

CHAIRWOMAN HEMBREE: And the business at hand is a new application continued, 188 Broadway LP, 188 Broadway, Block 1201, Lot 3. Use variance to change a portion of the buildings to permit multifamily residential use and variance to raise building to three stories in height and a variance for deficient interior parking lot landscaping.

MR. DELIA: Good evening, Chairwoman Hembree, Members of the Board.

For the record, my name is James Delia from the law firm of Wells, Jaworski and Liebman. I will be covering for my partner, Stuart Liebman, as we go forward.

Thank you for having us here tonight.
This would be our second meeting, the first having been heard in November.

At that time Matt Clark, our engineer, testified both on direct and questions from the board and the public, at which point Albert Dattoli then spoke of the architecture and was not yet subject to any examination from the board or from the public.

We had some housekeeping to do, among other items, was contending with the letter from the fire department which we received one day before the slated December hearing.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

Instead of coming here on December 18th with unanswered questions on fire, we chose to adjourn, come back, and give us an opportunity to resolve any outstanding issues that we had with the fire department. I'm happy to report to you that, in fact, we have.

With the holidays upon us, I actually reached out for the chief. We were able to finally make contact in the second week of January, met with him in the field -- or actually at the fire department, I believe, on the 11th.

As a result of that conversation, we sent the chief a marked up plan that widened a few areas which we'll get into, and created an ample and safe fire pattern, circulation pattern on-site.

We have an e-mail from the chief that approves and endorses the changes that we have suggested.

My understanding is no letter has yet been issued, but I do have the e-mail and I will pass that around at the appropriate point this evening.

Other housekeeping, Mr. Dattoli was tasked with providing or presenting, which we have on the board here tonight, a roof plan along with cross sections so that we can understand the dynamics of

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
how the two buildings relate with each other and how they relate to the neighbor.

We think this is quite a good visual to give you a really good idea of just how well balanced and how well tucked away this proposal is.

We have also provided the building roof plan and provided the HVAC elements on the roof so that you can visualize how that works.

There were questions about the RSIS. I
just want to clear that up so we have no misunderstanding.

CHAIRWOMAN HEMBREE: What is RSIS?
MR. DELIA: The Residential Site
Improvement Standards.
CHAIRWOMAN HEMBREE: Okay.
MR. DELIA: And that's what the parking count is based on.

And the question was asked last time, do we apply the state Residential Site Improvement Standards or do we apply Woodcliff Lake's standard for parking?

The answer is you do apply the RSIS standard. We comply with that standard, not only in terms of the number of spaces, but also in terms of the size of those spaces.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

The particular citation for this issue is right in the Municipal Land Use Law itself. It's Section 40:55D-40.5, and it is entitled:
"Statewide Standards to Supersede Local
Standards."
And it says:
"Notwithstanding any other provision to the contrary in the Municipal Land Use Law, the standards for the regulations," and I am paraphrasing, the RSIS, "shall supersede any site improvement standards incorporated within the development ordinances of any municipality."

It's -- there is no debate -- there is no debate. It's clear cut. This has always been the way it's been for the last 20 years with the Residential Site Improvement Standards. We don't have any commercial components here, it's strictly residential, so RSIS does apply.

Okay. So my proposal tonight or my plan tonight is to reintroduce Albert Dattoli, go through the plan that I've just mentioned, open up to questions from the board and the public.

I then have Charles Oppler, who is a well recognized realtor in Bergen County with a very

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

|  | 9 |  | 11 |
| :---: | :---: | :---: | :---: |
| 08:12PM 1 | long track record, 30-plus-year track record. He has | 08:14PM 1 | What I have done here is I have marked |
| 08:12PM 2 | got a resume that's unbelievable, including he's now | 08:14PM 2 | -- well, I am sorry. |
| 08. 12 PPM 3 | elected the first vice president of the National | 08:14PM 3 | Al, come on up. Good evening. |
| 08:12PM 4 | Associates of Realtors. | 08.74PM 4 | MR. DATTOLI: Good evening, everybody. |
| 08.12PM 5 | So he's got a very | 5 | ALBERT DATTOLI, |
| 08:12PM 6 | ckground, very impressive experience. And he's | 6 | Having been previously sworn, continues to |
| 08.12PM 7 | ing to give us some insight on trends towards this | 7 | testify as follows: |
| 08:33PM 8 | pe of project in Northern New Jersey and especially | 8 | DIRECT EXAMINATION |
| 08:13PM 9 | in Bergen County. We will get into some detail with | 9 | BY MR. DELIA: |
| 08:13PM 10 | him on that | 08.14PM 10 | Q. Al, have you been tasked to present and |
| 08:13PM 11 | me permitting, Lou Luglio is our | 08:148M 11 | vide us with a building roof plan and |
| ов:13Рм 12 | traffic expert. He's here to discuss | 08:148M 12 | cross-section? |
| 08:13PM 13 | generation, safety and efficiency on the site, and | 00:14PM 13 | A. Yes. |
| 00:13PM | also to confirm, through -- through his plans and | 08:14PM 14 | I was asked of that at the last |
| 08.13Pm 15 | radius exhibit, his turning template exhibit, that w | 08.14PM 15 | eeting. |
| 08:13PM 16 | do, in fact, satisfy fire department requirements. | 08:14PM 16 | Q. And we have in front of us what I have |
| 00:13PM 17 | ave Matt Clark here as well. He had | 08:14PM 17 | at marked -- or behind us -- A-7 |
| 08:13PM 18 | a couple of open items that we can address if time | 09:14PM 18 | (Whereupon, Roof Plan/Cross Section |
| 08:彳зРм 19 | permits at the end | 08:14PM 19 | Dated January 21, 2019 is received and marked |
| ов:13PM 20 | nless there are any questions of me at | 08:14PM 20 | as Exhibit A-7 for identification. |
| 08:13PM 21 | this point, I would like to recall Mr. Dattoli | 08.14PM 21 | BY MR. DELIA: |
| 08:13PM 22 | MR. NEWMAN: I have -- I have | 08:15PM 22 | Q. Can you tell us what it is |
| 08:13PM 2 | question. | D8.15PM 23 | A. It's a drawing showing the |
| ов:1зРм 24 | MR. DELIA: Yes. | 08:115PM 24 | cross-section. I had a -- I had a cross-section or I |
| 08:13PM 25 | MR. NEWMAN: In the last meeting we LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 | 08:15PM 25 | had a partial part of this drawing on a previous plan LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 |
|  | 10 |  | 2 |
| 08.13PM 1 | were talking about you want to use this for | 08:16PM 1 | on Exhibit A-6, but $I$ expanded it to show the hill as |
| 08:13PM 2 | residential use, but you were applying all the | 08:15PM 2 | ell as what's up the hill, and I added elevations. |
| 08:13PM 3 | standards for the OS or SO use | 08,15PM 3 | hink Mr. Preiss asked for some additional |
| 08.13PM 4 | And you were going to come up with, you | 08.15PM 4 | evation information. And I've added all that |
| 08.14PM 5 | know, looking at some of the other zoning standards, | 08.15PM 5 | formation onto this drawing. |
| 08:14PM 6 | residential or not - | 08:15PM 6 | I have copies. I know it's kind o |
| 08:14PM 7 | R. DELIA | 08:15PM 7 | rd to see from where you are, so 1 have full sized |
| 08.14PM 8 | MR. NEWMAN: -- and telling us what | 08.15PM 8 | pies if you want to hand them out or open them up |
| 08:14PM 9 | ose standards are. | 08:15PM 9 | front of you, it might make it a little easier to |
| 08.14PM 10 | , DELIA: | 08.15PM 10 | see. |
| 08:14PM 11 | R. NEWMAN: Were you able to do that? | 08:15PM 11 | MR. DELIA: So the record is clear, |
| og:14PM 12 | MR. DELIA: We're still working on it | 08:15PM 12 | Mr. Dattoli was sworn at the last hearing and he |
| 08.14PM 13 | and it's something we're going to do with our | 08:16PM 13 | mains under oath. |
| 08.14PM 14 | planning testimony which I don't expect to happen | 08.16PM 14 | HAIRWOMAN HEMBREE: Thank you. |
| 08:14PM 15 | tonight, I would expect that to happen next meeting. | 08.16PM 15 | MR. DELIA: All right. |
| 08:14PM 16 | It's on our to-do | 08.16PM 16 | BY MR. DELIA: |
| ט8.14PM 17 | appropriate discussion is with our | 08:18PM 17 | Q. So what do you got there? |
| 08.19PM 18 | MR. NEWMAN: It's your application. | o¢:16PM 18 | A. Okay. |
| 08.14PM 19 | MR, DELIA: Yes. | 08:16PM 19 | So I have here -- and what I had on the |
| 08:14PM 20 | CHAIRWOMAN HEMBREE: Okay. | 08:16PM 20 | st drawing was the view from Broadway as a car is |
| 08:14PM 21 | MR. DELIA: Mr. Dattoli? | 08:168M 21 | heading south, and you can see the sight line is |
| 08: $44 \mathrm{P} M 22$ | And what I've done is, I've give | OE: 16 FPM 22 | essentially over the building, over the top of the |
| 08.14PM 23 | Mr. Princiotto an exhibit list. I have premarked | 0¢:16PM 23 | building. |
| o®:14PM 24 | some exhibits, hopefully just move -- help move | 08.16PM 24 | And as I explained last time, this |
| 08.14PM 25 | things along. | 08. 16PM 25 | building, the existing building, Building No. 1, |
|  | LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. |  | LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. |
|  | 201-641-1812 |  |  |



[^0]

5 of 63 sheets


01/29/2019 06:28:54 PM







Laurel COAH -- affordable housing settlement. If that happens, and Mr. Preiss suggested at the last meeting that three-bedroom units would have to be incorporated into this project, would that alter the number of parking spaces that would be required?

And I guess you would need specifics, maybe Richard could comment on how many three-bedrooms would have to be incorporated for the borough to comply with the affordable housing? And would that materially change the application if we add the additional three-bedroom -- if the board so decides to have the applicant comply with affordable housing.

MR. DELIA: If I may interject, because I can answer this real simply, if, in fact, there is an increased bed count here, we will either have to comply with parking or we'd have to appear back before you for a variance for the deficiency in number of parking spaces.

So that's still to be determined. We don't know, again, that's what I was trying to say earlier, we don't know the method of compliance.

But taking the hypothetical forward, if -- if the requirement adds parking spaces, we would have to find parking spaces or come back in front of LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
the board for the variance relief.
MS. DISPOTO: And a follow-up question,
I guess, for Mr. Dattoli, if that happens, would the
HVAC-unit size also change, because you suggested
that right now there's a larger unit for a
two-bedroom versus a one-bedroom? If you add three bedrooms does the specs on the rooftop units change at all for the -- for the dual units.

THE WITNESS: No, because it'll be -and I think I said this last time, we have several 1300 -square-foot units, and those larger units accommodate those 1300 -square-foot units.

Those 1300-square-foot units would just change to a three-bedroom. And it's not based on number of bedrooms, it's based on the square footage. The size of the units.

MS. DISPOTO: Would the parking
requirement change under the RSIS standards if we were to incorporate three-bedrooms? I guess you would need to know the number of three-bedroom units.

THE WITNESS: Yes.
And I don't have those requirements, the RSIS in my head, very honestly --

MS. DISPOTO: So --
THE WITNESS: -- so I don't know the
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

MS. DISPOTO: So --
THE WITNESS: I can't answer that at this point in time.

MS. DISPOTO: So I guess then maybe I'm
looking for some -- some commentary from Richard
Preiss, the borough's planner, maybe for the benefit of some of the board members who were not here at the last meeting who are new, about what the borough's affordable housing settlement suggests as far as the 15 percent set aside.

And also if we were to comply to that, some additional rules that require a certain number of family units or three-bedroom units.

And then as a follow-up for,
Mr. Preiss, when does the board -- you said the board has discretion to enable the applicant to comply. When would the board do that? Would they wait until the end of the application and the hearing to do that? Because if they choose to do that, it seems like it could materially alter the application and then we could all be back here for additional variances.

We don't really have the calculations, you know, to say whether, you know, where we're going

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
to end up.
MR. DELIA: Again, if I may interject, another option is we reduce the number of units to make the count.

We're getting -- heading into a
different direction that we're asking specific questions to your planner, has nothing to do with the architectural testimony that we have called Mr. Dattoli for, and now this is far beyond the scope.

I --
MS. DISPOTO: Well --
MR. DELIA: These -- these questions will be addressed, they'll be addressed by our planner. And I believe that's the appropriate time. We're not saying that we shouldn't answer these questions, but I don't think this is the appropriate time.

MS. DISPOTO: Well, I think that --
CHAIRWOMAN HEMBREE: Well, isn't she saying that -- that the answer to the question she is asking may have an impact on the application. Isn't that what she's saying?

Isn't that what you're saying?
MR. DELIA: The question deals with the
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

|  | 53 |  |  |
| :---: | :---: | :---: | :---: |
| 08:51PM | ree-bedroom count. | 09.53PM | So if two of the two-bedroom units were |
| 08.51PM | what we're saying is if we have | 08.53PM | to a three-bedroom unit, the parking coun |
| 08.51PM | if, in fact, there's a requirement for |  |  |
| 08.51PM | ee-bedrooms, number one, we'd evaluate whether | 08:53P |  |
| 08:51P | the unit count or not. If we reduce | 08: | 112. So even though |
| 08.51 | CHAIRWOMAN HEMBREE: Well, why can't we | 08:5 |  |
| 08.6 | the -- what is it? | 08:33PM | MS. DISPOTO: And then the applicant |
|  | MR. PREISS | 08:53PM | mpliant presumably |
|  | simple -- | 08:53PM | e applicant would either |
| 10 | MBREE: | 08.53PM | licant would be compliant with that |
| 11 | MR. PREISS: -- if you give me five |  | requirement. |
|  | answ | 08:53PM | be there |
| 08.5 | So let's take the second question | $\bigcirc$ | d one additional parking space. If not, |
| ${ }^{08}$ | e's a law in New Jersey that says tha |  | RSIS standard and the exception is know |
| 08 | e zoning that is in place at the tim | 08: | de minimus exception, they would have to make an |
| 08.5 | application is deemed complete applies. | 08.53 | ication for a de minimus exception just for on |
| 08.5 | t that particular point in time, w |  | mean, this was all being -- I'm doing th |
| 0:5:51pm 18 | did not have the required set-aside ordinance |  | head, so |
|  | However, as with all applications, thi | 08.54 | MS. DISPOTO: And thank you for that, |
| 09:51PM 20 | only relate to Woodcliff Lake, but any othe | 09:54PM | Richard. |
| 08:51 | or example | $08:$ | nd I'm glad that the new members of |
|  | planner, is those townships settled their Mount |  | board have the benefit of hearing that because I |
|  | Laurel litigation with Fair Share Housing Center, all | 08: | ard you say that at the last -- at the meeting. |
| 08.52PM 24 | were required to adopt set-aside mechanisms. And so | 08:54PM | d, Counselor, I think the reason I |
| 08:72PM 25 | ised that in my review letter. <br> LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 | 08:54PM 25 | s asking it of the architect is because I wanted to LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 |
| 54 |  |  |  |
| oa:52PM 1 | I should also point out that Woodcliff | 08:54PM 1 know if it were -- I wanted to hear from him if it 56 |  |
| ${ }^{08}$ | Lake has since adopted that set-aside requirement. | 00:54PM 2 were feasible to convert the two-bedroom units into |  |
| 08. | In -- in any case, in a variance | 08:54PM 2 were feasible to convert the two-bedroom units into <br> 08.54PM 3 three-bedroom units. I thought that was an |  |
| 08:52PM | situation, particularly where you're dealing with a | 08:5APM 4 architectural question, not a planning question. |  |
| 08:52PM |  | 08.54 PM | Thank you. |
| 08 | use and density variance, the board has the discretion to impose conditions. | 08:54PM | YETEMIAN: I have a question. |
| 08:22PM | discretion to impose conditions. <br> So this board, whether that law existed |  | hat about handicap also? |
| 00:52PM | So this board, whether that law existed or didn't exist at the time of the application, has | 08:54PM | Prems: Yes |
| 08.527PM 9 | or didn't exist at the time of the application, has the ability to apply that condition at the time it | 08:59PM | MR. PRINCIOTTO: Just for some |
| 08.62PM 10 | the ability to apply that condition at the time it grants the approval. | 08.54PM 10 | lification in terms of what happened, the |
|  | grants the approval. <br> So let's assume that the board does |  | applicant did not initially present this application |
| $00: 5$ | So let's assume that the board does vote in favor of it. If that rule applies, 15 |  | with the set-aside for affordable housing. |
| 08.52 | vote in favor of it. If that rule applies, 15 <br> percent of the units would be nine units. The | 08.59PM 12 08.59PM 13 | o that's what occurred at the first |
| ${ }^{08} 5$ | bedroom distribution, under the requirements, are no | 08.54PM 14 | eting. The issue was raised by the borough |
|  | less than 20 percent of the units may be | 08.54PM 15 | planner, Richard Preiss, in terms of the requirement |
| 08.52PM 16 | three-bedroom, no more than 20 percent of the units | oi:54PM 16 | and pursuant to the settlement agreement, any |
| 08.52PM 17 | can be one-bedroom, and the remainder are two-bedroom. | 08:SPM 17 | development that comes before the planning board or |
| or: |  | 08855PM 18 | the zoning board, by our settlement agreement, with |
| 08.52PM 19 | So in this particular situation, the requirement would be at least two three-bedroom | 08:55PM 19 | five units or more, has to have this set-aside. |
| 08:53PM 20 |  | 08:55Pm 20 | So that's where we are. We've hear |
| อе:53PM 21 | units, no more than one one-bedroom unit, and then | $\text { o8:55FM } 22$ | ight that you intend to comply with that |
| 08. 53PM 22 | the remaining six units would be two-bedroom units. |  | MR. NEWMAN: And I think the engineer |
| 23 | Insofar as the parking requirement is | 08.55Pm 23 | ied and I think Mr. Dattoli testified that he |
| 24 |  | o8.5spm08.55PM25 | also doesn't know, but he believes that whatever the |
| 53PM 25 | concerned, the three-bedroom units only require . 3 spaces more than a two-bedroom unit. |  | requirements are, he's going to comply with. |
|  | spaces more than a two-bedroom unit. <br> LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. | 08.55PM 25 | LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. |
|  | 201-641-1812 |  | 201-641-1812 |





MS. BORRELLI: Do you think that the density of this building will impact the residents.

THE WITNESS: I wouldn't think so.
MS. BORRELLI: You don't think so.
THE WITNESS: No.
MS. BORRELLI: And do you have any --
THE WITNESS: We will have -- we will have testimony --

MS. BORRELLI: Okay.
THE WITNESS: -- about traffic and
about planning and --
MS. BORRELLI: All right. But you haven't -- but you've testified you have not even gone to Cressfield Court so you're not even familiar with --

THE WITNESS: I've been on -- I've been on Cressfield Court many times.

MS. BORRELLI: Okay. Just --
THE WITNESS: But I don't have engineering data as to where that house is located. And that's why there are no dimensions relative to that house.

MS. BORRELLI: Okay.
But at the time of 2016, you thought 18
acres -- 18 units per acres --
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

MS. APPELLE: Well, I would because I
live there and I look at Building 1 --
MR. NEWMAN: All right.
MS. APPELLE: -- and --
MR. NEWMAN: He says, in his opinion --
MS. APPELLE: Okay.
MR. NEWMAN: -- that it would not.
MS. APPELLE: Well, in my opinion, it
does.
MR. NEWMAN: For what -- what that's worth. For what that is worth.

MS. APPELLE: And you said that the trees are high density trees behind on their property the --

THE WITNESS: Very heavily wooded.
MS. APPELLE: It is not very heavily wooded.

There's trees there, but they don't have any leaves most of the year --

MR. NEWMAN: All right. His opinion is

MS. APPELLE: -- so you see through it.
It's heavily wooded, I got it.
MR. NEWMAN: His opinion -- his opinion
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
is that --
MS. APPELLE: Okay.
MR. NEWMAN: -- the trees are heavily wooded.

MS. APPELLE: Okay.
MR. PRINCIOTTO: Ma'am, you can't argue with the witness at this point.

If you are --
MR. NEWMAN: We're more than happy at the end for you to get up and say as a resident of Woodcliff Lake, as somebody who lives in the neighborhood and having been there all these times and having looked at the plan, the tree are not dense.

MS. APPELLE: I have pictures.
MR. NEWMAN: -- and I could definitely see the building from Prospect, Highview --

MS. APPELLE: Okay. So let me just get
pass between Building No. 1 and the buildings to the south. That's what I said.

MS. APPELLE: Okay, but -- okay. Fine.
But would you agree that you -- that
Building 2 would be extremely visible from Prospect, Highview and Cressfield.

THE WITNESS: No, I will not agree with
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812
THE WITNESS: I think you're taking me out of context.

MS. BORRELLI: No, I'm taking the

THE WITNESS: It's out of context.
MS. BORRELLI: Thank you.
CHAIRWOMAN HEMBREE: Ma'am.
MS. BORRELLI: Okay. Thank you very
much. Thank you.
CHAIRWOMAN HEMBREE: Anybody else?
MS. APPELLE: Good evening.
Veronica Appelle, 23 Cressfield Court, A-P-P-E-L-L-E.

Okay. Mr. Dattoli, you testified that you cannot see Building 2 from Broadway, pretty much.

THE WITNESS: No, that's not what I
said.
I said you can see Building 2 as you
09

MR. NEWMAN: -- from wherever.
MR. PRINCIOTTO: I will just tell you, if you want to testify with regard to facts, okay, what you can see --

MS. APPELLE: Fine.
MR. PRINCIOTTO: -- and what you can't
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.


these sprinklers is sufficient
THE WITNESS: We will know whether it
is sufficient or not. If it's not sufficient we will have a fire pump.

MR. NEWMAN: They're not there yet.
THE WITNESS: Right. We're not at that
point yet.
MS. BORRELLI: Okay. All right. Thank you. Thank you.

THE WITNESS: Those are construction documents. CHAIRWOMAN HEMBREE: So what do you think, Gary, can we close to the public.

MR. NEWMAN: I'd like to make a motion to close to the public.

Nobody's jumping up at the mic.
CHAIRWOMAN HEMBREE: Is there a second?
MS. EFFRON-MALLEY: Second.
CHAIRWOMAN HEMBREE: All in favor?
(Whereupon, all present members respond
in the affirmative.)
CHAIRWOMAN HEMBREE: Opposed.
(No response.)
CHAIRWOMAN HEMBREE: Okay.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

THE WITNESS: Thank you.
CHAIRWOMAN HEMBREE: Thank you,
Mr. Dattoli.
It's fun being on the other side,
right?
MR. NEWMAN: Mr. Dattoli, don't leave
the country.
MR, DELIA: Take his passport.
THE WITNESS: It's fun being on both
sides.
MR. DELIA: Charles Oppler, please.
CHAIRWOMAN HEMBREE: Okay.
MS. KOKOWSKI: Do you have the spelling
of his last name for me, please?
MR. DELIA: O-P-P-L-E-R.
MR. PRINCIOTTO: Could you state your
name and address for the record?
MR. OPPLER: Charles Oppler, 207
Franklin Farms Court, Franklin Lakes, New Jersey.
MR. PRINCIOTTO: Do you swear to tell
the truth and nothing but the truth, so help you God.
MR. OPPLER: Yes, I do.
CHARLES OPPLER,
207 Franklin Farms Court, Franklin Lakes, New
Jersey, having been duly sworn, testifies as
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

And we've got 13 offices throughout
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
follows:
MR. PRINCIOTTO: Okay.
DIRECT EXAMINATION
BY MR. DELIA:
Q. Good evening, Mr. Oppler.
A. Good evening.
Q. Could you please tell us what is your profession?
A. I'm a real estate broker for 38 years.
Q. And can you give us some background? You have a resume that you have provided us, and I've just circulated it to the board.

Can you just give us a little bit of background on what your career has entailed?
A. I started in real estate in 1981.

Working for a gentleman by the name of Joe Murphy, Murphy Real Estate.

Went on to work for Dick Schlott in 1984.

I started my own company with a partner in January of 1992, which was Classic Realty. And we purchased a company in 2008, Prominent Properties,
Sotheby's International Realty, which my partner and
I have operated for the last ten years.

Bergen, Hudson, Morris, Essex and Union counties, doing mainly residential real estate.
Q. And you've been elected first vice president of the National Association of Realtors. Is that correct?
A. Yes, I have been.
Q. And in your career have you become intimately familiar with property trends and property values in Northern New Jersey and in, particularly, Bergen County?
A. Yes, I have.
Q. Are you familiar with current trends right now in terms of real estate market as to what's trending upwards and what's trending downwards?
A. I try to stay abreast of as many things as $I$ can because it's relevant to our business.

CHAIRWOMAN HEMBREE: You can pick that up or use the --

THE WITNESS: Yes, I was going to pick it up, but thanks.

I'm using that.
MR. DELIA: It's usually the other way,
I'm usually the one with --
THE WITNESS: Yes, thank you.
MR. DELIA: -- the issue.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812



MR. NEWMAN: Warehouse space.
THE WITNESS: Warehouse space --
MR. NEWMAN: Okay.
THE WITNESS: -- has been difficult to rent in many places.

MR. NEWMAN: Okay.
MS. EFFRON-MALLEY: Not up here.
THE WITNESS: So --
MR. NEWMAN: No.
THE WITNESS: But across --
MS. EFFRON-MALLEY: Here we'll take it all.

