

Southbridge/Ickes, Public Comment Hearing: August 17, 2018

Comment Period: August 1 - August 30

Row #	INDIVIDUAL OR ORGANIZATION	COMMENT	Response
1	Francine Washington	1. What is the requirement for PH and ROR residents?	Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants.
2	Francine Washington	2. Property management not determined, but not TCB. This requires a follow-up with Tom.	The property management firm has not yet been determined but will be selected at a later date.
3	Francine Washington	3. Why are residents being screened two-three times; once by CHA and others.	There is a screen by CHA to determine whether the residents are governed by the RRC and are eligible for housing and then a screen by property management to determine if the tenant meets their site specific requirements. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements.
4	Claudice Ware	Why are we asking Ickes residents to go through so much to return to their original home? I feel that you shouldn't have them jump through hoops to return especially since you asked them to temporary leave stating that they would have a right of return.	The TSP treats all residents similarly therefore the same screening process for market rate unit residents is the same as the LIHTC and the PHA residents, even with a right of return. Even residents with a ROR have to be eligible for public housing and not in violation to any HUD or CHA rules to return.
5	Junellen Shive	1. RAD replacement voucher. 2. Judge Slater Apts have two washers and one dryer for 24 apartments per floor, and one of the washers have been broken for quite sometime.	Your comment has been forwarded to the Property Office Department.
6	Lori Williams	Will 2-heartbeats per bedroom apply?	Yes. HUD requires efficient utilization of units and has said that an occupancy rule of two persons in a bedroom, as a general rule, is reasonable.

7	Lori Williams	How are former residents being tracked and contacted?	There being contacted through 3 types of outreach, Family Works, CHA staff, annual public notice outreach.
8	Lori Williams	The railroad is going to be redeveloped, how does impact residents?	The railroad is not adjacent to the site and is not included within the site boundaries, nor is its land owned by the Developer or the CHA.
9	Francine Washington	This letter is written on behalf of the Central Advisory Council (CAC) in response to the Tenant Selection Plan (TSP) proposed for the Southbridge mixed-income development on the site of the former Harold Ickes Homs. The CAC is deeply concerned about the Southbridge TSP because it places great importance on applicants' past consumer credit history, including old credit card debts. This is unacceptable and should be changed. Credit checks on public housing residents should be limited to rent and utility payments and nothing else.	The Developer respects your concerns related to credit checking requirements for public housing residents at Southbridge, but it feels that these concerns are misdirected. First, it is important to note that that low income and public housing applicants are not competing for the same units as market rate housing applicants . While the community at Southbridge will be diverse and interconnected , the affordable and public housing units will be restricted with specific income and affordability requirements and can only be occupied by qualified tenants. Next, the Developer would like to remind the CAC that the credit checking criteria was not developed solely by the Developer, but rather it was developed to be compliance with CHA's Admissions and Continued Occupancy Policy for Federal Public Housing, and reflects the Developers extensive background in developing, leasing and managing affordable and mixed income communities.
10	Francine Washington	Many Southbridge public housing applicants will have a history of repaying credit card debts late because they are poor and pay too much in monthly rent. Under the developer's plan, these applicants will be denied access to one of the most beautiful public housing developments in the city simply because they are poor. This is antithetical to the entire purpose of affordable housing, which is to provide relief to individuals whose monthly housing payments are more than they can afford.	The Developer certainly acknowledges your concerns in noting that predatory practices, among other factors, have had a negative affect on lower income and minority families. The TSP does not rely on "credit scores", but rather it looks at the total number of late payments as a percentage of total payments, excluding medical and student loan debt. Based on CAC's comments, the Developer has agreed that it will consider perspective tenants that have up to 30% late payments for their 60-month payment history, as a percentage of total payments. Applicants that fall within this category of consideration, will be required to have a
11	Francine Washington	Southbridge developers are apparently trying to cherry-pick those few public housing applicants who have miraculously avoided consumer credit problems even though they pay more than they can afford in rent. This is unfair. Credit inquiries for public housing residents should be limited to past utility and rent payments and should ignore the insignificant negative consumer credit histories that poor people are inevitably trying to overcome when they apply for rental assistance.	

