

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON HOUSING, NEIGHBORHOOD DEVELOPMENT
AND THE HOMELESS

Room 400, City Hall
Philadelphia, Pennsylvania
Tuesday, May 27, 2025
10:15 a.m.

PRESENT:

COUNCILWOMAN JAMIE GAUTHIER, CHAIR
COUNCILWOMAN RUE LANDAU, VICE-CHAIR
COUNCILWOMAN CINDY BASS
COUNCILMAN MICHAEL DRISCOLL
COUNCILMAN CURTIS JONES, JR.
COUNCILMAN MARK SQUILLA

BILLS: 250043, 250044, 250045

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2 COUNCILWOMAN GAUTHIER:

3 I now note that the hour has come
4 and this hearing is called to
5 order. This is a public hearing of
6 the City Council Committee on
7 Housing, Neighborhood Development
8 and The Homeless. The purpose of
9 this public hearing is to hear
10 testimony on Bill Nos. 250043,
11 250044 and 250045.

12 Ms. Jones, would you
13 please call the roll.

14 THE CLERK:

15 Councilmember Bass.

16 (No response.)

17 THE CLERK:

18 Councilmember Driscoll.

19 (No response.)

20 THE CLERK:

21 Councilmember Squilla.

22 COUNCILMAN SQUILLA:

23 Present.

24 THE CLERK:

1 Councilmember Jones.

2 COUNCILMAN JONES:

3 Present.

4 THE CLERK: Vice-Chair

5 Landau.

6 COUNCILWOMAN LANDAU:

7 Present.

8 THE CLERK: Chair

9 Gauthier.

10 COUNCILWOMAN GAUTHIER:

11 Present. Thank you, Ms. Jones. I

12 note for the record that a quorum

13 of this committee is present and

14 this hearing is called to order.

15 Good morning, fellow

16 members of the Committee and

17 everyone joining us today. I

18 wanted to take a moment to briefly

19 summarize the purpose of Bill No.

20 250043, which is actually pretty

21 straightforward. This bill

22 proposes using permit expediting

23 mechanisms that already exist in

24 the code to prioritize and

1 streamline deed restricted

2 affordable housing.

3 It's as simple as that.

4 If we're serious about ending our

5 city's affordable housing crisis

6 and making government a part of the

7 solution, we need to turn over

8 every stone and identify ways we

9 can do things differently to get

10 families into safe, stable and

11 affordable housing sooner.

12 Our current processes

13 are not serving those who need us

14 the most. Now is the time to show

15 developers willing to build deed-

16 restricted affordable housing that

17 we appreciate them and we

18 prioritize them. This bill

19 accomplishes that through four

20 simple mechanisms:

21 First, it takes the

22 existing 5-day zoning permit

23 response time turnaround option in

24 the Code and grants it to any

1 developer who can prove they are
2 building deed-restricted affordable
3 housing and at the same price as a
4 regular zoning permit application.

5 Second, it gives a
6 10-day building and trade permit
7 response time for those same
8 developers, removing the loophole
9 that currently exists in the Code
10 that allows L&I to change the
11 standard whenever they want to,
12 causing unpredictability that
13 increases cost and project
14 timelines.

15 Third, it expands how
16 L&I currently defines affordable
17 housing project to include any and
18 all buildings that will have deed
19 restrictions or other regulatory
20 agreements attached to them legally
21 requiring that a certain percentage
22 of their housing units be cost
23 restricted for a minimum of 30
24 years. Some examples include

1 developers going through a zoning
2 bonus program, those applying for
3 city vacant land for affordable
4 housing or those developers
5 voluntarily recording deed
6 restrictions against their
7 properties.

8 Lastly, it grants
9 accelerated zoning board hearing
10 scheduling for those same
11 development proposals, again at the
12 same price as a regular ZBA
13 application.

14 I know these do not
15 cover every single cause of delays
16 in our permitting processes, but
17 for me this is about the start of a
18 culture change because that's what
19 is required if we're going to truly
20 make a dent in our affordable
21 housing production and not just
22 give it lip service.

23 Those who build deed-
24 restricted affordable housing are

1 in most instances our partners and
2 collaborators. It makes no sense
3 that we award them free land or
4 construction subsidies only to have
5 them pay it back to us in expedited
6 permit application fees or put
7 their closings at risk because they
8 can't get a ZBA hearing in time.
9 We as a city can do better. This
10 is a flaw we can fix relatively
11 easily in fact.

12 And with Mayor Parker
13 proposing a housing strategy, the
14 likes of which the city has not
15 seen in recent memory, there is no
16 better time.

17 Do any of my colleagues
18 have opening remarks? And I'd like
19 to also acknowledge the presence of
20 Councilmember Cindy Bass.

21 COUNCILWOMAN BASS:
22 Yeah, I just wanted to if I may.

23 COUNCILWOMAN GAUTHIER:
24 Sure.

1 COUNCILWOMAN BASS:

2 Madam Chair, I just wanted to thank
3 you for your work on this piece of
4 legislation and really on all the
5 bills that we're going to be
6 hearing about today. It's really
7 been quite a weekend. There's been
8 a lot of conversation.

9 Thank you, Councilwoman
10 Landau. But I think that we have a
11 package of bills that are really
12 going to work for everyone. So
13 thank you so much.

14 COUNCILWOMAN GAUTHIER:

15 Thank you so much.

16 Ms. Jones, will you now
17 read the title of the bills.

18 THE CLERK: Bill No.

19 2504 -- excuse me, 250043, an
20 ordinance amending Subcode "A" (The
21 Philadelphia Administrative Code)
22 of Title 4 of The Philadelphia Code
23 (The Building, Construction and
24 Occupancy Code), by defining

1 affordable housing projects and
2 establishing specific application
3 and permitting procedures for such
4 projects, all under certain terms
5 and conditions.

6 Bill No. 250044, for an
7 ordinance amending Chapter 9-800 of
8 The Philadelphia Code, entitled
9 "Landlord and Tenant," to establish
10 requirements related to security
11 deposits for residential rentals
12 and establishing remedies for
13 violations, all under certain terms
14 and conditions.

15 Bill No. 250045, an
16 ordinance amending Chapter 9-800 of
17 The Philadelphia Code, entitled
18 "Landlord and Tenant," to establish
19 requirements related to fees
20 charged by landlords to individuals
21 applying for residential tenancy,
22 all under certain terms and
23 conditions.

24 COUNCILWOMAN GAUTHIER:

1 Please call the first panel of
2 witnesses to testify on Bill No.
3 250043.

4 THE CLERK: Alexander
5 Palmer, Kathleen Grady.

6 (Witnesses approached
7 witness table.)

8 COUNCILWOMAN GAUTHIER:
9 Good morning. Please state your
10 name for the record and proceed
11 with your testimony.

12 MS. GRADY: Kathleen
13 Grady, Deputy with the Department
14 of Planning and Development. Good
15 morning, Chairman Gauthier and
16 members of the Committee on
17 Housing, Neighborhood Development
18 and The Homeless. I am Kathleen
19 Grady, Deputy Director for
20 Strategic Initiatives and Executive
21 Administration at the Department of
22 Planning and Development.

23 Thank you for the
24 opportunity to testify on Bill No.

1 250043, which was introduced by
2 Councilmember Gauthier on January
3 30, 2025. We thank Council for its
4 continued partnership on advancing
5 the development of new and
6 preserved affordable housing. Bill
7 No. 250043 will define affordable
8 housing and will allow us to better
9 track approvals and timelines
10 regardless on whether the project
11 needs a variance or special
12 exemption, which we appreciate.

13 This bill also alters
14 the fee schedule for appeals to the
15 ZBA by waiving the accelerated
16 hearing fee for certain defined
17 affordable housing projects. While
18 this provision can be implemented
19 without any significant changes to
20 ZBA operations, I'd like to raise
21 one potential side effect for
22 consideration by the committee.