THE WITNESS: Right, but it -- but it varies across the county and across the -- the -- the state.

MR. NEWMAN: Well, we're concerned about Bergen County.

THE WITNESS: Understood. Understood.
MR. NEWMAN: Right.
THE WITNESS: But you don't have much
-- but you don't have much warehouse space in
Woodcliff Lake either.
MR. NEWMAN: No, we don't.
THE WITNESS: So -- but you asked me
questions about the change of uses --
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

09:24PM 1
09:24PM 2
09:24PM 3
09:24PM 4
09.24PM 5

09:24PM 6
09:24PM 7
09:24PM 8
00:24PM 9
area. You've got a lot of divorces that happen and somebody wants to stay in a location, mainly a community where the school becomes an issue, we've seen that quite a bit throughout the county.

> And then, lastly, you have a lot of kids that, you know, end up in Hoboken or Jersey City and then migrate back to the communities where they grew up in, anywhere around the waterfront. They try to get back to a location where they have their roots.

So I think it's a big plus in terms of adding a component of housing that you don't have that many people have an interest in.
Q. And are you seeing that in Bergen

County in terms of the aging population?
A. Very much so.

We have seen that in towns - - Ridgewood
right now is building a $\mathbf{6 0}$-unit complex in the center of town.

Franklin Lakes, where I live, they
built two communities of rental housing, one on
Colonial Road and one on Old Mill Road that both have
been rentals and have been leased up quickly and
offer another components of housing that didn't exist
in the town for many years until recently.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

BY MR. DELIA:
Q. All right. So, there is a trend against or a trend away from certain uses and they're being redeveloped.
Is that correct?
A. That is correct.
Q. In terms of this project, does it have
any benefits for residential, in terms of its location or in terms of the property, itself?
A. I think the location is great for residential use. You're in walking distance to a train station. You're in a great community.

We see a lot of rentals where you've
added a component of housing that didn't exist, one, when there are people that are downsizing, that they're not sure where they're going to go, they now have an option of where to go as they decide if they're going to stay in an area, move out of the

MR. NEWMAN: Okay. Go ahead.
THE WITNESS: -- of the property.
MR. NEWMAN: I'm sorry. I'm sorry to

CHAIRWOMAN HEMBREE: I was going to say
moving right along, but...
MR. DELIA: Yes. 201-641-1812

MS. YETEMIAN: Are those the
THE WITNESS: Yes, they -- no, they
multi-story or are they ranch?
vary from four stories, Colonial Point, Mill Run is
either two or three stories.
MS. YETEMIAN: And which would be for
senior more and --
THE WITNESS: No, these are -- these
are both market rate right now.
Excuse me. One second.
They did just build a senior housing
right on the cusp of 208 Colonial Road and -- and
McCoy which I believe is 32 units. And I don't even
know if it's been occupied yet, it's just being
completed.
MS. YETEMIAN: Okay.
BY MR. DELIA:
Q.
And are you finding that is a way for,
again, the aging population or the millennials to
stay near their roots at an affordable price?
A. I -- I think it's open to all people, not just aging or millennials.

It's an alternative way of housing as you look for a place to live and if you're looking at a rental and being in a specific community or

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
09.28PM 1
specific area, it gives you another option.
Q. Last question: And you're familiar, at least, with the proposal here which are 60 units.

Do you believe or do you have an
opinion as to what impact, if any, this will have on property values in the immediate neighborhood?
A. My -- my opinion is it will not have any negative opinion -- negative effect on value. The --
Q. What do you base that on?
A. I just look at Franklin Lakes, the rentals that were built on Mill Run are in a very high-end neighborhood, and I look at Woodcliff Lake as a high-end community, and it did not affect values at all.

What affects values are rising interest rates, aging, inventory or lack of inventory in a specific market.

But new construction, in many
communities, has not negatively impacted pricing at this point.

What's impacted the pricing, again, is interest rates that rise and people are staying in their houses a lot longer, so we now have limited inventory.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

And prices in -- in Woodcliff Lake in the last three years have not dramatically changed, you know, unit count, in 2016 there was 61 sales; in 2018 there was 71 sales.

So, you know, the average price went from about $\mathbf{7 4 0}$ up to about 760.

And in 2017 I believe it was about 780,000.

Bergen County's average price in 2018 was 600,000, so, obviously, Woodcliff Lake is above that marketplace. And the Pascack Valley average price last year was 575.

So, you know, the numbers are -- been pretty consistent over the last three years in all communities.

MR. DELIA: Thank you.
No further questions.
MR. NEWMAN: I have -- I have some questions.

MR. DELIA: Sure.
MR. NEWMAN: Do you do mostly sales or
rentals?
THE WITNESS: We do both, our company.
MR. NEWMAN: Okay. What -- how would you break it up? What percentage.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812
did about 2750 sales as a company and we did roughly about 1500 rentals as a company.

MR. NEWMAN: Have you read the
settlement agreement on the COAH fair share housing.
THE WITNESS: I have not.
MR. NEWMAN: For Woodcliff Lake.
So you have no idea how many units can
be built to satisfy the need?
THE WITNESS: I haven't looked into
that.
MR. NEWMAN: Okay. Have you -- have
you -- when you say people move back from Hoboken to their roots, you think single people are going to move back from Hoboken to Woodcliff Lake before they're getting married?

THE WITNESS: Absolutely. And I -- and I --
MR. NEWMAN: And what do you -- what --
THE WITNESS: Let me just finish. I
corrected myself to be Hoboken and the waterfront
area.
MR. NEWMAN: Okay. What -- what do you base that on? Any data? Periodicals? Anything you've read that you based that on.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

THE WITNESS: Just watching our company having agents throughout the marketplace have single people and -- and young couples or -- or partners moving back into the areas.

MR. NEWMAN: Well, young couples; you understand these are mostly one-bedroom units, correct.

THE WITNESS: Yes. One-bedrooms, two people live in one-bedroom units.

MR. NEWMAN: Right. Okay,
And you mentioned something about divorced people wanting to be here to use apartments to send their children to school; did I get that right?

THE WITNESS: I -- I said what we've seen in other communities is when there are divorces, that people are looking for housing in a community where they can keep their kids in the school system.

MR. NEWMAN: Okay. Are you aware this building is currently rented.

THE WITNESS: I'm aware that the building right now is, for the most part, vacant as an office building.

MR. NEWMAN: My understanding was that there were tenants there.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

oos.apm 1 new construction is always more desirable than existing homes.

MR. NEWMAN: So in Franklin Lakes you
built a bunch of units and then the average housing price increased --

THE WITNESS: Well --
MR. NEWMAN: -- is that a fair
statement?
THE WITNESS: The average price decreased, but it was a residential development, it was not a rental development.

MR. HAYES: How old -- how long ago was that development built?

THE WITNESS: It's currently being built right now. And you have the same thing going on in Mahwah and Upper Saddle River.

MR. HAYES: So -- so is -- so the development that you're speaking of, that you're citing as being proof that home values will be stable or rise is not actually completed yet.

THE WITNESS: Well, the reserve is in a completely different neighborhood than the rental communities that I cited in Franklin Lakes. They're on the opposite sides of town. I was just answering his question specifically about new construction