12	Francine Washington	<p>Low-income families are more likely to get caught up in payday loan scams, obtain high interest car loans and struggle to pay off credit cards. It should be no surprise, therefore, that many low-income families will not pay credit card balances on time, will see cars repossessed, and will be forced to file bankruptcy. The way to help these families address their credit problems is by giving them a housing subsidy that lowers their monthly expenses. Southbridge developers inexplicably want to take the opposite approach. They want to punish applicants for the consumer credit problems that inevitably arise because they are poor.</p>	<p>collaborative meeting with property management and/or community life staff at Southbridge, to discuss mitigating circumstances that led to an unfavorable late payment history and will need to agree upon re-payment plan if one has not been established. If other TSP criteria has been met, upon favorable review of the mitigating circumstances and the head of household, or members listed on the lease, providing evidence of their ability to establish and open utility accounts at Southbridge, property management may grant a conditional approval for the Credit Review Worksheet. Public housing applicants that cannot meet these</p>
13	Francine Washington	<p>Credit history and credit scores are not adequate tools for evaluating whether housing applicants are likely to pay subsidized rent on time. After all, the very consumers whom federally subsidized housing programs are mandated to serve--those who are extremely low income--are the most likely to have low credit scores or blemishes on their credit report. Thus, using credit histories as a basis for admission to federally subsidized housing programs is counterproductive and contradicts the programs' goals. Moreover, use of credit scores can be a subterfuge to mask discrimination in denial of access to housing.</p>	<p>requirements at the time of application will be referred to CHA, per Section X. B of the TSP, for further guidance . The referenced Credit Review Worksheet in the TSP will be revised to include these changes and the Developer thank CAC for this valuable feedback.</p>
14	Francine Washington	<p>There is much research showing that use of consumer credit history has a disparate impact on people of color. One study found that "33% of African-Americans had credit scores below 620 compared to only 15 percent of whites." Eric Belsky and Alegra Calder, Credit Matters: Low-Income Asset Building Challenges In A Dual-Financial Services System, Joint Center for Housing Studies Working Paper Services 23-24 (2004). Less educated people of color are particularly affected: "as of 2001, one-half to two-thirds of minority households headed by a person with no more than a high school education were credit constrained [had scores below 660]. Raphael W. Bostic et al., Hitting the Wall: Credit As An Impediment to Home Ownership, Joint Center For Housing Studies at 9 (2004).</p>	<p>Thank you for your comment.</p>

15	Francine Washington	There is no legitimate business purpose for the Southbridge developers' use of a discriminatory consumer credit check policy. Consumer credit problems are caused by inflated housing expenses and low incomes, which is exactly what a housing subsidy is supposed address. If a public housing applicant has a history of paying rent and utility bills on time, then the applicant should be admitted.	The TSP does not rely on "credit scores", but rather it looks at the total number of late payments as a percentage of total payments, excluding medical and student loan debt. Based on CAC's comments, the Developer has agreed that it will consider perspective tenants that have up to 30% late payments for their 60-month payment history, as a percentage of total payments. Applicants that fall within this category of consideration, will be required to have a collaborative meeting with property management and/or community life staff at Southbridge, to discuss mitigating circumstances that led to an unfavorable late payment history and will need to agree upon re-payment plan if one has not been established. If other TSP criteria has been met, upon favorable review of the mitigating circumstances and the head of household, or members listed on the lease, providing evidence of their ability to establish and open utility accounts at Southbridge, property management may grant a conditional approval for the Credit Review Worksheet. Public housing applicants that cannot meet these requirements at the time of application will be referred to CHA, per Section X. B of the TSP, for further guidance . The referenced Credit Review Worksheet in the TSP will be revised to include these changes and the Developer thank CAC for this valuable feedback.
16	Francine Washington	Finally, I wish to comment on the criminal background check policy for Southbridge. The three-year lookback period is acceptable, but the developer should not consider non-violent misdemeanor offenses when making admission decisions. Presently, the TSP says that an applicant may be rejected for "citations for health and sanitary code violations" and "disorderly conduct." These trivial offenses should not be considered as part of a criminal background check for Southbridge	...Despite an initial disagreement on a lookback period for criminal background screening, the Developer agreed to use a shorter than industry standard three-year lookback period for criminal background screening to alleviate concerns raised specifically by the CAC. While all criminal offenses are included in initial criminal screening; the Developer agreed and that individual applicants criminal screening will ultimately be reviewed on a case by case basis, and applicants will have the opportunity to discuss mitigating circumstances related to past criminal offenses. These procedures are in direct response to guidance issued by HUD at the end of the Obama administration
17	Francine Washington	How many percent is public housing?	It is approximately 32% Public Housing for the Site.

18		Will public housing be spread throughout the community including these buildings?	Yes.
19	UNIDENTIFIED INDIVIDUAL	What about the home ownership? I mean, the public housing residents allowed to participate in a part of becoming a homeowner.	The home ownership will be spread throughout the entire site. Twenty percent of the home ownership units will be affordable, and we'll be working with CHA's Choose to Own program.
20	Francine Washington	What is -- when you say pet-friendly, a lot of folk, we have all these animals and all these pet-friendly, and you get them on the elevator with other residents, some of them are allergic to animals or what have you. Is there special criteria for pets? It becomes a problem in the pet-friendly communities, as pet-friendly buildings, when there's not a separate elevator.	Each building within the first phase will have two elevators in each building. We recognize that has been a concern, so we planned each building to have its own dog wash and pet-grooming station on the first floor in the first phase, so that we're not having the cleanliness issues that sometimes arise. All pets are subject to management approval and breed restrictions will apply.
21	Francine Washington	On the -- what's the criteria for public housing residents to move in?	CHRISTOPHER JOHNSON: Public housing residents will have a work requirement, and then as 30 percent of income, less utility expenses.
22	Francine Washington	What's the requirement -- so my understanding, you're saying in order for public housing to get in -- you know, you from public housing, you've been -- you move in -- move into the community buildings for how long now?	CHRISTOPHER JOHNSON: I have been with the development team for approximately one and a half years.
23	Francine Washington	From when you first started the Plan for Transformation, only thing -- only criteria for somebody to move in was no antisocial, no delinquent rent, and no back paying utilities. Are you saying now you have to do a hard look at their credit?	CHRISTOPHER JOHNSON: There is a credit check.
24	Francine Washington	Not for public housing; that was grandfathered in. And how was this allowed to happen? As a public housing resident with the right to return, all they have to make sure I have no outstanding utilities and not delinquent rent-payor. Other than that, it don't apply.	The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. Also, the TSP at page 10.
25	Francine Washington	So it is following the relocation; it's specified.	Please reference Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants
26	Francine Washington	They are grandfathered in, no credit check, none of that.	There are site specific requirements that all tenants must meet. Please reference Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants and see TSP Section V.

