I am David Gutzler. I have been a participant in the Housing Workgroup of A Home For Everyone. I have been a supporter of affordable housing for 10 years and attended your previous meetings. Two weeks ago I attended the Grand Opening of St Francis Park Apartments. It is a very nice facility.

We wish all of you lots of success in establishing this framework and PHB and others for the completion of these housing projects. This success can lead to future success for the next group of 1300 units.

I want to address a potential goal for this framework. My background is manufacturing. About 30 years ago, manufacturing companies were getting feedback from customers that there were quality problems with their services and products. The companies looked internally, found issues, and then worked for several years to achieve significant quality improvements and results.

About 15 years ago, manufacturing companies began to get feedback that the delivery of their services and products needed to be faster. Companies investigated how to eliminate waste like idle times and unnecessary paperwork. Also how to remove non-value added activities which didn't help achieve the objectives. Questions were asked. Why do we do that? Is it really necessary to do this? Why are things done in serial and not in parallel?

As companies began to answer these questions, they saw opportunities for improving the speed of the deliverables and still maintain all of their quality improvements. Everyone was satisfied with the changes and it made a lot of common sense. In some cases, the time from order to delivery had been six months. With the improvements, the delivery time became 3 months, then 1 month, and finally 5 days. Speed wins. In many cases it only took about 3 months to reduce the delivery time to 5 days. Of course, the story doesn't end here. Amazon and others are planning for from the time of order placement to delivery at your front door of 1 hour. Speed wins.

I would like to encourage you to include a goal in this framework for improved speed and efficiencies for the entire process from secured funds to the last tenants moving in. Increased speed can also lead to improved quality and

reduced costs. Are there process and systematic changes that will improve the timing of the completion of these and future housing projects? The window on this bond is 7 years. I hope that we are not planning for the last individuals and families to move in during 2023. Why does it take more than 3 years from the start to move in? How do we get this to 2 years? What needs to happen to get it to 1 year? We need to be good stewards of time for everyone. Your time and the time for the people starting, building, and completing these housing projects. Also the time for the individuals and families looking and waiting for a place to call home. Thank you for your time and consideration.

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