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

106

09:34PM 1 being available.
asked

``` recently, I guess -years. the housing values.

MR. HAYES: Well -- well -- well, Sal asked you about the study.

THE WITNESS: Right.
MR. HAYES: You said just the one I

THE WITNESS: Right.
MR. HAYES: So in either of those
situations, either of those two developments, they're both fairly recent, they built -- they've built

THE WITNESS: Yes.
MR. HAYES: -- within the last couple

THE WITNESS: Correct.
MR. HAYES: Do you think that that's a long enough timeframe to judge an accurate impact to

THE WITNESS: Well, there wasn't a mass exodus of people living in the residential neighborhoods because they felt that their properties were just being damaged by new construction.

MR. HAYES: In a -- in a matter of one to two years would you expect to see a mass exodus.

THE WITNESS: No, not at all.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

09:359 1
00:35PM 2
09:35PM 3
09.35PM 4
o9 35рм 5
09.35PM 6
09.35 7

о9:35рм 8
о9:35РM 9
09.35PM 10
o9.35pm 11
09. 35PM 12

ояз5рм 13
09.35PM 14

оя:3зрм 15
09:35PM 16
o9:388M 17
о9.зврм 18
09.35рм 19

о936рм 20
оэззвр 21
09:36PM 22
09:38PM 23
o9:368 24
09:388M 25

\section*{oө:36em}

09:36PM

\section*{09:38PM}

09:36PM
09:36PM

09:37PM 24
09:37Pм 25
general.
MR. HAYES: No, no, I'm saying in

CHAIRWOMAN HEMBREE: I think what -- \(\mathbf{i}\)
think what Mr. Preiss is he's alluding to is that appraisals and studies are done by people who are not biased; people who are not selling something, people who want to find out information more than in Franklin Lakes, Woodcliff Lake or the State of New Jersey for that matter, when you're looking at trends and when you're looking at what's happening in the market.

MR. NEWMAN: How many homes did you sell in Woodcliff Lake last year.

THE WITNESS: I don't know. I don't know what my company did.

I don't personally sell at this point in my career, I oversee staff --

MR. NEWMAN: Do you have any personal knowledge as to -- as to what sales did in Woodcliff Lake last year by your company.

THE WITNESS: My company? No.
MR. NEWMAN: What about rentals? Did you rent any apartments.

THE WITNESS: I didn't look at specifically what our company does in a -- in a

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 specific town.

And I couldn't tell you the answer for any single town in where we do work.

MR. NEWMAN: Okay.
CHAIRWOMAN HEMBREE: Do we have any more questions.

THE WITNESS: Well, you would have rentals that would be individual homes that somebody would be looking to rent, so it's probably not many rentals in Woodcliff Lake to start with.

CHAIRWOMAN HEMBREE: Anybody else?
MR. PRINCIOTTO: These trends that you've testified about, do you know if these trends are deemed positive trends by the owners of single-family residences?

THE WITNESS: I don't have the specific information, but if you look at the Otteau report, Jeff Otteau is one of the foremost real estate people in New Jersey. He will tell you that any residential housing that's near a train station is a plus to the community. And it's O-T-T-E-A-U, Jeffrey Otteau. And that's -- he -- he goes in --

MR. NEWMAN: Well, please don't tell me what Jeffrey Otteau said.

THE WITNESS: Well, he's the foremost
LAURA A, CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
\begin{tabular}{|c|c|c|c|}
\hline & 109 & & 111 \\
\hline \(09: 37 \mathrm{PM} 1\) & expert. & 09.39PM 1 & And we have -- \\
\hline 09.37PM 2 & MR. NEWMAN: He's not here. & 09:39PM 2 & R, NEWMAN: Those are going to be \\
\hline 09:37PM & WITNESS: Understood. & 09:39PM 3 & HAIRWOMAN HEMBREE: Because of the \\
\hline 09:37PM & MR. PRINCIOTTO: No, I am not talking & 09 & sight of some mayors and councils we have the \\
\hline 09.37PM & out the issue of residences being -- being near the & 09:3 & to -- in order to deal with that. \\
\hline 09.37PM & in station, I'm talking about the trend that you & 09:39PM 6 & MR. NEWMAN: Right. \\
\hline 09:37PM & spoke about or testified about & 09:39PM 7 & THE WITNESS: My -- my answer to that \\
\hline 08:37PM & E WITNESS: Yup & 09:39PM 8 & uid be, I have seen many apartment buildings built \\
\hline 09.37PM 9 & MR. PRINCIOTTO: -- from office use and & 0939PM 9 & roughout Bergen County, including a 450-unit \\
\hline 09.37PM 10 & warehouses to multifamily developments, and whethe & 09.39Pм 10 & uilding in Fort Lee, which has not dramatically \\
\hline 09:37PM 11 & or not this trend was deemed as a positive or a & 09:39pm 11 & fected the school system. \\
\hline 09.37PM 12 & negative as -- & 09:39pm 12 & HAIRWOMAN HEMBREE: Have you driven in \\
\hline 09:37PM 13 & THE WITNESS: & 09.39PM 13 & Fort Lee \\
\hline 09:37PM 14 & MR. PRINCIOTTO: -- by owners of & 09.39PM 14 & (Laughter.) \\
\hline 09:37рм 15 & single-family hom & 09.39Pm 15 & THE WITNESS: Are we talking about \\
\hline 09:37PM 16 & THE WITNESS: No, I don't have and & 09.39Pm 16 & ildren or are we taking about traffic? \\
\hline 09:378М 17 & specific studies, but we have not heard any people & 09.39Рм 17 & CHAIRWOMAN HEMBREE: We're talking \\
\hline 09:37pм 18 & neighborhoods saying that it's a big negative. It's & 0939Рм 18 & out children and traffic. I mean you can't go \\
\hline 09:37Рм 19 & a -- it's a plus in a housing community, as it gives & 09.39Pм 19 & yplace \\
\hline 09:37PM 20 & options for people to live in as they make decisions & 09:39PM 20 & THE WITNESS: You asked me my -- you \\
\hline 09:37PM 21 & to sell their home, need a place to go, for people & 09:39PM 21 & ked me a question about housing, not about traffic. \\
\hline 09:38рм 22 & wanting to get into a town to & 09.39 PM 22 & R. NEWMAN: You're not \\
\hline 09:3bPM 23 & town before they purchase & 09.39PM 23 & HE WITNESS: Okay. \\
\hline 09:38PM 24 & CHAIRWOMAN HEMBREE: Well, we & o9.39PM 24 & MR. NEWMAN: You're not seriously \\
\hline \multirow[t]{3}{*}{09:38PM 25} & ponsibility to do the planning ahead at what the & 09:39Pm 25 & aring \\
\hline & LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. & & LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. \\
\hline & 201-641-1812 & & 201-641-1812 \\
\hline & 110 & & 112 \\
\hline 09:38PM 1 & consequences are to these actions. & 09:39PM 1 & HAIRWOMAN HEMBREE: Well, I'm saying \\
\hline \({ }_{09398 \mathrm{PM}} 2\) & You have more people or more children, & 09:39PM 2 & how is that impact \\
\hline 09:38PM 3 & what are the consequences? More traffic -- & 09.39PM 3 & R. NEWMAN: -- Woodcliff Lake to Fort \\
\hline 09.38PM 4 & THE WITNESS: In my opinion is -- & 09:39PM 4 & Lee? \\
\hline 09.38Рм 5 & & 09:39PM 5 & HE WITNESS: I'm just trying to answe \\
\hline 09:38PM 6 & THE WITNESS: My opinion -- my opinion & 09:39PM 6 & your question, sir \\
\hline 09:38PM 7 & -- let me just answer the first question. & о9:39гм 7 & R. NEWMAN: Oka \\
\hline 09.38pm 8 & My opinion is you're not going to have & 09:39PM 8 & THE WITNESS: You asked me about an \\
\hline 09:38PM 9 & a lot of children that would be living in those & 09:39PM 9 & pact with children and apartments and I'm telling \\
\hline 09:38PM 10 & apartments. We have not seen that in many new rental & 09:39pm 10 & that we've seen buildings with 400 units and \\
\hline 09.38pm 11 & communities where there are many children, and I'm & 09:39Pм 11 & e've seen buildings with 44 units and 60 units and \\
\hline 09:38pM 12 & sure the planner would testify to that, or at least & 09.40Рм 12 & these sized buildings that will not dramatically \\
\hline 09:38PM 13 & in my opinion he would. & о9:408P 13 & crease the children population. \\
\hline 09:38PM 14 & CHAIRWOMAN HEMBREE: Well, I think this & 09.40PM 14 & MS. EFFRON-MALLEY: Is that because \\
\hline 09:38pm 15 & part of Bergen County probably would be the poster & 09:40pm 15 & u're seeing them as one-bedroom apartments and -- \\
\hline 09:38Рм 16 & boy to see whether you're right or not, because & 09:40PM 16 & THE WITNESS: No, one- -- one- and \\
\hline 09:38PM 17 & Montvale is building an awful lot of these buildings. & 09:40PM 17 & o-bedrooms. You know, most of what's been built \\
\hline 09.38PM 18 & Park Ridge is building a huge apartment house on & 09:40PM 18 & s been one- and two-bedrooms. \\
\hline о9:38рм 19 & Kinderkamack, and on Park Avenue and the Sony & og:40PM 19 & MS. EFFRON-MALLEY: And you don't see \\
\hline 09.38PM 20 & property is being redeveloped, so there are lots of & 09.40PM 20 & wo bedrooms getting leased to families with \\
\hline 09.39PM 21 & other rentals and uses that are going to have an & 09.40PM 21 & children so adding to the school? \\
\hline 09.39PM 22 & enormous impact on this community. & 09.40PM 22 & MR. NEWMAN: Or divorced parents with \\
\hline 09.39PM 23 & MR. NEWMAN: And we, ourselves, have & 09:40PM 23 & children? \\
\hline 09:39PM 24 & the affordable housing set aides. & 09.40РM 24 & THE WITNESS: Well, again - \\
\hline \multirow[t]{3}{*}{09:39pm 25} & CHAIRWOMAN HEMBREE: That's right. & \({ }^{09} 9.40 \mathrm{PM} 25\) & MR. NEWMAN: I think you already said \\
\hline & LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. & & LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. \\
\hline & 201-641-1812 & & 201-641-1812 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|}
\hline & 113 & & 11 \\
\hline 09.40PM 1 & that. & 0941PM 1 & MS. EFFRON-MALLEY: -- because it \\
\hline 09:40PM 2 & THE WITNESS: I did say -- I did say & 09:41PM 2 & rdable compared to them buying a house. \\
\hline o9.40PM 3 & divorced parents with children that want to stay in & 09.41PM 3 & HAIRWOMAN HEMBREE: And I forgot the \\
\hline 09:40PM 4 & school system so they're already here with those & & course in River Vale. I'm sorry. \\
\hline 09.40PM 5 & s in the school. They may be forced to sell their & 09.41PM & FFRON-MALLEY: Yes. \\
\hline 09.40PM 6 & house and want to stay in the school system that & ce. 41 PM & HAIRWOMAN HEMBREE: That's another \\
\hline os:00PM 7 & ve friends, so if the house gets sold & & \\
\hline 09.40PM & they need a place to go. & 8 & FRON-MALLEY: Yes. \\
\hline 09.48PM 9 & MR. NEWMAN: Well, the house would get & 9 & R. NEWMAN: Let me -- let me ask you a \\
\hline 09:40PM 10 & nily m & 10 & question -- \\
\hline 09:40PM 11 & THE WITNESS: Possibly & 11 & HE WITNESS: I think that technically \\
\hline 09.40PM 12 & MR. NEWMAN: And that family would also & 12 & Il be Hillsdale, though, by the way, the -- \\
\hline 09:408. 13 & dren, cor & 13 & development's going to be, not River Vale. \\
\hline og:40PM 14 & THE WITNESS: I think it's a minimal & 14 & R. HAYES: I think our lawyers -- \\
\hline 09:40PM 15 & unt of children that will live in the two-bedroom & 15 & CHAIRWOMAN HEMBREE: Well, the -- the \\
\hline 09.40PM 16 & & 16 & uses are going to be in River Vale -- \\
\hline os:408. 17 & MS. YETEMIAN: So you're saying th & 17 & THE WITNESS: It's going to be a \\
\hline 09:40PM 18 & phic for a person, or people, if it's a & 18 & n of both \\
\hline o9:40PM 19 & edroom, would be a single person who would be & 19 & CHAIRWOMAN HEMBREE: The lower scale \\
\hline 09:408M 20 & king in Manhattan taking the commuter & 20 & ilsd \\
\hline 09:41PM 21 & rkin & 21 & MS. EFFRON-MALLEY: The mayors are \\
\hline 09:41PM 22 & THE WITNESS: I would say you would & 22 & out \\
\hline 09:41PM 23 & of both & 23 & THE WITNESS: I know the developer. \\
\hline 09:41PM 24 & But also in a lot of two-bedroom & & CHAIRWOMAN HEMBREE: Yeah. Right. \\
\hline 09:41PM 25 & people work at home in this environment and they use LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 & 09:42PM 25 & MR. DHAWAN: So someone had earlier LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 \\
\hline & 114 & & 116 \\
\hline 09:44PM 1 & droom as a den or an office. & 09.42PM 1 & ked, your testimony is based on your feel and your \\
\hline 09.417PM 2 & S. YETEMIAN: And then those that have & 09:42PM 2 & ding of the market -- the in this area \\
\hline 09:41PM 3 & dren, you're saying are just trying to get a tes & 3 & NESS \\
\hline 4 & run of the town before they & 09:42PM 4 & R. DHAWAN: Surely. There has to be \\
\hline 5 & THE WITNESS: In some cases & 09.42PM 5 & e data over the last five, ten years in some of \\
\hline 6 & MS. YETEMIAN: -- invest on -- & 09942PM 6 & ese towns of what it's done to the populations \\
\hline 7 & THE WITNESS: -- but I would tell you & 09:42PM 7 & \\
\hline 8 & of 60 apartments, I'd be hard-pressed to think & 09:42PM 8 & r example, Montvale, there's already \\
\hline 09.417M 9 & that more than five or ten would have children, if & 09.42PM 9 & of housing in Montvale. I drive by it on my \\
\hline 09:41PM 10 & that many. & 09:42PM 10 & y to work and I see a lot of school kids, school \\
\hline 09:41PM 11 & And, again, I think your planner will & 09:42PM 11 & ses, at these developments. \\
\hline 09.41PM 12 & that. & 09:42PM 12 & o I'm not saying you're wrong, but \\
\hline 13 & MS. EFFRON-MALLEY: And you're going & 09:428. 13 & e of these communities may be that way, near a \\
\hline 14 & based on your knowledge of Fort Lee, Woodcliff Lake, & 09:42PM 14 & n station or one-bedroom, but I think that it's \\
\hline 15 & Park Ridge, Montvale and other. & 09.42PM 15 & clearly defined in what you're saying. There has \\
\hline 16 & TNESS: Franklin & 09.42PM 16 & data \\
\hline 17 & . EFFRON-MALLEY: -- and other -- & 09.42PM 17 & there -- is there something that is \\
\hline 18 & ITNESS: Franklin Lakes. & 09.42FM 18 & hat we can tap into? \\
\hline 09.41PM 19 & N-MALLEY: -- places & 09.43FM 19 & E WITNESS: Again, maybe the planner \\
\hline 09.417M 20 & THE WITNESS: Franklin Lakes, I mean & 09:43PM 20 & more of that information. We don't take data and \\
\hline o9:41PM 21 & could go through, & 09.43PM 21 & -- it's against fair housing for us to know the \\
\hline 09.47PM 22 & MS. EFFRON-MALLEY: Because what I see, & о9 43>M 22 & mber of -- how the family -- you know, the familial \\
\hline 09.418M 23 & just the two-bedroom apartments are getting a parent & \[
\text { о9. 43FM } 23
\] & us and -- and the number of occupants. \\
\hline 24 & or parents and at & 09.43PM 24 & usly, it has to meet code. You're not going to \\
\hline 09:41PM 25 & TN & 09.43PM 25 & seven people in a one-bedroom apartment. \\
\hline & A A. CARUCCI, C.S.R., R.P.R., L.L.C. & & RA A. CARUCCI, C.S.R., R.P.R., L.L.C. \\
\hline & 201-641-1812 & & 201-641-1812 \\
\hline
\end{tabular}

\(\begin{array}{ll}09.44 \mathrm{PM} & 1 \\ 09: 4 \mathrm{PM} & 2\end{array}\)
regarded high school. I -- two of my kids went to Pascack Valley, so I'm familiar with the -- the area.

MS. YETEMIAN: Did you have to do the same kind of testimony when you were -- for Franklin Lakes, when they were doing their developments.

THE WITNESS: No, I was not -..
MS. YETEMIAN: Did they call upon you.
THE WITNESS: They did not call upon me.

MS. YETEMIAN: And do you have any relationship with the developer or anything like that.

THE WITNESS: I know the developer, not in a business --

MS. YETEMIAN: There are no business ties?

THE WITNESS: No business relationship.
MS. YETEMIAN: No business --
THE WITNESS: We've represented other properties that they've built, but no ownership
interest of any kind.
MS. YETEMIAN: And you've been an expert witness for other --

THE WITNESS: Yes, I have, ma'am.
MS. YETEMIAN: Okay.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
four --

MR. NEWMAN: How many boards?
THE WITNESS: I don't know. Three or

MR. NEWMAN: Three or four boards?
THE WITNESS: -- that I've been asked
to -- that I've been asked to testify.
MR. NEWMAN: Franklin Lakes was one.
THE WITNESS: No, I just said I was not
asked to testify in Franklin Lakes --
MR. NEWMAN: Oh.
THE WITNESS: -- and it may be because
I know many of the people that live in town, so...
MR. DHAWAN: Well, what is your relationship here other than your testimony --

THE WITNESS: I was --
MR. DHAWAN: -- as an expert?
THE WITNESS: We've represented the developer on other properties that they've built and rented.

MR. DHAWAN: So you may be listing these properties on this property.

THE WITNESS: I am -- we have not even had that discussion.

But I do have experience renting other properties that they have, so --

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

THE WITNESS: And, again, not me personally, I've had somebody from my office work with them.

MR. HAYES: So it is -- it just is a possibility, though.

THE WITNESS: Sure.
MR. HAYES: Okay.
THE WITNESS: But it would be our company, not me individually.

MR. HAYES: No, I understand.
THE WITNESS: Okay.
MR. PRINCIOTTO: Did you perform any
inspection of the single-family homes surrounding this site?

THE WITNESS: I drove through the neighborhood.

But I have not seen any of the homes physically inside or anything.

MR. PRINCIOTTO: Did you look at any of the plans for this proposed development.

THE WITNESS: Did I look at any of the plans?

MR. PRINCIOTTO: Yes.
THE WITNESS: I've seen this. I have LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
og.46PM 1 not seen the schematic of what is being built inside yet at this point.

MR. PRINCIOTTO: Did you see this for the first time tonight?

THE WITNESS: No. I know -- I'm familiar with the site. I've driven past the site many times.

MR. PRINCIOTTO: No.
MR. NEWMAN: What about the plans.
MR. PRINCIOTTO: I'm not talking about
the site. I'm talking about the plan.
THE WITNESS: I have not seen the
site -- I have not seen the plans of the specific apartments, if that's what you're asking.

MR. PRINCIOTTO: All right. So having
not seen the specific plans, and I take it you have
not been on the single-family properties that abut this development --

THE WITNESS: No. I wouldn't trespass without their permission.

MR. PRINCIOTTO: -- how can you say
whether or not there would be an adverse impact on the residential homes if you have not --

THE WITNESS: I said my opinion was
from experience in other neighborhoods where

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
rates, lack of inventory, and a lot of other things;
not what's been built. And you have a building
that's been existing there already for many years.
And -- and I would ask you would -- would the --
                            MR. PRINCIOTTO: Well, they're
proposing a second building.

THE WITNESS: Understood.
MR. PRINCIOTTO: Okay.
THE WITNESS: Understood.
CHAIRWOMAN HEMBREE: Any more questions?

MR. PRINCIOTTO: Doesn't it depend on the type of the development in terms of the type of impact it would have on the residential homes in the area?

THE WITNESS: I was looking at the 60 units residential rental apartments on that site, not going beyond the back property where the parking lot ends, you know, with the property behind it, and my

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
buildings -- where units and apartments have been built, and not just in Franklin Lakes, there have been towns like Bogota and there have been other towns where apartments have been built that have not negatively impacted the residential neighborhoods.

More of an impact has been interest not what's been built. And you have a building And -- and I would ask you would -- would the --

MR. PRINCIOTTO: Well, they're proposing a second building.
09:48PM 1
opinion was, and still is, that it would not
negatively affect the residential values.
I think the town speaks for itself and the price will be determined by the condition of a property when it comes on the market, the number of bedrooms, the number of baths, the taxes.

As the tax laws have changed in New Jersey, buyers now look at the property taxes a lot closer since they can't deduct them as they once did. And that's in every community in this -- in the -- in the country.

MR. NEWMAN: So if those taxes were to go up, that would negatively impact Woodcliff Lake.

THE WITNESS: If taxes go up on any property and taxes go up every year.

MR. NEWMAN: No, no, no. If taxes were to go up in Woodcliff Lake because there are more children in the school system, that's two-thirds of our budget, the raise in those taxes would negatively impact home sales in Woodcliff Lake.

THE WITNESS: As you phrase it --
MR. NEWMAN: Does that make sense?
THE WITNESS: As you phrased your question the answer is yes.

But my testimony is also that I don't
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
think you're going to have many children that occupy those units.

MR. NEWMAN: Based on what hard data.
THE WITNESS: Just based on seeing apartments being built for the last 20-plus years where schools have not had a dramatic increase in population -- in -- in enrollment based upon apartments.

What happens is when a house sells and it goes from no children, because they're empty nesters, to a new family with three kids in a residential home, that's a greater impact than a building that's not going to have many children.

CHAIRWOMAN HEMBREE: Okay. I think we're explored this issue to --

MR. NEWMAN: To death.
CHAIRWOMAN HEMBREE: Yeah.
MR. NEWMAN: I just have one more question.
(Laughter.)
THE WITNESS: Sure.
CHAIRWOMAN HEMBREE: Gary?
MR. NEWMAN: What hard data do you have
with you today that Woodcliff Lake needs these 60 units, if any?

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812


THE WITNESS: No, I don't.
MS. DISPOTO: Did you base any of your
testimony today on any data, study, periodicals,
newspaper articles? And can you cite those studies for this board.

THE WITNESS: All I did was take a look
at some MLS figures to see what pricing has been
throughout Bergen County on the residential level,
Woodcliff Lake and the Pascack Valley, all areas that are germane to where your property -- where the subject property is.

And there are a lot of factors that affect pricing in housing. And Woodcliff Lake has been fairly stable the last three years. It's increased in units where its prices have been pretty flat.

In other areas, prices are up 4, 5, 6 percent, and it goes from community to community throughout Bergen County.

MS. DISPOTO: But you are not presenting any of that data or studies to this board, correct, right now.

THE WITNESS: Right.
I was asked my opinion as to where the values would be affected by a residential development

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

09:59PM 1
on that site as opposed to a vacant office building.
MS. DISPOTO: And you stated that you think property values will go up with this project, but you are not a licensed appraiser in the State of New Jersey, correct?

THE WITNESS: I am not a licensed appraiser.

MS. DISPOTO: What, in your opinion, is
-- is too much? And when do you expect the housing bubble, given the hundreds of units currently under construction throughout Bergen County and specifically in the surrounding towns?

Can you give your opinion on that?
THE WITNESS: Do we have an hour? Two
hours? How long do I have to give you my opinion about the housing bubble?

MS. DISPOTO: Well, actually unless you're going to present some sort of a concrete study, I think I'll retract the question.

THE WITNESS: Thank you.
MS. DISPOTO: Are you familiar with any recent studies or reports or newspaper articles about the number of people leaving New Jersey currently?

THE WITNESS: Yes.
There's quite a few leaving New Jersey.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

In fact, the recent study by Allied Van Lines said
New Jersey has the most exodus in the country with moves.

But if you looked at the article completely, New Jersey was at 65 percent and the state that was 50 th was 55 percent.

And states like Kansas were on that list as having the highest exodus level as well.

So if you read that article
specifically, the difference was roughly 10 percent from 65 percent moving out of state to the lowest number of 55 percent.

MS. DISPOTO: Are you planning to submit that article for the benefit of the board?

THE WITNESS: I don't see the relevance of that article.

MS. DISPOTO: Well, then, I think you just answered my question.

You mentioned several times that we're not going to have children in our schools. And I am asking you what are you basing that on specifically? What study? What report, data are you presenting the board to base that testimony on?

THE WITNESS: I think the planner will answer that question specifically as far as the

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
impact on schools.
MS. DISPOTO: Are you then retracting your testimony that we're not going to have additional school children from this project?

THE WITNESS: I was giving you my opinion on experience that I've seen on apartment buildings throughout Bergen County and throughout New Jersey that it has had minimum impact of children living in those apartments.

MS. DISPOTO: Are you familiar with the
quality of the Woodcliff Lake school system? Do you
know specifically what our Woodcliff Lake school system current rating is?

THE WITNESS: I don't know exactly what
the current rating is except I know that the schools are excellent in Wooddiff Lake.

MS. DISPOTO: Thank you.
I have nothing further.
MS. APPELLE: Veronica Appelle, 23
Cressfield Court. A-P-P-E-L-L-E.
Welcome.
THE WITNESS: Thank you.
MS. APPELLE: You're not going to
believe that when you leave here tonight, oh my God, thank God we got rid of them.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

THE WITNESS: Not in the least. MS. APPELLE: All right. Okay.
So I -- from what you're saying, you
really love your town, Franklin Lakes, that you live in, as all of us in this room do.

CHAIRWOMAN HEMBREE: Ms. Appelle, ask the question.

MS. APPELLE: Question.
MR. NEWMAN: Yeah. Question. Ask the question.

MS. APPELLE: Oh, question, yes.
MR. NEWMAN: Yes.
MS. APPELLE: Okay.
Are you aware that we're not just dealing with 60 rental units in this particular area, we're dealing with 130 rental units when we add all the COAH to it?

THE WITNESS: I don't know what your exact numbers are, but what I would tell you in terms of rental housing, 60 units on this particular site, with the proximity to a train station and the quality of the town would be an option for many people that want to live -- that are already in the area, and we see most of the rentals being rented to people that are familiar with this area.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
THE WITNESS: Not in the least.
MS. APPELLE: All right. Okay.
So I -- from what you're saying, you
really love your town, Franklin Lakes, that you live
in, as all of us in this room do.
CHAIRWOMAN HEMBREE: Ms. Appelle, ask
the question.
MS. APPELLE: Question.
MR. NEWMAN: Yeah. Question. Ask the
MS. APPELLE: Oh, question, yes.
MR. NEWMAN: Yes.
MS. APPELLE: Okay.
Are you aware that we're not just

10:03PM 1

MS. APPELLE: Okay. Now, the

t
 Are you telling me that people want to come into a crowded area where there are 26 --

CHAIRWOMAN HEMBREE: Question.
MS. APPELLE: I'm asking him.
MR. NEWMAN: Question.
MS. APPELLE: Are you telling me that that's what people would prefer to do?

THE WITNESS: I would tell you that the planner will testify in terms of traffic.

But I will tell you that in my opinion, 60 units may have less traffic, and, again, I'll rely on the planner, than an office building, with 42,000 square feet.

MS. APPELLE: Well, then you haven't
seen the National Transportation Safety issue on this.

There will be --
THE WITNESS: Is there a report that I
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
can look at?
MS. APPELLE: Yes.
THE WITNESS: Okay.
MS. APPELLE: And I'll give it to you.
THE WITNESS: Thank you.
MS. APPELLE: Okay. Oh, you drove around -- you've testified that you drove around the community and looked at some of the -- Prospect, Cressfield houses, whatever? Have you? Right? You drove around.

THE WITNESS: I drove around, but I
haven't been in specific properties so I can't tell you --

MS. APPELLE: No, no, no. I know you can't walk into them.

See all the "For Sale" signs.
THE WITNESS: I used to live -- I used to live in River Vale.

MS. APPELLE: Have you seen all the
"For Sale" signs in this area?
THE WITNESS: There's "For Sale" signs throughout Bergen County.

MS. APPELLE: Bergen County.
THE WITNESS: Yeah.
MS. APPELLE: Oh, a lot of people
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
moving out.
THE WITNESS: That question was just asked.

MS. APPELLE: Um-hmm. Yes.
THE WITNESS: And, yet, there were the
same amount of sales last year as there were this
year in Bergen County roughly.
MS. APPELLE: And they're flat.
THE WITNESS: Correct.
CHAIRWOMAN HEMBREE: Okay.
Mrs. Appelle --
MS. APPELLE: Thank you, I'm done.
CHAIRWOMAN HEMBREE: Okay.
MS. APPELLE: Thank you.
MR. CUOTO: Alex Couto, 18 Cressfield Court, Woodcliff Lake.

From your testimony, we don't have hard facts that we know the composition of the households coming in, do we? We don't have any studies?

THE WITNESS: Composition of households coming in where?

MR. CUOTO: If there's children or not, households to these apartments. We have 60 apartments. We don't know up front what -- would they have children?

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

THE WITNESS: The planner will address
that question. I've given you my opinion multiple
times that I don't think you're going to have more
than five to 10 percent of the units maximum with children.

MR. CUOTO: Is it possible that the number of children per household will match the rest of Woodcliff Lake?

THE WITNESS: Again, I will rely on the planner to give you that information.

MR. NEWMAN: I don't think -- I've got to tell you, I've got to be honest with you, I don't think he was qualified to answer that question.

CHAIRWOMAN HEMBREE: Okay,
MR. CUOTO: I just want to put some numbers --

MR. NEWMAN: Right, but I just want to say something. He testified that he's a real estate broker. And he's been accepted for the limited purpose, I guess, of talking about real estate values. Those are questions really reserved for the planner.

MR. CUOTO: Okay, let me --
MR. NEWMAN: I mean, even if you were to answer the question, I don't think he's qualified

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
to answer it.
MR. CUOTO: Okay.
THE WITNESS: I can only say that the
planner will answer that enough times for you.
MR. HAYES: To be fair and to clarify,
this witness didn't testify as to any factual
evidence and has himself -- and has himself stated many times here that he's solely giving his opinion, so that's what you need to consider.