23 The Zoning Board
24 currently meets every Wednesday and

1 one Tuesday per month. Wednesday
2 meetings have three lists and often
3 run from 9:30 a.m. to 6:30 p.m.
4 Roughly 30% of zoning appellants
5 choose to pay for an accelerated
6 hearing. Appellants expect that
7 accelerated appeals will be heard
8 sooner and that the difference
9 between the accelerated date and
10 the non-accelerated date will be
11 worth paying the fee.

12 This bill will increase
13 the number of cases that will be
14 heard on the accelerated schedule,
15 potentially reducing the difference
16 in time between accelerated appeal
17 and a regular appeal given the
18 limited number of hearing slots.
19 While we don't know exactly how the
20 bill would affect the timing of
21 accelerated appeals, it's important
22 for the committee to understand
23 this trade-off since it will affect
24 all ZBA appellants.

1 We share Council's
2 intent to reduce the time tax
3 appellant applicants face in going
4 through the Zoning Board. As part
5 of the Mayor's H.O.M.E. Initiative.
6 Executive Order 325 signed on
7 February 19, 2025 under the
8 leadership of the Department of
9 Planning and Development, it tasked
10 over 25 departments with
11 identifying key barriers and
12 opportunities within the housing
13 and commercial development
14 timelines, cost and predictability,
15 including consideration of
16 permitting requirements, land use
17 approvals, building codes, design
18 review, environmental review
19 processes, zoning, technology and
20 financing.

21 As part of that effort,
22 Planning and Development identified
23 key efforts to address the timeline
24 of the Zoning Board of Adjustment

1 process and we have begun efforts
2 to address them. Key improvements
3 are already underway.

4 For example, since
5 winter we have reduced the length
6 of time to four weeks with the goal
7 of providing notice of decisions
8 within two weeks by the end of the
9 fiscal year. Additional efforts
10 are underway, including preparing
11 first-time applicants for the ZBA
12 hearing, proactive outreach to
13 applicants missing exhibits, the
14 launch of our new file upload tool,
15 which allows all parties to upload
16 exhibits, and identifying the need
17 for interpreters early in the
18 process to avoid unnecessary
19 continuances.

20 We believe these
21 improvements will make a meaningful
22 change for all applicants before
23 the board, while simultaneously
24 contributing to the expedited

1 affordable housing applications.

2 Thank you again for the opportunity
3 to testify and I'm happy to answer
4 any questions.

5 COUNCILWOMAN GAUTHIER:

6 Thank you so much.

7 Please state your name
8 for the record and proceed with
9 your testimony.

10 MR. PALMER: Good
11 morning, Chairperson Gauthier and
12 members of the Committee on
13 Housing, Neighborhood Development
14 and The Homeless. My name is Alex
15 Palmer and I'm the Director of
16 Enforcement for the Department of
17 Licenses and Inspections.

18 Today I'm here to
19 provide testimony on Bill No.
20 250043 introduced, as we all know,
21 by Chairperson Gauthier, which
22 would amend Title 4 of The
23 Philadelphia Code to create a new
24 application and permitting scheme

1 for affordable housing development.

2 The Department of L&I
3 appreciates the intent of this bill
4 but has several concerns that this
5 bill if implemented would have
6 severe impacts on the department in
7 terms of a financial as well as an
8 administrative burden. This bill
9 would mandate that the review time
10 for zoning applications associated
11 with an affordable housing project
12 be cut from 10 days to 5 days, and
13 the fee associated with such an
14 expedited review be waived.

15 COUNCILWOMAN GAUTHIER:

16 Can you speak into -- maybe pull
17 the mic a little closer.

18 MR. PALMER: Of course.

19 Sorry. Based on our current
20 projections of affordable housing
21 projects, shortening this time
22 frame would cost the Department of
23 Licenses and Inspections
24 approximately \$210,000 in overtime

1 alone. Review times for other
2 permits would remain at 10 days.
3 But this bill would eliminate the
4 important caveat that reviewing all
5 permit applications within that
6 10-day timeline be to the extent
7 that capacity permits. As
8 everybody knows, there are current
9 shortages and the department has
10 issues filling its current
11 openings.

12 The Department has made
13 tremendous strides despite this in
14 meeting this deadline, and has done
15 so for the vast majority of
16 applications despite the caveat of
17 capacity. This would create more
18 overtime costs for the department,
19 estimated approximately \$855,000.

20 Second, the department
21 is concerned that the quality of
22 these reviews would suffer which
23 could have dramatic impacts on life
24 safety and the general quality of

1 life of owners of adjoining
2 parcels. It is our belief that the
3 Code as written is sufficient to
4 meet the timelines of affordable
5 housing developers and other
6 stakeholders and that there will
7 likely be no meaningful difference
8 in the approval time for these
9 applications, and in turn, no
10 meaningful difference at the speed
11 at which development of these
12 housing projects can occur despite
13 the burden on the department. I
14 thank the committee for the
15 opportunity to testify on this bill
16 and we welcome any questions that
17 you might have.

18 COUNCILWOMAN GAUTHIER:

19 Thank you so much for your
20 testimony and for the work that you
21 do. I just wanted to offer some
22 comments in response. I do think
23 that we have to aim to do something
24 different than we're doing now,

1 particularly if we're going to meet
2 the ambitious goal of preserving
3 and creating 30,000 housing units.

4 It just is not possible without
5 expanding our capacity and making
6 some changes to our processes.

7 Right now I also think
8 there's an opportunity -- I
9 understand that you're trying to
10 hire more people, but at the same
11 time as I understand it, permit
12 demand is currently at its lowest
13 point in years and the turnaround
14 times that we're pushing for in
15 these bills are also already
16 included in the Code. So this is a
17 goal that L&I has set for itself
18 that we're just trying to codify
19 and put some structure around to
20 give more predictability to
21 developers of affordable housing.

22 And I think when we met
23 with staff, it was said to us that
24 you're already at a 10-day

1 turnaround for trade permits. And
2 so, what we want to do is put some
3 structure around this, put some
4 definition around this. And I do
5 think we'll have to expand our
6 capacity anyway if we're to meet
7 the Mayor's goal.

8 And I also wanted to
9 commend you on all of the changes
10 that ZBA has made up to now,
11 particularly having hybrid
12 hearings. I know that you all are
13 working hard to try to expedite
14 things, but it still remains that
15 people are waiting six-plus months
16 to get a hearing. And when it
17 comes to affordable housing
18 providers, that can put them in a
19 very precarious position.

20 Every year, in just my
21 District alone, there are multiple
22 LIHTC providers who are in danger
23 of missing their PHFA deadlines
24 because they can't get a hearing.

1 And so, this is about our city
2 continuing to make adjustments and
3 changes if we want to do what we
4 say we want to do, which is really
5 make a dent in the affordable
6 housing crisis.

7 And so, I thank you for
8 coming here and for laying out your
9 concerns, but I also look forward
10 to continuing to work with your
11 agencies to get to the place where
12 we need to be.

13 Are there any questions?
14 Go ahead.

15 COUNCILMAN SQUILLA:
16 Thank you, Madam Chair.

17 Real quick because I
18 know concerns that we have on the
19 expedited process that we go
20 through, and I know they're not
21 here today, but as Planning and L&I
22 worked with the Zoning Board, is it
23 possible to look at different ways
24 to address some of the hearings

1 that we have at the Zoning Board?

2 In other words, we have
3 a lot of hearings that are
4 scheduled a long way out but are
5 very basic hearings that have
6 support from the community, support
7 from the Councilmembers, support
8 from Planning, and they are just
9 really cases that could be heard
10 quickly and pushed through. And
11 even if we could create either a
12 day to do that where you could hear
13 maybe 50, 60 of them and really
14 knock those numbers down and
15 therefore be able to then get to
16 the cases that are going to be a
17 little more complicated.

18 Is that something that
19 we can do as a city? Can we work
20 with the Zoning Board to address
21 that? And therefore, I think the
22 wait time would be eliminated.
23 Yes, the Zoning Board might have to
24 be one extra day a week or

1 something like that, but it would
2 really eliminate and streamline a
3 lot of that process where they have
4 to put those hearings in the same
5 hearings that are a little more
6 complicated and take a little more
7 time.

