

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON FINANCE

Room 400, City Hall
Philadelphia, Pennsylvania
Thursday, December 5, 2013
9:30 a.m.

PRESENT:

COUNCILMAN BILL GREEN, CHAIR
COUNCILWOMAN JANNIE BLACKWELL
COUNCILMAN W. WILSON GOODE, JR.
COUNCILMAN WILLIAM K. GREENLEE
COUNCILMAN DENNIS O'BRIEN
COUNCILWOMAN BLONDELL REYNOLDS BROWN
COUNCILMAN MARK SQUILLA
COUNCILWOMAN MARIAN B. TASCO
COUNCILMAN KENYATTA JOHNSON

BILL 130805 - An ordinance amending Section 10-1001 of The Philadelphia Code ("Fees of Commissioner of Records") to raise the fee for recording documents...

BILL 130854 - An ordinance amending Chapter 19-3900 of The Philadelphia Code to extend the deadline to apply for tax exemptions as a longtime owner-occupants of certain properties in the City of Philadelphia.

- - -

1

2

COUNCILMAN GREEN: Good

3

morning. I apologize for the delay,

4

everyone. The Finance Committee hearing

5

on Bills 130805 and 130854 shall come to

6

order.

7

Will the Clerk please read the

8

title of both bills.

9

THE CLERK: 130854, an

10

ordinance amending Chapter 19-3900 of The

11

Philadelphia Code to extend the deadline

12

to apply for tax exemptions as a longtime

13

owner-occupants of certain properties in

14

the City of Philadelphia.

15

130805, an ordinance amending

16

Section 10-1001 of The Philadelphia Code

17

("Fees of Commissioner of Records") to

18

raise fees for recording documents, all

19

under certain terms and conditions.

20

COUNCILMAN GREEN: Thank you.

21

I recognize the presence of a

22

quorum in the persons of Councilmembers

23

Blackwell, Goode, Greenlee, Tasco,

24

Reynolds Brown, and O'Brien.

25

Can we please have Joan Decker

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 for Bill 130805.

3 (Witnesses approached witness
4 table.)

5 COUNCILMAN GREEN: Please state
6 your name and proceed with your
7 testimony.

8 COMMISSIONER DECKER: Good
9 morning, Councilman Green and members of
10 the Committee on Finance. My name is
11 Joan Decker.

12 COUNCILMAN GREEN: Pull that
13 closer to you.

14 COMMISSIONER DECKER: Is this
15 better?

16 COUNCILMAN GREEN: Yes.

17 COMMISSIONER DECKER: Good
18 morning. My name is Joan Decker and I
19 thank the members of the Finance
20 Committee and Councilman Green for
21 putting this on the agenda this morning.
22 I'm here to testify in favor of the bill
23 that was originally introduced by
24 Councilman Greenlee on October 31st of
25 2013, this year, and this bill will amend

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 the fees of the Recorder of Deeds, the
3 Department of Records according to the
4 City code chapter. It is needed for some
5 new requirements which added on to prior
6 legislation that was introduced by
7 Councilman Greenlee, and it will require
8 that we perform a deed match every time
9 we record a deed for the prior owner to
10 the current seller of the property. It
11 also will require that we look for
12 accompanying documentation. It requires
13 that we present a consumer notice to
14 filers who walk into the Department,
15 advising them of the benefits of title
16 insurance and the risks of not obtaining
17 insurance for the particular property in
18 question. And it also will provide for a
19 broader distribution of the changes in
20 transactions filed against a property,
21 and we will be working with a number of
22 other organizations that we have an
23 established relationship with, like the
24 Regional Housing Legal Services, Senior
25 Law Center, Philly VIP.

1 12/5/13 - FINANCE - BILLS 130805 & 130854

2 We estimated that we would need
3 a \$5 increase in recording fees in order
4 to cover the cost of meeting these new
5 requirements, and that will include the
6 procurement of additional materials and
7 supplies, services, and maintenance fees.
8 We came up with this calculation based on
9 our recording volume for the past fiscal
10 year, and we feel that this amount will
11 generate revenue to cover these
12 additional needs.

13 I want to thank you again very
14 much, Councilman Greenlee. Thank you for
15 your interest in this very important area
16 of property fraud, and I'm happy to
17 answer any questions the Committee may
18 have.

19 COUNCILMAN GREEN: Commissioner
20 Decker, thank you very much for your
21 testimony. I want to note for the record
22 that you are the first person I have ever
23 seen from the Administration ever come
24 testify without written testimony in
25 front of you to read from or paraphrase

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 from, and I'm quite confident you got
3 everything right. So you are a true
4 professional, and thank you for your
5 service. I know that you care deeply
6 about your office and are very concerned
7 about how it runs, as has been
8 demonstrated in past hearings. So it's
9 just a pleasure to have you here this
10 morning.

11 Councilmember Greenlee.

12 COUNCILMAN GREENLEE: Thank
13 you, Mr. Chairman. Very quickly. I just
14 want to echo those comments and thank the
15 Commissioner and the Department for the
16 work they've done on this very important
17 issue, and I hope the Committee can see
18 fit to move this bill forward. I think a
19 \$5 fee is very minimal, and I think it
20 will help to -- I think it will go,
21 though, to helping a lot of people in
22 this serious problem, which we're slowly
23 getting a good handle on.

24 So, again, thank you,
25 Commissioner, for the work you do on

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 this.

3 COMMISSIONER DECKER: Thank you
4 very much.

5 COUNCILMAN GREENLEE: Thank
6 you, Mr. Chairman.

7 COUNCILMAN GREEN:
8 Councilmember Tasco.

9 COUNCILWOMAN TASCO: Good
10 morning. Thank you very much for your
11 testimony. I just have a side question
12 just to raise an issue. When a new deed
13 is issued, suppose there's some
14 adjustment to an existing deed or you
15 want to change maybe who else should be
16 on the deed, when the deed comes back,
17 there's no value on there. The value is
18 a dollar. Is there any reason for that,
19 not to put the original amount of how
20 much the property was sold for on the
21 deed?

22 COMMISSIONER DECKER:
23 Councilwoman, part of the deed that gets
24 incorporated into the document that's
25 recorded is the realty transfer tax

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 certification form, and that form again
3 becomes a part of the public record as
4 part of the document, and that will
5 indicate the value as well as the
6 assessed value. So if you flip
7 through -- usually a deed is
8 approximately four pages long. The
9 statement of value appears pretty much
10 towards the end, right before the closer
11 in the deed document, and you would be
12 able to step through all that
13 information.

14 COUNCILWOMAN TASCO: When homes
15 like that are -- those deeds are
16 processed in that way, when the value of
17 the home is listed as a public record, it
18 has no value, for a dollar. So they're
19 not going through the deed to see the
20 value. Whatever public information is
21 put out is that it is a dollar.

22 COMMISSIONER DECKER: That's
23 correct. The first page will indicate
24 the buyer and seller's names and will
25 indicate the consideration of the

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 purchase price, and if the relationship
3 is a family relationship or qualifies for
4 any of the other exemptions from transfer
5 tax, we will see that it does list a
6 dollar deed, but, again, the actual
7 consideration and the calculation based
8 on the assessed value will be present in
9 that particular form. But you are
10 correct, the first page will list a
11 dollar, but the certification form will
12 step you through the actual value of the
13 property in question.