27	Francine Washington	<p>What is in there. I have a lot of comments. I want that to be on record.</p> <p>Because it's grandfathered, the residents have a right to return -- I want to come over here, then I'm grandfathered in. All returning rights of returns.</p>	<p>There are site specific requirements that all tenants must meet. Please reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history. See also TSP Section V.</p>
28	Francine Washington	<p>What about I'm a public housing resident, I live -- I'm living in Dearborn right now with the right to return. If I'm already in the system, then I shouldn't have to go through all of that. We have a lot of Ickes residents at Dearborn now with the right to return. If I'm already talking to manager and everything in order, I shouldn't have to go through the changes, transfer into the next properties.</p> <p>There should be no problem for transfer.</p>	<p>See No. 1 above. There are site specific requirements that all tenants must meet. Please reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history. See also TSP Section V.</p>
29	Francine Washington	<p>Another question. Who is going to be the property manager for this?</p>	<p>That has yet to be determined. It will not be The Community Builders. They were never the proposed property manager. They will do a solicitation to select a property manager for this site.</p>
30	Francine Washington	<p>Praise the Lord. Praise the Lord. They're terrible landlords, really.</p> <p>They're terrible. And that's all we have.</p>	<p>That has yet to be determined. It will not be The Community Builders. They were never the proposed property manager. They will do a solicitation to select a property manager for this site.</p>
31	Chris Wilmes	<p>Chris Wilmes. There's going to be a credit check on the right to return people too; right? TSP doesn't exclude the right to return folks, does it?</p>	<p>See Response No. 1 above. Please also reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history.</p>
32	Francine Washington	<p>They're grandfathered in.</p>	<p>See Response Nos. 1, 26-27 above. Please also reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants. See also TSP Section V.</p>
33	Chris Wilmes	<p>I'm asking a question.</p>	<p>There are site specific requirements that all tenants must meet. Please reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history. See also TSP Section V.</p>

34	Chris Wilmes	<p>Okay. There's nothing in the TSP that you're aware of that excludes right to return families from the credit check?</p> <p>As it's written -</p>	<p>No there is not.</p> <p>There are site specific requirements that all tenants must meet. Please reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history. See also TSP Section V.</p>
35	Francine Washington	<p>That's why I want to ask them, as the email, as a resident right to return, you have to make sure your utilities are up tight and no back rent, you don't have -- you don't do my cards or what have you. That's against the law.</p>	<p>That is not correct. The TSP is in compliance with the ACOP (page 14), which allows for credit checks on all members of the household age 18 and older.</p> <p>There are site specific requirements that all tenants must meet. Please reference Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants and see TSP Section V.</p>
36	Francine Washington	<p>That's why the Plan For Transformation came about. Some things may change, but that don't change.</p>	<p>There are site specific requirements that all tenants must meet. Please reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history. See also TSP Section V.</p>
37	Francine Washington	<p>What I'm saying is on background check to Right of Return residents, make sure my -- Francine Washington -- make sure I don't have no outstanding utilities and no outstanding rent. Other than that, isn't another credit check supposed to be done on me. With a public housing resident with a Right to Return.</p>	<p>There are site specific requirements that all tenants must meet. Please reference TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants, and Section 6 Ability to meet financial obligations, which specifically mentions credit history. See also TSP Section V.</p>
38	Francine Washington	<p>Mind if I find out what you know so I know what you know, what you think you know?</p> <p>I need to know, because people saying you need to do it the right way. You don't need to fight about it later on.</p>	<p>Thank you for your comment.</p>
39	Francine Washington	<p>You got enough fault, so I have to fight.</p>	<p>Thank you for your comment.</p>
40	Chris Wilmes, 70 W. Madison St, Ste 4000, 312.580.0100	<p>My comments are also with the credit check requirement. As I read the TSP -- and I'm speaking on behalf of -- as the attorney for the Central Advisory Council and also as a -- on behalf of JoAnn Williams, who's the resident member of the working group.</p>	