8 MS. GRADY:

9 Councilmember, that is something
10 that we are in fact also exploring.
11 It's a great idea. One of the
12 things that we are doing next year
13 is increasing the number of
14 hearings that we have, so we'll be
15 adding for -- we're also thinking
16 about how do we utilize our Tuesday
17 hearings. So we'll be looking into
18 whether or not we can group certain
19 types together.

20 I know that in the past
21 there has been conversations around
22 a consent agenda, and that is
23 something that's very challenging
24 for us because the ZBA is an

1 adjudicatory body so we have to
2 give everyone the ability to put
3 their case on file, on the record.
4 But there are ways that we can
5 think about constructing our
6 agendas or having certain hearings
7 for certain things, and that's
8 something that we are looking at.

9 We've actually been
10 working with Harvard Bloomberg
11 Data Tract and trying to measure
12 out where we are in the existing
13 conditions and then what impact
14 certain interventions could look
15 like from a data-driven
16 perspective. So that is something
17 that is in play.

18 COUNCILMAN SQUILLA: All
19 right. I think that would be
20 great, and I appreciate you guys
21 looking into that and looking
22 forward to seeing what possible
23 changes we could have. Thank you.

24 COUNCILWOMAN GAUTHIER:

1 Councilmember Bass.

2 COUNCILWOMAN BASS:

3 Thank you, Madam Chair.

4 Good morning. I had a
5 question for the Department of
6 Licenses and Inspections around the
7 costs that were rejected. And I'm
8 wondering, you know, it looks like
9 shortening the time frame would
10 cost L&I about \$210,000 a year and
11 also, additional costs piled on
12 beyond deadlines would run around
13 \$855,000 per year. And I'm
14 wondering has there been sort of
15 like a cost analysis between those
16 costs and expenses versus the cost
17 to not provide affordable housing
18 in Philadelphia. Have we looked at
19 what the cost is to not provide the
20 housing that so many people need?

21 MR. PALMER: Those costs
22 are projected based off the
23 overtime that would be required to
24 meet the timelines. As far as a

1 cost for each project, that would
2 be project-specific and we have not
3 made those calculations.

4 COUNCILWOMAN BASS: I
5 would just suggest that we should
6 look at it in a broader context.
7 Because when a family is housed, it
8 provides stability. They can sort
9 of get their lives together if
10 they're in a chaotic situation.
11 You have a foundation.

12 When we're not providing
13 that foundation that little more
14 than \$1 million, which is a drop in
15 the bucket for the City of
16 Philadelphia to spend, when we're
17 not spending that million dollars,
18 we're leaving too many families in
19 vulnerable situations. So I just
20 really wanted to say that I thought
21 we were being just a little bit --
22 not you, but I thought we were
23 being just a little bit short-
24 sighted in seeing what the big

1 picture is in terms of how
2 important it is to provide housing.

3 I know that the Chair
4 and the bill's author said that you
5 all were going to continue to work
6 together, which is a great thing.
7 But I'm just reminded of years ago
8 when I did a bill that would
9 streamline some things along
10 faster, and the idea was -- what we
11 were told is that, oh, this is
12 going to be an administrative
13 nightmare. And it almost feels
14 like sometimes we get in our own
15 way. We want to fix a problem, but
16 we don't want to put the work in to
17 fix the problem. And, you know, we
18 just have to.

19 The other thing I just
20 wanted to ask is for the details.
21 You said the department is
22 concerned that the quality of
23 reviews would suffer. And I just
24 wanted you to give some details on

1 that in terms of the inspections.

2 MR. PALMER: Certainly.

3 So currently, we schedule our
4 reviews in 10-day blocks so that
5 the plans reviewer can address and
6 actually examine the plans and then
7 give them back with any comments
8 should they not be approved.

9 That 10-day time period
10 can happen -- well, the reason why
11 we've chosen that 10-day time
12 period is to account for potential
13 vacation, emergencies that come up
14 and it's important that each plan
15 stays with each reviewer. So when
16 a plan is assigned, that reviewer
17 is assigned to it and they will
18 follow that plan throughout that
19 plan's life cycle.

20 So we have some concerns
21 that giving a 5-day turnaround
22 doesn't necessarily account for the
23 staffing and potential emergencies
24 that could pop up where people are

1 taking off or people have vacations
2 scheduled. People might have
3 vacations scheduled months out and
4 then a plan will come in for them
5 to review and then to turn it
6 around in 5 days is a little more
7 difficult than 10 days.

8 COUNCILWOMAN BASS: So
9 it sounds like it's more of a
10 question of sort of staffing and
11 consistency within the department
12 and consistency among staffers
13 doing the inspections versus the
14 quality of the inspections
15 themselves; is that accurate?

16 MR. PALMER: Well, I
17 think it's -- I think it's both. I
18 think it's both the quality and --

19 COUNCILWOMAN BASS:
20 Okay. Because I think the quality
21 among the staffers and what is sort
22 of the guidelines that they go by,
23 you know, like that to me seems
24 like an easy fix. That's something

1 that we could work on inhouse. The
2 availability of the number of
3 staffers is something totally
4 different.

5 And my last question is
6 what is the department's plan to
7 scale up in light of the H.O.M.E.
8 Initiative from the Mayor?

9 MR. PALMER: These
10 applications were based upon the
11 H.O.M.E. Initiative by -- these
12 projections, I should say, were
13 based upon the H.O.M.E. Initiative
14 by the Mayor, and these overtime
15 costs would be potential costs that
16 the department would face, so we
17 plan to fix this through overtime
18 in the meantime while we hire
19 additional staff.

20 COUNCILWOMAN BASS: So
21 it won't cost so much because
22 you're planning on doing it anyway,
23 right? Is that what I'm hearing?

24 MR. PALMER: Well --

1 COUNCILWOMAN BASS:

2 Yeah.

3 MR. PALMER: I mean,
4 these projections are based upon
5 the time shortening, not
6 necessarily based upon the
7 increased applications.

8 COUNCILWOMAN BASS:

9 Okay. All right. Sounds like you
10 said something different before,
11 but that's okay. I just think that
12 the department clearly has to scale
13 up if we're talking about putting
14 30,000 new and improved units
15 online. The department has a scale
16 up. There's no question about it.

17 And so, how we're
18 getting there, what we're doing to
19 get there I think is just a
20 question that needs to be addressed
21 inhouse and we certainly hope that
22 you will.

23 So no further questions.

24 Thank you, Madam Chair.

1 COUNCILWOMAN GAUTHIER:

2 Thank you so much, Councilmember.

3 Thanks to both of you
4 for your testimony and for your
5 work. We appreciate you.

6 The Clerk will please
7 call the second panel of witnesses
8 to testify.

9 THE CLERK: Terrilynn
10 Donald, McDonald Ford, Jane Allen
11 and Kevin Malawski.

12 (Witnesses approached
13 witness table.)

14 COUNCILWOMAN GAUTHIER:
15 Good morning. Please state your
16 name for the record and proceed
17 with your testimony. Whoever wants
18 to go first.

19 MR. FORD: Good morning
20 to everyone. My name is McDonald
21 Ford. I am delighted to be here.
22 I want to thank the Councilwoman
23 for sponsoring this bill. Just a
24 little bit about myself. I am a

1 community-based developer. I
2 pastor a church at the 4300 block
3 of Fairmount Avenue.

4 Outside of our worship
5 experience and our faith journey, I
6 am also concerned about developing
7 our community, so I set out a plan
8 to acquire vacant lots. And with
9 those vacant lots, we were looking
10 to put housing and also relieve
11 some of the congestion in that
12 area. By doing some very unique
13 things, we want to bring back a
14 vibrant, interactive, engaged
15 community.

16 So the property I'm
17 going to discuss this morning,
18 because of the current status, the
19 bills where they are today, the
20 process today, it deterred us from
21 going to affordable housing route,
22 although we still plan to do that.
23 I tell you why.

24 There's a property at

1 700 North 43rd Street. We
2 purchased a property, the church,
3 this local community, faith-based
4 organization storefront church, we
5 bought this property, 700 North
6 43rd Street, many you all know that
7 as the Bottom of the Sea. On our
8 dime we're going to build. We are
9 currently under construction. Five
10 residential units, two commercial
11 space.