14 I'm not sure I'm answering your
15 question.

16 COUNCILWOMAN TASC0: No; that's
17 fine. I guess those people who want to
18 know how much the value, they know where
19 to go to find the value.

20 COMMISSIONER DECKER: That's
21 correct. Usually most of our filers are
22 professional groups, like law firms,
23 title insurance companies, financial
24 institutions, and they are familiar. The
25 basic format of these documents are

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 really prescribed by law, and many of the
3 professionals who work with these
4 documents are very familiar about the
5 placement of the information and what
6 needs to appear.

7 COUNCILWOMAN TASCO: Okay.
8 Thank you very much.

9 COUNCILMAN GREEN: Thank you,
10 Councilmember.

11 Are there any other Committee
12 members with questions?

13 (No response.)

14 COUNCILMAN GREEN: Seeing none,
15 I'd like to recognize the presence of
16 Councilmember Johnson.

17 Thank you very much for your
18 testimony.

19 Is there anybody else here to
20 testify on this bill?

21 (No response.)

22 COUNCILMAN GREEN: Seeing none,
23 we'll move to 130854, and we'd ask the
24 Director of Finance, Rob Dubow, please
25 step forward. We can see if our Finance

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 Director will be reading his testimony or
3 having memorized it by heart.

4 (Witnesses approached witness
5 table.)

6 MR. DUBOW: Good morning,
7 Chairman Green and members of the
8 Committee. I am no Commissioner Decker,
9 so I will be reading my testimony.

10 I'm here today to testify on
11 Bill No. 130854. I'm joined by Anna
12 Adams, Chief of Staff in the Finance
13 Department, and Marisa Waxman, the Deputy
14 Revenue Collections Officer.

15 The bill proposes to move the
16 deadline for 2014 applications for the
17 LOOP program from January 15th to
18 February 17th. And as you know, the LOOP
19 offers real estate tax relief for
20 longtime owners who have seen a
21 significant increase in their property
22 assessment from one year to the next.
23 We've mailed out applications this week
24 to properties with substantial increases
25 in their values, and we've provided other

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 explanations for the rest of the
3 program's eligibility requirements. That
4 includes that the home has been
5 owner-occupied since at least July 1st,
6 2003, that the homeowner meets the income
7 requirements, and that taxes are up to
8 date or the owner is either in a payment
9 plan or has an application pending for
10 one.

11 We launched the program to
12 reach out to approximately one in six
13 residential properties in Philadelphia
14 that may be eligible for the discount.
15 Unlike the homestead exemption, which is
16 open to all primary residence owners,
17 this program is available only to certain
18 homeowners. We, therefore, designed our
19 outreach program for this targeted
20 audience with multiple mailings, robo
21 calls, and live calls from staff that can
22 assist homeowners with the application
23 process. Information has been mailed out
24 in English and in Spanish, and assistance
25 in other languages can be obtained over

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 the phone or online.

3 Our experience with homestead
4 and other programs is that there's a
5 spike in the number of the applications
6 immediately after the program launch, but
7 that the majority of applications are
8 received just before the deadline. It
9 makes us think that increasing the amount
10 of time won't substantially affect the
11 number of applications we receive, but
12 moving the deadline will increase the
13 cost of administering the program.

14 Internal resources will need to
15 be redirected to alter the operational
16 procedures and contracts in place for the
17 program rather than being directed to the
18 outreach program. We think the changes
19 will increase costs by somewhere between
20 30 and 75 thousand dollars, and we're not
21 sure it will noticeably increase our
22 communications with potential
23 participants.

24 In addition, moving the
25 deadline later means that the processing

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 of applications and communicating
3 approvals, which is likely to take about
4 six to eight weeks, won't be complete
5 before tax bills are due, which will
6 create additional confusion. Because of
7 those added costs and potential to reduce
8 rather than enhance our outreach, we
9 can't support the deadline extension. We
10 are committed to getting every eligible
11 homeowner enrolled and getting them tax
12 relief that they're entitled to.

13 We look forward to continuing
14 to work with Council, and we're available
15 to answer any questions you might have.

16 COUNCILMAN GREEN: Thank you,
17 Mr. Dubow. So you are opposed?

18 MR. DUBOW: Yes.

19 COUNCILMAN GREEN: Thank you.
20 Councilmember Greenlee.

21 COUNCILMAN GREENLEE: Thank
22 you, Mr. Chairman.

23 Good morning.

24 MR. DUBOW: Good morning.

25 COUNCILMAN GREENLEE: First of

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 all, let me start out by saying I think
3 the Administration, what you've done
4 already and your plans to get this
5 information out is very good, and I know
6 you're trying to get everybody involved,
7 but I guess I would kind of spin around
8 what you said in a certain extent when
9 you say about the homestead exemption.
10 It seemed to me that it was giving
11 everybody a little bit more time and
12 giving folks like us and everybody else a
13 chance to do some outreach that got more
14 people involved in the program, because
15 it certainly looks like everybody is
16 doing what they could do, but there's
17 still going to be people who don't know
18 about this thing no matter -- and it
19 takes sometimes four, five times to try
20 to get through to them. And I do note
21 that this is over the holiday period too,
22 where sometimes people are distracted a
23 little bit more.

24 So it would just seem to me if
25 we're going to have this program, why not

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 do as much as we can and take as much
3 reasonable time as we can to get
4 everybody involved. Because I've seen
5 the numbers. Some people are getting
6 substantial savings here. And, look, if
7 it was me -- just for the record, I'm not
8 eligible. I make too much money. I'm
9 like Anna, we're too rich, but --

10 MR. DUBOW: Actually, I thought
11 the reason was she hadn't lived in her
12 house long enough.

13 COUNCILMAN GREENLEE: She has
14 two reasons. I just have one. And I
15 would fill the thing out right away, but
16 we're dealing with human beings here.
17 They have different things. And why not,
18 if we're going to go through all this,
19 why not take that extra month. Does it
20 really change things that much, to give
21 it another month?

22 MR. DUBOW: I mean, we
23 understand. In all the legislation that
24 we're looking at, there are trade-offs,
25 and there's a trade-off between that,

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 additional time, and our concerns about
3 confusion and about getting answers back
4 to people now after their bills are due.

5 COUNCILMAN GREENLEE: Sort of
6 like the folks that are getting those
7 first review answers all the way now in
8 December, something like that?

9 MR. DUBOW: But, I mean, that
10 does go to the point. There is a
11 processing time, and the further you push
12 back the deadline, the later the
13 processing time is and the more people
14 have to wait and don't get that before
15 they have to pay their bill.

16 COUNCILMAN GREENLEE: I got
17 you. But it does say on the notice --
18 and I think this is a good thing --
19 exactly what your savings are going to
20 be, and it says you're supposed to pay
21 the reduced amount by the end of March.
22 So people kind of know what they're
23 supposed to do. So I guess I don't see
24 that as a --

25 MR. DUBOW: We are trying to

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 make it as easy as possible.

3 COUNCILMAN GREENLEE: And I
4 think you are.

5 MR. DUBOW: One of the reasons
6 that we --

7 COUNCILMAN GREENLEE: But,
8 again, homestead I think proved -- I
9 thought that was pretty easy too, but I
10 think we had to do a little bit more to
11 make it easier for some people.