41	Chris Wilmes	We're deeply concerned about this consumer credit check, as I've discussed in the working group, and as I want to repeat today. We have no problem with the property manager doing credit checks related to rent payment and utility payments. But this TSP puts great importance on an applicant's past consumer credit history, including old credit card debts. This needs to be changed.	The Developer respects your concerns related to credit checking requirements for public housing residents at Southbridge, but it feels that these concerns are misdirected. First, it is important to note that that low income and public housing applicants are not competing for the same units as market rate housing applicants . While the community at Southbridge will be diverse and interconnected , the affordable and public housing units will be restricted with specific income and affordability requirements and can only be occupied by qualified tenants.
42	Chris Wilmes	Credit checks on public housing residents should be limited, as I said, to rent and utility payments and nothing else. There's a lot of public housing applicants who have a history of repaying credit card debts late because they're poor and they pay too much in their monthly rent. Under this plan these applicants could be denied access to one of the most beautiful public housing developments in the city simply because they're poor.	Next, the Developer would like to remind the CAC that the credit checking criteria was not developed solely by the Developer, but rather it was developed to be compliance with CHA's Admissions and Continued Occupancy Policy for Federal Public Housing, and reflects the Developers extensive background in developing, leasing and managing affordable and mixed income communities.
43	Chris Wilmes	This goes against the entire purpose of affordable housing, which is to provide relief to individuals who are saddled by debt whose, monthly houses payments are more than they can afford. This developer seems to be wanting to -- it looks like they want to cherry pick the few public housing applicants who have miraculously avoided consumer credit problems even though they pay more than they can afford in rent. We think is really unfair.	
44	Chris Wilmes	Public housing is created precisely so that people who -- whose expenses are more than their income, will have a way to financial independence. So the way to help these families address their credit problems is by giving them a housing subsidy that lowers their monthly expenses.	The Developer certainly acknowledges your concerns in noting that predatory practices, among other factors, have had a negative affect on lower income and minority families. The TSP does not rely on "credit scores", but rather it looks at the total number of late payments as a percentage of total payments, excluding medical and student loan debt. Based
45	Chris Wilmes	These developers inexplicably want to take the opposite approach, they want to punish applicants for the consumer credit problems that inevitably arise because they are poor. Credit history and credit scores are not adequate tools for evaluating whether housing applicants are likely to pay subsidized rent on time. The very consumers who federally subsidized housing programs are mandated to serve -- those who are extremely low income -- are the most likely to have low credit scores. So it contradicts the program's goals.	on CAC's comments, the Developer has agreed that it will consider perspective tenants that have up to 30% late payments for their 60-month payment history, as a percentage of total payments. Applicants that fall within this category of consideration, will be required to have a collaborative meeting with property management and/or community life staff at Southbridge, to discuss mitigating circumstances that led to an unfavorable late payment history and will need to agree upon re-payment plan if one

46	Chris Wilmes	Additionally, credit scores can have a disparate impact on African-Americans. There's many studies that show that African-Americans are disproportionately have low credit scores compared to whites, and particularly here where there's no legitimate study showing that people with poor -- lots of credit card debt are unlikely to pay their public housing rent, they shouldn't be used. It ends up having a disparate impact on African-Americans or Latinos.	has not been established. If other TSP criteria has been met, upon favorable review of the mitigating circumstances and the head of household, or members listed on the lease, providing evidence of their ability to establish and open utility accounts at Southbridge, property management may grant a conditional approval for the Credit Review Worksheet. Public housing applicants that cannot meet these requirements at the time of application will be referred to CHA, per Section X. B of the TSP, for further guidance . The referenced Credit Review Worksheet in the TSP will be revised to include these changes and the Developer thank CAC for this valuable feedback.
47	Chris Wilmes	If a public housing applicant has had a history of paying rent and utility bills on time, then the applicant should be admitted. It makes the least amount of sense with the Right to Return families who are subject to the credit terms under TSP; they've been living in public housing for 20 years. So what if they have an old credit card debt? They've been paying their rent, they've been paying their utility; why can't they live in Ickes?	
48	Chris Wilmes	It doesn't make any sense. So on behalf of the CAC and on behalf of Ms. Williams, we ask that you remove the consumer credit check here.	
49	Chris Wilmes	And also the last thing I want to mention is the criminal background check policy. The three-year look back period is good, but we shouldn't be considering nonviolent misdemeanor offenses when making admission decisions. Presently the TSP says that an applicant can be rejected for, quote, citations for health and sanitary code violations, and quote, disorderly conduct. These are trivial misdemeanor offenses; you shouldn't take away something as important as a subsidy, a housing subsidy to Ickes over these trivial offenses. So we ask that those minor criminal offenses be removed from the TSP. That's all.	Despite an initial disagreement on a lookback period for criminal background screening, the Developer agreed to use a shorter than industry standard three-year lookback period for criminal background screening to alleviate concerns raised specifically by the CAC. While all criminal offenses are included in initial criminal screening; the Developer agreed and that individual applicants criminal screening will ultimately be reviewed on a case by case basis, and applicants will have the opportunity to discuss mitigating circumstances related to past criminal offenses. These procedures are in direct response to guidance issued by HUD at the end of the Obama administration.
50	CLAUDICE WARE	I have a couple of questions. Is it my understanding -- because I came in, and I really wasn't focused trying to hear what Chris was talking about. There's 770 units, rental. 50 percent of that will be dedicated to public housing; is that correct?	ANGELA BROOKS: I'll answer that. So of the market rate, 244 CHA units total. So that comes out to be a little over 30 percent. So when Chris is saying 50 percent, he's indicating the affordable tier, of which will be CHA and the affordable units. So the affordable units is about 20%, CHA is approximately 30%
51	CLAUDICE WARE	And the rest is dedicated to market; is that my understanding?	Correct. The market rate units will be approximately 50%.