MR. CUOTO: Well, are you aware of the average tax rate for each household in Woodcliff Lake?

THE WITNESS: The tax rate's the same for each household.

MR. CUOTO: No, but the --
THE WITNESS: The assessment is what
varies.
MR. CUOTO: Yes, but the average
payment, household pays around \(\$ 13,750.00\) a year.
THE WITNESS: Okay.
MR. CUOTO: So if I make --
MR. NEWMAN: Again, I think he's
already testified that if the schools and the taxes
impact values; the higher the taxes, the lower the value. That's his testimony as a real estate broker.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

10:06PM 1
10:оарм
10:06PM
10:06PM
10:06PM
10:07PM
10:07PM
10:07PM
10:07PM 9
10:07PM 10
10:07PM 11
10:07PM 12
10:07PM 13
10:07PM 1
10:07PM 15
10:07PM 16
10:07PM 17
10:07PM 18
10:07PM 19
10:07PM 20
10:07PM 21
10:07PM 22
10:07PM 23
10:07PM 24
10:07PM 25

138
10:07PM
question.
MR. СUOTO: Sure. Okay. Just one more
worth.

MR. NEWMAN: You know, for what that's
worth.
MR. CUOTO: Do you know goals one and goals two of Woodcliff Lake Master Plan?

THE WITNESS: No, I have not looked at
that.
MR. CUOTO: Okay. So you -- are you
aware of goals one, I hope the whole board is aware, goal one, to keep Woodcliff Lake at single-family homes. Goal two, to restrict multifamily development in Woodcliff Lake.

CHAIRWOMAN HEMBREE: That was written a
long time ago.
MR. CUOTO: But it's still the goal.
CHAIRWOMAN HEMBREE: Well, I think we're going to relook at that.

MR. CUOTO: It might be changed.
We're going to relook at that, but right now that's the goal. So, okay? Thank you very much.

Thank you.
THE WITNESS: Thank you.
MS. BORRELLI: Ann Marie Borrelli, LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

Cressfield Court.
As a real estate broker, if you were
selling a house with a view of the lake would that have a good value? That would be a desirable piece of property?

THE WITNESS: In -- in many communities, yes.

MS. BORRELLI: Okay. So if you were to sell a house that had an obstructed view of the lake, would that have the same kind of value?

THE WITNESS: Depends on the property.
MS. BORRELLI: If you look out the
window and you have a view of the lake and then you
lose that view of the lake, does your property value still hold the same?

THE WITNESS: Potentially it could.
MS. BORRELLI: Somebody might want to buy a piece of property that you look at an apartment building?

THE WITNESS: I haven't -- I haven't not seen any drawings to show what the effect of the view would be from an individual home, from each home, how it affects the lake.

MS. BORRELLI: But I am just asking you as a real estate broker --

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

THE WITNESS: Yes, it --
MS. BORRELLI: -- would it be harder
for you to sell a piece of property that was looking
at a brick building versus looking at a beautiful lake?

THE WITNESS: Specifically that
question, yes.
But, again, it depends on a lot of other factors as well in terms of the housing stock and the condition of the property. You know, a view of the lake to some people is important. To other people it's the quality of the house that they're buying, the community that they're buying in and the amenities of the house.

MS. BORRELLI: But these things, having a view of the lake, have a benefit?

THE WITNESS: I think I answered it yes. If all things are equal --

MS. BORRELLI: Thank you.
THE WITNESS: -- it would help.
MS. BORRELLII: Thank you very much.
MR. NEWMAN: If a property has a view of the lake is that something that you would put in an MLS as a plus for a property?

THE WITNESS: You never put anything as LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
a plus, you just list it as a feature, but...

MR. NEWMAN: If it has a view of the
 lake, would you do that?

THE WITNESS: But you have -- you have
to -- specifically, yes, but you have to keep things in mind. Things that you represent may not always be what they are tomorrow.

CHAIRWOMAN HEMBREE: What if you drain
it, put a building there?
MR. NEWMAN: Okay.
MS. AUDINO: Diane Audino, A-U --
CHAIRWOMAN HEMBREE: Oh, welcome back.
MS. AUDINO: I know, it's been a while.
I needed a break. You understand. Sorry.
Audino, A-U-D-I-N-O, 11 Mill Road
Extension, Woodcliff Lake.
So just based on your experience, when
folks are moving into the new town looking for a
single-family home --
THE WITNESS: Uh-huh.
MS. AUDINO: All else being equal in
terms of the type of house that they might find in
town, is there a -- and let's say one house is next
to an apartment building and that -- an an identical
house is in a different part of town in a completely
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812
10:10гM 1 wouldn't have a concern about that?

THE WITNESS: Apartments have gone up in my town quite a bit within less than a mile, not specifically where I live, but right around the corner, and it's not -- I've never thought of it as a negative.

MS. YETEMIAN: How about within 300 feet or within 200 feet of your existing property right now; if an apartment building were built in your backyard, so to speak, how would you feel about that?

THE WITNESS: You know, it depends on what's built specifically. You know --

MS. YETEMIAN: This, let's just say.
THE WITNESS: Wouldn't phase me.
But that's me personally. I'm -- I'm
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

 built to help local businesses and give people an LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
option and a place to live that want to stay in a
community and don't have housing options today.
                            MR. CABRERA: And in your experience,
all these developments have brought a positive --
have had a positive impact to the communities?
                            THE WITNESS: In most of the ones I've
    seen, I can go to Summit where they built apartments
    in the center of town, Ridgewood is doing that right
    now with 60 units in the center of town.
                            And they have been built in Franklin
    Lakes more in residential communities, and you're
    going to see that happen in more communities, in my
    opinion, in the future.

MR. CABRERA: In your opinion, all
towns are different; would you agree with that?
                            THE WITNESS: Correct. That is what I
said. Every town is different.

MR. CABRERA: But you're citing all these towns as if we're all the same; would you agree with that?

THE WITNESS: What I'm citing are towns that I think have the same focus on education, quality of lifestyle, and are well-regarded towns where you would want to raise a family or -- or live in a community.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812 201-641-1812

MR. CABRERA: What's -- your opinion that people that grew up in Woodcliff Lake will migrate back, where do you base that? Will migrate back to their hometown and rent out one of these apartments; where do you get this information from?

THE WITNESS: I didn't say they would specifically rent the apartment, but I will tell you that many of our agents, and they work with kids of customers they've worked with for many years, that migrate back to the same area that they grew up in. Okay.

My son who works with us went to Pascack Valley High School and he has sold five homes to kids that he went to high school with that lived in Hoboken or Edgewater at the time and have bought in Hillsdale and River Vale, the same towns that they grew up with -- grew up in.

MR. CABRERA: But those are homes, they weren't apartments.

THE WITNESS: You asked if they migrate back to the area.

MR. CABRERA: Right. And I'm asking now --

THE WITNESS: If -- if they -- if they had an option that they could have rented first

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
potentially they might have, or they purchase. But they come back to an area, which was your question.

MR. CABRERA: But in your specific example they purchased homes, they didn't migrate to an apartment.

THE WITNESS: But they -- to answer your question, you asked me if they come back to the area. You didn't ask me when they where they were going to live --

MR. CABRERA: Well, I'm asking you now.
Is --
THE WITNESS: I still think they would come back to an area that they grew up in, and if they could not afford a house and wanted to live closer to family, which many people do, they would rent an apartment.

MR. CABRERA: In your expertise, what do you think these units would go for, for a one-bedroom or two-bedroom or even a three-bedroom that's required by the housing; what's the rental --

THE WITNESS: I haven't priced out the rentals because I don't know the square footages of each of the apartments, but you'd probably be looking at 30 to \(\$ 32.00\) a foot on a rental.

MR. CABRERA: Thirty -- is that the
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
market rate for this area?
THE WITNESS: That would be the market rate for new construction in towns like Ridgewood are looking -- they're looking at trying to price between 35 and \(\$ 38.00\) a foot.

But one of the communities in Ridgewood
is going to be right in the center of town where
you'll have access to a lot more services than you would have in Woodcliff Lake.

THE WITNESS: Many times I drove my kids back from Franklin Lakes to River Vale and had

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812 proximity to the train station and the quality of the town, for somebody that wants to live here, my opinion is they'll rent in the neighborhood of \(\$ 30.00\) a foot.

MR. CABRERA: Are you aware that this town is divided by the reservoir?

THE WITNESS: Yes.
MR. CABRERA: And there's only two roads that get you across in Woodcliff Lake?

THE WITNESS: Yes.
MR. CABRERA: And one of them being a major causeway that mostly all the traffic -- are you aware that that's where most of the traffic goes to?

10:18PM 1
to take those same roads.
MR. CABRERA: Would you agree that's a
little bit different than a lot of the towns that you
just cited like Ridgewood, where their infrastructure is a lot better.

THE WITNESS: There's traffic in a lot of towns and I think the planner is going to testify to that.

MR. NEWMAN: I think, again, with his qualifications, he's qualified as a real estate broker, I am waiting with baited breath to hear the testimony of the planner.

CHAIRWOMAN HEMBREE: And their traffic engineer.

MR. NEWMAN: And their traffic engineer.

And those are the people that, I think, that question should be addressed to, more so --

MR. CABRERA: I agree.
And I think you made valid points, and I thank the board for their questions and for your time.

THE WITNESS: Thank you.
MS. LEVINE: Gwenn Levine.
I'm just wondering as I'm sitting here,
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
how rentable will these apartments be when the people considering moving in know that every time they pull out of their driveway they will be facing a traffic jam north and south on Broadway and --

CHAIRWOMAN HEMBREE: That's called a loaded question, ma'am.

MS. LEVINE: What's that?
CHAIRWOMAN HEMBREE: That's called a loaded question.

THE WITNESS: And I -- and I don't have to hear the rest of it to refer it to the planner.

MR. DELIA: That's the traffic expert.
THE WITNESS: And a traffic expert.
Correct.
MS. LEVINE: Well, I'm asking how
rentable it would be, not -- not how much traffic there will be.

CHAIRWOMAN HEMBREE: That's something to ask the traffic.

THE WITNESS: No, I -- I think those apartments, in the quality of this town, will be rentable.

MR. NEWMAN: I don't even think he testified he was an agent in the office that does the rentals, so I don't know how he would even know.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
201-641-1812

10:20PM 1
10:20PM 2
10:20PM 3
10:20PM 4
10:20PM 5
10:20PM 6
10:20РМ 7
10:20PM 8

MS. LEVINE: I see. Okay. All right.

THE WITNESS: Just to answer your question, I -- I do know what goes on in my company and -- and have a pretty good feel for what the market is.

CHAIRWOMAN HEMBREE: Okay. MR. MARSON: I just have one -- one question.

CHAIRWOMAN HEMBREE: We have two minutes.

MR. NEWMAN: One question. Because so
many people say I just have one question.
MR. MARSON: Yes, just one.
MR. NEWMAN: Go ahead. One simple question. I have one more question.

One question.
MR. MARSON: Okay. I understand. All right. Craig Marson, 7 Cricket Lane.

Have you been asked to consider the
economics of not renting individual apartments versus
the rentability of office space, presumably
retrofitted or updated, and giving the economic impact of both?

THE WITNESS: No.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

MR. MARSON: Thank you.
MS. BORRELLI: I'm sorry. One more question.

CHAIRWOMAN HEMBREE: I thought you weren't feeling well.

MR. Newman: Again with the one question.

MS. BORRELLI: No, no. It's very exciting I came back.

Do you think that a building that size with the -- I mean, I see a lot of, like, pediatric medical centers, like, surgi-medical centers popping up all over.

Do you think that something like that would -- would suit that building?

THE WITNESS: I haven't looked at use
of the building, but I can tell you that just specifically your one example, surgical centers, because I used to own a building in Fort Lee with a partner where surgical centers, and to get the licenses and permits have been limited dramatically in the State of New Jersey.

So use of that building as an office building versus a residential complex and -- and units, that's for the developer to make those

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

1021PM 1

10:21PM
10:21PM
\(10: 21 \mathrm{PM}\)
10.21 PM

10:21PM
10:21PM
10:21PM
10:21PM
10:21PM 10
10:21PM 1
10:21PM 12
10217M 13
10221PM 14
1021 Pm 15
102218M 16
102:1PM 17
1022PM 18
102zPm 19
10.2 Pa 20
10.2 pm 21

1022PM 22
10.225M 23
10.2 Pm 24

10222PM 25
judgements.
But certainly from a rental, I see a value in adding that housing stock to Woodcliff Lake and to many communities because it gives them an alternative when somebody can't afford to buy a house to the question that was asked earlier, if somebody can't afford to buy a house and still wants to come back and live in an area because they want to live near family and parents, we see quite a bit. So, I don't see the negative of the housing stock.

MS. BORRELLI: Okay. So as a broker, you seem to be putting a lot of stock on a renter, all the benefits to the renter, and yet you don't speak of the benefits to the residents.

THE WITNESS: It benefits the residents
MS. BORRELLI: Oh, I'm sorry, that was one of those part twos.

THE WITNESS: Benefits to the resident is if somebody were to sell their home and wanted to stay in a community, they'd now have an option of a place to rent, which we've seen.

And an example of a divorce, sometimes either a wife or a husband with kids or partners with kids, somebody stays in the house and somebody else

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
wants to be close to their family.
MS. BORRELLI: Right. But for the people that -- that currently live there or will be living there have to be contending with the -- with all of the impacts, various impacts of living next to such a high-density rental unit, so you don't speak of the benefit of those people.

THE WITNESS: I guess, I don't know that it's --

MR. NEWMAN: We -- we -- we are --
MS. BORRELLI: So, basically, what you're saying is that I should move from my house and move into one of those apartments.

Thank you.
THE WITNESS: I think we -- if you want -- if you want testimony come up -- if you want testimony and you ask me a question I'm happy to answer it, but please don't put words in my mouth.

MS. BORRELLI: Thank you.
THE WITNESS: Please don't put words in
my mouth.
MR. HAYES: I have a -- just a
piggyback question off of that.
THE WITNESS: Sure.
MR. HAYES: So we've heard more than a
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
few times now the benefit of somebody who wants to
stay in the town. They get divorced, for example,
they want to be close to their kids, they move in.
Can you enumerate for us what other benefits to
residents there are, other than that single benefit that we kind of keep hearing be recycled.

THE WITNESS: You also -- well, you
know, you also have people that want to see a town
before they decide to purchase or can't afford to purchase at this point, so...

MR. HAYES: I mean specifically
benefits to the residents, not benefits, in
general -- existing residents. What benefits to the existing residents? Does that -- do those apartment units serve, other than as a place you can go if you get divorced.
(Laughter.)
THE WITNESS: Well, it's a place -- or
-- or -- or if you financially have to sell your home
and you want to stay in the community because you
have financial difficulties, it gives you an opportunity to.

MR. HAYES: I understand. And I don't
--
THE WITNESS: So I guess --
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

1

MR. HAYES: And I don't mean to make
light of it. I just mean other than you were a resident and now you're forced to potentially not be a resident, and now you have a place to go, other than that type of scenario, in the most abstract view, what other benefits are there?

THE WITNESS: That I can't answer because there's apartments that get built in every town every day, so it's just an increased housing stock, and it's built in every town --. in -- in -- in many towns there's apartments that get built as an alternative style of living, so if somebody wants to live in a town --

CHAIRWOMAN HEMBREE: I think we're
getting tired. I think we're -- I think we're, you
know, all kind of beating a dead horse at this point.
MR, CABRERA: I agree.
CHAIRWOMAN HEMBREE: Not you, sir. MR. NEWMAN: Let me -- let me -- let me make a motion to close to the public.

CHAIRWOMAN HEMBREE: Okay, We can do that.

MR. NEWMAN: Do I have a second? MS. EFFRON-MALLEY: I'll second that. MR. NEWMAN: All in favor?
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

CHAIRWOMAN HEMBREE: All in favor?
(Whereupon, all Board Members respond in the affirmative.)

MR. NEWMAN: Okay, Continue.
MR. HAYES: No. I mean, my -- my point
is not -- you understand the point I'm making.
THE WITNESS: I understand the point
but --
MR, HAYES: I mean we're talking about, you know, a number of different benefits, but specifically from the viewpoint of current residents in the town, other than a potential place to go if you are forced to leave the area, what other benefits exist to current residents?

THE WITNESS: I honestly can't answer because I never looked at it from the perspective of what's a benefit to every homeowner when an apartment --

MR. HAYES: Any homeowner. Not every homeowner, but any homeowner.

THE WITNESS: Well, I would ask -- I would ask the question, and I don't know if I am permitted to ask you a question, but when an office building gets built in town, do you go to the same homeowner and say what's the benefit of having an LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
office building in the town?
MR. NEWMAN: Not when it's built in a zone for office buildings.

CHAIRWOMAN HEMBREE: Right.
THE WITNESS: Okay. But does it benefit each of the homeowners?

MR. SPIRIG: Well, ratables.
MR. NEWMAN: Well, you --
THE WITNESS: Okay.
MR. SPIRIG: The ratables --
THE WITNESS: And I don't know if the
taxes -- are going to be higher or lower on this property so...

MR. NEWMAN: But the issue here is that you want a use variance.

THE WITNESS: Well, that's not me, I'm not the developer, but the point that John just made it might be minimal tax difference.

So is it a better use than a vacant office building or an office building that might have trouble leasing up? I mean, that's a -- that's a question that a developer makes an assessment on a piece of property.

MR. HAYES: Well, there you go then, itself is the benefit. That was an opportunity to

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
answer the question with the issue of benefits to the current residents. A vacant office building, obviously, is not a benefit to the surrounding area.

THE WITNESS: Or other uses that they could pursue on the property, which could be anything.

MR. HAYES: Yeah, I don't know, maybe I
just -- maybe I was just was not clear. I thought I was.

THE WITNESS: No, you were clear, but I
-- I just don't know that's a study that we've done as to why it's a benefit to a homeowner that lives across the town if there's apartments in that one specific spot versus the neighborhood?

MR. HAYES: Well, it doesn't have to be across the town, it could be --

THE WITNESS: Or any -- anybody.
MR. HAYES: Any homeowner.
THE WITNESS: Any homeowner.
MS. EFFRON-MALLEY: You know what, let me just jump in on that, because we have a lot of people in each of these towns who are trying to downsize, live alone, you know, do I need a four-bedroom house? If I can stay in town and find something nice in town that I don't have to take care LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
of anymore.
THE WITNESS: Where my friends are.
Where my life has been.
MR. HAYES: So it's somewhat of a
primary benefit to find a place within town.
THE WITNESS: Yes.
MS. EFFRON-MALLEY: Yes. You know, there's a lot of benefit that way to people that are trying to age in place or age in town.

THE WITNESS: And with the new tax laws and not being able to deduct property taxes above \(\$ 10,000.00\), it's an option for somebody to cut their living expenses.

MR. HAYES: Okay. You could have answered the question.

THE WITNESS: Well, I was trying to, you know, it just -- you know, there are a lot of reasons, and I talked about property taxes earlier in the evening, so... and how it affected the marketplace.

CHAIRWOMAN HEMBREE: Okay. I think we're finished.

MR. PRINCIOTTO: Before we close, I
wonder if Richard has any questions.
MR. PREISS: I do not.
LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812

10278M 1
10.27 PM 2

10:27लM 3
10.27 PM 4
10.27 PM 5
10.28PM 6

10:288M 7
10:288M 8
10.28PM 9

10:288ल 10
10.288M 11
10.28PM 12

10:28рм 13
10.28PM 14
10.289 15
10.288M 16

10:28PM 17
10.28PM 18
10.28PM 19

10:28PM 20
10.29PM 21
10.29PM 22

10:29PM 23
10.29PM 24
10.29PM 25

Thank you, though.
MR. PRINCIOTTO: Before we close I have something to say.

Mr. Oppler was called as a witness with
some expertise in real estate. And there are some
legal concepts with regard to opinion testimony that experts can give.

Generally experts can give opinion based upon their background, their training, education and licenses. It's for the board to determine what weight, if any, to give to an expert witness.

In this case, Mr. Oppler is not a licensed real estate appraiser. He's not qualified to give opinions on value and has not done so in this case.

In addition, there is another legal concept that we call "net opinions," which is giving an opinion that is not based upon a fact or any appropriate analysis data.

In this case I think the witness candidly admitted he didn't conduct any studies, he didn't review any studies. He noted some generalized data with regard to other municipalities without regard to the similarities with this community. He

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812
really look at the plans or the detailed surrounding areas.

So for those reasons, the board has to take that opinion testimony into consideration and
decide whether or not to accept it or reject it, understanding the limitations on the witness' qualifications and the lack or to the extent of any factual support for his opinions.

CHAIRWOMAN HEMBREE: So, Mr. Delia, our
next meeting is February 26th, correct? It's on my list.

MR. DELIA: Okay. We'll be here.
CHAIRWOMAN HEMBREE: And your witness
will be --
MR. DELIA: Louis Luglio, our traffic
expert.
CHAIRWOMAN HEMBREE: -- the traffic
expert, who will also testify about the traffic?
MR. DELIA: Yes, yes.
I will have Matt Clark back, our engineer, as well.

CHAIRWOMAN HEMBREE: Matt Clark.
MR. DELIA: Between the two of them we will clean up any issues as it pertains to traffic or fire safety.

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C. 201-641-1812



LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|c|c|}
\hline ```
AC [5]-21:13, 21:17,
    22:2, 22:4, 41:3
accept [3]-90:17,
    125:5, 164:5
accepted [1] - 137:19
access [2] - 18:8,
    150:8
accommodate \([1]\) -
    50:12
accurate [3]-47:19,
    57:4, 106:17
acre [14]-45:11,
    45:15, 46:3, 46:16,
    46:25, 47:1, 47:5,
    47:22, 67:21, 68:16,
    68:17, 76:7, 76:25
acreage \([1]\) - 75:10
acres [11] - 44:12,
    44:15, 45:7, 45:15,
    46:24, 47:10, 69:25,
    75:5, 76:2
action [2]-168:8,
    168:9
actions [1] - 110:1
actual [2]-44:23, 57:1
add [5] - 30:21, 49:11,
    50:6, 73:16, 133:16
added [3]-12:2, 12:4,
    94:21
adding [3]-95:12,
    112:21, 155:3
addition [1] - 163:17
additional [6] - 12:3,
    49:11, 51:13, 51:22,
    55:13, 132:4
address [5] -9:18,
    37:18, 67:16, 82:17,
    137:1
addressed [3]-52:14,
    151:18
adds [1] - 49:24
adjourn [2]-6:3,
    166:22
Adjustment \({ }^{11}\) - 2:3
ADJUSTMENT [2]-
    1:2, 1:8
Administrative [1] -
    168:10
admitted [1] - 163:22
adopt [1] - 53:24
adopted [2]-54:2,
    79:22
advance [1]-165:15
adverse [2]-87:19,
    121:22
affect [6] - 68:18,
68:20, 68:22, 97:14,
123:2, 129:13
affected [3]-111:11,
129:25, 162:19
``` & ```
affects [4]-86:18,
    86:19, 97:16, 140:23
afford [4]-149:14,
    155:5, 155:7, 157:9
    affordable [15]-
        18:24, 19:13, 19:18,
        49:1, 49:9, 49:12,
        51:10, 56:12, 57:20,
        64:8, 64:14, 64:18,
        96:20, 110:24, 115:2
affordables [1] - 57:2
age [2]-162:9
agent \([2]-152: 24\),
    168:8
agents [3] - 100:2,
    128:9, 148:8
aging \([4]\) - 95:15,
    96:19, 96:22, 97:17
ago [4] - 77:1, 105:12,
    139:15, 146:20
agree [15] - 18:3, 18:6,
    18:8, 32:25, 35:24,
    44:16, 70:22, 70:25,
    73:12, 146:4,
    147:15, 147:19,
    151:2, 151:19,
    158:17
agreement [3]-56:16,
    56:18, 99:5
ahead [5] - 20:8,
    89:22, 94:1, 109:25,
    153:15
aides [1]-110:24
air \([5]-16: 13,40: 23\),
    73:20, 74:2, 77:23
Al \({ }_{[2]}-11: 3,11: 10\)
Albert [2]-5:19, 8:21
ALBERT [1]-3:4
Alex [2]-58:6, 136:15
Alexander [2]-3:9,
    3:19
Allied \({ }_{[1]}-131: 1\)
alluding [1] - 107:4
almost [1] - 74:9
alone [1]-161:23
alter [2]-49:4, 51:21
alternative [3]-96:23,
    155:5, 158:12
ambiguous [1]-24:11
amenable [1] - \(37: 3\)
amenities [1]-141:14
amount [2]-113:15,
    136:6
ample [1]-6:14
analysis (1] - 163:20
Ann [5] - 3:11, 3:20,
66:11, 79:7, 139:25
announced [1]-64:8
answer [37] - 7:22,
19:9, 27:24, 28:13,
``` & ```
    31:6, 34:3, 34:8,
    46:8, 49:15, 51:1,
    51:3, 52:16, 52:21,
    53:8, 53:12, 63:7,
    64:20, 76:11,
    102:21, 108:2,
    110:7, 111:7, 112:5,
    123:24, 125:6,
    131:25, 137:13,
    137:25, 138:1,
    138:4, 145:10,
    149:6, 153:3,
    156:18, 158:7,
    159:15, 161:1
answered [5] - 40:22,
    68:1, 131:18,
    141:17, 162:15
answering [1] -
    105:24
anticipating \([1]\) -
    87:18
anyplace [1]-111:19
anyway [1] - 28:7
apartment [21] -
    15:17, 16:20, 38:22,
    42:19, 110:18,
    111:8, 116:25,
    128:13, 128:21,
    132:6, 140:18,
    142:24, 143:20,
    143:23, 144:8,
    144:18, 148:7,
    149:5, 149:16,
    157:14, 159:18
apartments [35] -
    41:23, 67:21,
    100:12, 107:23,
    110:10, 112:9,
    112:15, 113:16,
    114:8, 114:23,
    121:14, 122:1,
    122:4, 122:23,
    124:5, 124:8, 132:9,
    136:23, 136:24,
    143:4, 144:11,
    146:10, 146:14,
    146:24, 147:7,
    148:5, 148:19,
    149:23, 152:1,
    152:21, 153:21,
    156:13, 158:8,
    158:11, 161:13
apologies [1]-30:14
appear \([3]-49: 17\),
    60:10, 61:14
APPELLE [46]-70:11,
    70:21, 71:2, 71:5,
    71:7, 71:9, 71:13,
    71:17, 71:23, 72:2,
72:5, 72:15, 72:18,
``` & 72:24, \(73: 3,73: 11\),
\(73: 15,73: 19,73: 23\),
\(74: 1,74: 5,74: 7\),
\(74: 12,74: 16,74: 21\),
\(132: 19,132: 23\),
\(133: 2,133: 8\),
\(133: 11,133: 13\),
\(134: 1,134: 11\),
\(134: 13,134: 21\),
\(135: 2,135: 4,135: 6\),
\(135: 14,135: 19\),
\(135: 23,135: 25\),
\(136: 4,136: 8\),
\(136: 12,136: 14\)
Appelle \([6]-3: 12\),
\(3: 18,70: 12,132: 19\),
\(133: 6,136: 11\)
apples \([2]-143: 16\)
Applicant \([1]-2: 6\)
applicant \([11]-48: 24\),
\(48: 25,49: 12,51: 17\),
\(55: 6,55: 7,55: 9\),
\(55: 10,56: 11,73: 9\),
\(87: 9\)
applicant's \([3]-\)
\(47: 19,73: 6,73: 10\)
application \([11]-5: 2\),
\(10: 18,49: 10,51: 19\),
\(51: 21,52: 22,53: 16\),
\(54: 8,55: 16,56: 11\),
\(87: 11\)
applications \([1]-\)
\(53: 19\)
applies \([2]-53: 16\),
\(54: 12\)
apply \([5]-7: 19,7: 20\),
\(7: 22,8: 19,54: 9\)
applying \([1]-10: 2\)
appraisal \([3]-88: 10\),
e0:11, \(90: 13\)
appraisals \([1]-107: 5\)
appraiser \([6]-88: 17\),
\(88: 19,88: 25,130: 4\),
130:7, 163:14
appraising \([7]-89: 7\)
appreciate \([1]-74: 23\)
appropriate \([7]-6: 21\),
\(10: 17,48: 13,52: 15\),
\(52: 17,68: 2,163: 20\)
approval \([2]-42: 10\),
\(54: 10\)
approved \([1]-128: 24\)
approves \([1]-6: 17\)
architect \([6]-34: 7\),
\(38: 19,48: 11,55: 25\),
\(58: 4,66: 7\)
architectural \([3]-\)
\(45: 19,52: 8,56: 4\)
architecture \([2]-5: 20\),
\(48: 15\) & ```
area \([30]-39: 10,46: 2\),
    46:22, 67:22, 78:14,
    90:24, 94:25, 95:1,
    97:1, 99:22, 104:2,
    104:12, 116:2,
    118:2, 122:21,
    133:15, 133:23,
    133:25, 134:2,
    134:9, 135:20,
    148:10, 148:21,
    149:2, 149:8,
    149:13, 150:1,
    155:8, 159:13, 161:3
areas [11]-6:14,
    16:13, 16:21, 41:13,
    80:21, 92:12, 100:4,
    102:25, 129:9,
    129:17, 164:2
argue [1] - 72:6
article [4]-131:4,
    131:9, 131:14,
    131:16
articles [2]-129:4,
    130:22
articulate [3] - 36:1,
    36:18, 67:11
articulated [1] - 35:22
as-built [1]-23:3
aside [6]-51:11.
    53:18, 53:24, 54:2,
    56:12, 56:19
assessment [2]-
    138:16, 160:22
asset [1]-102:10
Associates [1] - 9:4
Association [1]-84:4
assume [1] - 54:11
assumption [1]-26:9
AT \({ }_{[1]}\) - 1:3
attention [1]-125:22
attorney (4)-47:19,
    73:6, 87:9, 166:24
attractive [1] - 102:24
\(\mathrm{AU}_{[1]}\) - 142:11
audience [1]-63:13
AUDIENCE [9] -
    17:19, 17:23, 26:13,
    30:2, 30:5, 30:10,
    30:13, 33:24, 34:2
Audino [3] - 3:21,
    142:11, 142:15
AUDINO (7)-142:11,
    142:13, 142:15,
    142:21, 143:18,
    144:8, 145:11
available [3]-64:17,
    106:1, 117:13
Avenue [4]-3:8, 3:23,
    48:5, 110:19
average [11]-20:10,
``` \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

\begin{tabular}{|c|c|c|c|c|}
\hline \begin{tabular}{l}
```