12 Thank you, Mr. Chairman.

13 COUNCILMAN GREEN: Thank you.

14 Are there any other questions
15 from members of the Committee?

16 (No response.)

17 COUNCILMAN GREEN: Seeing none,
18 thank you very much for your testimony.

19 MR. DUBOW: Thank you.

20 COUNCILMAN GREEN: Is there
21 anybody else here to testify on this
22 bill?

23 I see -- I'm sorry. I have you
24 on my list. Montgomery Wilson. Please,
25 once you get comfortable, state your name

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 for the record and proceed with your
3 testimony.

4 (Witness approached witness
5 table.)

6 MR. WILSON: Thank you,
7 Councilman. My name is Monty Wilson. I
8 am a lawyer at Community Legal Services
9 in Philadelphia. I'm here today to
10 support the amendment proposing to extend
11 the deadline for the LOOP program bill to
12 February 17th.

13 COUNCILMAN GREEN: Can you pull
14 that closer.

15 MR. WILSON: I'm here to
16 support the vote to extend the bill
17 deadline to February 17th.

18 My name is Monty Wilson. I'm a
19 lawyer at Community Legal Services. I've
20 met with many of you on tax issues in the
21 past. I am also no Joan Decker, so I
22 will be mostly reading my prepared
23 testimony to make sure I get my facts
24 straight, although probably I'll go off
25 paper at some point when I get

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 impassioned.

3 We are in support of the bill
4 because CLS believes that the Longtime
5 Owner-Occupant Program is an excellent
6 idea. We agree that the City has done a
7 very good job of targeted outreach to
8 homeowners. However, what we've seen in
9 the last week is only in the last week
10 have we started to have clients coming
11 into our office asking questions about
12 the program.

13 What I want to share with you
14 today is just the experience of one of my
15 clients, Ms. Louise Glover, who lives at
16 2304 Fitzwater Street in Philadelphia. I
17 believe that's Councilman Johnson's
18 district. She's lived there for over 30
19 years, and she and her husband have
20 raised their children there. Their taxes
21 are paid in full. They are not
22 delinquent. They have a mortgage on the
23 house, and they pay their taxes every
24 year.

25 She came to me approximately

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 two years ago, because with their fixed
3 income based on Social Security benefits
4 plus his pension, they were struggling to
5 cover the mortgage and the tax bill.

6 The tax bill last year, before
7 the AVI increases, was \$1,642. That was
8 approximately -- that was folded into the
9 mortgage, and they were barely able to
10 cover that. Once AVI went into effect,
11 the assessed value of their home jumped
12 from \$52,000 to over \$300,000, and their
13 projected tax bill after the AVI
14 assessment next year will be \$3,626.
15 When you divide that up for their
16 mortgage payment, that means they're
17 going to see an increase of \$166 a month
18 in their mortgage payment.

19 Ms. Glover was shocked when I
20 told her that. They simply can't cover
21 that much if they have to start paying
22 that next year.

23 What I advised her about was
24 that the LOOP program would reduce her
25 bill down to \$2,150. I got on the phone

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 with her, asked her if she received any
3 notices about the program two weeks ago.
4 She had not. Since then, she's informed
5 me that she did get one of the robo calls
6 and she has called the hotline to get her
7 application in. She's planning to be
8 down there next week to get her
9 application.

10 Don't you worry, Councilman.
11 I've got her covered.

12 That will reduce her monthly
13 bill down to something where she can
14 probably afford to pay an extra \$40 or
15 \$50 a month towards her taxes next year.
16 In other words, Eddie Glover and Louise
17 Glover are going to be fine. Why?
18 Because you put a good program in place,
19 and they've got me.

20 What I'm worried about are the
21 hundreds, thousands of other homeowners
22 out there just like Louise Glover, senior
23 citizens and non-English speakers, who
24 don't have CLS, who haven't gotten that
25 notice yet or don't open the notice when

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 it comes in the mail. We need time for
3 word of mouth to spread, for people to
4 get to community service organizations,
5 just like Councilman Greenlee suggested,
6 and get the word out, to go to the
7 Councilpeople and get the word out.

8 Right now, with the January
9 deadline, people have 48 days. Not just
10 to apply for the program. They need time
11 to learn about it, get advice, and then
12 apply, given the fact that for many
13 homeowners this is going to be a
14 make-or-break proposition. For
15 Ms. Glover, they would be talking about
16 foreclosure if they had to pay that full
17 \$3,600 bill. With the LOOP program,
18 she's going to be able to do it.

19 This is the only year they're
20 going to be able to get that tax break
21 for the 2014 big increase. So this is an
22 important deadline this year. Next year
23 it will be available, but most homeowners
24 aren't going to see this kind of large
25 increase next year.

1 12/5/13 - FINANCE - BILLS 130805 & 130854

2 Given that this is the year
3 that matters, given that notice of this
4 program just started to go out this week,
5 I think extending the deadline an extra
6 30 days so that people have at least two
7 months to learn about the program, get
8 the advice they need, and apply for the
9 program is well merited. I don't want
10 this program to be the best program
11 nobody in Philadelphia ever heard about.

12 With that said, I agree with
13 everything Councilman Greenlee said.
14 Given the holidays, given the fact that
15 we need time for community outreach,
16 given the fact that this is an important
17 program, I would urge you all to vote to
18 extend the deadline. Thirty days is a
19 reasonable period of time.

20 Thank you. I'd be happy to
21 answer your questions.

22 COUNCILMAN GREEN: Thank you
23 very much for your testimony. I want to
24 thank you and Community Legal Services
25 for all the work you do. It's important

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 work in the City, and it's appreciated.
3 I appreciate your testimony. I don't
4 have any questions for you.

5 Does any member of this
6 committee -- Councilmember Squilla.

7 COUNCILMAN SQUILLA: Thank you
8 for your testimony. It's very important
9 testimony and something that's needed.

10 Do you know, beside the LOOP
11 program, advising any of your clients
12 about the deferral program?

13 MR. WILSON: I have told some
14 of my clients that there will be a
15 deferral program. Again, similar to the
16 LOOP program, as of last month, because
17 there was no published information
18 available yet, I've been telling clients
19 that I thought there was going to be a
20 gentrification relief program, but there
21 wasn't any information detailing how to
22 apply or how to fill out the forms. So,
23 yes, I've been storing away information
24 on the deferral program, but I haven't
25 been able to provide forms or

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 applications for it.

3 COUNCILMAN SQUILLA: Because I
4 think -- and we've been trying to get
5 after the Administration to get these out
6 also. This is something of a last
7 resort, the deferral program. The LOOP
8 program is something that's great, that
9 could work, but not everybody is going to
10 fit into the LOOP program to be eligible
11 for it. But a deferral program is a last
12 resort that we will have so people don't
13 lose their homes because of the major tax
14 increases and have an opportunity maybe
15 to defer that. So we need to make sure
16 also on our part that we get the
17 Administration to get that application
18 out to individuals and to homeowners and
19 maybe somehow be able to have a timeline
20 on that, where the new bills go out can
21 reflect maybe the person trying to defer
22 their taxes until they sell their
23 property. I mean, that is the last line,
24 I think, of defense to help these
25 residents.