52	CLAUDICE WARE	I want to say that that's not fair. Again, this is land that residents had to part with and should have a right to come back to. Even if it wasn't the third -- they should have at least 50 percent.	In October 2014 after working with the Harold Ickes Working Group, CHA issued a RFP for qualified development teams to solicit proposals from qualified development teams experienced in holistic, urban revitalization program, featuring a mixed-income, mix-use development model. The RFP required proposals to produce a MINIMUM of 200 CHA units. Upon selection of The Community Builders and McCaffery Interest Team and the master planning process, the development team increased the number of CHA units based on community feedback to 244 from the original RFP response.
53	CLAUDICE WARE	Then my other question, majority of your mixed income sites have -- some of them have working to meet. This wouldn't be a site that would...	Please review Section 5 of the Tenant Selection Plan.
54	CLAUDICE WARE	I was asking about the working to meet criteria. If they aren't meeting all the obligations to require them to come back, will they allow them to still come as -- because they are working to meet those criteria's?	The CHA will house ROR leaseholders in the priorities listed in section 4.d of the RRC. It indicates that, in addition to the other requirements, those who are working to meet property specific requirements have a priority but it is below those of the same category who meet the property specific requirements.
55	CLAUDICE WARE	Correct. My other question, is CHA requiring the service providers to -- like they did with other mixed incomes, to work with these families prior, a year prior before returning, before this is built?	CHA and its service providers work with families on an ongoing basis based on their interest in satisfying their right of return within the HCV program, redeveloped public housing, or mixed income. The CHA Relocation Department does start working with Right of Return families approximately 1 year prior to units being ready for occupancy.
56	LAURIE WILLIAMS	Of the breakdown of the affordable units, the public housing units, are they going to be held by CHA rules? I'm specifically talking about the two heartbeats per room rule. In most CHA places they require that two children can be in a bedroom.	Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants.

57	LAURIE WILLIAMS	However, it would seem like it was never worked out: A 7-year-old girl does not need to share a bedroom with a 12-year-old boy, even if it is her brother. So at Southbridge, from the public housing to the affordable, to the mixed, are -- is everybody under that because its partnership, or just the CHA part? Their part?	Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants.
58	LAURIE WILLIAMS	For everybody in Southbridge, there's going to be a person in Southbridge; yes.	<p>Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants.</p> <p>In addition, per Tenant Selection Plan, Section VI. Occupancy, Section C) per bedroom -- having a minimum number of persons and a maximum number of persons is not delineated based upon age nor sex.</p>

59	FRANCINE WASHINGTON	<p>What about sex?</p> <p>And what? So meaning what?</p> <p>Bedroom per person</p>	<p>Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants.</p> <p>In addition, per Tenant Selection Plan, Section VI. Occupancy, Section C) per bedroom -- having a minimum number of persons and a maximum number of persons is not delineated based upon age nor sex.</p>
60	FRANCINE WASHINGTON	<p>So a mother and daughter got three --</p> <p>I don't understand the table.</p>	<p>Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants.</p> <p>The TSP treats all residents the same or similarly in terms of screening based on the units they are being screened for. All tenants will have a criminal background check, credit and income check or screen. There are also additional screens or certification required for tax credit units, for example.</p>
61	LAURIE WILLIAMS	<p>Is it going to be managed different? Since it's three different sections, is it going to be three different sections of management?</p>	<p>No. There will be one property management company.</p>

62	LAURIE WILLIAMS	Everybody is going to be held by the same -- by the same rule.	The TSP treats all residents the same or similarly in terms of screening based on the units they are being screened for. All tenants will have a criminal background check, credit and income check or screen. There are also additional screens or certification required for tax credit units, for example.
63	Francine Washington	But a word to the wise, we got new developments coming up. You trying to stretch the dollar, trying to stretch the bedroom.	Thank you for your comment.
64	Francine Washington	If somebody moving in with a 5 or 6-year-old daughter, 9 or 10-year-old son, I imagine I would give them a three-bedroom instead of a two, not to call folks -- I want to make the idea of community, give people what they need to make them relaxed in the community. You want your son and your daughter rooming together?	Yes. HUD requires efficient utilization of units and has said that an occupancy rule of two persons in a bedroom, as a general rule, is reasonable.
65		Not -- I'm saying this so you can look at it now, don't wait 'til you get out there and then it's a problem. It's a fight. And plus, my understanding, they changed the rule; 7 to 8 year difference between male and female of the same sex -- I mean opposite sex, no way. No way. Like just looking -- your big sister. If you have a big sister?	Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants
66	MARY BALDWIN	My name is legendary. Mary Baldwin. I'm the president -- still is -- President At Large of Rockwell Gardens, which is now called Jackson Square West End. I just need to ask a question because I'm going through -- the reason I'm here to voice my opinion to support the residents and what have you because where we is was part of us. As you know -- are you all the developers? Let me ask that question.	CHRISTOPHER JOHNSON: I'm with the development team.
67	MARY BALDWIN	You the developer. Okay. See, I've been through something, I'm still going through it. That's why I'm asking this question. Now, when the residents was relocated, they was not told anything about all this background credit check and what have you; because they was moved by force and not by choice. They was told that once the buildings come back, you -- you'd be -- you going to be relocated, and once they come back, you had the right to return. They didn't put all these restrictions on the residents at this time.	Thank you for your comment.