12 We went down the road
13 for a density bonus. Let me tell
14 you what deterred us:
15 Affordability, costs, time frame.
16 Although we still plan to do that,
17 I believe if we were able to afford
18 it and get it through, we would
19 have the deed restriction, but
20 we'll talk about that also if you
21 have any questions.

22 But Phase 2 of that
23 project we planned on doing some
24 other development with current lots

1 that are holding trash and
2 furniture and create violence. We
3 want to take those lots and develop
4 them and go through the route of
5 making them affordable housing deed
6 restriction. But I can tell you
7 one thing, as a community-based
8 developer two things that comes to
9 mind for me that I'm managing the
10 balance sheet and the P&L,
11 affordability, efficiency. And I
12 believe this bill will allow us to
13 do those things. Thank you,
14 Councilwoman, for sponsoring and I
15 am here to support that effort.
16 Thank you so much.

17 COUNCILWOMAN GAUTHIER:

18 Thank you so much for your
19 testimony and for your work.

20 Please state your name
21 for the record and proceed with
22 your testimony.

23 MR. MALAWSKI: Thank you
24 very much. My name is Kevin

1 Malawski. I'm the Director of
2 Advocacy for the AIA Philadelphia.
3 Can you hear me?

4 COUNCILWOMAN GAUTHIER:

5 Yes.

6 MR. MALAWSKI: Okay.

7 Excellent. Good morning. Thank
8 you, Madam Chair, members of the
9 committee. I'm speaking on behalf
10 of Philadelphia Chapter of the
11 American Institute of Architects
12 today, otherwise known as the AIA.

13 Our chapter is the
14 leading voice of the architectural
15 profession in the city,
16 representing more than 260 member
17 firms and 220 allied companies that
18 provide buildings, products and
19 services to the building industry.
20 The AIA supports Bill No. 250043
21 because Philadelphia's affordable
22 housing shortage demands urgent
23 action. By establishing compulsory
24 review deadlines, the bill injects

1 predictability into a process that
2 too often delays projects and
3 drives up costs as a result.

4 Coupled with a waiver of
5 fees for accelerated plan reviews
6 and Zoning Board hearings, these
7 deadlines will ensure that the
8 limited funding available for
9 affordable housing goes towards
10 construction, helping bring
11 critically-needed affordable units
12 online sooner. We recognize
13 however that meeting these
14 timelines will place additional
15 burden on the plan reviewers at
16 Licenses and Inspections, as we've
17 heard earlier this morning.

18 We therefore urge the
19 Administration and the Council to
20 please pair this legislation with
21 additional resources that L&I will
22 need to deliver thorough, timely
23 and, most importantly, code
24 compliant reviews for all of their

1 projects.

2 While this bill is an
3 important step, we also acknowledge
4 that there are other bottlenecks,
5 such as financing gaps, utility
6 coordination and fragmented
7 approvals across other agencies
8 which continue to slow the delivery
9 of affordable housing in our great
10 city.

11 The AIA stands ready to
12 work with the Council and to
13 identify these obstacles and craft
14 practical solutions so that
15 everyday Philadelphians can benefit
16 from safe, affordable and of course
17 well-designed housing. Thank you
18 for your time and thank you for
19 introducing this bill.

20 COUNCILWOMAN GAUTHIER:

21 Thank you so much for your
22 testimony and your advocacy.

23 Please state your name
24 for the record and proceed with

1 your testimony.

2 MS. ALLEN: Good

3 morning. Can everyone hear me

4 okay?

5 COUNCILWOMAN GAUTHIER:

6 (Gestured).

7 MS. ALLEN: My name is

8 Jane Allen and I'm here on behalf

9 of the PA Associate -- the

10 Philadelphia Association of

11 Community Development Corporations,

12 PACDC. Good morning, Chair

13 Gauthier, Vice-Chair Landau and

14 members of City Council's Committee

15 on Housing, Neighborhood

16 Development and The Homeless.

17 I'm glad to be here

18 today to testify in support of Bill

19 No. 250043. This legislation will

20 make the permitting and approval

21 process faster and cheaper for

22 projects that include affordable

23 housing by requiring the Department

24 of Licenses and Inspections to

1 review building permit applications
2 within five business days, and
3 enabling any of these projects that
4 require ZBA approval to receive an
5 accelerated hearing date at no cost
6 to the developer, as we heard
7 earlier.

8 PACDC supports this bill
9 because guaranteeing expedited
10 permit review by L&I and an
11 accelerated hearing date by the ZBA
12 provides affordable housing
13 developers with much needed
14 predictability. Our membership is
15 supportive of this legislation
16 because it will, as we just heard,
17 alleviate bottlenecks in the
18 permitting and variance process
19 that increase carrying costs for
20 affordable housing projects that
21 are already operating on thin
22 margins.

23 During a period where
24 there is already a significant need

1 for affordable housing that is
2 increasing faster than our ability
3 to build that housing, municipal
4 interventions that improve
5 efficiency are an integral strategy
6 to reducing predevelopment costs,
7 especially as the community and
8 economic development sector
9 navigates federal policy changes
10 that may spike already high
11 borrowing costs and increase the
12 price of building materials above
13 and beyond the historically high
14 levels that we saw during the
15 pandemic. I'm pleased today to
16 testify in support of this
17 legislation. Please let me know if
18 you have any questions or comments.

19 COUNCILWOMAN GAUTHIER:

20 Thank you so much. Thanks to all
21 of you.

22 Are there questions or
23 comments for the panel from
24 members?

1 (No response.)

2 COUNCILWOMAN GAUTHIER:

3 If there are no other witnesses to
4 speak on Bill No. 250043, we will
5 move on to the next bills.

6 Will the Clerk please
7 call the first panel of witnesses
8 for Bill Nos. 250044 and 250045.

9 THE CLERK: Vilna
10 Gaston, Marcella Joe, Kadeem
11 Morris.

12 (Witnesses approached
13 witness table.)

14 COUNCILWOMAN GAUTHIER:
15 Good morning. Before you ladies
16 go, I'm going to allow for comments
17 from the bill sponsor.

18 COUNCILWOMAN LANDAU:
19 Thank you. Thank you so much and
20 thank you to everybody who came out
21 today. These are my bills and I
22 just wanted to take a couple of
23 minutes to lay a little bit of a
24 groundwork on why I introduced them

1 and why we're here today.

2 I've spent my entire
3 career committing to fighting for
4 housing justice in Philadelphia.
5 It's the work that led me to run
6 for City Council in the first place
7 and I'm proud to serve as Vice-
8 Chair of the Housing Committee
9 alongside Chair Councilmember Jamie
10 Gauthier.

11 Today this Committee
12 will hear amendments to my Move-In
13 Affordability Plan, a plan that
14 will lower the barriers so many
15 Philadelphians face in accessing
16 housing, the hidden upfront costs
17 of moving. These costs are often
18 the deciding factor between
19 securing stable housing or
20 continuing to live in uncertainty
21 over the past decade Philadelphia
22 has seen an 11% increase in
23 renters. Nearly half of all city
24 households rent their homes.

1 Renters are our seniors,
2 minimum wage workers, new
3 graduates, survivors of domestic
4 violence, half of us. Every
5 Philadelphian deserves accessible
6 and affordable housing, but nearly
7 48.5% of renters are cost-burdened,
8 spending over 30% of their income
9 just on their rent. That's why I
10 introduced this legislation to
11 create some reasonable guidelines
12 around application fees and rental
13 deposits.

14 Let's be clear,
15 Pennsylvania state law is very
16 clear about how landlords charge
17 tenants for upfront deposits. In
18 fact, it states -- Pennsylvania
19 Landlord and Tenant Act -- no
20 landlord may require a sum in
21 excess of two months' rent to be
22 deposited in escrow for the payment
23 of damages to the leasehold
24 premises and/or default in rent

1 thereof during the first year of
2 any lease. And after the first
3 year, a landlord is only permitted
4 to hold one month's rent.