1 12/5/13 - FINANCE - BILLS 130805 & 130854

2 And we need to do a better job
3 as the City. We sort of got behind the
4 eight ball with the LOOP because of some
5 state-enabling legislation, but to extend
6 it is something we definitely need to do.
7 But we're not behind the eight ball on
8 the deferral program, and that's
9 something that we need also to get out
10 there.

11 MR. WILSON: And I think the
12 deferral program, honestly, was the last
13 option I had in my quiver for Ms. Glover.
14 If the LOOP program didn't work for her,
15 I was going to talk with her about the
16 deferral program. But, again, I would
17 rather have her pay her taxes and have
18 income coming into the City than us
19 deferring it so that her children would
20 inherent that debt when she died.

21 COUNCILMAN SQUILLA: Right.
22 Well, the deferral program is something
23 that they would still pay their taxes.
24 It just --

25 MR. WILSON: But the difference

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 would be deferred.

3 COUNCILMAN SQUILLA: The
4 difference would be deferred until the
5 end. But, again, that's just the last
6 step, and that's something we don't even
7 have out also and it's something that we
8 need to get out here from the City's
9 perspective.

10 Thank you.

11 COUNCILMAN GREEN: That's
12 right. There is an existing -- just for
13 your information, Mr. Wilson, there is an
14 existing Department of Revenue regulation
15 covering deferrals. It's an application
16 to the Department stating the reasons for
17 the deferral, demonstrating the inability
18 to pay and meeting certain other
19 criteria. I'm not sure that there's a
20 formal application, but the process of
21 doing and what you have to submit is all
22 in the regulation.

23 MR. WILSON: Okay.

24 COUNCILMAN GREEN: So it is
25 there.

1 12/5/13 - FINANCE - BILLS 130805 & 130854

2 Any other -- Councilmember

3 Brown.

4 COUNCILWOMAN BROWN: Good

5 morning.

6 MR. WILSON: Good morning.

7 COUNCILWOMAN BROWN: I want to

8 first underscore the enormous value your

9 office, your agency brings to citizens

10 who want to do the right thing and just

11 need help. Your answer, however,

12 suggests -- well, let me ask this

13 differently.

14 What is the level of

15 coordination with the City department on

16 programs like LOOP, deferral, et cetera?

17 MR. WILSON: Well, recently,

18 probably you remember, in June I was

19 lobbying for the delinquent tax payment

20 plan program, and under the statute

21 there, there are statutory connections

22 between the Revenue Department and

23 housing counseling agencies across the

24 City and Legal Services. We are

25 currently setting up the program so that

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 taxpayers who are delinquent need to get
3 into payment plans. If they need advice,
4 if they need help filling out the forms,
5 if there's a legal issue such as title
6 involved, they are referred directly to
7 housing counseling agencies and Legal
8 Services, and we've seen a sharp increase
9 in direct referrals from the City Revenue
10 Department to our office on that.

11 On the other programs, there's
12 no similar statutory or policy, official
13 policy, set up that I'm aware of sending
14 people to CLS for help with LOOP
15 applications or the deferral program. We
16 are planning to do a mailing on the LOOP
17 program this month.

18 COUNCILWOMAN BROWN: So what
19 needs to happen to gain some similarity
20 outreach for all of those types of
21 programs designed to help citizens save
22 their homes?

23 MR. WILSON: I think you'd need
24 to look at the kind of publicity and the
25 mailings that are going out to the

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 homeowners initially to see if the
3 information referring them to Legal
4 Services and housing counseling agencies
5 is included in those flyers, first off.
6 As far as I'm aware, it is not. There
7 would need to be some discussion
8 obviously between the agencies and the
9 City so that we weren't flooded with
10 thousands of homeowners.

11 There is, for instance, though,
12 just to follow up, the Save Your Home
13 Hotline in Philadelphia was established
14 over eight years ago now focused on
15 delinquent mortgages. We've now expanded
16 that so homeowners who are faced with
17 delinquent taxes in a foreclosure are
18 referred to the hotline for advice and
19 referral to our office.

20 COUNCILWOMAN BROWN: So is that
21 a CLS program?

22 MR. WILSON: No. That is
23 funded by the City and PLA, our sister
24 organization. Philadelphia Legal
25 Services largely runs it. But there

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 would need to be a discussion with PLA
3 about expanding the coverage to include
4 referrals for people who are looking for
5 advice about LOOP or the deferral
6 program, but I think that could be talked
7 about.

8 COUNCILWOMAN BROWN: So --

9 MR. WILSON: But right now none
10 of that is in place.

11 COUNCILWOMAN BROWN: What
12 stakeholders should be at the table for
13 all those programs we just talked about
14 to better tighten up access of
15 information to citizens? They would be
16 CLS, City housing agencies.

17 MR. WILSON: The way it's done
18 in the private mortgage world is, there's
19 a state -- there's state funding for
20 housing counseling agencies and Legal
21 Services to provide advice and
22 representation and assistance to
23 homeowners with a private foreclosure.
24 That network is there. If we could get
25 OHCD, some of -- a few of the key housing

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 counseling agencies, Philadelphia Legal
3 Assistance, Community Legal Services,
4 probably Philadelphia VIP, and I'll have
5 to think about who else would probably
6 need to be involved. Those are the
7 people who are essentially running the
8 private mortgage foreclosure program and
9 were involved in the discussions around
10 the delinquent tax bill. Those are the
11 same people you'd want to discuss
12 broadening the net.

13 COUNCILWOMAN BROWN: Okay.
14 Very helpful. Thank you.

15 COUNCILMAN GREEN: Any other
16 members of the Committee with any
17 questions?

18 (No response.)

19 COUNCILMAN GREENLEE: Seeing
20 none, anyone else -- thank you,
21 Mr. Wilson.

22 Anyone else here to testify on
23 this bill?

24 (No response.)

25 COUNCILMAN GREEN: Seeing none,

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 we will move from the public hearing into
3 the public meeting, and I will take a
4 15-second recess.

5 (Brief pause.)

6 COUNCILMAN GREEN: I recognize
7 the Vice Chair, Councilmember Tasco.

8 COUNCILWOMAN TASCO:

9 Mr. Chairman, I move that Bill No. 130805
10 be reported out of committee with a
11 favorable recommendation and that the
12 rules of Council be suspended so this
13 bill can be heard at Council's next
14 session.

15 (Duly seconded.)

16 COUNCILMAN GREEN: It has been
17 properly moved and seconded that Bill
18 130805 be reported from this committee
19 with a favorable recommendation and a
20 suspension of the rules.

21 All in favor?

22 (Aye.)

23 COUNCILMAN GREEN: Any opposed?

24 (No response.)

25 COUNCILMAN GREEN: Seeing none,

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 the ayes have it.

3 Councilmember Tasco.

4 COUNCILWOMAN TASCO:

5 Mr. Chairman, I move that Bill 130854 be
6 reported out of committee with a
7 favorable recommendation and that the
8 rules of Council be suspended so this
9 bill can be heard at Council's next
10 session.

11 (Duly seconded.)

12 COUNCILMAN GREEN: It has been
13 properly moved and seconded that Bill No.
14 130854 be reported from this committee
15 with a favorable recommendation and rules
16 suspension.

17 All in favor?

18 (Aye.)

19 COUNCILMAN GREEN: Any opposed?

20 (No response.)

21 COUNCILMAN GREEN: Seeing none,
22 thank you, everyone, for your attendance,
23 and that will end this meeting of the
24 Finance Committee.