68	MARY BALDWIN	And to me it was to get them to move, to relocate. And they had so much trust until they relocated. Thinking when the buildings go up and those that wants to come back, thinking that they would have that right to come back. Which they should. Because, like I said, they moved by force and not by choice. They told my people a lot of things, and all you do is move away, when time comes, you come back, and everything was the same.	Thank you for your comment.
69	MARY BALDWIN	When they came back, it was -- they so disappointed and so let down. So it's time to stop telling residents one thing and doing something else. We need to be straight up. And we don't need to be adding a lot of stuff to keep the residents away. Number one, you're not getting all your units back. So what you get back, you need to make sure that those residents, first of all, that wants to come back, get those units. And then bring in more residents that's out there that need -- that wants to live in lckes; okay?	Thank you for your comment.
70	MARY BALDWIN	So I'm -- I'm kind of lost because I'm late getting here, and I had some business to take care of. But I just want to say as a developer, make sure that what you do is helping the residents and not your developer team, because you all already rich. I'm just saying, you know, make sure -- we're poor. You know? So we out there struggling.	Thank you for your comment.
71	MARY BALDWIN	And like Francine always say, everybody always laugh to the bank but us. We fought for these residents all these years, without pay. Struggled, ducking, dodge, willing and what have you. And then we want to see our peoples come back, if they wants to come back. Give them that opportunity, and make it kind of easy. Don't put so much pressure on them so you know that they can't come back. So you take a look at that with you, the head person; right?	CHRISTOPHER JOHNSON: No. I'm part of the development team. I'm not the head.
72	MARY BALDWIN	Okay. You take this back. Tell them the legendary Mary Baldwin, who's on the mixed income now, and still going through some changes -- make it easy for those people, residents, to have the right to return without putting so much restriction on them. When they was the one that stayed and paid the rent and -- for you all to come along and get their land and then put rules on them. You know what I'm saying?	Thank you for your comment.
73	MARY BALDWIN	So please, I -- this won't be my last meeting. I'll be -- if you have some more, I will be there, you know, because I'm the legendary. And I just want you to be sure, because it hurts the president heart -- though their leader is deceased, but she fought all these years. She's sickness, go in the hospital, and they say she isn't going to make it. God fix it, she come back out. And she made it and she fought 'til the end.	We will be happy to have you at future meetings and feel that honoring Ms. Williams at Southbridge is a great idea . We will discuss this with the working group and among the entire development team.

74	MARY BALDWIN	So we not going to let her work be in vain. We'll do what we have to do. And we asking you all to work with us to make sure that things come out all right in the favor of the residents that have the right to return. You got somebody's land, don't take all the houses. You got so many houses -- third, third, third; whatever. Give them what they need to have back in what they was promised and they fought. Thank you so much. God bless you.	Thank you for your comment.
75	LAURIE WILLIAMS	Okay. Let me start by saying this: I grew up in the Harold Ickes home. My mother moved in as a single mother with two small children. And something in her said that she moved into a place, and she wanted to fight for these people. For 40 years she did that.	Thank you for your comment.
76	LAURIE WILLIAMS	Two weeks before she passed away, she had her secretary drafting yet another letter to Rahm Emanuel. Because there was so many promises made, so many secrets held; and at the end of the day, we still lost out. Are losing out.	Thank you for your comment.
77	LAURIE WILLIAMS	You say we have the right to return. But when you call to find out what -- to let somebody know, okay -- because we've been watching this land. We've been looking at every scenario, every meeting. So when you tell us, oh, you got the right to return, and you got the right to return, but when I take my right to return, you tell me, oh, no, wait a minute. Can you do this? Did you do this?	Thank you for your comment.
78	LAURIE WILLIAMS	Now you have a list. You're not -- for the developer -- we're not getting new places, you are replacing the homes that you moved us out of. You broke up families -- since we were dismantled, we have lost elders, we have lost children. Half of the craziness that goes on in the city was because -- blamed on people who moved out of public housing. And believe it or not, we had more law-abiding citizens in public housing than we had out in the neighborhoods. We were a small-knit community.	Thank you for your comment.
79	LAURIE WILLIAMS	I'm reading here what you say 15 years here and 25 years here. When did the count down start? That's 35 or 40 years that I'm -- it's right here. On the -- front page. One said 15 years. I underlined it. Oh, here it is. During that complacent period of 15 years, and extended use of an additional 25 years. Does that mean it's going to take -- if my math is right -- 40 years?	Thank you for your comment.
80	LAURIE WILLIAMS	On the first page of the Tenant Selection Plan for Southbridge, a/k/a Herald Ickes, or Ickes. You know...	Are you referencing the low income housing tax credit compliance period?