5 This has been
6 established state law for over 50
7 years. Landlords may call these
8 deposits for damages or default or
9 rent. They can call them security
10 deposits or last month's rent, but
11 the courts are clear that no matter
12 what you call it, all of those
13 charges are security deposits and
14 may not exceed the cost of two
15 months' rent.

16 Let's be clear, everyone
17 deserves a home to live in and this
18 legislation simply offers tenants
19 struggling with the cost of moving
20 in some additional flexibility.
21 Many other states and cities
22 regulate both security deposits and
23 rental application fees. I'm proud
24 to sponsor legislation that creates

1 some commonsense guidelines to help
2 protect tenants, particularly
3 low-income Black and Brown renters
4 who face deep barriers to finding
5 affordable housing.

6 I pride myself on
7 accessibility and clear
8 communication. I spent the last
9 month working with stakeholders on
10 both sides on thoughtful and
11 responsive changes that will
12 acknowledge the needs of both
13 renters and property owners.

14 I've had multiple
15 meetings, calls and sent and
16 received emails from many of you in
17 this room to hear about your
18 concerns about this legislation.
19 I've met with small and large
20 landlords and have heard your
21 feedback. I've also heard from
22 advocates and constituents, many of
23 whom are tenants, who are deeply
24 worried about and burdened by the

1 cost of moving into a new
2 apartment. And I've worked hard to
3 ensure that these bills will help
4 protect tenants without undue
5 burden on landlords.

6 As a result, I've made a
7 number of key amendments to
8 strengthen this proposal and make
9 its implementation more effective.
10 I've increased the proposed cap on
11 rental application fees to \$50, a
12 change that reflects realistic
13 screening costs while still
14 protecting renters from excessive
15 fees.

16 I'm also removing the
17 provision that allows tenants to
18 provide their own background checks
19 in lieu of paying a fee. I've also
20 made an amendment so that landlords
21 won't be required to offer
22 installment payments for plans for
23 security deposits equal to or less
24 than one month's rent. This

1 ensures that we're focusing this
2 flexibility where it's needed most,
3 for tenants who face the highest
4 upfront costs.

5 And for those who do
6 have a security deposit of up to
7 two months' rent, if they need it,
8 they will have an installment plan
9 with the equivalent of one month's
10 rent paid upfront at move-in, then
11 the rest in installments over the
12 next three months. Lastly, an
13 amendment will also add a 90-day
14 delay to the implementation of
15 these changes to give both renters
16 and landlords time to adjust to the
17 new standard.

18 I want this legislation
19 to be practical, equitable and
20 deliberate. Renters will gain
21 greater transparency and
22 flexibility and landlords will
23 benefit from clearer guidelines and
24 a broader pool of applicants ready

1 to move in. This plan is how we
2 create flexibility without
3 sacrificing fairness. It's how we
4 promote stability without inviting
5 financial strain.

6 We look forward to
7 hearing testimony today from those
8 who have experienced these
9 challenges firsthand and those who
10 advocate for them. Your voices are
11 essential in helping us move
12 forward together. Thank you very
13 much.

14 COUNCILWOMAN GAUTHIER:

15 Thank you, Vice-Chair Landau.

16 Are there additional
17 witnesses that the Clerk needs to
18 call up?

19 THE CLERK: Yes. Can
20 Garrett O'Dwyer also come up.

21 Thank you.

22 (Witness approached
23 witness table.)

24 COUNCILWOMAN GAUTHIER:

1 Good morning. Please state your
2 name for the record and proceed
3 with your testimony.

4 MS. GASTON: Good
5 morning. Thank you for the
6 opportunity to speak with you to
7 encourage you to pass the amended
8 versions of Bills 250444 and 250045
9 that we wholeheartedly support. My
10 name is Vilna Gaston and I am a
11 staff attorney in the Tenant Rights
12 Group at the Senior Law Center.

13 At the Senior Law
14 Center, we seek justice for older
15 adults by using the power of the
16 law, educating the community and
17 advocating on local, state and
18 national levels. We are the only
19 nonprofit organization in
20 Pennsylvania whose mission is
21 dedicated solely to provide legal
22 services to older persons. And one
23 of very few in the nation, we
24 provide free legal assistance to

1 thousands of older people each
2 year, including victims of elder
3 abuse and financial exploitation,
4 older homeowners and tenants facing
5 housing crises and homelessness,
6 grandparents raising grandchildren
7 and older individuals facing undue
8 or neglect in guardianship.

9 Our Tenant Rights

10 Project provides representation to
11 tenants facing various landlord-
12 tenant issues, including evictions,
13 ejectments and Fair Housing
14 Commission complaints as well as
15 providing advice to tenants
16 regarding their rights. While many
17 older adults want to live out their
18 days in their homes, the reality is
19 that they are often forced to move
20 due to rising rents, dangerous
21 housing conditions or to escape
22 abusive situations.

23 Just as the freedom to
24 stay should be a human right, so

1 should the freedom to move to be
2 closer to family or live in better
3 conditions. However, for many of
4 our older clients the high cost of
5 moving prevent them from making
6 this choice. Even the most frugal
7 older adults often have no savings
8 because the system is designed to
9 leave them with just enough money
10 to get by.

11 In fact, if seniors who
12 receive SSI manage to save up more
13 than \$2,000 they risk losing their
14 benefits. This makes it impossible
15 for many seniors to pay the first
16 and last month's rent or the
17 security deposits that are often
18 required to move into a new
19 apartment. Tenants with housing
20 vouchers who receive assistance
21 with their monthly rent are often
22 unable to move due to high upfront
23 costs that are not covered by their
24 voucher subsidy, and we are unaware

1 of any forms of assistance for
2 application fees.

3 Unfortunately, the
4 Philadelphia Housing Authority does
5 not provide any assistance for
6 move-in costs, such as security
7 deposits or last month's rent.
8 Disabled older adults are often in
9 the worst position. They are often
10 less stranded in unsafe or
11 unsuitable housing. If they don't
12 have the resources for upfront
13 costs, they have no chance of
14 moving to better housing even
15 though they can pay ongoing rent.

16 Tenants who are lucky
17 enough to receive their security
18 deposit back from their current
19 landlord are still caught in the
20 impossible situation. They can't
21 get their security back until they
22 move out and they can't afford to
23 move out until they get their
24 security back.

1 My colleague Vincent
2 Montoya Armanios testified at the
3 first hearing on these bills last
4 month and shared the story of one
5 of his clients, Debra Scott. I
6 will not retell her entire story to
7 you today, but I wanted to briefly
8 mention that Ms. Scott represents
9 hundreds of our clients who stand
10 to benefit from these bills as
11 drafted today. For clients like
12 Ms. Scott, excessive move-in costs
13 can be the difference between a
14 smooth transfer and a disaster.

15 We are fully in support
16 of a \$50 cap on application fees.
17 With this cap and the additional
18 protections in Bill 250045, older
19 tenants will save money and be
20 spared unnecessary charges when
21 they need to relocate. We likewise
22 remain fully in support of Bill
23 250044, which will allow
24 installment payments in a situation

1 where a landlord requires a
2 security deposit in excess of one
3 month's rent.

4 As noted above, many
5 older tenants do not or legally
6 cannot have enough money to pay a
7 first month rent, last month rent
8 and security money prior to move
9 in. This bill will cap the
10 financial barrier for older adults
11 to get the keys for a unit and make
12 it easier to ensure the stable
13 housing of older adults. We
14 strongly support the enactment of
15 this legislation to limit move-in
16 costs for renters. Bills 250044
17 and 250045 will enhance the ability
18 of older tenants to access stable,
19 affordable and decent housing in
20 Philadelphia. Thank you.

21 COUNCILWOMAN GAUTHIER:
22 Thank you so much.

23 Please state your name
24 for the record --

1 MS. GASTON: Vilna

2 Gaston.

3 COUNCILWOMAN GAUTHIER:

4 Please state your name for the

5 record and proceed with your

6 testimony.

