying pet policy and everything is
23 people interpretation. So could you put a line in
24 there -- even though I may be handicapped or whatever,

1 disabled, in the pet policy, could you put another
2 line there, can you be in the stoop -- if you can't be
3 in the stoop, then you can't have a pet. Pet policy
4 is minor, but a lot of us we have -- we walking to our
5 cars, getting out of our cars, you get out of your
6 car, your kids, they step in the poop, you track it in
7 your house or you track it in your car. So that's
8 become a big concern. And like the lady that fell
9 down and broke her leg, the dog messed and she covered
10 with leaves. The lady walked to her car, stepped on
11 the leaf, and slipped and broke her leg in front of my
12 door. The pet policy is a big issue and we got a lot
13 of pets on the block and they pooping in the grass
14 when you get out of your car and walk in the building
15 or from the lot to the grass to get to your house. So
16 could you put in your policy if you can't be behind
17 your pet, then you cannot have a pet. They got to
18 clean up after their pet. Okay.

19 MS. HOYLE: Okay. So I don't have any more green
20 cards. And for those of have you might have just come
21 in, if you do have a question or comment that you want
22 to talk about tonight, you do have to fill out one of
23 these green cards. You can also submit a written
24 comment through the comment period which goes to the

1 20th, I believe -- April 20th. So is there anyone in
2 the room who needs a green card because they'd like to
3 comment?

4 MS. WASHINGTON: When do we start breaking
5 ground?

6 MS. ANDERSON: Okay. I'll talk a little bit
7 about the schedule, yes. The goal is to try to break
8 ground by late summer, early fall this year. That
9 really is what we're working hard toward. We are
10 right now at the point where we are starting to submit
11 information in terms of, you know, getting zoning on
12 the site and so we still have to go through the City
13 process to be rezoned, but also the City process in
14 terms of financing and so we're really getting going
15 on that right now with the goal of closing on
16 financing again in early fall and getting started with
17 construction very shortly thereafter.

18 MS. HOYLE: So does anyone else have a question
19 or comment or a green card?

20 MS. JOHNSON: I have a question.

21 MS. HOYLE: Okay. Could you -- Could you say
22 your name for the record and stand up, please?

23 MS. JOHNSON: Wilma Johnson. I'd like to know on
24 the right to return what all qualification do you need

1 for the right to return? Because they say right to
2 return and then when you bring everything they asking
3 you for, they'll say no, you can't return because of
4 A, Y, Z, whatever. So what are your qualifications on
5 the right to return?

6 MS. HOYLE: That, I would have to check on. I'm
7 not going to be able to answer that tonight, but I
8 will -- if you write down your name and contact
9 information, I will have someone get back to you about
10 that.

11 Okay. Does anyone else have a question or
12 comment?

13 MS. FRANKLIN: Just for clarity around the right
14 of return --

15 MS. HOYLE: Okay. Could you say your name?

16 MS. FRANKLIN: Sonya Franklin, Home Resident
17 Services, CHA. As it relates to your question around
18 the right of return, you want to know the
19 qualifications for this site in order to return,
20 correct, not just what it takes to return to --

21 MS. JOHNSON: For this site, yes.

22 MS. FRANKLIN: Okay.

23 MS. HOYLE: Are there any more questions or
24 comments tonight?

1 UNKNOWN FEMALE: So we can highlight some of the
2 screening criteria that she's asking for. I know it's
3 in the TSP, but maybe we can give some general
4 response on that if she hasn't read through it.

5 MS. DOOLEY: Okay. Well, I can talk about the
6 general site specific qualifications and I know there
7 was a question about credit. In general, we do
8 this -- and please remember that all of the site
9 specific criteria and the lease documents and the
10 house rules apply to everyone. It applies to public
11 housing, affordable, and market residents. So we
12 apply this criteria across the board to anyone who is
13 making application to live at the site. And in
14 general, we do a criminal background check, we do a
15 credit check. And those are very common no matter
16 where you go. If you're a renter, most apartment
17 communities are doing those checks. So we do those as
18 well.