25 (Committee on Finance concluded)

1 12/5/13 - FINANCE - BILLS 130805 & 130854
2 at 10:00 a.m.)

3 - - -

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CERTIFICATE

I HEREBY CERTIFY that the
proceedings, evidence and objections are
contained fully and accurately in the
stenographic notes taken by me upon the
foregoing matter, and that this is a true and
correct transcript of same.

MICHELE L. MURPHY
RPR-Notary Public

(The foregoing certification of this
transcript does not apply to any reproduction
of the same by any means, unless under the
direct control and/or supervision of the
certifying reporter.)

A able 8:12 21:9 23:18,20 25:25 26:19 access 32:14 accompanying 4:12 accurately 37:5 actual 9:6,12 Adams 11:12 added 4:5 14:7 addition 13:24 additional 5:6,12 14:6 17:2 adjustment 7:14 administering 13:13 Administration 5:23 15:3 26:5 26:17 advice 23:11 24:8 30:3 31:18 32:5 32:21 advised 21:23 advising 4:15 25:11 affect 13:10 afford 22:14 agencies 29:23 30:7 31:4,8 32:16,20 33:2 agency 29:9 agenda 3:21 ago 21:2 22:3 31:14 agree 20:6 24:12 alter 13:15 amend 3:25 amending 1:15,18 2:10,15 amendment 19:10 amount 5:10 7:19 13:9 17:21 and/or 37:22 Anna 11:11 16:9 answer 5:17	14:15 24:21 29:11 answering 9:14 answers 17:3,7 anybody 10:19 18:21 apologize 2:3 appear 10:6 appears 8:9 application 12:9 12:22 22:7,9 26:17 28:15,20 applications 11:16,23 13:5,7 13:11 14:2 26:2 30:15 apply 1:19 2:12 23:10,12 24:8 25:22 37:20 appreciate 25:3 appreciated 25:2 approached 3:3 11:4 19:4 approvals 14:3 approximately 8:8 12:12 20:25 21:8 area 5:15 asked 22:2 asking 20:11 assessed 8:6 9:8 21:11 assessment 11:22 21:14 assist 12:22 assistance 12:24 32:22 33:3 attendance 35:22 audience 12:20 available 12:17 14:14 23:23 25:18 AVI 21:7,10,13 aware 30:13 31:6 Aye 34:22 35:18 eyes 35:2 a.m 1:7 36:2	B B 1:13 back 7:16 17:3,12 ball 27:4,7 barely 21:9 based 5:8 9:7 21:3 basic 9:25 beings 16:16 believe 20:17 believes 20:4 benefits 4:15 21:3 best 24:10 better 3:15 27:2 32:14 big 23:21 bill 1:10,15,18 3:2 3:22,25 6:18 10:20 11:11,15 17:15 18:22 19:11,16 20:3 21:5,6,13,25 22:13 23:17 33:10,23 34:9 34:13,17 35:5,9 35:13 bills 2:5,8 3:1 4:1 5:1 6:1 7:1 8:1 9:1 10:1 11:1 12:1 13:1 14:1,5 15:1 16:1 17:1,4 18:1 19:1 20:1 21:1 22:1 23:1 24:1 25:1 26:1 26:20 27:1 28:1 29:1 30:1 31:1 32:1 33:1 34:1 35:1 36:1 bit 15:11,23 18:10 Blackwell 1:10 2:23 BLONDELL 1:12 break 23:20 Brief 34:5 brings 29:9 broadening 33:12 broader 4:19	Brown 1:12 2:24 29:3,4,7 30:18 31:20 32:8,11 33:13 buyer 8:24 C calculation 5:8 9:7 called 22:6 calls 12:21,21 22:5 care 6:5 Center 4:25 certain 1:19 2:13 2:19 12:17 15:8 28:18 certainly 15:15 CERTIFICATE 37:2 certification 8:2 9:11 37:19 CERTIFY 37:3 certifying 37:23 cetera 29:16 Chair 1:10 34:7 Chairman 6:13 7:6 11:7 14:22 18:12 34:9 35:5 chance 15:13 change 7:15 16:20 changes 4:19 13:18 chapter 1:18 2:10 4:4 Chief 11:12 children 20:20 27:19 citizens 22:23 29:9 30:21 32:15 City 1:2,6,20 2:14 4:4 20:6 25:2 27:3,18 29:15 29:24 30:9 31:9 31:23 32:16 City's 28:8	Clerk 2:7,9 clients 20:10,15 25:11,14,18 closer 3:13 8:10 19:14 CLS 20:4 22:24 30:14 31:21 32:16 code 1:16,18 2:11 2:16 4:4 Collections 11:14 come 2:5 5:23 comes 7:16 23:2 comfortable 18:25 coming 20:10 27:18 comments 6:14 Commissioner 1:16 2:17 3:8,14 3:17 5:19 6:15 6:25 7:3,22 8:22 9:20 11:8 committed 14:10 committee 1:3 2:4 3:10,20 5:17 6:17 10:11 11:8 18:15 25:6 33:16 34:10,18 35:6,14,24,25 communicating 14:2 communications 13:22 community 19:8 19:19 23:4 24:15,24 33:3 companies 9:23 complete 14:4 concerned 6:6 concerns 17:2 concluded 35:25 conditions 2:19 confident 6:2 confusion 14:6 17:3 connections 29:21
---	--	--	--	--