7 MR. MORRIS: Kadeem

8 Morris. Good morning. Good

9 morning and thank you for the

10 opportunity to testify before this

11 committee in support of the Move-In

12 Affordability legislation, Bill

13 Nos. 250044, 250045 as amended,

14 introduced by Councilmember Landau

15 to address the barriers faced by

16 everyday Philadelphians to gain an

17 access to safe and affordable

18 housing. My name is Kadeem Morris.

19 I'm the co-managing attorney of the

20 Housing Unit at Community Legal

21 Services.

22 Every year Community

23 Legal Services through

24 Philadelphia's Eviction Prevention

1 Project represents over 3000
2 families facing unfair housing
3 practices and evictions. The
4 majority of our clients live at or
5 below the federal poverty level and
6 face significant barriers to
7 housing affordability.

8 Evictions are deeply
9 stabilizing, but they're also quite
10 expensive. The upfront cost of
11 relocation can be as much as three
12 months' rent in addition to
13 application fees charged to tenants
14 at the time that they are searching
15 for new housing.

16 For tenants in
17 Philadelphia seeking to find new
18 housing, the average rental unit
19 starts at \$1500. The upfront cost
20 for that unit can easily exceed
21 \$5,000. The existing requirements
22 to pay first, last and security at
23 the time of move-in can have a
24 crippling effect on households and

1 significantly limit their ability
2 to find new housing. Most of our
3 clients with an income at or below
4 125% of the federal poverty limit,
5 which is only \$33,312 for a
6 household of three, while some of
7 our clients can obtain housing
8 subsidies, including vouchers and
9 other forms of payment supports to
10 make their housing more affordable,
11 most renters pay fair market rent
12 and are often cost-burdened.
13 Meaning, that their rental expenses
14 make up more than 30% of their
15 monthly household expenses. This
16 cost-burden is significant.

17 The proposed legislation
18 would limit the upfront cost of
19 move-in and go a long way to
20 improving access to safe and
21 affordable housing for residents of
22 Philadelphia. Forced and voluntary
23 moves are a significant feature of
24 the city's housing landscape.

1 Approximately 50% of the city's
2 residents live in rental housing.

3 Rising costs, credit
4 scores and income requirements
5 already limit the options for
6 vulnerable Philadelphians in their
7 search for new housing. Applicants
8 for housing rarely pay just one
9 application fee. Price
10 considerations and limited housing
11 stock means that there are usually
12 multiple tenants applying for the
13 same unit and tenants often have to
14 apply for multiple units.

15 The average cost of a
16 rental application in the United
17 States is about \$50 but can often
18 exceed \$75 per applicant. Tenants
19 should not be locked out of future
20 housing stability due to high
21 move-in costs that have the
22 potential to track them in
23 substandard housing.

24 Community Legal Services

1 supports the bills as amended,
2 introduced by Councilmember Landau
3 to reduce the cost-burden of
4 renters in Philadelphia. Bill No.
5 250044 provides a payment plan
6 option for security deposits and
7 250045 limits the amount that a
8 landlord can charge at the time of
9 an application. These two bills
10 are responsive to a clear barrier
11 that upfront costs proves to
12 vulnerable families.

13 Pennsylvania law limits
14 the amount that a landlord can
15 charge a security deposit to two
16 months' rent. It does not address
17 the real-world impact and the
18 resulting economic burden of having
19 to pay first and two months'
20 security or first, last and
21 security at the time of move-in.
22 The passage of these bills will
23 directly impact the more than
24 15,000 Philadelphians a year who

1 face eviction and often must
2 relocate quickly alongside the rest
3 of the city's renters who must
4 confront the growing cost of
5 planned relocations.

6 For cost-burdened
7 renters, upfront move-in costs are
8 a significant barrier to access and
9 safe and affordable housing. Thank
10 you for your time and we look
11 forward to these bills becoming
12 law.

13 (Applause.)

14 COUNCILWOMAN GAUTHIER:
15 Thank you so much. Please state
16 your name for the record and
17 proceed with your testimony. Good
18 morning.

19 MS. JOE: Good morning.
20 My name is Marcella Joe. I am a
21 tenant information specialist with
22 Tenant Union Representative
23 Network. Been there 30 years, a
24 little longer than they've been

1 born actually from Tenant Action
2 Group. It's a pleasure to be here
3 and my agency thanks you as well.

4 I settled some of these
5 testimonies a few times and I enjoy
6 them. Each time it's an
7 experience. My two witnesses here
8 they said pretty much everything
9 that I wanted to say. I'm like,
10 wait a minute, give me something to
11 say.

12 But I do want to talk
13 about the experience with the
14 clients that I've dealt with over
15 the last 30 years. Yes, they are
16 limited-income clients, female,
17 children, families with no dads in
18 the home for the most part, and
19 they have limited income and
20 they're struggling.

21 One of the main things
22 that I have experienced with the
23 clients that I've seen, and that's
24 been tens and tens of thousands of

1 them, that security deposit has
2 always been a major issue as far as
3 being able to afford to move into
4 these units. Because like everyone
5 knows, it's usually first, last and
6 security. There are some landlords
7 that, bless their souls, will only
8 ask for first and the security
9 deposit, but the majority do want
10 at least three months' equal to
11 move in. Because some of these
12 folks are not able to afford to
13 move with the move-in monies, and
14 if there's no rental assistance
15 programs available to help them,
16 they find themselves moving into
17 poor conditions.

18 I've noticed that when
19 folks cannot afford to move where
20 they would like to move, they will
21 take whatever they can get and that
22 also starts to pile up with some
23 other issues. Okay. So affordable
24 housing is very important and

1 decent housing is very important.
2 I do agree with most of the things
3 here that I'm reading around the
4 security deposit and the credit
5 check fees because they are
6 expensive. And even myself can't
7 afford to do it and I rent as well.

8 But at the end of the
9 day, it's very important for folks
10 to know that they have a city
11 that's actually looking into these
12 things. This is a United States
13 problem as well. It's not just a
14 Philly problem. I watch a lot of
15 documentaries. I see a lot of
16 cities really suffering worse than
17 what we are and they can actually
18 take a lesson from Philadelphia.

19 I do want to commend
20 City Councilmembers on all the
21 bills that you have passed in the
22 past simply because you didn't
23 forget about the tenants. You did
24 allow some bills to be passed where

1 they got their foot in their door
2 and were able to be amended moving
3 forward, and this is one of these
4 bills. These are two bills here
5 there has been desperately needed.

6 I just wish that you
7 guys would just kept that part in
8 where they could just take their
9 credit report over to the next
10 landlord and not have to continue
11 to pay this \$50 every time they go
12 because that can really feed into
13 the money that you're trying to
14 save to move. \$50, it's always
15 been \$50, you know. 20 would have
16 been good because they can see at
17 least five places with \$100 as
18 opposed to having to see five
19 places for \$250. Okay.

20 So I thank you guys for
21 listening to me. And again, thank
22 you for your contribution with new
23 legislation and keeping tenants in
24 mind and treating people fairly.

1 Thank you.

2 (Applause.)

3 COUNCILWOMAN LANDAU:

4 Thank you very much. Appreciate
5 your testimony.

6 Please state your name
7 for the record and proceed with
8 your testimony.

9 MR. O'DWYER: Good
10 morning, Chairperson Gauthier,
11 Vice-Chair Landau and members of
12 City Council's Committee on
13 Housing, Neighborhood Development
14 and The Homeless. My name is
15 Garrett O'Dwyer, and I'm the Policy
16 Director for the Philadelphia
17 Association of Community
18 Development Corporations or PACDC.
19 Thank you for the opportunity to
20 offer testimony in support of Bill
21 No. 250044 as amended, that would
22 require landlords that require more
23 than one month of security deposit
24 to offer tenants the option to pay

1 their second months' worth of
2 security deposit in monthly
3 installments.

4 We support the aims of
5 the bill sponsor, Vice-Chair
6 Landau, to expand housing
7 affordability in Philadelphia and
8 commend her and her staff on this
9 novel approach. PACDC is the
10 leading voice of nonprofit
11 community development organizations
12 in Philadelphia. Our 60 CDC
13 members and over 100 additional
14 associate members are responsible
15 for addressing key affordable
16 housing, social service and
17 economic development needs across
18 the city.