19 One thing I will say about the credit
20 checks is, I think that unless you're in the industry,
21 you probably are not familiar with how those are
22 actually done. We hire a company, a third party who
23 is -- they specialize in doing that. And what we get
24 from them is a recommendation about the credit check

1 that they have done. The purpose of that is to
2 indicate the likelihood that you will be a timely and
3 faithful payer of your rent. It doesn't really have
4 anything to do with your credit score. We're actually
5 not allowed to work with a credit score, like a FICO
6 credit score. So we're looking at a report that gives
7 us the likelihood of whether someone will pay rent,
8 not what their credit worthiness is. So that might
9 sound like it's all the same thing, but there really
10 is a difference there because that's what we're mostly
11 concerned with. We don't care if you can buy a car,
12 we don't care if you can open a credit card account.
13 We just care how likely is it that you will be able to
14 pay your rent and that you will pay your rent.

15 UNKNOWN MALE: What about bankruptcy?

16 MS. DOOLEY: Bankruptcy is one of the criteria
17 that we look at it and we do look at it for a certain
18 period of time.

19 MS. WASHINGTON: If I'm doing a 13, I'm making
20 payments. If I'm doing a 7, I'm exempt.

21 MS. DOOLEY: Right.

22 MS. WASHINGTON: So why should that affect me?
23 It should be on the type -- If I'm exempt -- If I file
24 bankruptcy a year ago and try and get this place

1 today, all I did was I filed bankruptcy, but I no
2 longer have all the bills because I filed a 7. But
3 why should that affect me? My money is clear. Why
4 should it affect me? You think about it. Nobody ever
5 thought about it. Nobody ever thought it. Just think
6 about it. It makes sense.

7 MS. DOOLEY: Okay. I'll think about it.

8 MS. WASHINGTON: 7 and 13 totally different.

9 MS. DOOLEY: The other thing that's available --
10 For any of the criteria that are listed, there is an
11 appeal process; and if there are mitigating factors,
12 the decision around any of those criteria can be
13 reconsidered. So there is a process in place.

14 MS. WASHINGTON: Never worked for nobody. Never
15 worked.

16 MS. DOOLEY: Okay. Actually, I --

17 MS. WASHINGTON: I'm on the City Advisory and it
18 didn't work over there either. Anyway ...

19 MS. DOOLEY: I hear you.

20 MS. WASHINGTON: Just think about it.

21 UNKNOWN FEMALE NO. 1: So what does your credit
22 score have to be?

23 MS. DOOLEY: We don't work with the credit score
24 so I can't say what the credit score is of any of our

1 applicants because we never see that.

2 MS. HOYLE: Okay. Again, I don't have any green
3 cards. If there are no additional comments, I will
4 close the meeting. I do want to add that we also --
5 the public comment period goes on through April 20th.
6 So if you look through these documents and have
7 another question or comment before that time, you can
8 submit it by e-mail or fax or regular mail if you
9 choose to do that. So you do have until April 20th if
10 there's something else you can think of while you're
11 looking over the documents.

12 But since there is no one else who wants to
13 comment tonight, I'm going to call the meeting to a
14 close. Thank you for attending.

15 (WHEREUPON, the April 5, 2017
16 Public Comment Hearing was
17 adjourned.)
18
19
20
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24

1 STATE OF ILLINOIS)
2) SS
3 COUNTY OF COOK)

4 Lisa M. Walas, being first duly sworn, on
5 oath says that she is a Certified Shorthand Reporter
6 doing business in the City of Chicago, County of Cook
7 and the State of Illinois;

8 That she reported in shorthand the
9 proceedings had at the Public Comment Hearing;


10 And that the foregoing is a true and correct
11 transcript of her shorthand notes so taken as
12 aforesaid and contains all the proceedings had at the
13 Turnover Meeting of the Public Comment Hearing.

14 *Lisa M. Walas*

15 LISA M. WALAS, CSR

16
17
18 C.S.R. No. 084-3787

19 SUBSCRIBED AND SWORN TO
20 before me this 19th day of
21 April, A.D., 2017.

22 *Mary B. Ciszadlo* 
23 NOTARY PUBLIC

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