consideration 8:25 9:7	34:8 35:4	definitely 27:6	11:6 14:17,18	extend 1:18 2:11
consumer 4:13	Council's 34:13	delay 2:3	14:24 16:10,22	19:10,16 24:18
contained 37:5	35:9	delinquent 20:22	17:9,25 18:5,19	27:5
continuing 14:13	counseling 29:23	29:19 30:2	due 14:5 17:4	extending 24:5
contracts 13:16	30:7 31:4 32:20	31:15,17 33:10	Duly 34:15 35:11	extension 14:9
control 37:22	33:2	demonstrated 6:8		extent 15:8
coordination 29:15	cover 5:4,11 21:5	demonstrating 28:17	E	extra 16:19 22:14
correct 8:23 9:10	21:10,20	DENNIS 1:12	easier 18:11	24:5
9:21 37:8	coverage 32:3	department 4:3	easy 18:2,9	F
cost 5:4 13:13	covered 22:11	4:14 6:15 11:13	echo 6:14	faced 31:16
costs 13:19 14:7	covering 28:15	28:14,16 29:15	Eddie 22:16	fact 23:12 24:14
Council 1:2 14:14	create 14:6	29:22 30:10	effect 21:10	24:16
34:12 35:8	criteria 28:19	Deputy 11:13	eight 14:4 27:4,7	facts 19:23
Councilman 1:10	current 4:10	designed 12:18	31:14	familiar 9:24 10:4
1:11,11,12,13	currently 29:25	30:21	either 12:8	family 9:3
1:14 2:2,20 3:5	D	detailing 25:21	eligibility 12:3	far 31:6
3:9,12,16,20,24	date 12:8	died 27:20	eligible 12:14	favor 3:22 34:21
4:7 5:14,19 6:12	days 23:9 24:6,18	difference 27:25	14:10 16:8	35:17
7:5,7 10:9,14,22	deadline 1:19	28:4	26:10	favorable 34:11
14:16,19,21,25	2:11 11:16 13:8	different 16:17	English 12:24	34:19 35:7,15
16:13 17:5,16	13:12,25 14:9	differently 29:13	enhance 14:8	February 11:18
18:3,7,13,17,20	17:12 19:11,17	direct 30:9 37:22	enormous 29:8	19:12,17
19:7,13 20:17	23:9,22 24:5,18	directed 13:17	enrolled 14:11	fee 1:16 6:19
22:10 23:5	dealing 16:16	directly 30:6	entitled 14:12	feel 5:10
24:13,22 25:7	debt 27:20	Director 10:24	essentially 33:7	fees 1:16 2:17,18
26:3 27:21 28:3	December 1:7	11:2	established 4:23	4:2 5:3,7
28:11,24 33:15	17:8	discount 12:14	31:13	filed 4:20
33:19,25 34:6	Decker 2:25 3:8	discuss 33:11	estate 11:19	filers 4:14 9:21
34:16,23,25	3:11,14,17,18	discussion 31:7	estimated 5:2	fill 16:15 25:22
35:12,19,21	5:20 7:3,22 8:22	32:2	et 29:16	filling 30:4
Councilmember	9:20 11:8 19:21	discussions 33:9	everybody 15:6	Finance 1:3 2:4
6:11 7:8 10:10	deed 4:8,9 7:12,14	distracted 15:22	15:11,12,15	3:1,10,19 4:1
10:16 14:20	7:16,16,21,23	distribution 4:19	16:4 26:9	5:1 6:1 7:1 8:1
25:6 29:2 34:7	8:7,11,19 9:6	district 20:18	evidence 37:4	9:1 10:1,24,25
35:3	deeds 4:2 8:15	divide 21:15	exactly 17:19	11:1,12 12:1
Councilmembers	deeply 6:5	document 7:24	excellent 20:5	13:1 14:1 15:1
2:22	defense 26:24	8:4,11	exemption 12:15	16:1 17:1 18:1
Councilpeople	defer 26:15,21	documentation	15:9	19:1 20:1 21:1
23:7	deferral 25:12,15	4:12	exemptions 1:19	22:1 23:1 24:1
Councilwoman	25:24 26:7,11	documents 1:17	2:12 9:4	25:1 26:1 27:1
1:10,12,13 7:9	27:8,12,16,22	2:18 9:25 10:4	existing 7:14	28:1 29:1 30:1
7:23 8:14 9:16	28:17 29:16	doing 15:16 28:21	28:12,14	31:1 32:1 33:1
10:7 29:4,7	30:15 32:5	dollar 7:18 8:18	expanded 31:15	34:1 35:1,24,25
30:18 31:20	deferrals 28:15	8:21 9:6,11	expanding 32:3	36:1
32:8,11 33:13	deferred 28:2,4	dollars 13:20	experience 13:3	financial 9:23
	deferring 27:19	Dubow 10:24	20:14	find 9:19
			explanations 12:2	

fine 9:17 22:17 firms 9:22 first 5:22 8:23 9:10 14:25 17:7 29:8 31:5 fiscal 5:9 fit 6:18 26:10 Fitzwater 20:16 five 15:19 fixed 21:2 flip 8:6 flooded 31:9 flyers 31:5 focused 31:14 folded 21:8 folks 15:12 17:6 follow 31:12 foreclosure 23:16 31:17 32:23 33:8 foregoing 37:7,19 form 8:2,2 9:9,11 formal 28:20 format 9:25 forms 25:22,25 30:4 forward 6:18 10:25 14:13 four 8:8 15:19 fraud 5:16 front 5:25 full 20:21 23:16 fully 37:5 funded 31:23 funding 32:19 further 17:11	24:3,14,14,16 giving 15:10,12 Glover 20:15 21:19 22:16,17 22:22 23:15 27:13 go 6:20 9:19 16:18 17:10 19:24 23:6 24:4 26:20 going 8:19 15:17 15:25 16:18 17:19 21:17 22:17 23:13,18 23:20,24 25:19 26:9 27:15 30:25 good 2:2 3:8,17 6:23 7:9 11:6 14:23,24 15:5 17:18 20:7 22:18 29:4,6 Goode 1:11 2:23 gotten 22:24 great 26:8 Green 1:10 2:2,20 3:5,9,12,16,20 5:19 7:7 10:9,14 10:22 11:7 14:16,19 18:13 18:17,20 19:13 24:22 28:11,24 33:15,25 34:6 34:16,23,25 35:12,19,21 Greenlee 1:11 2:23 3:24 4:7 5:14 6:11,12 7:5 14:20,21,25 16:13 17:5,16 18:3,7 23:5 24:13 33:19 groups 9:22 guess 9:17 15:7 17:23	Hall 1:6 handle 6:23 happen 30:19 happy 5:16 24:20 heard 24:11 34:13 35:9 hearing 2:4 34:2 hearings 6:8 heart 11:3 help 6:20 26:24 29:11 30:4,14 30:21 helpful 33:14 helping 6:21 holiday 15:21 holidays 24:14 home 8:17 12:4 21:11 31:12 homeowner 12:6 14:11 homeowners 12:18,22 20:8 22:21 23:13,23 26:18 31:2,10 31:16 32:23 homes 8:14 26:13 30:22 homestead 12:15 13:3 15:9 18:8 honestly 27:12 hope 6:17 hotline 22:6 31:13 31:18 house 16:12 20:23 housing 4:24 29:23 30:7 31:4 32:16,20,25 human 16:16 hundreds 22:21 husband 20:19	24:16,25 25:8 inability 28:17 include 5:5 32:3 included 31:5 includes 12:4 income 12:6 21:3 27:18 incorporated 7:24 increase 5:3 11:21 13:12,19,21 21:17 23:21,25 30:8 increases 11:24 21:7 26:14 increasing 13:9 indicate 8:5,23,25 individuals 26:18 information 8:13 8:20 10:5 12:23 15:5 25:17,21 25:23 28:13 31:3 32:15 informed 22:4 inherent 27:20 initially 31:2 instance 31:11 institutions 9:24 insurance 4:16,17 9:23 interest 5:15 Internal 13:14 introduced 3:23 4:6 involved 15:6,14 16:4 30:6 33:6,9 issue 6:17 7:12 30:5 issued 7:13 issues 19:20	job 20:7 27:2 Johnson 1:14 10:16 Johnson's 20:17 joined 11:11 JR 1:11 July 12:5 jumped 21:11 June 29:18
K				
K 1:11 KENYATTA 1:14 key 32:25 kind 15:7 17:22 23:24 30:24 know 6:5 9:18,18 11:18 15:5,17 17:22 25:10				
L				
L 37:14 languages 12:25 large 23:24 largely 31:25 launch 13:6 launched 12:11 law 4:25 9:22 10:2 lawyer 19:8,19 learn 23:11 24:7 legal 4:24 19:8,19 24:24 29:24 30:5,7 31:3,24 32:20 33:2,3 legislation 4:6 16:23 27:5 level 29:14 line 26:23 list 9:5,10 18:24 listed 8:17 little 15:11,23 18:10 live 12:21 lived 16:11 20:18 lives 20:15 lobbying 29:19				