19 As Philadelphia turned
20 the corner at the beginning of this
21 century, we began to see steep
22 increases in rental rates following
23 the Great Recession. In
24 communities experiencing

1 gentrification, this posed a
2 particular problem but rates went
3 up across the city more generally.

4 The COVID-19 pandemic
5 turbo charged this trend with rent
6 increasing at 1.5 times the rate of
7 wages. This has exacerbated
8 underlying societal inequities and
9 turned our dearth of affordable
10 housing into a true crisis.

11 Steeply higher rents make it more
12 challenging for individuals and
13 families to be able to afford
14 ongoing monthly housing costs, but
15 it also makes it much harder for
16 them to access housing in the first
17 place. Many for-profit landlords
18 require applicants to produce three
19 months of rent to be able to begin
20 tenancy, first month, last month
21 and security deposit.

22 According to the most
23 recent Out of Reach report by the
24 National Low Income Housing

1 Coalition, the average fair market
2 rent for a two-bedroom apartment in
3 Philadelphia is now \$1,737 a month.
4 That means a family renting that
5 unit would need to produce over
6 \$5,200 for the landlord, and that
7 doesn't even include their move-in
8 costs.

9 In the poorest big city
10 in the United States, this is a
11 significant burden. To put this
12 into perspective, a person making
13 minimum wage would need to work
14 over 718 hours or 17.9 weeks with
15 no deductions from their paycheck
16 to be able to afford the average
17 upfront tenancy costs. Bill No.
18 250044 works to equitably alleviate
19 this burden if a landlord chooses
20 to require more than first month's
21 rent and one month security deposit
22 by distributing the remaining
23 balance over the first months of
24 occupancy. Landlords will still

1 receive their security deposit and
2 tenants who choose to opt for an
3 installment plan will still be
4 required to pay. These changes
5 though would make the renting
6 process dramatically more
7 manageable, particularly for
8 low-income residents.

9 We fully support the
10 proposed amendments to the bill,
11 which exempt landlords that only
12 require one month of security
13 deposit before move-in, only
14 requiring one month of security
15 deposit is already the standard
16 practice of nonprofit affordable
17 housing providers like our members,
18 which are responsible for thousands
19 of units across the city.

20 We call on all housing
21 providers to embrace this model,
22 which focuses on reducing barriers
23 to access while still protecting
24 the financial stability of the

1 underlying property. If it works
2 across our city every day for
3 nonprofit landlords, it can work
4 for you too. Access to housing is
5 fundamental to the well-being of
6 individuals and families, and
7 modifying our approach to security
8 deposits will put it more firmly in
9 reach of all Philadelphians. Thank
10 you again for the opportunity to
11 testify this morning in support of
12 Bill No. 250044 as amended.

13 COUNCILWOMAN GAUTHIER:
14 Thank you so much to all of you for
15 your testimony and the work that
16 you do every day.

17 (Applause.)

18 COUNCILWOMAN GAUTHIER:
19 Vice-Chair Landau.

20 COUNCILWOMAN LANDAU: I
21 too wanted to just thank you for
22 the work that you're doing, the
23 work you're doing trying to support
24 our lowest-income families in the

1 city of Philadelphia. And to say
2 that I see some hope on the horizon
3 not only with this, you know, a
4 little bit of wiggle room with the
5 bills that will make moving in more
6 affordable, but in the Mayor's
7 H.O.M.E. Plan, the money that she
8 will have in the Fresh Start
9 program that will give us a larger
10 pot to help people with their
11 security deposits.

12 It has been the one area
13 that we haven't been able to fully
14 crack to help people get the money
15 they need in order to move in. And
16 if we do get an influx of money
17 into the Fresh Start program, it
18 will help all of the families that
19 you serve and families throughout
20 Philadelphia. So looking forward
21 to that going hand-in-hand with
22 this to make moving in much more
23 accessible. And thank you so much.

24 COUNCILWOMAN GAUTHIER:

1 Thanks to all of you.

2 If there are no more
3 witnesses to testify on these
4 bills, we will now move on to
5 public comment. We ask that all
6 commenters limit their testimony to
7 three minutes. And if you have
8 submitted written testimony, you
9 can summarize your testimony.

10 Ms. Jones, can you
11 please call the names of the first
12 three commenters.

13 THE CLERK: Ryan Spak,
14 Nora Dowd-Eisenhower and Jasmine
15 Henderson.

16 (Witnesses approached
17 witness table.)

18 COUNCILWOMAN GAUTHIER:
19 Okay. Again, I'm going to ask that
20 you try to make your comments in
21 three minutes. I'm timing and I
22 will, you know, prompt you to move
23 it along when we get to the three-
24 minute mark.

1 Good morning. Please
2 state your name for the record and
3 proceed with your comment.

4 MR. SPAK: Good morning.
5 My name is Ryan Spak. I'm the
6 founder and principal partner at
7 Spak Group. We're a real estate
8 development company based in West
9 Philadelphia. Good morning. Thank
10 you all for the opportunity to
11 speak with you today on behalf of
12 these bills.

13 First, I want to commend
14 this committee on its creativity.
15 I want to commend and,
16 Councilmember Gauthier, you and I
17 have had this conversation on more
18 than one occasion. I love the idea
19 of creative solutions to the rental
20 market. Our company was the first
21 to do inclusionary housing in
22 Philadelphia. We did it on a small
23 scale at 51st and Baltimore. We
24 were surprised when it didn't get

1 expanded and others paid the fee
2 instead of actually building
3 affordable units. And so, we
4 doubled down and built a 60-unit
5 development at 53rd and Whitby with
6 50-year deed restricted units.
7 This is a model that works.

8 My challenge with these
9 bills is when the math doesn't
10 actually math. So I say all of
11 that to also say that for the last
12 10 years of our 15-year operation
13 we have only charged \$50 for an
14 application fee. That I don't have
15 any challenges with. It costs us
16 39.95 to run a credit report. We
17 charge \$10 for administrative
18 costs. If there is a second adult
19 in that application, we end up
20 charging \$35 for the second
21 application fee. I don't have an
22 issue with that.

23 I have challenges
24 however with the security deposit

1 payment. We have had significant
2 increases in residents moving into
3 our units and by the third month
4 stop paying their rent. The other
5 legislation that Council has
6 passed, the way that the court
7 system currently handles evictions
8 puts us at significant risk. We
9 have evictions that now take us
10 four to six months for residents
11 who are not paying in a timely
12 fashion.

13 We have challenges where
14 we have violent residents, where we
15 have documented police reports,
16 where we cannot remove them from
17 buildings that are in scenarios
18 where we are the recipient. We
19 have challenges where we have
20 residents who are destroying our
21 units. Our average cost for a
22 renovation is \$2,900. However, the
23 most expensive apartment in our
24 entire portfolio is only \$1,700.

1 So one-month security deposit
2 doesn't even cover the cost of our
3 average renovation.

4 From a conversation that
5 I've had with multiple members in
6 Council, right now Spak Group feels
7 like this is a death by a thousand
8 cuts. We have moved on from
9 developing in Philadelphia. In the
10 last three years, Spak Group hasn't
11 done a single project in
12 Philadelphia. We have moved to
13 Reading, Pennsylvania, Wilmington,
14 Delaware, cities where fairness is
15 the goal.

16 My challenge with this
17 legislation and other legislation
18 that's coming forth in the next
19 week is that we as an industry are
20 being demonized, and my desire is
21 for us to find a balance.
22 Evictions shouldn't take six
23 months. We should be allowed to
24 charge security deposits that

1 actually cover our renovations.

2 The cost of our water bills, our

3 gas bills, our insurance,

4 everything --

5 COUNCILWOMAN GAUTHIER:

6 Can you please finish your

7 comments.

8 MR. SPAK: Yeah,

9 absolutely. Everything that we do

10 in an operational standpoint has

11 made our margins less than 20%.

12 The risk is not worth the cost and

13 that is a very big challenge. It

14 makes us desire that if interest

15 rates were to drop, our projects

16 would be sold. That is not the

17 city that I want to invest in. It

18 is not the city my partners want to

19 invest in, and I'd rather this

20 Council meet the development needs

21 so that we can build more housing

22 for middle-income residents. That

23 is our goal. It has always been

24 our goal and I hope to work with

1 you all to that point.