built [37]-23:3, 28:15,
44:16, 46:18, 58:14,
58:15, 58:19, 95:21,
97:12, 99:9, 104:23,
105:4, 105:13,
105:15, 106:10,
111:8, 112:17,
118:20, 119:18,
121:1, 122:2, 122:4,
122:8, 124:5, 144:1,
144:18, 144:22,
146:15, 146:25,
147:7, 147:10,
158:8, 158:10,
158:11, 159:24,
160:2
bunch [1]-105:4
Burning [5] - 43:23,
43:24, 44:3, 44:4,
44:5
buses [1] - 116:11
Bush [4]-43:23,
43:24, 44:3, 44:5
business [11]-5:1,
84:16, 92:5, 118:14,
118:15, 118:17,
118:18, 128:7,
128:10, 144:1, 145:1
businesses [1]-
146:25
but.. [2]-94:6, 142:1
button [1]-38:2
buy [7] - 88:13,
104:25, 140:18,
143:3, 145:3, 155:5,
155:7
buyer [1] - 143:2
buyers [1] - 123:8
buying [3]-115:2,
141:13
BY [14]-2:4, 11:9,
11:21, 12:16, 15:7,
17:14, 17:24, 83:4,
85:2, 90:2, 91:16,
91:23, 94:8, 96:17

``` \\
C \\
C-U-O-T-O [1] - \(58: 7\) \\
C-unit [1] - 16:20 \\
C.C.R[2]-168:3, \\
168:14 \\
C.S.R[1]-1:20 \\
CABRERA [68] - \\
37:20, 38:3, \(38: 9\), \\
38:15, 38:18, 38:21, \\
39:3, 39:6, 39:15, \\
39:19, 39:25, 40:8, \\
40:11, 40:13, 40:17,
\end{tabular} & ```
40:20, 41:2, 41:5,
    41:11, 41:14, 41:17,
    41:21, 42:3, 42:15,
    42:18, 42:21, 42:25,
    43:11, 43:17, 43:22,
    44:2, 44:7, 44:9,
    44:14, 44:22, 45:1,
    45:4, 45:9, 45:14,
    45:20, 45:23, 46:1,
    46:13, 46:18, 46:23,
    47:1, 47:9, 47:23,
    145:13, 145:25,
    146:4, 146:8, 147:3,
    147:14, 147:18,
    148:1, 148:18,
    148:22, 149:3,
    149:10, 149:17,
    149:25, 150:15,
    150:18, 150:21,
    151:2, 151:19,
    158:17
Cabrera [5] - 3:6,
    3:22, 37:21, 38:9,
    145:13
calculated [3]-20:15,
    20:24, 21:4
calculations [4]-
    20:10, 21:8, 21:10,
    51:24
Campbell [3]-3:8,
    3:23, 48:5
candidly [1]-163:22
cannot [3]-70:15,
    74:3, 74:10
capacity \({ }^{[1]}-89: 17\)
car [2]-12:20, 14:16
care [1]-161:25
career [3]-83:14,
    84:7, 107:17
CARUCCI [3] - 1:20,
    168:3, 168:14
case [5] - 54:3, 63:19,
    163:13, 163:16,
    163:21
cases [1]-114:5
causeway [2]-22:23,
    150:22
ceiling [4]-13:15,
    59:21, 59:22, 59:23
Center [1]-53:23
center [5]-79:2,
    95:18, 147:8, 147:9,
    150:7
centers [4]-154:12,
    154:18, 154:20
central [2]-16:14,
    16:23
centrally [1]-16:25
certain [6]-51:13,
80:21, 87:23, 94:10,
``` &  & ```
    142:12, 151:13,
    152:5, 152:8,
    152:18, 153:7,
    153:10, 154:4,
    158:14, 158:18,
    158:21, 159:1,
    160:4, 162:21,
    164:9, 164:13,
    164:17, 164:22,
    165:1, 165:4, 166:2,
    166:15, 166:21,
    166:25, 167:13
change [11] - 5:4,
    35:1, 39:12, 49:10,
    50:4, 50:7, 50:14,
    50:18, 92:11, 93:25,
    144:3
changed [5] -98:2,
    102:8, 102:23,
    123:7, 139:19
changes [2]-6:17,
    92:4
changing [3]-28:16,
    28:19, 46:21
    characteristics [1] -
    45:19
charge \([1]\) - 77:12
CHARLES [2]-3:15,
    82:23
Charles [5] - 4:6, 8:24,
    82:11, 82:18, 126:23
Charlie [1]-91:4
Cheryl 44 - \(3: 8,3: 17\),
    48:21, 127:19
chief \([3]-6: 8,6: 13\),
    6:16
children [28] - 100:13,
    110:2, 110:9,
    110:11, 111:16,
    111:18, 112:9,
    112:13, 112:21,
    112:23, 113:3,
    113:13, 113:15,
    114:3, 114:9,
    114:24, 117:2,
    123:18, 124:1,
    124:10, 124:13,
    131:20, 132:4,
    132:8, 136:22,
    136:25, 137:5, 137:7
choose [1]-51:20
chose [1]-6:2
chosen [1] - 35:13
CHRISTINA [1]-1:10
circulated [1]-83:12
circulation [1]-6:15
citation [1] - 8:1
cite [1]-129:4
cited [4]-103:25,
105:23, 106:6, 151:4
``` & \[
\begin{aligned}
& \text { cites }[1]-117: 15 \\
& \text { citing }[8]-105: 19, \\
& 143: 7,143: 8, \\
& 143: 10,145: 15, \\
& 146: 14,147: 18, \\
& \text { 147:21 } \\
& \text { City }[1]-95: 6 \\
& \text { clarification }[3]- \\
& 56: 10,72: 19,89: 2 \\
& \text { clarify }[2]-74: 7,138: 5 \\
& \text { Clark }[4]-5: 17,9: 17, \\
& 164: 20,164: 22 \\
& \text { Classic }[1]-83: 21 \\
& \text { clean }[1]-164: 24 \\
& \text { clear }[7]-7: 10,8: 15, \\
& 12: 11,18: 12,33: 2, \\
& \text { 161:8, 161:10 } \\
& \text { clearly }[3]-29: 4, \\
& 32: 23,116: 15 \\
& \text { client }[3]-31: 7,101: 9, \\
& 103: 3 \\
& \text { close }[9]-34: 18, \\
& 81: 14,81: 16,156: 1, \\
& 157: 3,158: 20, \\
& 162: 23,163: 2, \\
& 167: 12 \\
& \text { closer }[2]-123: 9, \\
& 149: 15 \\
& \text { closest }[1]-42: 23 \\
& \text { club }[1]-104: 24 \\
& \text { coAH }[6]-49: 1,64: 8, \\
& 64: 14,64: 18,99: 5, \\
& 133: 17 \\
& \text { code }[6]-18: 10, \\
& 18: 14,79: 8,79: 14, \\
& 79: 25,116: 24 \\
& \text { Code }[6]-18: 16, \\
& 42: 13,79: 20,79: 21, \\
& 80: 25,168: 11 \\
& \text { college }[2]-85: 19, \\
& 85: 24 \\
& \text { Colonial }[3]-95: 22, \\
& 96: 4,96: 12 \\
& \text { color }[4]-40: 1,40: 4, \\
& 40: 5,40: 6 \\
& \text { colors }[3]-40: 2,40: 3, \\
& 40: 7 \\
& \text { combination }[2]- \\
& 115: 18,117: 10 \\
& \text { combined }[1]-41: 6 \\
& \text { coming }[6]-6: 1, \\
& 28: 22,62: 22,134: 4, \\
& 136: 19,136: 21 \\
& \text { comMENCING }[1]- \\
& 1: 3 \\
& \text { comment }[1]-49: 7 \\
& \text { commentary }[1]-51: 6 \\
& \text { comments }[4]-18: 4, \\
& 30: 9,30: 20 \\
& \text { commercial }[7]-8: 18,
\end{aligned}
\] \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|c|c|}
\hline ```
    101:21, 101:23,
    102:1, 102:7,
    102:16, 102:22
commission [1] -
    168:6
committing [1] - 19:5
common [4]-16:13,
    16:21, 41:13, 78:14
communications [2] -
    86:3, 89:9
communities [16]-
    95:7, 95:21, 97:20,
    98:15, 100:16,
    105:23, 110:11,
    116:13, 140:7,
    144:5, 145:23,
    147:5, 147:11,
    147:12, 150:6, 155:4
community (19]-
    94:19, 95:3, 96:25,
    97:14, 100:17,
    108:21, 109:19,
    110:22, 123:10,
    129:18, 135:8,
    141:13, 144:4,
    147:2, 147:25,
    155:21, 157:20,
    163:25
commute [1]-102:12
commuter [2] -
    113:20, 146:9
company [16] - 83:20,
    83:22, 88:15, 98:23,
    99:2, 99:3, 100:1,
    101:23, 107:15,
    107:20, 107:21,
    107:25, 120:10,
    128:6, 128:7, 153:4
compared [1]-115:2
comparing [1] -
    111:25
compatible [1] - 40:7
complete [1]-53:16
completed [2]-96:15,
    105:20
completely \([7]\) - \(33: 8\),
    45:11, 67:4, 105:22,
    131:5, 142:25, 143:4
complex [5] - 38:23,
    42:19, 95:18,
    128:17, 154:24
complexes [1] -
    128:13
compliance \([1]\) -
    49:22
compliant [2] - 55:8,
    55:10
complies [1] - 168:10
comply [12]-7:23,
    19:12, 19:15, 48:25,
``` & ```
    49:9, 49:12, 49:17,
    51:12, 51:17, 56:21,
    56:25, 57:6
component [2] -
    94:21, 95:12
components [2] -
    8:18, 95:24
composition [4]-
    38:23, 39:7, 136:18,
    136:20
concept [2] - 42:17,
    163:18
concepts [1] - 163:6
concern [1] - 144:10
concerned [3]-54:24,
    79:10, 93:16
concerns [2] - 87:21,
    87:25
conclusion [1]-46:19
concrete [1]-130:18
condense [1] - 14:23
condensing [1]-16:3
condition [3]-54:9,
    123:4, 141:10
conditioning \([4]\) -
    16:13, 40:23, 74:2,
    77:24
conditioning/
    heating [1] - 73:20
conditions [1]-54:6
condominiums [t] -
    92:9
conduct [1] - 163:22
confirm [1]-9:14
confusing [1] - 25:17
consequences [2] -
    110:1, 110:3
consider [2] - 138:9,
    153:20
considerably \({ }_{[1]}\) -
    77:4
consideration [4] -
    46:12, 46:14, 46:15,
    164:4
considered [1]-27:19
considering [1] -
    152:2
consistent \({ }^{[1]}\) - 98:14
Construction [4]-
    18:16, 42:13, 79:20,
    80:25
construction [14]-
    13:16, 42:11, 42:14,
    79:12, 79:16, 81:11,
    97:19, 104:25,
    105:1, 105:25,
    106:22, 128:20,
    130:11, 150:3
contact \({ }_{[1]}\) - 6:9
contacted [2]-63:19,
``` & 63:24
contains \([1]-18: 25\)
contemporary \([2]-\)
39:16, 39:18
contending \([2]-5: 23\),
\(156: 4\)
context \([2]-70: 2\),
\(70: 5\)
continue \([2]-85: 3\),
159:4
continued \([1]-5: 2\)
Continued \([1]-4: 1\)
continues \([1]-11: 6\)
continuing \([1]-\)
\(167: 17\)
contracted \([3]-65: 11\),
\(65: 14,65: 25\)
contractually \([2]-\)
\(65: 5,65: 17\)
contrary \([1]-8: 8\)
conversation \([1]-\)
\(6: 12\)
convert \([2]-20: 3\),
\(56: 2\)
converted \([3]-55: 2\),
\(92: 21,128: 12\)
copied \([1]-165: 13\)
copies \([3]-12: 6,12: 8\),
\(165: 14\)
corner \([2]-29: 16\),
\(144: 14\)
correct \([56]-18: 6\),
\(18: 7,20: 12,21: 5\),
\(21: 23,22: 1,23: 1\),
\(23: 21,24: 23,25: 12\),
\(25: 15,25: 18,27: 13\),
\(27: 16,28: 4,28: 18\),
\(29: 5,30: 1,36: 11\),
\(40: 25,41: 7,41: 20\),
\(44: 14,45: 9,45: 25\),
\(47: 2,47: 3,47: 4\),
\(57: 23,59: 12,59: 17\),
\(60: 11,61: 6,61: 14\),
\(62: 8,62: 15,62: 16\),
\(74: 20,75: 7,78: 16\),
\(79: 3,84: 5,86: 13\),
\(88: 14,94: 12,94: 13\),
\(100: 7,106: 15\),
\(113: 10,113: 13\),
\(129: 22,130: 5\),
\(1369,147: 16\),
\(152: 14,164: 10\)
corrected \([2]-22: 18\),
\(99: 21\)
Council \([2]-66: 15\),
\(68: 14\)
councils \([1]-111: 4\)
Counsel \([2]-2: 3,2: 6\)
counsel \([1]-48: 24\)
Counselor \([1]-55: 24\) & ```
count \([8]-7: 17,30: 3\),
    49:16, 52:4, 53:1,
    53:5, 55:2, \(98: 3\)
    counties [1]-84:1
    counting [1]-59:2
    country [4]-82:7,
    123:11, 125:3, 131:2
    counts [1]-165:10
County [20]-8:25,
    9:9, 84:10, 92:3,
    92:12, 93:17, 95:15,
    110:15, 111:9,
    127:24, 128:8,
    129:8, 129:19,
    130:11, 132:7,
    135:22, 135:23,
    136:7, 145:16,
    146:18
county [2]-93:14,
    95:4
County's [1] - 98:9
couple [5] - 9: 18 ,
    17:25, 62:12, 91:13,
    106:13
couples [2] - 100:3,
    100:5
course [4]-32:20,
    102:1, 115:4, 126:4
courses [2]-92:7,
    92:17
court [1] - 168:6
COURT [1] - 1:20
Court [20] - 3:10, 3:12,
    3:13, 3:18, 3:19,
    3:20, 25:24, 58:6,
    66:11, 68:20, 69:14,
    69:17, 70:12, 79:7,
    82:19, 82:24,
    132:20, 136:16,
    140:1, 168:4
Couto [3]-3:9, 3:19,
    136:15
cover [2]-16:12,
    73:21
covered [2] - 40:9,
    42:14
covering [2]-5:12,
    76:8
covers [1] - 77:5
Craig [4]-3:10, 3:24,
    63:16, 153:19
created [2]-6:14,
    168:7
Cressfield [22]-3:10,
    3:12, 3:13, 3:18,
    3:19, 3:20, 17:11,
    25:24, 26:5, 29:9,
    66:11, 68:20, 69:14,
    69:17, 70:12, 70:24,
    73:13, 79:7, 132:20,
``` & ```
    135:9, 136:15, 140:1
Cresthill [1]-58:6
crestview [2]-17:12,
    17:13
Cricket [4]-3:11,
    3:24, 63:16, 153:19
cross [13] - 6:24,
    11:12, 11:24, 30:25,
    31:19, 31:23, 31:24,
    32:12, 43:4, 73:6,
    73:12, 74:17
cross-examination [1]
    -73:6
cross-section [9] -
    11:12, 11:24, 30:25,
    31:19, 31:23, 31:24,
    32:12, 73:12
    cross-sections [1] -
    74:17
crowded [1]-134:9
CUOTO [59]-58:5,
    58:11, 58:18, 58:24,
    59:1, 59:7, 59:10,
    59:14, 59:18, 59:20,
    59:24, 60:3, 60:8,
    60:10, 60:14, 60:18,
    60:24, 61:4, 61:7,
    61:14, 61:17, 61:21,
    61:25, 62:6, 62:9,
    62:11, 62:17, 62:21,
    62:25, 63:2, 63:6,
    63:9, 63:11, 77:16,
    77:18, 77:20, 77:22,
    78:3, 78:5, 78:10,
    78:14, 78:17, 78:22,
    79:1, 136:15,
    136:22, 137:6,
    137:15, 137:23,
    138:2, 138:10,
    138:15, 138:18,
    138:21, 139:1,
    139:5, 139:9,
    139:16, 139:19
Cuoto [1]-58:6
curious [5] - 28:2,
    35:11, 36:7, 36:13,
    68:13
current [8]-34:12,
    84:12, 128:16,
    132:13, 132:15,
    159:11, 159:14,
    161:2
Curriculum [2]-4:6,
    126:23
cusp \({ }_{[1]}\)-96:12
customer [3]-143:7,
    145:9
customers [1] - 148:9
cut [2] - 8:15, 162:12
cutting [2] \(-61: 22\),
``` \\
\hline
\end{tabular}


LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|c|c|}
\hline ```
Edgewater [2] - 79:11,
    148:15
education [2] -
    147:22, 163:10
educational [2] -
    85:16, 86:7
effect [2] - 97:8,
    140:21
efficiency [1] - 9:13
EFFRON [23]-1:14,
    19:22, 81:19, 89:21,
    89:23, 90:22, 91:4,
    91:6, 93:7, 93:11,
    112:14, 112:19,
    114:13, 114:17,
    114:19, 114:22,
    115:1, 115:5, 115:8,
    115:21, 158:24,
    161:20, 162:7
```