long 8:8 16:12 longtime 1:19 2:12 11:20 20:4 look 4:11 14:13 16:6 30:24 looking 16:24 32:4 looks 15:15 LOOP 11:17,18 19:11 21:24 23:17 25:10,16 26:7,10 27:4,14 29:16 30:14,16 32:5 lose 26:13 lot 6:21 Louise 20:15 22:16,22	members 3:9,19 10:12 11:7 18:15 33:16 memorized 11:3 merited 24:9 met 19:20 MICHELE 37:14 minimal 6:19 money 16:8 Montgomery 18:24 month 16:19,21 21:17 22:15 25:16 30:17 monthly 22:12 months 24:7 Monty 19:7,18 morning 2:3 3:9 3:18,21 6:10 7:10 11:6 14:23 14:24 29:5,6 mortgage 20:22 21:5,9,16,18 32:18 33:8 mortgages 31:15 mouth 23:3 move 6:18 10:23 11:15 34:2,9 35:5 moved 34:17 35:13 moving 13:12,24 multiple 12:20 MURPHY 37:14	30:19 net 33:12 network 32:24 new 4:5 5:4 7:12 26:20 non-English 22:23 note 5:21 15:20 notes 37:6 notice 4:13 17:17 22:25,25 24:3 noticeably 13:21 notices 22:3 number 4:21 13:5 13:11 numbers 16:5	4:22 23:4 original 7:19 originally 3:23 outreach 12:19 13:18 14:8 15:13 20:7 24:15 30:20 owner 4:9 12:8 owners 11:20 12:16 Owner-Occupant 20:5 owner-occupants 1:19 2:13 owner-occupied 12:5 O'Brien 1:12 2:24	30:14 32:4 33:7 33:11 perform 4:8 period 15:21 24:19 person 5:22 26:21 persons 2:22 perspective 28:9 Philadelphia 1:2 1:6,16,18,20 2:11,14,16 12:13 19:9 20:16 24:11 31:13,24 33:2,4 Philly 4:25 phone 13:2 21:25 PLA 31:23 32:2 place 13:16 22:18 32:10 placement 10:5 plan 12:9 29:20 planning 22:7 30:16 plans 15:4 30:3 please 2:7,25 3:5 10:24 18:24 pleasure 6:9 plus 21:4 point 17:10 19:25 policy 30:12,13 possible 18:2 potential 13:22 14:7 prepared 19:22 prescribed 10:2 presence 2:21 10:15 present 1:9 4:13 9:8 pretty 8:9 18:9 price 9:2 primary 12:16 prior 4:5,9 private 32:18,23 33:8 probably 19:24 22:14 29:18
M	N	O	P	
mail 23:2 mailed 11:23 12:23 mailing 30:16 mailings 12:20 30:25 maintenance 5:7 major 26:13 majority 13:7 make-or-break 23:14 March 17:21 MARIAN 1:13 Marisa 11:13 MARK 1:13 match 4:8 materials 5:6 matter 15:18 37:7 matters 24:3 mean 16:22 17:9 26:23 means 13:25 21:16 37:21 meeting 5:4 28:18 34:3 35:23 meets 12:6 member 25:5	name 3:6,10,18 18:25 19:7,18 names 8:24 need 5:2 13:14 23:2,10 24:8,15 26:15 27:2,6,9 28:8 29:11 30:2 30:3,4,23 31:7 32:2 33:6 needed 4:4 25:9 needs 5:12 10:6	objections 37:4 obtained 12:25 obtaining 4:16 obviously 31:8 October 3:24 offers 11:19 office 6:6 20:11 29:9 30:10 31:19 Officer 11:14 official 30:12 OHCD 32:25 Okay 10:7 28:23 33:13 once 18:25 21:10 online 13:2 open 12:16 22:25 operational 13:15 opportunity 26:14 opposed 14:17 34:23 35:19 option 27:13 order 2:6 5:3 ordinance 1:15,18 2:10,15 organization 31:24 organizations	page 8:23 9:10 pages 8:8 paid 20:21 paper 19:25 paraphrase 5:25 part 7:23 8:3,4 26:16 participants 13:23 particular 4:17 9:9 pause 34:5 pay 17:15,20 20:23 22:14 23:16 27:17,23 28:18 paying 21:21 payment 12:8 21:16,18 29:19 30:3 pending 12:9 Pennsylvania 1:6 pension 21:4 people 6:21 9:17 15:14,17,22 16:5 17:4,13,22 18:11 23:3,9 24:6 26:12	

33:4,5 problem 6:22 procedures 13:16 proceed 3:6 19:2 proceedings 37:4 process 12:23 28:20 processed 8:16 processing 13:25 17:11,13 procurement 5:6 professional 6:4 9:22 professionals 10:3 program 11:17 12:11,17,19 13:6,13,17,18 15:14,25 19:11 20:5,12 21:24 22:3,18 23:10 23:17 24:4,7,9 24:10,10,17 25:11,12,15,16 25:20,24 26:7,8 26:10,11 27:8 27:12,14,16,22 29:20,25 30:15 30:17 31:21 32:6 33:8 programs 13:4 29:16 30:11,21 32:13 program's 12:3 projected 21:13 properly 34:17 35:13 properties 1:19 2:13 11:24 12:13 property 4:10,17 4:20 5:16 7:20 9:13 11:21 26:23 proposes 11:15 proposing 19:10 proposition 23:14	proved 18:8 provide 4:18 25:25 32:21 provided 11:25 public 8:3,17,20 34:2,3 37:15 publicity 30:24 published 25:17 pull 3:12 19:13 purchase 9:2 push 17:11 put 7:19 8:21 22:18 putting 3:21 Q qualifies 9:3 question 4:18 7:11 9:13,15 questions 5:17 10:12 14:15 18:14 20:11 24:21 25:4 33:17 quickly 6:13 quite 6:2 quiver 27:13 quorum 2:22 R raise 1:16 2:18 7:12 raised 20:20 reach 12:12 read 2:7 5:25 reading 11:2,9 19:22 real 11:19 really 10:2 16:20 realty 7:25 reason 7:18 16:11 reasonable 16:3 24:19 reasons 16:14 18:5 28:16 receive 13:11 received 13:8 22:2	recess 34:4 recognize 2:21 10:15 34:6 recommendation 34:11,19 35:7 35:15 record 4:9 5:21 8:3,17 16:7 19:2 recorded 7:25 Recorder 4:2 recording 1:17 2:18 5:3,9 Records 1:16 2:17 4:3 redirected 13:15 reduce 14:7 21:24 22:12 reduced 17:21 referral 31:19 referrals 30:9 32:4 referred 30:6 31:18 referring 31:3 reflect 26:21 Regional 4:24 regulation 28:14 28:22 relationship 4:23 9:2,3 relief 11:19 14:12 25:20 remember 29:18 reported 34:10,18 35:6,14 reporter 37:23 representation 32:22 reproduction 37:20 require 4:7,11 requirements 4:5 5:5 12:3,7 requires 4:12 residence 12:16 residential 12:13 residents 26:25	resort 26:7,12 resources 13:14 response 10:13,21 18:16 33:18,24 34:24 35:20 rest 12:2 revenue 5:11 11:14 28:14 29:22 30:9 review 17:7 Reynolds 1:12 2:24 rich 16:9 right 6:3 8:10 16:15 23:8 27:21 28:12 29:10 32:9 risks 4:16 Rob 10:24 robo 12:20 22:5 Room 1:6 RPR-Notary 37:15 rules 34:12,20 35:8,15 running 33:7 runs 6:7 31:25 S save 30:21 31:12 savings 16:6 17:19 saying 15:2 says 17:20 seconded 34:15 34:17 35:11,13 Section 1:15 2:16 Security 21:3 see 6:17 8:19 9:5 10:25 17:23 18:23 21:17 23:24 31:2 Seeing 10:14,22 18:17 33:19,25 34:25 35:21 seen 5:23 11:20 16:4 20:8 30:8	sell 26:22 seller 4:10 seller's 8:24 sending 30:13 senior 4:24 22:22 serious 6:22 service 6:5 23:4 services 4:24 5:7 19:8,19 24:24 29:24 30:8 31:4 31:25 32:21 33:3 session 34:14 35:10 set 30:13 setting 29:25 share 20:13 sharp 30:8 shocked 21:19 side 7:11 significant 11:21 similar 25:15 30:12 similarity 30:19 simply 21:20 sister 31:23 six 12:12 14:4 slowly 6:22 Social 21:3 sold 7:20 sorry 18:23 sort 17:5 27:3 Spanish 12:24 speakers 22:23 spike 13:5 spin 15:7 spread 23:3 Squilla 1:13 25:6 25:7 26:3 27:21 28:3 staff 11:12 12:21 stakeholders 32:12 start 15:2 21:21 started 20:10 24:4 state 3:5 18:25 32:19,19
---	---	---	---	---