81	LAURIE WILLIAMS	Right. The 15 years.	CHRISTOPHER JOHNSON: That is a compliance period reference in regards to the low income housing tax credits that will bolster the financing of the site and allow for the site to be built. That's the compliance period, it is statutory.
82	LAURIE WILLIAMS	40 years starting when?	CHRISTOPHER JOHNSON: Based on the term of the tax credits, when the building is placed in service.
83	CLAUDICE WARE	What she's trying to find out, how does that affect public housing residents' right of return?	Those are two separate things. That is just a financing term.
85	LAURIE WILLIAMS	All right. Of the 65,000 square feet of retail, that's approximately how many businesses?	We are unable to determine the total number of business for the entire development at this time. It is anticipated that at the corner of State and Cermack, there will be a big box/large format retailer. Throughout the rest of the Project's retail there will be small and mid-size retailers, including restaurants. Furthermore, within the first phase though, which shall include approximately 15,000 square feet, we anticipate between 4 and 10 business. Furthermore, of the 15,000 square feet in the first phase, 20 percent is dedicated to neighborhood-based and local businesses--which shall receive a subsidized/below market rent.
86	LAURIE WILLIAMS	For business owner who's going to rent that space.	We are unable to determine the total number of business for the entire development at this time. It is anticipated that at the corner of State and Cermack, there will be a big box/large format retailer. Throughout the rest of the Project's retail there will be small and mid-size retailers, including restaurants. Furthermore, within the first phase though, which shall include approximately 15,000 square feet, we anticipate between 4 and 10 business. Furthermore, of the 15,000 square feet in the first phase, 20 percent is dedicated to neighborhood-based and local businesses--which shall receive a subsidized/below market rent.
89	Francine Washington	How many people it sit?	In the Community Space, as being developer as part of Phase 1A, we are currently planning holding approximately 60 to 85 people.
90	Francine Washington	Larger than this? Going to the community -- or school for the community? That's about half the size of this. This people get in -- this space right here.	Occupancy count for the Community Space is based on size and code assembly restraints.

91	LAURIE WILLIAMS	<p>As the developer, the businesses that you want to bring, how -- how do you -- how do you -- not even -- how do you find these business? Because you got Chinatown here, you got downtown here, you got lakefront here. All of which have businesses, this, that, restaurants, this, that.</p>	<p>The development team, which includes McCaffery Interests, has an outstanding track record and years of experience as seen with their successful development including The Roosevelt Collection, Lincoln Common, and their work at The University of Chicago engaging neighborhood, local, regional, and national tenants to create a thoughtful and successful retail environment. They have already begun this process.</p>
92	LAURIE WILLIAMS	<p>So why a need to take this small portion of land and yet not give more housing with -- you know, what makes it so we have to have the businesses?</p>	<p>Christopher Johnson: We don't know yet. -- The Cermak and State redevelopment is in a future phase. Right now we are focused on Phase 1</p> <p>ANGELA BROOKS: Chris, I'll also jump in. So part of your question was why there was commercial development on this site, and so when -- in 2014 and '15 when CHA worked with, the working group to develop the request for proposals for this site the working group designated that they wanted a mixed income and mixed use development. So when they put out the call for proposals, they asked for developers to come back with mixed-use-type development sites. So that was a decision that they were responding to what we put out.</p>
93	LAURIE WILLIAMS	<p>That -- that's my answer -- that's my question. Why the retail -- why do we need the retail space? If I'm not mistaken, we were told for -- at first it was for residents develop businesses that give -- that would have given them chance to get into the business world, to find this out -- but when you say "big box," you mean Wal-Mart, Target, stuff like that; right</p>	<p>Large format/Big Box would include stores like a City Target, Walgreens or a CVS pharmacy as an example.</p>
94	LAURIE WILLIAMS		<p>CHRISTOPHER JOHNSON: I'm just stating as example what that type of store looks like, not necessarily what will be at the former Harold Ickes Redevelopment site.</p>

95	LAURIE WILLIAMS	You do realize there's a Walgreens right on the corner.	<p>Christopher Johnson: We don't know yet. -- The Cermak and State redevelopment is in a future phase. Right now we are focused on Phase 1</p> <p>ANGELA BROOKS: Chris, I'll also jump in. So part of your question was why there was commercial development on this site, and so when -- in 2014 and '15 when CHA worked with, the working group to develop the request for proposals for this site the working group designated that they wanted a mixed income and mixed use development. So when they put out the call for proposals, they asked for developers to come back with mixed-use-type development sites. So that was a decision that they were responding to what we put out.</p>
96	LAURIE WILLIAMS	It's not necessarily going to be --	That predates me. So I'm not sure what went into how they decided -- one of the things that Chris mentioned that I don't know is very clear is the hyper local, really one of the components which we would anticipate would be local businesses, Section 3 businesses. So that is something they will probably have a consultant in our Section 3 office. They'll work with them to help fill those spaces.
97	LAURIE WILLIAMS		But that was a really important part of that. Because one of the things we want to do in our mixed-income development is provide opportunities. Part of the -- the master development agreement we have with this developer is there will be permanent jobs as a part of their commercial development. So anyone who is doing business here, there will be requirement to hire residents. So we wanted to tie that in. So that was an important component to CHA and the working group at the time we did the request for proposals.
98	MARY BALDWIN	Just to butt in what you saying. They always use that they going to build commercial, able to hire residents, and then they hire them, and two weeks or a month, they let them go.	Thank you for your comment.
99	MARY BALDWIN		ANGELA BROOKS: Absolutely. And Miss Baldwin, I will say we definitely are paying closer attention. We have lessoned learned from the other commercial developments about long term employment. So that is something we absolutely are taking into consideration.