EFFRON-MALLEY
[23]-1:14, 19:22,
81:19, 89:21, 89:23,
90:22, 91:4, 91:6,
93:7, 93:11, 112:14,
112:19, 114:13,
114:17, 114:19,
114:22, 115:1,
115:5, 115:8,
115:21, 158:24,
161:20, 162:7
egress [1]-134:5
eight [4] - 15:23,
15:24, 38:20, 38:21
eighteen [ 3 - 46:25,
47:1, 76:21
either $[7]-49: 16$,
55:9, 93:22, 96:5,
106:8, 106:9, 155:24
elaborate [1]-89:25
elected $[2]$ - 9:3, 84:3
elements [4]-7:7,
35:14, 36:8, 36:14
elevated [1]-26:2
elevation [19]-12:4,
13:4, 13:5, 13:19,
20:11, 20:18, 21:17,
23:18, 34:19, 35:4,
36:4, 58:22, 58:23,
60:9, 60:21, 60:22,
62:10, 62:11
elevations [2]-12:2,
26:18
elevator $[2]$ - 21:18,
21:22
elevators [1]-18:5
Emerson [4]-42:23,
43:1, 43:3, 76:19
EMILIA [1] - 1:15
employed [1] - 168:8

empty [1]-124:10 \& $$
\begin{aligned}
& \text { enable [1]-51:17 } \\
& \text { end }[8]-9: 19,51: 19, \\
& 52: 1,59: 24,72: 10, \\
& 95: 6,97: 13,97: 14 \\
& \text { endorses }[1]-6: 17 \\
& \text { ends }[2]-62: 6,122: 25 \\
& \text { engineer }[21]-5: 17, \\
& 20: 16,20: 24,21: 9, \\
& 40: 15,43: 23,44: 18, \\
& 45: 3,45: 13,47: 11, \\
& 47: 16,56: 22,62: 14, \\
& 6: 20,62: 11,62: 22, \\
& 63: 3,75: 13,151: 14, \\
& 151: 16,164: 21 \\
& \text { Engineer }[2]-2: 9, \\
& 2: 12 \\
& \text { engineered }[2]- \\
& 26: 16,61: 13 \\
& \text { engineering }[13]- \\
& 21: 6,26: 16,29: 14, \\
& 33: 17,34: 9,42: 6, \\
& 44: 25,45: 1,62: 13, \\
& 69: 20,73: 18,74: 14, \\
& 74: 18 \\
& \text { Engineering }[2]- \\
& 4: 10,165: 25 \\
& \text { enormous }[1]-110: 22 \\
& \text { enrollment }[1]-124: 7 \\
& \text { entailed }[1]-83: 14 \\
& \text { enter }[1]-60: 12 \\
& \text { entitled }[1]-8: 3 \\
& \text { entity }[2]-65: 5,65: 23 \\
& \text { entrance }[2]-59: 15, \\
& 61: 9 \\
& \text { enumerate }[1]-157: 4 \\
& \text { environment }[1]- \\
& 113: 25 \\
& \text { equal }[3]-141: 18, \\
& 142: 21,146: 1 \\
& \text { equivalent }[1]-64: 16 \\
& \text { especially }[1]-9: 8 \\
& \text { ESQur }
\end{aligned}
$$ \& ```

    163:5, 163:14
    Estate [1]-83:17
evaluate [1]-53:4
evening [10]-5:8,
6:21, 9:19, 11:3,
11:4, 48:21, 70:11,
83:5, 83:6, 162:19
evidence [3] - 126:22,
126:25, 138:7
exact [3] - 26:4, 75:9,
133:19
exactly [2]-19:17,
132:14
Examination [2] - 3:5,
3:15
examination [3] -
5:21, 73:6, 91:14
EXAMINATION [2] -
11:8, 83:3
example [7]-53:21,
116:8, 143:7, 149:4,
154:18, 155:23,
157:2
examples [1] - 146:14
exceed [2] - 80:1,
80:18
excellent [2]-132:16,
145:23
except [2] - 32:8,
132:15
exception $[3]-55: 14$,
55:15, 55:16
excessive $[1]$ - 68:16
exciting [1] - 154:9
excuse [5]-14:7,
61:19, 67:17, 67:18,
96:10
exempt ${ }_{[1]}$ - 64:18
Exhibit [12] - 4:7, 4:9,
4:10, 11:20, 12:1,
126:24, 165:18,
165:20, 165:21,
165:23, 165:24,
166:1
exhibit [3] - 9:15,
10:23
exhibits [2] - 10:24,
126:15
exist [6]-54:8, 94:21,
95:24, 125:17,
146:20, 159:14
existed (1)-54:7
existing [18]-12:25,
27:3, 27:11, 28:20,
32:15, 34:15, 34:16,
39:21, 40:6, 60:25,
61:5, 75:16, 75:18,
105:2, 122:9,
144:17, 157:13,
157:14
```&```
exists [2]-61:11,
125:9
exodus [4] - 106:20,
106:24, 131:2, 131:8
expanded ${ }^{[1]}$ - 12:1
expect [5]-10:14,
10:15, 106:24,
130:9, 167:11
expedite [1]-166:4
expenses [1]-162:13
expensive $[1]$ - 104:2
experience [7]-9:6,
88:24, 119:24,
121:25, 132:6,
142:17, 147:3
expert [14]-9:12,
85:8, 85:13, 86:15,
90:10, 90:17, 109:1,
118:23, 119:16,
152:12, 152:13,
163:11, 164:16,
164:18
expertise [6]-86:22,
127:22, 127:25,
128:2, 149:17, 163:5
experts [3] - 30:20,
163:7, 163:8
Expiration [1] -
168:16
explained [1]-12:24
explored ${ }_{[1]}$ - 124:15
Extension [2]-3:21,
142:16
extent [2]-31:10,
164:7
exterior [2]-39:19,
40:13
extremely $[1]$ - 70:23
F
facing $[1]$ - 152:3
fact $[8]-6: 6,9: 16$,
$49: 15,53: 3,102: 11$,
131:1, 163:19,
165:11
factors [2] - 129:12,
141:9
facts [2]-72:22,
136:18
factual [2] - 138:6,
164:8
Fair [ ${ }^{1}$ ]-53:23
fair [6]-16:24, 65:9,
99:5, 105:7, 116:21,
138:5
fairly [2]-106:10,
129:14
familial ${ }_{[1]}$ - 116:22
```&```
familiar $[9]-69: 14$,
84:8, 84:12, 97:2,
118:2, 121:6,
130:21, 132:10,
133:25
familiarity [1] - 134:2
families [1] - 112:20
family [20] - 29:22,
51:14, 103:15,
108:15, 109:15,
113:10, 113:12,
116:22, 120:14,
121:17, 124:11,
125:12, 139:11,
142:19, 143:1,
143:5, 147:24,
149:15, 155:9, 156:1
far [3] - 51:10, 52:9,
131:25
Farms [2]-82:19,
82:24
favor $[7]-37: 8,54: 12$,
81:20, 127:8,
158:25, 159:1,
167:14
FAX [1] - 1:22
FD-1 [2] - 4:10, 165:24
feasible [1]-56:2
feature [1]-142:1
February [2]-164:10,
166:19
feet [21] - 13:12,
13:13, 13:15, 15:1,
15:3, 23:15, 24:2,
24:3, 24:17, 24:18,
24:20, 24:21, 25:3,
41:15, 41:16, 61:10,
61:18, 75:24,
134:20, 144:17
felt [1] - 106:21
FEMALE [5]-17:23,
30:2, 30:5, 30:10,
30:13
FENDIAN ${ }_{[1]}-1: 15$
few [5] - 6:13, 63:17,
126:3, 130:25, 157:1
field [3] - 6:10, 85:9,
91:2
figure [1] - 90:18
figures [1]-129:7
finally [1]-6:8
financial $[3]$ - 157:21,
168:8, 168:9
financially $[2]$ - 103:3,
157:19
fine [2] - 70:21, 72:24
finish $[3]-39: 23$,
67:9, 99:20
finished [2]-67:8,
162:22

``` \\
\hline
\end{tabular}

\begin{tabular}{|c|c|c|c|c|}
\hline 48:2, \(58: 6\) & 160:6 & 1:2 & 9, 8:1 & 68 \\
\hline hidden [1]-27 & ho & 116:9, 116:2 & improvement \({ }^{11}\) - & d 11 - 74: \\
\hline HIGGINS [8]-75:3 & 4, 26:17 & :13, 130 & 8:11 & interior [1]-5 \\
\hline 75:8, 75:17, 75:21 & \[
12,108: 8
\] & \[
\begin{aligned}
& \text { 130:16, 133:20, } \\
& \text { 141:9, 145:5, 147 }
\end{aligned}
\] & \begin{tabular}{l}
IN [1]-1:4 \\
inches [16]-13
\end{tabular} & interject [4] - 49:14 52:2, 66:19, 73:1 \\
\hline & 17: & 149:20, 155:3, & 15:25, 16:1, 16:7 & Inter \\
\hline \multirow[t]{2}{*}{Higgins [2] - \(3: 13\), 75:3} & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 117:23, 120:14, } \\
& 120: 18,121: 23,
\end{aligned}
\]} & 5:10, 158 & 16:16, 41:16 & 79:21, 83:2 \\
\hline & & Hudson [1] - 84: & \multirow[t]{2}{*}{\[
\begin{aligned}
& 41: 17,41: 19,78: 2, \\
& 78: 8,78: 24,78: 25
\end{aligned}
\]} & \multirow[t]{2}{*}{interrupt [2]-41:22,
\[
94: 4
\]} \\
\hline \multirow[t]{7}{*}{\[
\begin{gathered}
\text { High }[3]-104: 24, \\
\text { 117:25, 148:13 } \\
\text { high }[13]-16: 1,16: 16, \\
38: 7,57: 19,71: 14, \\
78: 25,79: 2,97: 13, \\
97: 14,117: 16, \\
\text { 118:1, 148:14, } 156: 6
\end{gathered}
\]} & 122:20, 125:11, & huge [1]-110:1 & & \\
\hline & 12, 139:12 & hum [1]-57:17 & \multirow[t]{2}{*}{\[
\begin{gathered}
\text { including }[3]-9: 2 \text {, } \\
111: 9,128: 8
\end{gathered}
\]} & tervals [1]-20:21 \\
\hline & :13, 148:18 & hundreds [1] - 130:10 & & \multirow[t]{2}{*}{intimately \([1]-84: 8\)
INTINDOLA \([1]-2: 12\)} \\
\hline & & h & \multirow[t]{4}{*}{```
incorporate [1] -
    50:19
incorporated [3] -
    8:11, 49:4, 49:8
```} & \\
\hline & \multirow[t]{3}{*}{hometown [2] 145:17, 148:4 honest [1]-137:12} & husband [1]-155:24 & & \multirow[t]{3}{*}{\[
\begin{aligned}
& \text { Intindola [3] - 165:8, } \\
& \text { 165:10, 165:11 } \\
& \text { introduce }[1]-35: 14
\end{aligned}
\]} \\
\hline & & HVAC [4]-7:7, 15:21, & & \\
\hline & & 33:3, 50:4 & & \\
\hline \[
\begin{aligned}
& \text { high-density }[1] \text { - } \\
& 156: 6
\end{aligned}
\] & \[
\begin{aligned}
& \text { honestiy [2] - 50:23, } \\
& 159: 15
\end{aligned}
\] & HVAC-unit [1] - 50:4 hydraulic [1] - 18:4 & \[
\begin{gathered}
\text { increase }[3]-104: 22, \\
112: 13,124: 6
\end{gathered}
\] & \begin{tabular}{l}
introduced [1] - 36:14 \\
inventory [4]-97:17,
\end{tabular} \\
\hline high-end [2]-97:13, 97:14 & \multirow[t]{2}{*}{\begin{tabular}{l}
hope [1]-139:10 \\
hopefully [2] - 10:24,
\end{tabular}} & \[
\begin{aligned}
& \text { hypothetical [1] - } \\
& 49: 23
\end{aligned}
\] & \multirow[t]{3}{*}{\[
\begin{aligned}
& \text { increased }[7]-49: 16, \\
& \text { 104:14, 104:17, } \\
& \text { 104:19, 105:5, } \\
& 129: 15,158: 9
\end{aligned}
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
invest \([1]-114: 6\) \\
involved [1]-168:8
\end{tabular}} \\
\hline \multirow[t]{2}{*}{higher \([14]-13: 7\),
13:19, 22:3, \(22: 6\)} & & & & \\
\hline & horizontal [2] - 39:24, & & & isolated [1] - 68:17 \\
\hline \[
\begin{aligned}
& 60: 25,61: 4,61: 10, \\
& 110: 5,138: 24, \\
& 146: 3,160: 12
\end{aligned}
\] & 14:24
horse [1] - 158:16 & \begin{tabular}{l}
ID [1] - 168:4 \\
idea [3]-7:4, 29:12,
\end{tabular} & \begin{tabular}{l}
indicate [2]-31:18,
32:8 \\
indicated \([1]\) - \(32: 9\)
\end{tabular} & \[
\begin{aligned}
& 56: 14,84: 25,90: 10 \\
& 95: 3,109: 5,124: 15 \\
& 134: 22,160: 14,
\end{aligned}
\] \\
\hline \[
\begin{aligned}
& \text { highest }[5]-21: 24, \\
& 24: 13,24: 16,60: 1 \\
& 131: 8
\end{aligned}
\] & hour [2]-104:9, & \[
\begin{aligned}
& 99: 8 \\
& \text { IDENT/EVID }[1]-4: 3
\end{aligned}
\] & \[
\begin{aligned}
& \text { indicating }[5]-17: 8 \\
& 31: 10,32: 17,60: 17 \\
& 75: 23
\end{aligned}
\] & \[
\begin{aligned}
& \text { 161:1 } \\
& \text { issued }[1]-6: 20 \\
& \text { issues }[3]-6: 4,42: 3
\end{aligned}
\] \\
\hline \multirow[t]{4}{*}{\[
\begin{aligned}
& \text { highly }[1]-117: 25 \\
& \text { Highview }[8]-28: 22, \\
& \text { 29:9, 31:25, } 68: 21, \\
& 70: 24,72: 17,73: 14, \\
& 73: 15
\end{aligned}
\]} & hours [1]-130:15 house [24]-24:5, 32:13, 33:17, 69:20 & identification [4] - & indicating) [7]-13:2, & 164:24 \\
\hline & \[
69: 22,110: 18,
\] & \[
\begin{aligned}
& 11: 20,165: 20 \\
& 165: 23,166: 1
\end{aligned}
\] & \[
\begin{aligned}
& 14: 20,16: 10,16: 12, \\
& 16: 16,16: 21,58: 23
\end{aligned}
\] & \[
\begin{aligned}
& \text { it'll [1]-50:9 } \\
& \text { ITE }[1]-165: 9
\end{aligned}
\] \\
\hline & \multirow[t]{2}{*}{113:6, 113:7, 113:9,
\(115: 2,124: 9,140: 3\),} & \multirow[t]{2}{*}{illustrate [1] - 32:6 immediate [1] - 97:6} & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { individual }[8]-16: 20, \\
& 65: 2,65: 5,65: 13,
\end{aligned}
\]} & \multirow[t]{3}{*}{\[
\begin{aligned}
& \text { items [2]-5:23, 9:18 } \\
& \text { itself }[4]-8: 2,94: 16, \\
& 123: 3,160: 25
\end{aligned}
\]} \\
\hline & & & & \\
\hline \[
\begin{aligned}
& \text { hill }[4]-12: 1,12: 2, \\
& 29: 8,75: 11
\end{aligned}
\] & 141:14, 142:22, & \begin{tabular}{l}
impact [29]-26:20, \\
52:22, 68:23, 68:25,
\end{tabular} & \[
\begin{aligned}
& 65: 20,108: 8 \\
& 140: 22,153: 21
\end{aligned}
\] & \\
\hline Hills [1]-117:25 & 142:23, 142:25, & \[
\begin{aligned}
& 69: 2,87: 14,87: 20, \\
& 88: 1,88: 21,97: 5
\end{aligned}
\] & individually [1] - & \\
\hline \[
\begin{aligned}
& \text { Hillsdale }[3]-115: 12, \\
& 115: 20,148: 16
\end{aligned}
\] & \[
\begin{aligned}
& \text { 149:14, 155:5, } \\
& 155: 7,155: 25,
\end{aligned}
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 103:14, 103:16, } \\
& \text { 106:17, 110:22, }
\end{aligned}
\]} & \multirow[t]{2}{*}{industry [1] - 117:3} & \\
\hline himself [2] - 138:7 & \multirow[t]{2}{*}{\[
\begin{gathered}
\text { 156:12, 161:24 } \\
\text { household }[4]-137: 7,
\end{gathered}
\]} & & & jam [1] - 152:4 \\
\hline his/her [1]-64:16 & & 112:2, 112:9, & 12:5, 31:4, 44:19, & James [1]-5:10 \\
\hline hmm [1]-136:4 & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 138:11, 138:14, } \\
& 138: 19
\end{aligned}
\]} & \[
117: 20,121: 22
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 107:7, 108:17, } \\
& \text { 116:20, 137:10, }
\end{aligned}
\]} & JAMES [1] - 2:4 \\
\hline Hoboken [5] - 95:6, & & 122:6, 122:20 & & \multirow[t]{2}{*}{January (5) - 4:5, 6:9, 11:19, 65:15, 83:21} \\
\hline 99:13, 99:15, 99:21, & \multirow[t]{3}{*}{\begin{tabular}{l}
```

households [3]-
136:18, 136:20,
136:23