statement 8:9 state-enabling 27:5 stating 28:16 statute 29:20 statutory 29:21 30:12 stenographic 37:6 step 8:12 9:12 10:25 28:6 storing 25:23 straight 19:24 Street 20:16 struggling 21:4 submit 28:21 substantial 11:24 16:6 substantially 13:10 suggested 23:5 suggests 29:12 supervision 37:22 supplies 5:7 support 14:9 19:10,16 20:3 suppose 7:13 supposed 17:20 17:23 sure 9:14 13:21 19:23 26:15 28:19 suspended 34:12 35:8 suspension 34:20 35:16	20:7 Tasco 1:13 2:23 7:8,9 8:14 9:16 10:7 34:7,8 35:3 35:4 tax 1:19 2:12 7:25 9:5 11:19 14:5 14:11 19:20 21:5,6,13 23:20 26:13 29:19 33:10 taxes 12:7 20:20 20:23 22:15 26:22 27:17,23 31:17 taxpayers 30:2 telling 25:18 terms 2:19 testify 3:22 5:24 10:20 11:10 18:21 33:22 testimony 3:7 5:21,24 7:11 10:18 11:2,9 18:18 19:3,23 24:23 25:3,8,9 thank 2:20 3:19 5:13,14,20 6:4 6:12,14,24 7:3,5 7:10 10:8,9,17 14:16,19,21 18:12,13,18,19 19:6 24:20,22 24:24 25:7 28:10 33:14,20 35:22 thing 15:18 16:15 17:18 29:10 things 16:17,20 think 6:18,19,20 13:9,18 15:2 17:18 18:4,8,10 24:5 26:4,24 27:11 30:23 32:6 33:5 Thirty 24:18 thought 16:10	18:9 25:19 thousand 13:20 thousands 22:21 31:10 Thursday 1:7 tighten 32:14 time 4:8 13:10 15:11 16:3 17:2 17:11,13 23:2 23:10 24:15,19 timeline 26:19 times 15:19 title 2:8 4:15 9:23 30:5 today 11:10 19:9 20:14 told 21:20 25:13 trade-off 16:25 trade-offs 16:24 transactions 4:20 transcript 37:8,20 transfer 7:25 9:4 true 6:3 37:7 try 15:19 trying 15:6 17:25 26:4,21 two 16:14 21:2 22:3 24:6 types 30:20	W 1:11 wait 17:14 walk 4:14 want 5:13,21 6:14 7:15 9:17 20:13 24:9,23 29:7,10 33:11 wasn't 25:21 Waxman 11:13 way 8:16 17:7 32:17 week 11:23 20:9,9 22:8 24:4 weeks 14:4 22:3 went 21:10 weren't 31:9 we'll 10:23 we're 6:22 13:20 14:14 15:25 16:9,16,18,24 27:7 we've 11:23,25 20:8 26:4 30:8 31:15 WILLIAM 1:11 Wilson 1:11 18:24 19:6,7,15,18 25:13 27:11,25 28:13,23 29:6 29:17 30:23 31:22 32:9,17 33:21 witness 3:3 11:4 19:4,4 Witnesses 3:3 11:4 word 23:3,6,7 words 22:16 work 6:16,25 10:3 14:14 24:25 25:2 26:9 27:14 working 4:21 world 32:18 worried 22:20 worry 22:10 written 5:24	Y year 3:25 5:10 11:22 20:24 21:6,14,22 22:15 23:19,22 23:22,25 24:2 years 20:19 21:2 31:14
				\$ \$1,642 21:7 \$166 21:17 \$2,150 21:25 \$3,600 23:17 \$3,626 21:14 \$300,000 21:12 \$40 22:14 \$5 5:3 6:19 \$50 22:15 \$52,000 21:12
				1 1st 12:5 10-1001 1:16 2:16 10:00 36:2 12/5/13 3:1 4:1 5:1 6:1 7:1 8:1 9:1 10:1 11:1 12:1 13:1 14:1 15:1 16:1 17:1 18:1 19:1 20:1 21:1 22:1 23:1 24:1 25:1 26:1 27:1 28:1 29:1 30:1 31:1 32:1 33:1 34:1 35:1 36:1 130805 1:15 2:5 2:15 3:1,2 4:1 5:1 6:1 7:1 8:1 9:1 10:1 11:1 12:1 13:1 14:1 15:1 16:1 17:1 18:1 19:1 20:1 21:1 22:1 23:1 24:1 25:1 26:1 27:1 28:1 29:1
T table 3:4 11:5 19:5 32:12 take 14:3 16:2,19 34:3 taken 37:6 takes 15:19 talk 27:15 talked 32:6,13 talking 23:15 targeted 12:19		U underscore 29:8 understand 16:23 urge 24:17 usually 8:7 9:21	V value 7:17,17 8:5 8:6,9,16,18,20 9:8,12,18,19 21:11 29:8 values 11:25 Vice 34:7 VIP 4:25 33:4 volume 5:9 vote 19:16 24:17	
		W		

30:1 31:1 32:1 33:1 34:1,9,18 35:1 36:1 130854 1:18 2:5,9 3:1 4:1 5:1 6:1 7:1 8:1 9:1 10:1 10:23 11:1,11 12:1 13:1 14:1 15:1 16:1 17:1 18:1 19:1 20:1 21:1 22:1 23:1 24:1 25:1 26:1 27:1 28:1 29:1 30:1 31:1 32:1 33:1 34:1 35:1,5 35:14 36:1 15th 11:17 15-second 34:4 17th 11:18 19:12 19:17 19-3900 1:18 2:10 2 2003 12:6 2013 1:7 3:25 2014 11:16 23:21 2304 20:16 3 30 13:20 20:18 24:6 31st 3:24 4 400 1:6 48 23:9 5 5 1:7 7 75 13:20 9 9:30 1:7				
--	--	--	--	--