100	MARY BALDWIN	So look at all of -- every click that you -- and I take back one thing -- I hope you didn't put it on that record. We are not poor. I take that back. We're rich in spirit and mind and body and what have you. So take back	ANGELA BROOKS: I have residents talking to me about Mariano's pretty often. So I'm very aware of the concerns.
101	MARY BALDWIN	that -- we're rich. So I just want to say --	CHRISTOPHER JOHNSON: As a development group and team, we take that very seriously. Currently our predevelopment spending we have hit about 53 percent minority MWDBE, contract and spending. So we're exceeding all CHA and City of Chicago goals. And we plan to do the same with our construction as well. So...and then we'll be also looking -- as Angela stated -- for all of our retail partners to be doing the same.
102	LAURIE WILLIAMS	You mentioned the Section 3. Does the developer and CHA work in conjunction as to getting these businesses from the Section 3s?	Yes. As we move closer to the start of construction the CHA Compliance and Section 3 staff will work with the development team and General Contractors to identify opportunities for Section 3 subcontractors and employees.
103	LAURIE WILLIAMS	Because I was -- I'm a relocated resident from Ickes. I had to go to Dearborn. I tried to utilize the services of the -- what's the -- Section 3. the FamilyWorks office where there was a Section 3 binder. Yet every page I turn, it was old, it was late. It was old, it was -- you know. No longer formidable.	Thank you for your comment.
104	LAURIE WILLIAMS		ANGELA BROOKS: So just to kind of walk you through what will happen procedurally, so there's two phases. So the first phase will be the most obvious one that will start -- hopefully -- we didn't talk about this, but we would anticipate closing the real estate transaction and starting construction sometime early next year, so say first quarter.
105	LAURIE WILLIAMS		So prior to the first quarter -- we'll date back -- so when we kind of get a date of closing when construction will start and - not commissioner --Mrs. Washington indicated we would have what -- we would have a vendor fair. So that would be where the development team would have a fair and the two GCs, which is Powers & Sons and McShane, would come with all of their subs, and they would offer opportunities for additional subcontractors or people who might want to work on those construction jobs.

106	LAURIE WILLIAMS	I'm a high school graduate. I have college education. I have been in the workforce since the age of 14. So there is a lot I would have to bring to the table, to a Section 3; but it was lacking, it was not what I needed. It was not kept up to date. You know. And it's like nobody in the office	So that's kind of the first slide of the presentation. As well as, since you mentioned, we now have a Section 3 office that's further down State Street. So they are pretty up to date. So certainly if you have any specific issues, both Claudice and Francine know how to reach me. I can help you facilitate that.
107	LAURIE WILLIAMS	knew who to contact; who to go to, where to call. You know what I'm saying?	But they're pretty up to date, and their whole role is to build capacity of residents to be available for that. Once we start construction, we're two years two long years before this will be any units or any business. That gives us a lot of opportunity to work with residents, right of return or others, who might have an opportunity or business idea to work through that. So this is one where we have good lead time. So we are working with staff in the Section 3 office that we are going to start developing what does that programming look like.
108	LAURIE WILLIAMS		You asked how many businesses could go in 65,000 square feet. We don't know, because we haven't designed it yet. But it's flexible. Part of the reason they haven't said is we want to know who is interested so they can design it around that space. So it's truly flexible at this time. The 20 percent hyper local that will be subsidized, that will be a little different. But that's really flex space. So somebody might want a boutique, or somebody might want, I don't know, a pet store. You know, we're just really flexible at this time. So we have a lot of time.
109	Francine Washington	I'm still stuck on the screening part. I know your mixed income, 244 residents and I like the process -- don't remember the processes where mixed income at CHA or whatever it is. CHA pull folks off, meet the criteria, to screen them, for the social, the rent, utilities, no background check. Then they send the development team, which you all are doing a double or triple screening.	Section 1 of the Revised CHA Leaseholder Housing Choice and Relocation Rights Contract (10/1/99) ("RRC") spells out the requirements for residents with a Right of Return (ROR) and others as discussed in the General Purposes. Public Housing residents are otherwise governed by all other policies and rules for public housing. The RRC lists the requirements in Section 1 and Section 1.i discusses property specific requirements. See also, TSP Section IV. General Principles of Screening, Section 5, Employment and Self-Sufficiency Requirements for RAD PBV Applicants
110	Francine Washington	Because that's the process now that -- CHA take and send them. And they screen once they get to CHA. They do the criminal background, how are they. He understood the question?	ANGELA BROOKS: I do understand the question. That's just not my side of the house, so we will defer that to the written response.