``` \\
housekeeping [2]-
\end{tabular}} & \[
\begin{aligned}
& 123: 13,123: 20 \\
& 124: 12,128: 21
\end{aligned}
\] & 148:5 & \\
\hline 148:15
hold [4] - \(38: 5,45: 5\) & & & infrastructure [2] -
\[
146: 12,151: 4
\] & JAWORSKI [1] - 2:4 \\
\hline \[
68: 7,140: 15
\] & & \multirow[t]{2}{*}{\[
\begin{aligned}
& 138: 24,147: 5, \\
& 153: 24
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { inside }[2]-120: 19, \\
& \text { 121:1 }
\end{aligned}
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
Jaworski [1] - 5:11 \\
Jeff [1] - 108:18
\end{tabular}} \\
\hline holidays [1] -6:7 & housekeeping [2]-
\[
5: 22,6: 22
\] & & & \\
\hline home [12]-105:19, & \[
\begin{gathered}
\text { houses [5] - 29:4, } \\
33: 19,97: 24,
\end{gathered}
\] & impacted [5] - 29:6 & \begin{tabular}{l}
insight [1] - 9:7 \\
insofar [1]-54:2
\end{tabular} & \[
\begin{aligned}
& \text { Jeffrey [2]-108:21, } \\
& \text { 108:24 }
\end{aligned}
\] \\
\hline :20, 124:12, & \multirow[t]{3}{*}{\begin{tabular}{l}
115:16, 135:9 \\
Housing [1] - 53:23 \\
housing [38]-18:24,
\end{tabular}} & \multirow[t]{3}{*}{impacts \([3]-117: 23\),
156:5} & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { inspection }[1] \text { - } \\
& \text { 120:14 }
\end{aligned}
\]} & \multirow[t]{2}{*}{Jersey [31]-2:5, 9:8, 18:16, 42:13, 53:14,} \\
\hline 140:22, 140:23, & & & & \\
\hline 2:19, 145:25, & & & \multirow[t]{2}{*}{\begin{tabular}{l}
instance [1] - 85:6 \\
instead [3] - 6:1, 36:8,
\end{tabular}} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 79: 19,79: 22,79: 23, \\
& 82: 19,82: 25,84: 9,
\end{aligned}
\]} \\
\hline 6:3, 155:20, & housing [38]-18:24, \(19: 13,19: 18,49: 1\), & \[
\begin{aligned}
& \text { 156:5 } \\
& \text { impervious }[1]-46: 22
\end{aligned}
\] & & \\
\hline 57:19 & \[
\begin{aligned}
& \text { 19:13, 19:18, 49:1, } \\
& 49: 9,49: 13,51: 10,
\end{aligned}
\] & implies [1] - 77:19 & \[
55: 4
\] & 2:3, 95:6, 107:9, \\
\hline homeowner [8] & 56:12, 64:8, 64:14, 64:19, 94:21, 95:12, & important [2]
141:11, 145:8 & \[
\begin{aligned}
& \text { intend }{ }_{[2]}-56: 21 \text {, } \\
& 60: 14
\end{aligned}
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 108:19, 117:15, } \\
& \text { 123:8, 127:20, }
\end{aligned}
\]} \\
\hline 159:17, 159:19,
159.20, 159:25, & \multirow[t]{2}{*}{\[
95: 21,95: 24,96: 11,
\]} & \multirow[t]{2}{*}{\[
\text { impose }[1]-54: 6
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
60:14 \\
intends [1] - \(57: 3\)
\end{tabular}} & \\
\hline \[
\begin{aligned}
& 159: 20,159: 25, \\
& 161: 12,161: 18,
\end{aligned}
\] & & & & 130:25, 131:2, \\
\hline \[
161: 19
\] & \[
\begin{aligned}
& \text { 96:23, 99:5, 100:17, } \\
& \text { 105:4, 106:18, }
\end{aligned}
\] & impressive [2]-9:5, 9:6 & \[
\begin{aligned}
& \text { interest }[8]-36: 2, \\
& 95: 13,97: 16,97: 23,
\end{aligned}
\] & 131:5, 132:8, \\
\hline homeowners [1] - & 108:20, 109:19, & Improvement [3] - & 118:21, 122:6, & 145:14, 154:22, \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.I.C.

\begin{tabular}{|c|c|c|c|c|}
\hline ```
    48:11, 63:14, 66:9,
    67:24, 70:7, 72:6,
    118:24, 152:6
    Ma'am [1] - 30:7
    Mahwah [1] - 105:16
    mail [3]-6:16, 6:20,
    166:11
    major [1] - 150:22
    MALLEY [23]-1:14,
        19:22, 81:19, 89:21,
        89:23, 90:22, 91:4,
        91:6, 93:7, 93:11,
        112:14, 112:19,
        114:13, 114:17,
        114:19, 114:22,
        115:1, 115:5, 115:8,
        115:21, 158:24,
        161:20, 162:7
    management [1] -
        86:4
    Manhattan [1] -
        113:20
    mansard [4] - 35:2,
    35:3, 35:5, 35:23
March [1]-64:5
    Marie [5]-3:11, 3:20,
    66:11, 79:7, 139:25
marked [9]-6:13,
    11:1, 11:17, 11:19,
    126:21, 126:24,
    165:19, 165:22,
    165:25
market [12]-84:13,
    86:17, 89:20, 96:9,
    97:18, 107:11,
    116:2, 123:5, 150:1,
    150:2, 153:6
marketing \([1]\) - \(90: 23\)
marketplace [4] -
    98:11, 100:2, 144:7,
    162:20
married [1] - 99:16
MARSON [15] - 63:14,
    63:23, 64:2, 64:6,
    64:13, 64:22, 65:4,
    65:9, 65:16, 65:23,
    66:2, 153:8, 153:14,
    153:18, 154:1
Marson [4] - 3:10,
    3:24, 63:16, 153:19
mass [2]-106:19,
    106:24
Master [1]-139:6
master \([1]\) - 64:16
match [1]-137:7
materially [2] - 49:10,
    51:21
materials [2]-79:8,
    165:16
math \([3]\) - 45:13, 47:7
``` & ```
Matt [4]-5:17, 9:17,
    164:20, 164:22
matter [5] - 103:3,
    106:23, 107:9,
    165:10, 167:17
MATTER [1] - 1:4
    matters [1]-57:21
    maximum [1] - 137:4
    Mayor [2]-66:15,
        68:14
    mayor's [1]-66:14
    mayors [2]-111:4,
    115:21
    MCB [2] - 4:10, 165:24
    McCoy [1]-96:13
    mean (24)-32:5, 34:5,
    34:6, 36:12, 55:17,
    75:10, 87:3, 87:7,
    89:6, 89:8, 89:13,
    89:16, 89:17, 90:16,
    111:18, 114:20,
    137:24, 154:11,
    157:11, 158:1,
    158:2, 159:5, 159:9,
    160:21
meant [2]-21:18,
    24:10
measure [1] - 20:20
measured [4]-23:15,
    24:4, 24:7, 24:11
measurements [1] -
    44:23
mechanicals [1] -
    22:14
mechanisms [1] -
    53:24
medical [2]-154:12
meet [1] - 116:24
meeting [18]-5:15,
    9:25, 10:15, 11:15,
    31:15, 44:20, 49:3,
    51:9, 55:23, 56:14,
    66:14, 66:15, 68:14,
    68:15, 164:10,
    165:15, 167:5,
    167:10
member [4] - 90:1,
    90:3, 90:7, 91:20
MEMBER [11]-1:12,
    1:13, 1:14, 1:15,
    1:16, 1:17, 17:23,
    30:2, 30:5, 30:10,
    30:13
MEMBERS \({ }_{[4]}\) - 17:19,
    26:13, 33:24, 34:2
Members [4]-5:9,
    37:9, 159:2, 167:15
members [7] - 18:21,
30:16, 38:12, 51:8,
55:21, 81:21, 127:9
``` & ```
mentioned [11]-8:22,
    21:13, 40:21, 43:23,
    44:3, 100:11,
    127:23, 128:19,
    131:19, 145:17,
    167:4
mentioning \({ }_{[1]}\) -
    145:15
met [1] - 6:9
method [1] - 49:22
mic [2] - 37:22, 81:17
middle [2]-24:18,
    38:6
might \([10]-12: 9,17: 9\),
    87:19, 139:19,
    140:17, 142:22,
    143:22, 149:1,
    160:18, 160:20
migrate [6] - 95:7,
    148:3, 148:10,
    148:20, 149:4
mile [1] - 144:12
Mill \([7]-3: 21,95: 22\),
    96:4, 97:12, 103:25,
    104:1, 142:15
millennials [2] -
    96:19, 96:22
mind [1]-142:6
mine \([1]\) - 44:21
minimal [2]-113:14,
    160:18
minimum [6] - 80:1.
    80:4, 80:13, 80:15,
    80:19, 132:8
minimus [2]-55:15,
    55:16
minute [2] - 126:2,
    126:9
minutes [5] - 53:12,
    68:15, 70:4, 126:3,
    153:11
misunderstanding [1]
    -7:11
mixed [1]-43:8
MLS [2]-129:7,
    141:24
modified [1]-79:22
moment [1]-15:12
Monthly [1]-117:15
Montvale [5]-110:17,
    114:15, 116:8,
    116:9, 117:24
morning [1]-101:11
Morris [1] - 84:1
most [11]-16:2,
    71:20, 92:6, 100:22,
    112:17, 113:10,
    131:2, 133:24,
    147:6, 150:23, 158:5
mostly [5]-15:3,
``` &  & 35:17, 35:24, 36:6, 36:12, 36:19, 36:24, 37:1, 37:5, 37:7, \(37: 15,37: 20,38: 3\), 38:9, 38:15, 38:18, 38:21, 39:3, 39:6, 39:15, 39:19, 39:25, 40:8, 40:11, 40:13, 40:17, 40:20, 41:2, 41:5, 41:9, 41:11, 41:14, 41:17, 41:21, 41:22, 41:25, 42:3, 42:15, 42:18, 42:21, 42:25, 43:11, 43:17, 43:22, 44:2, 44:7, 44:9, 44:14, 44:22, 45:1, 45:4, 45:9, 45:14, 45:20, 45:23, 46:1, 46:5, 46:10, 46:11, 46:13, 46:18, 46:23, 46:25, 47:1, 47:4, 47:9, 47:13, 47:15, 47:16, 47:18, 47:20, 47:21, 47:23, 48:9, 48:12, 48:18, 49:14, 52:2, 52:13, 52:25, 53:8, 53:11, 55:9, 56:8, 56:9, 56:22, 57:8, 57:12, 57:15, 57:18, 57:24, 57:25, 58:2, 58:5, 58:11, 58:18, 58:24, 59:1, 59:7, 59:10, 59:14, 59:18, 59:20, 59:24, 60:3, 60:8, 60:10, 60:14, 60:18, 60:24, 61:4, 61:7, 61:14, 61:17, 61:21, 61:25, 62:6, 62:9, 62:11, 62:17, 62:21, 62:24, 62:25, 63:1, 63:2, 63:4, 63:6, 63:8, 63:9, 63:11, 63:14, 63:23, 64:2, 64:6, 64:13, 64:22, 65:4, 65:9, 65:16, 65:23, 66:2, 66:19, 67:7, 67:11, 67:15, 67:19, 67:24, 68:4, 68:7, 68:11, 71:4, 71:6, 71:8, 71:11, 71:21, 71:25, 72:3, 72:6, 72:9, 72:16, 72:20, 72:21, 72:25, 73:4, 75:1, 76:17, 76:19, 76:22, 77:3, 77:7, 77:9, 77:14, 77:16, 77:17, 77:18, 77:19, 77:20, 77:21, 77:22, 78:3, 78:5, 78:10, 78:14, 78:17, \\
\hline
\end{tabular}


LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|c|c|}
\hline \[
\begin{aligned}
& \text { 10:11, 10:18, 14:3, } \\
& 14: 6,14: 9,18: 23, \\
& \text { 19:2, 19:5, 19:8, } \\
& \text { 19:16, 19:21, 23:8, } \\
& \text { 23:12, 23:19, 23:22, } \\
& \text { 24:1, 24:5, 24:9, } \\
& \text { 24:14, 24:21, 24:24, } \\
& \text { 25:4, 25:8, 25:13, } \\
& \text { 25:16, 25:19, 27:3, } \\
& 33: 7,33: 11,33: 15, \\
& 33: 18,33: 21,33: 25, \\
& 34: 5,34: 10,34: 20, \\
& 34: 24,36: 24,37: 1, \\
& 37: 5,37: 15,41: 9, \\
& 41: 22,41: 25,46: 5, \\
& 46: 10,46: 25,47: 4, \\
& 47: 15,47: 18,47: 21, \\
& 48: 9,48: 12,48: 18, \\
& 56: 22,57: 8,57: 12, \\
& 57: 15,57: 18,57: 24, \\
& 58: 2,71: 4,716, \\
& 71: 8,71: 11,71: 21, \\
& 71: 25,72: 3,72: 9, \\
& 72: 16,72: 20,75: 1, \\
& 76: 17,76: 19,77: 3, \\
& 77: 7,77: 9,77: 14, \\
& 77: 17,77: 19,77: 21, \\
& 79: 16,81: 6,81: 15, \\
& 82: 6,85: 7,85: 11, \\
& 85: 15,85: 23,86: 1, \\
& 86: 5,86: 11,86: 14, \\
& 87: 3,87: 7,87: 17, \\
& 89: 6,89: 12,89: 16, \\
& 90: 14,91: 3,91: 5, \\
& 91: 8,91: 15,92: 18, \\
& 92: 22,93: 1,93: 3, \\
& 93: 6,93: 9,93: 16, \\
& 93: 19,93: 23,94: 1, \\
& 94: 3,98: 18,98: 21, \\
& 98: 24,99: 4,99: 7, \\
& 99: 12,99: 19,99: 23, \\
& 100: 5,100: 10, \\
& 100: 19,100: 24, \\
& 101: 3,101: 7, \\
& 101: 10,101: 13, \\
& 101: 17,101: 19, \\
& 104: 13,104: 16, \\
& 104: 19,105: 3, \\
& 105: 7,107: 12, \\
& 107: 18,107: 22, \\
& 108: 4,108: 23, \\
& 109: 2,110: 5, \\
& 110: 23,111: 2, \\
& 111: 6,111: 22, \\
& 111: 24,112: 3, \\
& 112: 7,112: 22, \\
& 112: 25,113: 9, \\
& 113: 12,115: 9, \\
& 117: 18,119: 1, \\
& 119: 4,119: 7, \\
& 119: 10,121: 9,
\end{aligned}
\] &  &  &  & ```
    125:25, 127:3,
    127:4, 143:19, 146:5
opening \([1]-37: 4\)
operated [1] - 83:24
opinion [43]-38:22,
    39:6, 45:14, 45:18,
    46:3, 46:4, 46:6,
    46:8, 68:13, 71:6,
    71:9, 71:21, 71:25,
    88:21, 88:23, \(97: 5\),
    97:7, 97:8, 110:4,
    110:6, 110:8,
    110:13, 121:24,
    123:1, 129:24,
    130:8, 130:13,
    130:15, 132:6,
    134:17, 137:2,
    138:8, 143:17,
    147:13, 147:14,
    148:1, 150:13,
    163:6, 163:8,
    163:19, 164:4
opinions [4]-37:19,
    163:15, 163:18,
    164:8
OPPLER [4] - 3:15,
    82:18, 82:22, 82:23
Oppler \([8]-4: 6,8: 24\),
    82:11, 82:18, 83:5,
    126:24, 163:4,
    163:13
Oppler's [2]-86:22,
    126:20
opportunity [4] - 6:3,
    104:25, 157:22,
    160:25
opposed [4]-37:11,
    81:23, 130:1, 134:3
opposite [1]-105:24
option [8]-52:3,
    94:24, 97:1, 133:22,
    147:1, 148:25,
    155:21, 162:12
options [2]-109:20,
    147:2
order [2]-64:25,
    111:5
ordinance [4]-20:20,
    53:18, 76:13, 87:20
ordinances [1]-8:12
original [1]-18:4
os [1]-59:24
OS [1] - 10:3
Otteau [4]-108:17,
    108:18, 108:21,
    108:24
OTTEAU \(_{[1]}\) - 108:21
ourselves [1] - 110:23
outcome [1]-168:9
outside [2]-59:14,
``` \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|c|c|}
\hline outstanding [1]-6:4 & Part [1] - 68:10 partial [1]-11:2 & \[
\begin{aligned}
& \text { 131:11, 131:12, } \\
& \text { 137:4 }
\end{aligned}
\] & Plan/Cross [2]-4:4,
11:18 & potentially [3] 140:16, 149:1 \\
\hline Overlook [1]-24:17 & particular [8]-8 & lage [1] - 98:2 & [ [1]-2:11 & 134:14 \\
\hline ersee [1] - 107:17 & 15:5, 20:5, 53:17 & perform [1] - 120:1 & planner [28]-10:17, & preference [2] - 143:2, \\
\hline \[
\begin{aligned}
& \text { own }[3]-15: 18,83: 20, \\
& 154: 19
\end{aligned}
\] & \[
\begin{aligned}
& 54: 19,73: 1,133: 15, \\
& 133: 20
\end{aligned}
\] & performed [1] 103:14 & \[
\begin{aligned}
& 51: 7,52: 7,52: 15 \\
& 53: 22,56: 15,58:
\end{aligned}
\] & 143:3 \\
\hline \begin{tabular}{l}
154:19 \\
owners [2] - 108:14,
\end{tabular} & \[
\begin{aligned}
& \text { 133:20 } \\
& \text { particularly }[2]-54: 4,
\end{aligned}
\] & 103:14 & \[
\begin{aligned}
& 53: 22,56: 15,58: 1, \\
& 66: 21,66: 22,68: 2,
\end{aligned}
\] & \[
\begin{aligned}
& \text { PREISS [32] - 2:11, } \\
& 30: 22,30: 24,31: 5,
\end{aligned}
\] \\
\hline 9:1 & particularly & perhaps [1]-87:1 & 68:4, 68:8, 86: & :9, 31:17, 31:2 \\
\hline ownership [1] - & S [1] - 168:7 & meter \({ }_{[1]}\) - 20:2 & 10:12, 114:11 & :3, 32:5, 32:18 \\
\hline 118:20 & partner \([4]-5: 12\) & pe & 116:19, 131:24 & 2:25, 35:8, 35:11 \\
\hline & 83:20, 83:23, 154:20 & 12 & 34:16, 134:1 & :17, 35:24, 36:6 \\
\hline P & [2]-100 & permission [1] & 37:1, 137:10 & :12, 36:19, 53:8, \\
\hline & Pascack [5]-98:11 & & 7:22, 138: & \[
53: 11,55: 9,56: 8
\] \\
\hline \multirow[t]{2}{*}{\[
\begin{gathered}
\text { P.E }[4]-4: 8,4: 9 \\
165: 19,165: 22
\end{gathered}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { Pascack [5] - 98:11, } \\
& \text { 117:25, 118:2, } \\
& \text { 129:9, 148:13 }
\end{aligned}
\]} & \[
\text { permits }[2]-9: 19,
\] & 152:11, 165:2, 167:8 & \[
88: 17,88: 20,89: 1
\] \\
\hline & & 154:21 & Planning [4]-63:25, & :5, 162:25, 165:6 \\
\hline \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { P.M }{ }_{[1]-1: 3} \\
& \text { p.m }[1]-167: 18
\end{aligned}
\]} & \[
\begin{gathered}
129: 9,148: 13 \\
\text { pass }[2]-6: 20,70: 19
\end{gathered}
\] & permitted [1] - 159:23 & 64:4, 64:11, 64:25 & 166:3 \\
\hline & \multirow[t]{2}{*}{passing [3]-14:1,
\[
14: 12,14: 16
\]} & tting \(\left.{ }_{11}\right]^{-9: 1}\) & planning [11]-10:14, & Preiss [9]-12:3, 15:5, \\
\hline \multirow[t]{3}{*}{\[
\begin{aligned}
& \text { p.m }[1]-167: 18 \\
& \text { P.O }[1]-1: 21 \\
& \text { packet }[2]-166: 16, \\
& \text { 166:17 }
\end{aligned}
\]} & & person [3]-85:12, & 19:20, 56:4, 56:17 & 49:2, 51:7, 51:16 \\
\hline & \multirow[t]{2}{*}{passport \([1]-82: 8\)
past 11\(]-121: 6\)} & 113:18, 113: & 66:13, 67:1, 69:1 & 56:15, 88:4, 107:4, \\
\hline & & personal [1] - 107:1 & :7, 86:8, 109:2 & 165:4 \\
\hline & pattern [2] -6:15 & personally \([5]-88: 16\), & :13 & premarked [1]-10:23 \\
\hline \multirow[t]{2}{*}{Paramus [1]-2:5 parapet [13] - 13:20,} & \[
\begin{aligned}
& \text { paying }[1]-125: 21 \\
& \text { payment }[1]-138: 19
\end{aligned}
\] &  & 62:19, 74:22, & \[
79: 17,165: 6
\] \\
\hline & \multirow[t]{2}{*}{\begin{tabular}{l}
pays [1]-138:19 \\
pediatric [1]-154:11
\end{tabular}} & persp & 120:2 & present [7]-11:10 \\
\hline \[
\begin{gathered}
\text { parapet [13]-13:20, } \\
13: 21,17: 9,21: 13,
\end{gathered}
\] & & 159:16 & 1:9, 121:13 & 56:11, 60:18, 81:21 \\
\hline \[
21: 25,22: 7,22: 15
\] & pediatric [1]-154:11
people [46] - 59:11, & pertains [2]-92 & 1:16, 164 & 127:9, 130:18, 167:8 \\
\hline \multirow[t]{2}{*}{\[
\begin{aligned}
& 23: 5,23: 7,34: 18, \\
& 35: 23,36: 3,60: 1
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 94: 22,95: 13,96: 21, \\
& 97: 23,99: 13,99: 14,
\end{aligned}
\]} & p & Plaza [1] - 43:2 & PRESENT [1]-1:9 \\
\hline & & ase [1] - 144:24 & plus [5] - 95:11 & presentation [1] \\
\hline 35:23, 36:3, 60:1 parapets [6]-17:3, & \[
\begin{aligned}
& 97: 23,99: 13,99: 14, \\
& 100: 3,100: 9,
\end{aligned}
\] & phrase [1]-123:2 & 108:20, 109:19 & 165:16 \\
\hline \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 21:14, } 35: 4,35: 12, \\
& \text { 35:19, } 73: 21 \\
& \text { paraphrasing }[1]-
\end{aligned}
\]} & 100:12, 100:17, & phrased [2]-123:23 & 141:24, 142:1 point [29]-5:19, 6: & presented [3]-64:15, \\
\hline & \[
\begin{aligned}
& \text { 102:12, 106:20, } \\
& \text { 107:5, 107:6, }
\end{aligned}
\] & \[
\text { ysically }_{[1]}-120
\] & \[
9: 21,17: 15,21:
\] & presenting [3] - 6: \\
\hline & \[
108: 18,109: 17
\] & sically [1] - 12 & :24, 24:13, 34:4 & 129:21, 131:22 \\
\hline \begin{tabular}{l}
parent [1] - 114:23 \\
parents [4]-112:22,
\end{tabular} & \[
109: 20,109: 21
\] & torial [1] - 14:1 & :16, 43:18, 43:21, & president [2] - 9:3 \\
\hline \multirow[t]{2}{*}{} & \[
\begin{aligned}
& 109: 20,109: 21 \\
& 110 \cdot 2 \quad 112 \cdot 18
\end{aligned}
\] & res [1]-72:1 & 51:4, 53:17, 54:1, & 84 \\
\hline & 113:25, 116:25 & piece [6]-68:17, & 2:7, 73:8, 81:8 & pressed [1]-114:8 \\
\hline & 119:12, 130:23, & \[
5: 11,140: 2
\] & 7:1, 97:21, 101: & presumably [2] - 55:8, \\
\hline \[
\begin{aligned}
& \text { Park [2] - 110:19, } \\
& 114: 15
\end{aligned}
\] & 133:22, 133:24,
\(134: 8,134: 14\), & \[
40: 18,141: 3
\] & \[
\begin{aligned}
& \text { 107:16, 121:2, } \\
& \text { 145:4, 157:10, }
\end{aligned}
\] & 153:22 \\
\hline parking [43]-5:7, & 134:8, 134:14, & piggrback & 58:16, 159:5, & pretty \([8]\) - 17:17,
26:11, 35:3, 70:15, \\
\hline \multirow[t]{2}{*}{7:16, 7:21, 17:6,
27:9, 27:11, 27:19,} & \[
\begin{aligned}
& \text { 135:25, 141:11, } \\
& \text { 141:12, 145:3, }
\end{aligned}
\] & piggyback [1] & \[
159: 6,159: 7,160: 17
\] & \[
98: 14,129: 15,153: 5
\] \\
\hline & \multirow[t]{2}{*}{\[
\begin{aligned}
& 145: 23,146: 25, \\
& 148: 2,149: 15,
\end{aligned}
\]} & place [12]-53:15 & Point [1] - 96:4 & previous [2]-11:25, \\
\hline \[
\begin{aligned}
& 27: 9,27: 11,27: 19, \\
& 27: 22,29: 25,33: 3,
\end{aligned}
\] & & \[
96: 24,109: 21
\] & points [1] - 151:20 & 63:7 \\
\hline \[
\begin{aligned}
& 27: 22,29: 25,33: 3, \\
& 40: 8,40: 13,43: 9,
\end{aligned}
\] & 148:2, 149:15,
151:17, 152:1, & & Pond [ 1 ] - \(3: 14\) & previously [1]-11:6 \\
\hline \begin{tabular}{l}
40:8, 40:13, 43:9, \\
49:5, 49:17, 49:19,
\end{tabular} & 153:13, 156:3 & 157:1 & popping [1]-154: & price [10]-96:20, \\
\hline \[
49: 24,49: 25,50: 17
\] & \[
\begin{aligned}
& 156: 7,157: 8, \\
& 161 \cdot 20 \quad 160 \cdot 8
\end{aligned}
\] & :18, 158:4 & population [4]-9 & \(8: 5,98: 9,98: 1\) \\
\hline \[
\begin{aligned}
& 54: 23,55: 2,55: 12, \\
& 55: 13,59: 2,59: 4,
\end{aligned}
\] & per \([17]-18: 14,18: 15\), & 159:12, 162:5, 162:9 & populations [1] - & \[
\begin{aligned}
& : 6,103: 4,105: 5,5, \\
& 5: 9,123: 4,150: 4
\end{aligned}
\] \\
\hline \(55: 13,59: 2,59: 4\),
\(59: 6,59: 11,59: 12\), & \multirow[t]{2}{*}{\begin{tabular}{l}
45:11, 45:15, 46:3, \\
46:16, 46:25, 47:1
\end{tabular}} & places [2]-93:5 & \[
116: 6
\] & priced [1] - 149:21 \\
\hline \[
\begin{aligned}
& 59: 15,60: 12,60: 18, \\
& 60: 19,61: 8,61: 9
\end{aligned}
\] & & plan [24]-6:13, 6:24, & portion [2]-5:4, 16:2 & prices [6] - 98:1 \\
\hline \[
61: 10,61: 22,61: 23,
\] & \[
46: 16,46: 25,47: 1
\]
\[
47: 5,47: 21,66: 17
\] & 8:2 & positive [6]-87:14 & 10, 129:1 \\
\hline \multirow[t]{2}{*}{62:14, 75:16, 77:5,
122:24} & \begin{tabular}{l}
47:5, 47:21, 66:17, \\
67:21, 68:16, 68:17,
\end{tabular} & 25, 15:8 & 09:1 & 129:17, 144:6 \\
\hline & percent [16]- 19:3, & :11, 15:22, & possibility [1]-120:6 & pricing [7]-90:23,
97:20, 97:22, \\
\hline part [11]-11:25, & 19:4, 24:25, 51:11, & \[
: 20,32: 23,42: 9
\] & possible [1]-137:6 & 103:16, 128:21, \\
\hline 27:11, 42:5, 42:8,
\(43: 25,76: 4,91: 7\), & \[
54: 13,54: 15,54: 16
\] & \[
: 2,72: 13,87: 20
\] & possibly [2] - 113:11, & 129:7, 129:13 \\
\hline 43:25, 76:4, 91:7, & 101:8, 101:25, & 91:10, 121:11, & 113:20 & primarily [1] - 101:23 \\
\hline 100:22, 110:15, & \[
129: 18,131: 5
\] & \[
165: 12,165: 17
\] & poster (1]-110:15 & primary [2] - 88:2, \\
\hline \[
142: 25,155: 18
\] & 131:6, 131:10, & Plan [1]-139:6 & potential (1)-159:12 & 162:5 \\
\hline
\end{tabular}


LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|c|c|}
\hline \[
\begin{aligned}
& \text { remember [1]-77:1 } \\
& \text { rent }[10]-92: 25,93: 5, \\
& 102: 16,107: 23, \\
& 108: 9,148: 4,148: 7, \\
& 149: 16,150: 13, \\
& 155: 22 \\
& \text { rentability }[1]-153: 22 \\
& \text { rentable }[8]-102: 3, \\
& 102: 5,102: 9,103: 2, \\
& 152: 1,152: 16, \\
& 152: 22 \\
& \text { rental }[14]-92: 9, \\
& 95: 21,96: 25, \\
& 105: 11,105: 22, \\
& 110: 10,122: 23, \\
& 133: 15,133: 16, \\
& 133: 20,149: 20, \\
& 149: 24,155: 2,156: 6 \\
& \text { rentals }[14]-94: 20, \\
& 95: 23,97: 12,98: 22, \\
& 99: 3,101: 24, \\
& \text { 107:22, 108:8, } \\
& 108: 10,110: 21, \\
& 128: 6,133: 24, \\
& 149: 22,152: 25 \\
& \text { rented }[4]-100: 20, \\
& 119: 19,133: 24, \\
& 148: 25 \\
& \text { renter }[2]-155: 12, \\
& 155: 13 \\
& \text { renting }[2]-119: 24, \\
& 153: 21 \\
& \text { repaired }[1]-75: 20 \\
& \text { repeat }[1]-40: 21 \\
& \text { repetition }[1]-66: 4 \\
& \text { rephrase }[1]-46: 11 \\
& \text { replaced }[1]-75: 20 \\
& \text { replacing }[1]-16: 17 \\
& \text { reply }[1]-63: 6 \\
& \text { report }[5]-6: 5, \\
& 108: 17,131: 22, \\
& 134: 25,165: 7 \\
& \text { Reporter }[2]-168: 4, \\
& 168: 5 \\
& \text { REPORTERS }[1]- \\
& 1: 20 \\
& \text { reports }[2]-117: 12, \\
& 130: 22 \\
& \text { represent }[1]-142: 6 \\
& \text { represented }[2]- \\
& 118: 19,119: 17 \\
& \text { requested }[1]-48: 8 \\
& \text { require }[3]-23: 9, \\
& 51: 13,54: 24 \\
& \text { required }[91-18: 10, \\
& 18: 18,23: 14,49: 5, \\
& 53: 18,53: 24,57: 22, \\
& 80: 24,149: 20 \\
& \text { requirement }[11]- \\
& 20: 4,49: 24,50: 18,
\end{aligned}
\] & 53:3, 54:2, 54:20,
\(54: 23,55: 11,56: 15\),
\(57: 7,57: 11\)
requirements [8] -
9:16, 19:13, 19:14,
42:12, 50:22, 54:14,
\(56: 25,102: 8\)
requires \([1]-79: 25\)
reserve \([1]-105: 21\)
reserved \([1]-137: 21\)
reservoir \([4]-31: 13\),
\(32: 14,33: 23,150: 16\)
residence \([1]-17: 8\)
residences \([5]-\)
\(17: 10,29: 15,30: 25\),
\(108: 15,109: 5\)
resident \([4]-72: 10\),
\(155: 19,158: 3,158: 4\)
Residential \([3]-7: 13\),
\(7: 19,8: 17\)
residential \([46]-5: 5\),
\(8: 19,10: 2,10: 6\),
\(13: 8,15: 17,16: 3\),
\(23: 24,24: 2,24: 12\),
\(24: 15,24: 16,24: 19\),
\(24: 22,25: 9,29: 23\),
\(39: 10,39: 13,43: 7\),
\(43: 10,62: 15,64: 17\),
\(78: 9,84: 2,92: 8\),
\(92: 13,94: 15,94: 18\),
\(101: 23,105: 10\),
\(106: 20,108: 19\),
\(121: 23,122: 5\),
\(122: 20,122: 23\),
\(123: 2,124: 12\),
\(125: 11,127: 25\),
\(129: 8,129: 25\),
\(145: 7,146: 23\),
\(147: 11,154: 24\)
residents \([12]-33: 25\),
\(68: 20,69: 2,155: 14\),
\(155: 15,157: 5\),
\(157: 12,157: 13\),
\(157: 14,159: 11\),
\(159: 14,161: 2\)
resides \([1]-44: 11\)
resign \([2]-64: 3\),
\(64: 24\)
resolve \([1]-6: 4\)
respect \([2]-66: 25\),
\(91: 17\)
respond \([5]-37: 9\),
\(81: 21,127: 9,159: 2\),
\(167: 15\)
responded \([1]-\)
\(166: 11\)
response \([5]-25: 21\),
\(30: 18,37: 12,77: 11\),
\(81: 24\)
responsibility \([1]-\) & 109:25
rest \([2]-137: 7,152: 11\)
restrict \([1]-139: 12\)
result \([2]-6: 12,46: 17\)
results \([1]-73: 13\)
resume \([5]-9: 2\),
\(83: 11,85: 16,89: 25\),
90:4
retail \([2]-43: 9,103: 6\)
retained \([3]-65: 6\),
\(65: 12,65: 18\)
retaining \([1]-75: 18\)
retract \([1]-130: 19\)
retracting \([1]-132: 2\)
retrofitted \([1]-153: 23\)
review \([2]-53: 25\),
\(163: 23\)
RICHARD \([1]-2: 11\)
Richard \([6]-49: 7\),
\(51: 6,55: 20,56: 15\),
\(57: 14,162: 24\)
rid \([1]-132: 25\)
Ridge \([2]-110: 18\),
\(114: 15\)
Ridgewood \([6]-\)
\(95: 17,146: 9,147: 8\),
\(150: 3,150: 6,151: 4\)
rise \([2]-97: 23,105: 20\)
rising \([1]-97: 16\)
River \([7]-105: 16\),
\(115: 4,115: 13\),
\(115: 16,135: 18\),
\(148: 16,150: 25\)
Road \([12]-3: 7,3: 14\),
\(3: 21,3: 22,37: 21\),
\(38: 10,95: 22,96: 12\),
\(104: 1,142: 15\),
\(145: 14\)
roads \([2]-150: 19\),
\(151: 1\)
ROBERT \([2]-1: 13\),
\(2: 2\)
ROBIN \([1]-1: 14\)
Roof \([2]-4: 4,11: 18\)
roof \([23]-6: 24,7: 6\),
\(7: 7,11: 11,13: 13\),
\(15: 8,15: 10,15: 11\),
\(18: 8,21: 18,21: 22\),
\(32: 7,33: 1,35: 2\),
\(35: 5,35: 14,35: 23\),
\(36: 8,36: 10,36: 14\),
\(36: 15,36: 16,78: 4\)
roofs \([1]-17: 1\)
rooftop \([4]-15: 15\),
\(15: 18,41: 1,50: 7\)
room \([2]-133: 5\),
\(166: 19\)
roots \([3]-95: 10\),
\(96: 20,99: 14\)
roughly \([5]-44: 15\), & \begin{tabular}{c} 
45:10, \(99: 2,131: 10\), \\
\(136: 7\) \\
Route \([1]-2: 5\) \\
RSIS \\
\(7: 22,-7: 9,7: 12\), \\
50:18, \(50: 23,19\), \\
55:14 \\
rule \([1]-51: 12\), \\
rules \([1]-51: 13\) \\
Run \([3]-96: 4,97: 12\), \\
\(103: 25\) \\
run \([1]-114: 4\) \\
\hline \\
\multicolumn{1}{c}{\(\quad\) S } \\
\\
\hline
\end{tabular} &  \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|c|}
\hline seriously [1] - 111:24 & simply [1]-49:15 & somewhat [1] - 162:4 & spots [2] - 40:8, 40:14 & 126:3 \\
\hline serve \([1]\) - 157:15 & single [17]-29:22, & son [1] - 148:1 & sprinklered & still [12] - 10:12, \\
\hline service [1]-38:16 & \[
\begin{aligned}
& 99: 14,100: 2 \\
& 103: 15,108: 3
\end{aligned}
\] & \begin{tabular}{l}
Sony [1] - 110:19 \\
sorry [22]-11:2, 16:6,
\end{tabular} & \[
18: 13,18: 15,18: 18,
\] & \[
\begin{aligned}
& 32: 11, ~ 49: 20,55: 8 \\
& \text { 101:18, 104:11, }
\end{aligned}
\] \\
\hline \[
\begin{gathered}
\text { services [4] - 65:1, } \\
65: 6,65: 19,150: 8
\end{gathered}
\] & \[
\begin{aligned}
& 103: 15,108: 3, \\
& 108: 15,109: 15
\end{aligned}
\] & \[
\begin{array}{|c}
\text { sorry [22]-11:2, 16:6, } \\
24: 4,24: 11,28: 5,
\end{array}
\] & sprinklers \(\{1\}-81: 2\) & 123:1, 139:16, \\
\hline set \([9]-13: 18,51: 11\), & 113:19, 120:14 & 0:4, 30:10, 39:2 & square [4]-36:15, & 40:15, 144:4 \\
\hline 53:18, 53:24, 54:2, & 121:17, 125:3 & 1:17, 41:22, 61:3 & 50:15, 134:20, & 149:12, 155:7 \\
\hline 56:12, 56:19, & 5:12, 139:11 & 6:10, 67:14, 78:8 & 149:22 & stock [6]-141: \\
\hline 110:24, 165:16 & 142:19, 143:1, & 8:9, 94:3, 115:4 & stable [4]-86:17 & 145:5, 155:3 \\
\hline set-aside [5] - 53:18, & 3:5, 157:5 & :14, 154:2 & 86:18, 105:19 & 155:10, 155:1 \\
\hline 53:24, 54:2, 56:12, & single-family [11] & 55:17, 166:9 & 129:14 & 58: \\
\hline 56:19 & 29:22, 103:15 & sort [2]-86:6, 130:18 & staff [1]-107:1] & stories [5]-5:6, 13:7, \\
\hline setting [1] - 39:8 & 108:15, 109:15 & Sotheby's [1]-83:23 & stand [1] - 22:18 & 43:10, 96:4, 96:5 \\
\hline settled [1]-53:22 & \[
\begin{aligned}
& 120: 14,121: 17 \\
& 125: 12,139: 11
\end{aligned}
\] & \[
\begin{array}{r}
\text { south [6] - 12:21, } \\
14: 13,32: 2,32:
\end{array}
\] & \[
\begin{gathered}
\text { standard }[6]-7: 20 \\
7: 23,23: 20,55: 1
\end{gathered}
\] & \[
\begin{aligned}
& \text { story [3] - 43:3, 43:6, } \\
& 96: 2
\end{aligned}
\] \\
\hline \[
51: 10,56: 16,56
\] & \[
142: 19,143: 1,143: 5
\] & \[
70: 20,152: 4
\] & \[
57: 19
\] & straight [3]-36:3 \\
\hline 64:8, 99:5 & sit \({ }_{[7]}\) - 126:18 & space [10]-13:9 & standards \([8]-8: 9\) & 36:4 \\
\hline seven \([1]-116: 25\) & Site [3]-7:13, 7:19,
\(8: 17\) & \[
55: 13,55: 17,92: 7
\]
\[
92: 23,93: 1,93: 2
\] & \begin{tabular}{l}
\[
8: 11,10: 3,10: 5 \text {, }
\] \\
\(10: 9 \quad 25: 16,50: 18\)
\end{tabular} & \begin{tabular}{l}
strictly \({ }_{[1]}\) - 8:18 \\
strike \({ }_{[1]}\) - 101:13
\end{tabular} \\
\hline \[
\begin{gathered}
\text { several }[3]-16: 17, \\
50: 10,131: 19
\end{gathered}
\] & site [15] -6:15, 8:11 & 92:23, 93:1, 93:2,
\[
93: 21,146: 5,153: 22
\] & 10:9, 25:16, 50:18,
\[
62: 15
\] & \[
\text { strong }[1]-36: 24
\] \\
\hline \[
\begin{aligned}
& \text { Shadow }[2]-104: 2, \\
& 104: 12
\end{aligned}
\] & \[
\begin{aligned}
& 9: 13,42: 9,44: 23, \\
& 45: 2,74: 9,120: 15
\end{aligned}
\] & \[
\begin{gathered}
\text { spaces }[8]-7: 24, \\
7: 25,49: 5,49: 1
\end{gathered}
\] & \[
\begin{array}{r}
\text { Standards [5] - } 7: 14, \\
7: 20,8: 4,8: 5,8: 17
\end{array}
\] & structures [1]-13:10
Stuart \([1]-5: 12\) \\
\hline shall \({ }_{[1]}-8: 10\) & 121:6, 121:11, & 9:24, 49:25, 54:25, & standing (1]-14:17 & stucco [2] - 39:2 \\
\hline Share [1] - 53:23 & \[
1: 13,122: 23
\] & & standpipes [1] - 18:13 & \[
40:
\] \\
\hline \begin{tabular}{l}
share [1] - 99: \\
sharing [1]-1
\end{tabular} & sitting [3] - 27:6 & speaking [1]-105:1 & \[
38: 11,58: 18,60: 2
\] & student-to-teacher [1] \\
\hline shorter [1] - 91:1 & 30:21, 151:25 & speaks [1]-123:3 & 92:1, 108:1 & \(7:\) \\
\hline show [5]-12:1, 16:18, & situation [3]-54:4 & special [2] - 39:9, & started [3]-83:15 & tudents [1]-117:11 \\
\hline 21:8, 31:1, 140:21 & \begin{tabular}{l}
\[
54: 19,143: 9
\] \\
situations [1]-106:9
\end{tabular} & \begin{tabular}{l}
64:16 \\
specific 1141-52.6
\end{tabular} & \begin{tabular}{l}
\[
83: 20,101: 6
\] \\
starting [1] - 20:25
\end{tabular} & studies [11]-103:1 103:17, 103:21, \\
\hline \[
42: 17
\] & six [2] - 42:1, 54:22 & \[
65: 7,96: 25,97: 1,
\] & \[
\text { state }[8]-7: 19,37: 18 \text {, }
\] & 7:5, 109:17 \\
\hline shown [3]-14:18 & sixty [4]-41:11 & 97:18, 108:1 & 21, 82:16, 92:13, & 129:4, 129:21 \\
\hline 32:22, 60:16 & 41:24, 41:25, 45:23 & 08:16, 109:1 & 93:15, 131:6, 131:11 & 130:22, 136:19, \\
\hline shows [1] - 32:17 & sixty-three [1] - 41:11 & 21:13, 121:16, & State [9]-79:19, & 163:22, 163:23 \\
\hline sic [1]-41:15 & size [5] - 7:25, 50:4, & 135:12, 143:8 & 79:22, 79:23, 107:8, & study [7]-104:7, \\
\hline sic] [1]-46:24 & 50:16, 77:20, 154:10 & 149:3, 161:14 & 30:4, 154:22, & 106:3, 129:3, \\
\hline side [5] - 14:23, 24:19, & sized [2] - 12:7, & specifically [17] & 168:4, 168:4, 168:7 & 130:19, 131:1 \\
\hline 29:24, 82:4 & 2:12 & 0:25, 63:20 & statement [1]-105:8 & 131:22, 161:1 \\
\hline side's [2] - 165:13, & slated [1] - 5:25 & 105:25, 107:25, & states [1]-131:7 & stuff [1] - 38:8 \\
\hline 165:14 & slightly [4] - \(15: 21\) & 130:12, 131:10, & Statewide [1] - 8:4 & style [1]-158:12 \\
\hline side-to-side [1] 14:23 & \[
\begin{aligned}
& 22: 8,47: 13,47: 1 \\
& \text { slope }[3]-14: 20,
\end{aligned}
\] & \[
\begin{aligned}
& \text { 131:21, 131:25, } \\
& \text { 132:12, 141:6, }
\end{aligned}
\] & \[
\begin{gathered}
\text { station }[10]-43: 5, \\
43: 6,94: 19,102:
\end{gathered}
\] & \[
\begin{aligned}
& \text { subject }[5]-5: 20, \\
& 67: 2,73: 5,129: 1
\end{aligned}
\] \\
\hline \begin{tabular}{l}
14:23 \\
sides 14-73.21
\end{tabular} & \[
14: 22,15: 3
\] & \[
142: 5,144: 13
\] & 08:20, 109:6, & 143:11 \\
\hline \[
82: 10,105: 24
\] & small [3]-15:18, 16:4, & \[
44: 22,148: 7,
\] & 116:14, 133:21 & \[
\text { submit }[2]-131: 14,
\] \\
\hline sidewalk [1]-14:17 & \[
\begin{aligned}
& 16: 22 \\
& \text { smaller }[4]-16: 2
\end{aligned}
\] & \[
\begin{aligned}
& \text { 154:18, 157:11, } \\
& \text { 159:11 }
\end{aligned}
\] & \begin{tabular}{l}
\[
\text { 145:6, } 150: 11
\] \\
statistics [2]-117:14.
\end{tabular} & \[
\begin{aligned}
& 165: 8 \\
& \text { subtracted }{ }_{[1]}-75: 22
\end{aligned}
\] \\
\hline \[
\begin{gathered}
\text { siding }[3]-39: 20, \\
39: 24,40: 5
\end{gathered}
\] & \[
77: 5,78: 1,102: 2
\] & specifics \({ }^{[11}-49: 6\) & 117:16 & success [1]-128:21 \\
\hline sight \([7]-12: 21,17: 7\), & smallest [1] - 78:8 & specs [1]-50:7 & status [1]-116:23 & sufficient [5]-45:16, \\
\hline 22:10, 22:12, 25:23, & SO [5] - 10:3, 23:20 & spelling [1] - 82:13 & statute [1] - 168:7 & 46:2, 81:2, 81:4 \\
\hline \[
32: 22,74: 8
\] & 25:2, 25:16, 48:7 & spend [1]-126:13 & stay [15] - \(34: 25\), & suggested [4]-6:18, \\
\hline \[
\begin{gathered}
\text { signs [3] - 135:16, } \\
135: 20,135: 21
\end{gathered}
\] & \[
\begin{gathered}
\text { so.. }[5]-70: 4,119: 12, \\
157: 10,160: 13,
\end{gathered}
\] & \[
\begin{gathered}
\text { SPIRIG [13]-1:16, } \\
\text { 101:18, 101:20, }
\end{gathered}
\] & \[
\begin{aligned}
& \text { 84:15, 86:17, 86:18, } \\
& 91: 8,94: 25,95: 2,
\end{aligned}
\] & \[
\begin{gathered}
48: 24,49: 2,50: 4 \\
\text { suggests }[1]-51: 10
\end{gathered}
\] \\
\hline similar [3]-145:17 & 162:19 & :2, 102:10, & \(6: 20,113: 3,113: 6\), & suit [ \({ }_{1}\) ] - 154:15 \\
\hline \[
145: 19,146: 11
\] & soggy [1]-44:5 & 102:15, 102:20, & 47:1, 155:21, & summer [1]-63:22 \\
\hline similarities [2] - & \begin{tabular}{l}
soid [3]-113:7, \\
113:10, 148:13
\end{tabular} & \[
\begin{aligned}
& \text { 103:7, 160:7, } \\
& \text { 160:10, 166:10, }
\end{aligned}
\] & 157:2, 157:20, & Summit [1] - 147:7 \\
\hline 145:21, 163:25 & 113:10, 148:13 & \[
\begin{aligned}
& 160: 10,166: 10, \\
& 166: 13 \\
& 166 \cdot 17
\end{aligned}
\] & 161:24 & Supersede [1] - 8:4 \\
\hline \begin{tabular}{l}
similarly [1]-19:22 \\
simple [7]-53:9,
\end{tabular} & someone [1]-115:25 & \[
\text { split }[1] \text { - } 41: 4
\] & \[
\text { stays }[1]-155: 25
\] & upply [1] - 81: \\
\hline 77:16, 77:17, 77:18, & sometimes [2] - & (1) - 57:1 & [1]-14:2 & support [1] - 164:8 \\
\hline 77:21, 77:22, 153:15 & 14:21, 155:23 & spot [1]-161:14 & stenographer [1] - & supposed [2]-19:23, \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|c|}
\hline 3:6 & 102:24 & 26:21, 26:25, \(27:\) & 82:9, 84:19, 84:24, & 125:16, 128:4, \\
\hline surely [1]-116:4 & tend [1]-143:2 & :13, 27:1 & :19, 85:25, \(86:\) & 128:14, 128:1 \\
\hline surgi [1]-154:12 & tender [1]-85:10 & 28:5, 28: & :9, 86:13, \(88: 1\) & 129:1, 129:6, \\
\hline surgi-medical [1]- & tenure [f]-66:2 & 28:12, 28:18, 29:13, & 88:15, 88:19, 88:23, & 129:23, 130:6 \\
\hline \begin{tabular}{l}
154:12 \\
surgical [2] - 154:1
\end{tabular} &  & \[
\begin{aligned}
& 29: 19,29: 22,30: \\
& 31: 3,31: 6,32: 1
\end{aligned}
\] & \[
89: 3,90: 12,92: 20
\] & 130:14, 130:20 \\
\hline surg & 56:10, 56:15, & \[
32: 4,32: 16,32: 1
\] & \[
93: 8,93: 10,93:
\] & \[
31: 24,132:
\] \\
\hline surroun & 5:5, 90: & 33:13, 33:16, 33:19, & 93:18, 93:20, 93:24, & 2:14, 132:22 \\
\hline 38:23, 39:10, 87:15, & :14, 94:15, 94:16, & 34:3, 34:8, 34:13, & 94:2, 96:3, 96:8 & 33:1, 133:18 \\
\hline :14, 130:12, & :11, 95:15, & 34:17, 34:22, 35 & 98:23, 99:1, 99:6 & 134:15, 134:2 \\
\hline 161:3, 164:2 & 23, 122:1 & 35:16, 35:21, 35:25, & 99:10, 99:17, 99:20, & 35:3, 135:5 \\
\hline suspect [2]-87:13, & 33:19, 134:16 & 36:11, 36:17, \(38: 20\), & 100:1, 100:8, & 135:11, 135:17 \\
\hline 6:22 & 1:9, 142:22 & 39:1, 39:5, 39:11 & 100:15, 100:2 & 35:21, 135:2 \\
\hline swear \({ }^{\text {[1] }}\) - \(82: 20\)
sworn & test \([1]-114: 3\) & \(39: 17,39: 21,40: 3\),
\(40: 10,40: 12,40: 15\), & 101:1, 101:22,
102:4, 102:14, & 136:2, 136:5, 136:9,
136:20, 137:1, \\
\hline \[
\begin{gathered}
\text { sworn }[3]-11: 6, \\
12: 12,82: 25
\end{gathered}
\] & test \([1]-114: 3\)
testified \([17]-5: 18\) & \[
\begin{aligned}
& \text { 40:10, 40:12, 40:15, } \\
& 40: 18,41: 1,41: 4,
\end{aligned}
\] & \[
\begin{aligned}
& \text { 102:4, 102:14, } \\
& \text { 102:18, 102:21 }
\end{aligned}
\] & \[
\begin{aligned}
& \text { 136:20, 137:1, } \\
& \text { 137:9, 138:3, }
\end{aligned}
\] \\
\hline SWORN \({ }_{[1]}\) - 3:3 & :17, 40:18, 45:18, & 41:7, 41:10, 41:12 & 103:12, 103:17 & 8:13, 138:16 \\
\hline SYLVIA [1]-2:10 & 16, 48:15, 56:23, & 41:16, 41:19, 41:2 & 103:19, 103:24 & 38:20, 139:7 \\
\hline system[10] - 41:4, & :13, 70:14, 75:14, & 42:1, 42:7, 42:16, & 104:5, 104:8, & 139:24, 140:6 \\
\hline 100:18, 111:11, & 13, 109:7 & 42:20, 42:23, 43:2, & 4:15, 104:1 & 40:11, 140:16 \\
\hline 113:4, 113:6, & :7, 137:1 & 43:15, 43:20, 43:25, & 104:21, 105:6, & 140:20, 141:1, \\
\hline 117:19, 117:23, & 38:23, 152:2 & \begin{tabular}{l}
44:6, 44:8, 44:13, \\
\(44 \cdot 18,44 \cdot 25,45\)
\end{tabular} & 105:9, 105:14, & 141:6, 141:17, \\
\hline \[
\begin{aligned}
& \text { 123:18, } 132: 11 \\
& 132: 13
\end{aligned}
\] & 82:25 & 45:8, 45:12, 45:17 & \[
106: 7,106: 1
\] & \[
142: 4,142: 20
\] \\
\hline & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { testify }[15]-11: 7, \\
& \text { 19:17, } 44: 8,68: 5 \\
& 72: 22,73: 5,89: 17,
\end{aligned}
\]} & 45:22, 45:25, 46:4, 46:7, 46:17, 46:20, & \[
\begin{aligned}
& 106: 15,106: 19, \\
& \text { 106:25, 107:14, }
\end{aligned}
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& 143: 6,143: 25 \\
& 144: 11,144: 21
\end{aligned}
\]} \\
\hline T & & 46:7, 46:17, 46:20, 47:3, 47:6, 47:11, & \[
\begin{aligned}
& \text { 106:25, 107:14, } \\
& \text { 107:21, 107:24 }
\end{aligned}
\] & \\
\hline \multirow[b]{3}{*}{```
tall [2] - 16:8, 78:13
taller[3]-23:3, 27:5,
    62:7
```} & 110:12, 114:12, & \[
\begin{aligned}
& 47: 3,47: 6,47: 11, \\
& 48: 1,50: 9,50: 21,
\end{aligned}
\] & \[
\begin{aligned}
& \text { 107:21, 107:24, } \\
& \text { 108:7, 108:16, }
\end{aligned}
\] & \[
\begin{aligned}
& \text { 144:24, 145:12, } \\
& \text { 145:22, 146:2, }
\end{aligned}
\] \\
\hline & \multirow[t]{3}{*}{\[
\begin{gathered}
\text { 119:6, 119:9, } \\
\text { 134:16, 138:6, } \\
\text { 151:7, 164:18 } \\
\text { testifying }[1]-22: 13
\end{gathered}
\]} & \[
50: 25,51: 3,57: 6
\] & \[
\begin{aligned}
& \text { 108:7, 108:16, } \\
& \text { 108:25, 109:3, }
\end{aligned}
\] & \[
\begin{aligned}
& 145: 22,146: 2, \\
& 146: 6,146: 13
\end{aligned}
\] \\
\hline & & \[
57: 23,58: 10,58: 16
\] & \[
\begin{aligned}
& \text { 109:8, 109:13, } \\
& \text { 109:16, 110:4, }
\end{aligned}
\] & \[
\begin{aligned}
& \text { 147:6, 147:16, } \\
& \text { 147:21, 148:6, }
\end{aligned}
\] \\
\hline tap [1] - 116:18 & & \multirow[t]{2}{*}{\[
\begin{aligned}
& 58: 20,58: 25,59: 5, \\
& 59: 8,59: 13,59: 17,
\end{aligned}
\]} & & \\
\hline tasked [2] - 6:23, & testifying [1] - 22:13 testimony [27]-10:14, & & \[
\begin{aligned}
& \text { 111:15, 111:20, } \\
& \text { 111:23, 112:5, }
\end{aligned}
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& 149: 6,149: 12 \\
& 149: 21,150: 2
\end{aligned}
\]} \\
\hline \(\operatorname{tax}[5]-123: 7,138: 11\) & \[
23: 2,30: 12,44: 21
\] & \[
60: 6,60: 9,60: 13,
\] & 111:23, 112:5, & \\
\hline 138:13, 160:18, & \[
\begin{aligned}
& 45: 18,52: 8,69: 8 \\
& 87: 13,87: 23,89: 15
\end{aligned}
\] & \multirow[t]{2}{*}{\begin{tabular}{l}
60:16, 60:20, 61:2, \\
61:6, 61:12, 61:16,
\end{tabular}} & \[
\begin{aligned}
& \text { 112:8, 112:16, } \\
& \text { 112:24, 113:2, }
\end{aligned}
\] & 150:24, 151:6, \\
\hline 162:10 & \[
\begin{aligned}
& 87: 13,87: 23,89: 15, \\
& 90: 20,116: 1,118: 4,
\end{aligned}
\] & & 113:11, 113:14 & 151:23, 152:10, \\
\hline taxes [13]-110:5 & 119:14, 123:25, & \begin{tabular}{l}
61:6, 61:12, 61:16, \\
61:19, 61:23, 62:5,
\end{tabular} & 113:22, 114:5, & 152:13, 152:20,
153:3, 153:25, \\
\hline 23:6, 123:8, & 129:3, 131:23, & \[
62: 8,62: 10,62: 16
\] & 114:7, 114:16,
\[
114: 18,114: 20
\] & \[
\begin{aligned}
& \text { 153:3, 153:25, } \\
& \text { 154:16, 155:15, }
\end{aligned}
\] \\
\hline \[
3: 15,123: 16
\] & 132:3, 136:17, & 64:1, 64:5, 64:12, & 114:18, 114:20,
114:25, 115:11, & 155:19, 156:8, \\
\hline 3:19, 138:23 & \[
\begin{aligned}
& \text { 138:25, 151:12, } \\
& 156: 16,156: 17,
\end{aligned}
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& 64: 20,65: 3,65: 7, \\
& 65: 14,65: 22,65: 25,
\end{aligned}
\]} & \[
\begin{aligned}
& 114: 25,115: 11, \\
& \text { 115:17, } 115: 23,
\end{aligned}
\] & 156:15, 156:20, \\
\hline 8:24, 160:12 & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 156:16, 156:17, } \\
& 163: 6,164: 4,165: 8, \\
& 168: 6
\end{aligned}
\]} & & 116:3, 116:19, & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 156:24, 157:7, } \\
& \text { 157:18, 157:25, }
\end{aligned}
\]} \\
\hline 162:11, 162:18 & & 68:22, 68:24, 69:3, & 117:8, 117:12, & \\
\hline teacher [1]-117:20 & that'll [1]-115:12 & \[
\begin{aligned}
& 69: 5,69: 7,69: 10, \\
& 69: 16,69: 19,70: 1
\end{aligned}
\] & \[
\begin{aligned}
& \text { 117:22, 118:6, } \\
& \text { 118:8, 118:13, }
\end{aligned}
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 158:7, 159:7, } \\
& \text { 159:15, 159:21, }
\end{aligned}
\]} \\
\hline teachers [1]-117:11 & THE [466]-1:4, 14:5, & \multirow[t]{2}{*}{\[
\begin{aligned}
& 69: 16,69: 19,70: 1 \\
& 70: 5,70: 16,70: 25
\end{aligned}
\]} & \[
\begin{aligned}
& \text { 118:8, 118:13, } \\
& \text { 118:17, 118:19, }
\end{aligned}
\] & \\
\hline Teaneck [1]-53:21 tech [1]-38:7 & 17:21, 19:1, 19:3, & & \[
\begin{aligned}
& \text { 118:17, 118:19, } \\
& \text { 118:24, 119:2, }
\end{aligned}
\] & \[
\begin{aligned}
& \text { 160:5, 160:9, } \\
& 160: 11,160: 16,
\end{aligned}
\] \\
\hline technically \([1]\) & \multirow[t]{2}{*}{\[
19: 7,19: 9,19: 25,
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 73: 25,74: 4,74: 6, \\
& 74: 8,74: 13,74: 20,
\end{aligned}
\]} & 119:5, 119:8, & \[
\begin{aligned}
& \text { 160:11, 160:16, } \\
& \text { 161:4, 161:10, }
\end{aligned}
\] \\
\hline 115:11 & & & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 119:11, 119:15, } \\
& \text { 119:17, 119:22, }
\end{aligned}
\]} & 161:17, 161:19, \\
\hline template [1]-9:15 & \[
\begin{aligned}
& 20: 12,20: 15,20: 15 \\
& 21: 5,21: 9,21: 15,
\end{aligned}
\] & 75:2, 75:7, 75:13, & & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 162:2, 162:6, } \\
& \text { 162:10, 162:16 }
\end{aligned}
\]} \\
\hline ten [9]-77:1, 83:24, & 21:20, 21:22, 22:1,
\[
22: 4,22: 8,22: 16,
\] & \[
\begin{aligned}
& 75: 18,75: 24,76: 3, \\
& 76: 9,76: 11,76: 18,
\end{aligned}
\] & \[
\begin{aligned}
& 120: 2,120: 7,120: 9 \\
& 120: 12,120: 16,
\end{aligned}
\] & \\
\hline \[
\begin{aligned}
& 114: 9,116: 5 \\
& 125: 10,125: 1
\end{aligned}
\] & 22:18, 22:25, 23:5, & 76:21, 76:24, 77:4, & \[
120: 22,120: 25
\] & THERE [1]-1:9 \\
\hline 146:20, 146:21, & \[
23: 11,23: 14,23: 21
\] & 77:25, 78:4, 78:6, & 121:5, 121:12, & they've [4]-106:10,
118:20, 119:18, \\
\hline 165:15 & \multirow[t]{2}{*}{24:10, 24:15, 24:23,} & \multirow[t]{2}{*}{\[
78: 24,79: 3,79: 5,
\]} & 121:19, 121:24,
122:13, 122:15, & 148:9 \\
\hline tenant [2]-102:17 & & & 122:13, 122:15, & \multirow[t]{2}{*}{\begin{tabular}{l}
third [1]-92:17 \\
thirds [1]-123:18
\end{tabular}} \\
\hline 117:2 & \multirow[t]{2}{*}{25:1, 25:7, 25:11,
\[
25: 15,25: 18,25: 25,
\]} & \multirow[t]{2}{*}{79:13, 79:18, 80:6,
\[
80: 11,80: 15,80: 18
\]} & 122:22, 123:14, & \\
\hline tenants [5]-100:25, & & & 123:21, 123:23, & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { thirty }[4]-38: 20, \\
& 38: 21,42: 1,149: 25
\end{aligned}
\]} \\
\hline 101:1, 102:7, 102:8, & 26:3, 26:8, 26:15, & 81:7, 81:11, 82:1, & 124:4, 124:21,
125:1, 125:8, & \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.

\begin{tabular}{|c|c|c|c|c|}
\hline \[
143: 24,144: 6
\] & 165:18 & well-regarded [1] - & 47:3, 47:6, 47:11, & 107:21, 107:24, \\
\hline 144:9, 144:11 & verbatim [1]-168:5 &  & \[
48: 1,50: 9,50: 21,
\] & 108:7, 108:16, \\
\hline \[
\begin{aligned}
& 148: 2,148: 10, \\
& \text { 148:17, 149:13, }
\end{aligned}
\] & \[
\begin{gathered}
\text { Veronica }[4] \text { - } 3: 12, \\
3: 18,70: 12,132: 19
\end{gathered}
\] & \begin{tabular}{l}
well.. [1]-21:20 \\
Wells [1]-5:11
\end{tabular} & \[
\begin{aligned}
& 50: 25,51: 3,57: 6 \\
& 57: 10,57: 13,57: 17
\end{aligned}
\] & \[
\begin{aligned}
& 108: 25,109: 3 \\
& 109: 8,109: 13
\end{aligned}
\] \\
\hline 154:13, 156:16, & versus [7] -50:6, & WELLS [1] - 2:4 & 57:23, 58:10, 58:16, & 109:16, 110:4 \\
\hline 160:21, 164:24 & 41:4, 143:12, & t.. [1] - 86:18 & 58:20, 58:25, 59:5, & 110:6, 111:7, \\
\hline updated [1] -153:23 & 143:14, 153:21 & whole [4]-75:6, \(76: 8\), & 59:8, 59:13, 59:17, & 111:15, 111:20, \\
\hline uphill \({ }_{[1]}\) - \(33: 9\) & 54:24, 161:14 & 77:5, 139:10 & 59:19, 59:23, 60: & 111:23, 112:5 \\
\hline Upper [1]-105:16 & vertical [1] - 36:10 & widened [1]-6:13 & 60:6, 60:9, 60:13, & 112:8, 112:16, \\
\hline upscale [1] - 115:16 & vertically [1]-14:24 & wife (1]-155:24 & 60:16, 60:20, 61:2 & 112:24, 113:2 \\
\hline upwards [1] - 84:14 & vice [2]-9:3, 84:3 & window [1] - 140:13 & 61:6, 61:12, 61:16, & 113:11, 113:14, \\
\hline uses [7] - 92:8, 93:25, & VICE \({ }_{[1]}-1: 11\) & wise [2]-62:10, 62:11 & 61:19, 61:23, 62:5, & 113:22, 114:5, \\
\hline 94:10, 110:21, & VICTOR [1] - 1:11 & witness [13]-48:15, & 62:8, 62:10, 62:16, & 114:7, 114:16, \\
\hline 146:15, 146:19,
\(161: 4\) & view [18]-12:20, 13:1, & 72:7, 85:8, 86:24, & \begin{tabular}{l}
\[
62: 20,63: 10,63: 21,
\] \\
64:1, 64:5, 64:12
\end{tabular} & \[
\begin{aligned}
& \text { 114:18, 114:20, } \\
& \text { 114:25, 115:11, }
\end{aligned}
\] \\
\hline \[
\begin{gathered}
\text { 161:4 } \\
\text { utilizin! }
\end{gathered}
\] & 13:25, 14:22, 28:22, & 103:9, 118:23, & \begin{tabular}{l}
64:1, 64:5, 64:12, \\
\(64: 20,65: 3,65: 7\),
\end{tabular} & 114:25, 115:11,
115:17, 115:23, \\
\hline & :3, 140:9 & 88:6, 163:4 & 65:14, 65:22, 65:25, & 116:3, 116:19, \\
\hline V & 0:13, 140:14, & 163:12, 163:21, & \[
\begin{aligned}
& 68: 22,68: 24,69: 3 \text {, } \\
& 69: 5,69: 7,69: 10,
\end{aligned}
\] & \[
\begin{aligned}
& \text { 117:8, 117:12, } \\
& 117: 22,118: 6,
\end{aligned}
\] \\
\hline \multirow[b]{4}{*}{\[
\begin{aligned}
& \text { vacancy }[1]-103: 5 \\
& \text { vacant }[7]-100: 22, \\
& 101: 2,101: 3,101: 8, \\
& 130: 1,160: 19,161: 2
\end{aligned}
\]} & 141:16, 141:22, & WITNESS [465] - 14:5, & 69:16, 69:19, \(70: 1\), & 118:8, 118:13, \\
\hline & 142:2, 158:6 & 14:7, 14:10, 17:13, & \[
\begin{aligned}
& 70: 5,70: 16,70: 25, \\
& 71: 16,73: 17,73: 22,
\end{aligned}
\] & \[
\begin{aligned}
& \text { 118:17, 118:19, } \\
& \text { 118:24, 119:2, }
\end{aligned}
\] \\
\hline & viewpoint [1]-159:11 viows [3] \(-31: 13\) & 17:21, 19:1, 19:3, & \[
73: 25,74: 4,74: 6
\] & 119:5, 119:8, \\
\hline & \[
32: 11,32: 14
\] & \[
20: 12,20: 15,20: 19
\] & 74:8, 74:13, 74:20, & 119:11, 119:15, \\
\hline \multirow[t]{4}{*}{\[
\begin{aligned}
& \text { Vale }[6]-115: 4, \\
& 115: 13,115: 16, \\
& 135: 18,148: 16, \\
& 150: 25 \\
& \text { valid }[1]-151: 20
\end{aligned}
\]} & Village [1]-68:16 & 21:5, 21:9, 21:15, & \[
\begin{aligned}
& 75: 2,75: 7,75: 13, \\
& 75: 18,75: 24,76: 3,
\end{aligned}
\] & \[
\begin{aligned}
& \text { 119:17, 119:22, } \\
& \text { 120:2, 120:7, 120:9, }
\end{aligned}
\] \\
\hline & visible [2]-31:11, & 21:20, 21:22, 22:1, & \[
76: 9,76: 11,76: 18
\] & 120:12, 120:16, \\
\hline & visual [1] - 7:3 & \[
22: 18,22: 25,23: 5 \text {, }
\] & 76:21, 76:24, 77:4, & 120:22, 120:25, \\
\hline & visualize [1]-7:8 & \[
23: 11,23: 14,23: 21,
\] & 77:25, 78:4, 78:6, & 121:5, 121:12, \\
\hline \[
\begin{aligned}
& \text { Valley }[4]-98: 11, \\
& 118: 2,129: 9,148: 13
\end{aligned}
\] & Vitae [2] - 4:6, 126:23 & \[
23: 23,24: 3,24: 7
\] & \[
\begin{aligned}
& \text { 78:11, 78:16, 78:19, } \\
& 78: 24,79: 3,79: 5,
\end{aligned}
\] & \[
\begin{aligned}
& 121: 19,121: 24, \\
& \text { 122:13, 122:15, }
\end{aligned}
\] \\
\hline \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { value [9] - } 97: 8 \text {, } \\
& 117: 20,138: 25,
\end{aligned}
\]} & voir [1]-91:14 & 24:10, 24:15, 24:23, & 79:13, 79:18, 80:6, & 122:22, 123:14, \\
\hline &  & & 80:11, 80:15, 80:18, & 123:21, 123:23, \\
\hline \[
\begin{aligned}
& \text { 117:20, 138:25, } \\
& \text { 140:4, 140:10, }
\end{aligned}
\] & & 26:8, 26:15, & 80:21, 80:23, 81:3, & 124:4, 124:21, \\
\hline \[
\begin{aligned}
& 140: 14,146: 3 \\
& 155: 3,163: 15
\end{aligned}
\] & W & 21, 26:25, 27:6, & \[
\begin{aligned}
& 81: 7,81: 11,82: 1, \\
& \text { 82:9, 84:19, 84:24, }
\end{aligned}
\] & \[
\begin{aligned}
& \text { 125:1, 125:8, } \\
& \text { 125:16, 128:4, }
\end{aligned}
\] \\
\hline values [20]-84:9, 85:14, 86:17, 86:19 & & 27:20, 28:5, 28:9, & 85:19, \(85: 25,86: 3\), & 128:14, 128:18, \\
\hline 85:14, 86:17, 86:19, 86:20, 87:16, 88:2, & wait [2]-32:12, 51:18 & 8:12, 28:18, 29:13, & \begin{tabular}{l}
86:9, 86:13, 88:11. \\
\(88 \cdot 15,88 \cdot 19,88 \cdot 23\),
\end{tabular} & 129:1, 129:6,
129:23, 130:6, \\
\hline 90:24, 97:6, 97:14, &  &  & \[
89: 3,90: 12,92: 20,
\] & 130:14, 130:20, \\
\hline 97:16, 103:20, & 12, 59:13, 135:15 & 32:4, 32:16, 32:19, & 92:24, 93:2, 93:4, & 130:24, 131:15, \\
\hline 5:19, 106:18, & walking [2]-59:14, & 3:13, 33:16, 33:19, & 93:8, 93:10, 93:13, & 131:24, 132:5, \\
\hline 123:2, 129:25, & \[
94: 18
\] & \[
4: 3,34: 8,34: 13
\] & 93:18, 93:20, 93:24, & 132:14, 132:22, \\
\hline 130:3, 137:21, & walls [1] - 75:19 & 4:17, 34:22, 35:1, & 94:2, 96:3, 96:8, & 133:1, 133:18, \\
\hline 138:24, 146:1 & wants [7]-57:21, & \[
35: 16,35: 21,35: 25
\] & 98:23, 99:1, 99:6, & 134:15, 134:25, \\
\hline Van [1] -131:1 & 95:2, 150:12, 155:7, & 36:11, 36:17, 38:20, & 99:10, 99:17, 99:20, 100:1. 100:8, & \[
\begin{aligned}
& 135: 3,135: 5, \\
& 135: 11,135: 17,
\end{aligned}
\] \\
\hline vantage [1]-17:15 variance (12)-5:3, & 56:1, 157:1, 158:12 & 9:1, 39:5, 39:11, & 100:15, 100:21, & 135:21, 135:24, \\
\hline variance [12] - \(5: 3\),
\[
5: 5,5: 6,23: 10,48: 7
\] & warehouse [5] - 92:7, & \[
9: 17,39: 21,40: 3,
\] & 101:1, 101:22, & \[
136: 2,136: 5,136: 9
\] \\
\hline 49:18, 50:1, 54:3, & \[
93: 21
\] & \[
0: 18,41: 1,41:
\] & 102:4, 102:14, & 136:20, 137:1, \\
\hline 54:5, 57:16, 57:19, & rehouses [3] & 7, 41:10, 41:12, & 102:18, 102:21, & 137:9, 138:3, \\
\hline 160:15 & \[
2: 17,92: 20,109: 10
\] & 1:16, 41:19, 41:24, & 103:12, 103:17, & 138:13, 138:16, \\
\hline variances [1]-51:23 & watching [1] - 100:1 & 2:1, 42:7, 42:16, & 103:19, 103:24, & 138:20, 139:7, \\
\hline varied [1]-40:3 & water [2]-43:13, 81:1 & 2:20, 42:23, 43:2, & 104:5, 104:8, & 139:24, 140:6, \\
\hline varies [3]-93:14, & waterfront [2]-95:8, & \[
43: 15,43: 20,43: 25,
\] & 104:15, 104:18,
104:21, 105:6, & 140:11, 140:16,
\[
140: 20,141: 1
\] \\
\hline 138:17, 145:9 & & 44:6, 44:8, 44:13, & 104:21, 105:6, \(105 \cdot 9\) 105:14 & 140:20, 141:1, \\
\hline various [1]-156:5 & week [1] - 6:9 & \[
44: 18,44: 25,45: 2,
\] & \[
\begin{aligned}
& \text { 105:9, 105:14 } \\
& \text { 105:21, 106:4 }
\end{aligned}
\] & \[
\begin{aligned}
& \text { 141:6, 141:17, } \\
& \text { 141:20, 141:25, }
\end{aligned}
\] \\
\hline \begin{tabular}{l}
vary [1] -96:4 \\
vegetated [2] - 15:2
\end{tabular} & weight [i] - 163:11 & \[
45: 8,45: 12,45: 17,
\] & 106:7, 106:12 & \[
142: 4,142: 20
\] \\
\hline \begin{tabular}{l}
vegetated [2] - 15:2 \\
Vehicle [2] -4:7,
\end{tabular} & welcome [3]-132:21, 142:12, 145:12 & \begin{tabular}{l}
45:22, 45:25, 46:4, \\
46:7, 46:17, 46:20,
\end{tabular} & 106:15, 106:19 & \[
143: 6,143: 25
\] \\
\hline Vehicle [2] - 4 , & 142:12, 145:12 & & 106:25, 107:14, & 144:11, 144:21, \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.
\begin{tabular}{|c|c|c|}
\hline  &  & \[
\begin{array}{r}
53: 15,56: 18,66: 23, \\
76: 13,87: 20,146: 7 \\
\text { ZONING }[2]-1: 2,1: 8
\end{array}
\] \\
\hline
\end{tabular}

LAURA A. CARUCCI, C.S.R., R.P.R., L.L.C.```


[^0]:    01/29/2019 06:28:54 PM