2 COUNCILWOMAN GAUTHIER:

3 Thank you. I do want to --

4 (Applause.)

5 COUNCILWOMAN GAUTHIER:

6 I do want to clarify for the record
7 that there is no bill that Council
8 has passed, diversion or otherwise,
9 that stops evictions for violent
10 tenants. We have not passed that
11 policy.

12 Please -- I'm going to
13 move on. Please state your name
14 for the record and proceed with
15 your comment and please state the
16 bills that you're commenting on.

17 MS. DOWD-EISENHOWER:

18 Okay. Good morning. Thank you
19 all. Thank you for being here and
20 a special thank you to my own
21 member, Cindy Bass. Good morning,
22 Councilmember Bass. And thank you
23 for inviting us, Councilmember
24 Landau.

1 Okay. My time starts
2 now. Good morning. I am the
3 Volunteer State President for AARP,
4 Pennsylvania. My name is Nora
5 Dowd-Eisenhower. AARP is the
6 nation's largest nonprofit,
7 nonpartisan, social impact
8 organization dedicated to
9 empowering America's 50-plus
10 population to choose how they live,
11 where they live as they age, with a
12 membership of nearly 38 million
13 nationwide, almost 2 million across
14 Pennsylvania and nearly 300,000 in
15 Philadelphia.

16 We advocate on issues
17 that matter most to older adults
18 and their families and loved ones,
19 with a focus on health security,
20 financial resilience and livable
21 communities. For over a decade,
22 AARP has worked with Philadelphia
23 officials in Council and the
24 administration and partner

1 organizations, local leaders all to
2 devise and update an age-friendly
3 Philadelphia action plan that
4 targets housing, transportation and
5 safe access to outdoor space for
6 all neighborhoods.

7 At AARP, we know that
8 most older Americans, and that
9 includes older Philadelphians, want
10 to live independently in their
11 communities for as long as
12 possible. We also know that
13 Philadelphia is home to one of the
14 largest rental populations in the
15 country. These realities
16 underscore why we advocate for
17 protections and assistance to
18 ensure that renters can afford to
19 stay in their homes and that
20 landlords follow housing laws.

21 Philadelphia has a
22 growing older adult population.
23 Roughly 1 in 7 Philadelphians are
24 65 or older and many live on modest

1 or fixed incomes and often struggle
2 to afford basic housing. The
3 average Social Security retired
4 worker benefit in Pennsylvania is
5 \$1,600 per month, about \$19,000
6 annually when compared to the
7 \$1,500 average monthly rental cost
8 for a one-bedroom apartment in
9 Philadelphia. Opportunities to
10 remove financial barriers renters
11 face such as high application fees
12 and large upfront security deposits
13 are worthy of pursuit. We thank
14 you for your leadership and urge
15 all City Councilmembers to support
16 Bills 250044 and 250045.

17 We look forward to
18 working with you on policies that
19 will provide all Philadelphians
20 with housing choices that will
21 allow them to remain in their homes
22 or find safe and affordable homes
23 in their own communities. Thank
24 you for the opportunity to support

1 this important work.

2 (Applause.)

3 COUNCILWOMAN GAUTHIER:

4 Thank you so much.

5 Please state your name,
6 the bills that you're commenting on
7 and proceed.

8 MS. HENDERSON: My name
9 is Jasmine Henderson. I'm
10 commenting specifically on Bill
11 20454 -- 45 -- 445. Yeah, 45. So
12 I've already heard obviously a
13 landlord come up and say that
14 requiring that tenants have a
15 payment plan to pay the security
16 deposit is unrealistic and
17 untenable for them.

18 Let's talk about the
19 income in Philadelphia. Most
20 people are making less than \$20,000
21 a year. With the average
22 one-bedroom apartment being 15
23 grand, if you do that math, they
24 are paying 70% to 85% of their

1 income just on rent. So to say
2 that they want this to be fair and
3 equitable, this is not. \$1,500 a
4 month in rent is not fair and
5 equitable to the people who need it
6 the most.

7 Without the housing
8 programs that currently exist, most
9 of us would be homeless and with
10 the way that this city treats their
11 homeless population, that would be
12 disastrous. I am for Councilmember
13 Landau's bill and think that it
14 should go further, right.

15 We need to start talking
16 about price controls. We need to
17 start looking at how people pay and
18 what they can actually afford to
19 pay. Because if we want to say
20 that we want our housing to be
21 affordable and that's 30% of your
22 income, then that's what it should
23 be. And since this is one of the
24 few states that refuses to increase

1 the minimum wage for the state, why
2 is our rent going up but our money
3 is not?

4 Our food costs are going
5 up, but our money is not.

6 Everything wants to increase except
7 for what we're paid. So we want to
8 do this equitably, it will be
9 taking people's income into actual
10 consideration. I heard middle-
11 income Philadelphia. What about
12 low and poor-income Philadelphia?

13 (Applause.)

14 MS. HENDERSON: There
15 are 45% to 50% of this city that
16 lives well below the poverty line
17 and they're never in these
18 conversations. It's always middle
19 and high and landlords and
20 businesses and everything else.
21 But you don't hear conversations
22 about poor people and we need to be
23 having those. Thank you.

24 (Applause.)

1 COUNCILWOMAN GAUTHIER:

2 Thank you for your comment.

3 Vice-Chair Landau, did
4 you have questions or comments?

5 COUNCILWOMAN LANDAU:

6 Yeah. I just had a comment for
7 Mr. Spak to talk about the numbers
8 that you're talking about. I want
9 to be really clear about what the
10 bill does. You said your average
11 cost of a renovation is \$2,900 and
12 your average rent is 1700. I'm
13 assuming you mean a renovation if
14 there was damage to a property and
15 what you need to hold? What do you
16 mean by renovation?

17 MR. SPAK: So any
18 turnover right now is costing us
19 somewhere between \$2000 and \$4,000
20 and the average over the last six
21 months has been \$2,900. And so, at
22 Spak Group we have a vacancy rate
23 of somewhere in the 5% to 7% range.
24 So if you take our whole portfolio,

1 we're turning over 5% to 7% of our
2 units on an annual basis.

3 And so, if an apartment
4 is, you know, our most expensive
5 apartment is a two-bedroom in a
6 luxury building with elevator and
7 gym, dog park. It's \$1,700 at the
8 Wade Flats Development. That
9 apartment, if someone were to turn
10 that over in the next month and it
11 costs us \$2,000, it is more than
12 one month's rent.

13 If we have a scenario
14 where we have an eviction in that
15 scenario and there's damage and it
16 takes six months for that eviction
17 to play itself out, the loss is
18 significant. And so, those costs
19 continue to add up, drive down our
20 ability to reinvest in our
21 buildings. Right now we have a
22 staff of nine. It costs us
23 challenges in paying for our staff.
24 When you then take in all the other

1 accounts that we have to pay for,
2 from insurance to higher water
3 bills, I think the water bills went
4 up 18% in the last year, and that's
5 for all Philadelphians on average.
6 But we don't charge for water to
7 our residents, right. So that cost
8 has to be eaten somewhere.

9 If it was one item, no
10 big deal. If it was two, not a
11 challenge. The challenge is when
12 all of these things stack on top of
13 each other individually it becomes
14 untenable --

15 COUNCILWOMAN LANDAU: I
16 want to be clear about the numbers
17 though. If you said that your
18 average rent is \$1,700, the
19 proposed security deposit payment
20 in this bill would have you receive
21 \$3,400 upfront. Your first month's
22 rent and one month's security.
23 Plus each month after that, the
24 tenant would pay the rent plus

1 \$566.67. It's not that you
2 wouldn't receive the security
3 deposit. It would come a little
4 more slowly. Plus you would have
5 plenty of money upfront, even
6 though to do -- technically hold as
7 security deposit for that unit.
8 It's not for any other unit. It's
9 for that unit if you need future
10 money to take care of damages or
11 any unpaid rent. So thank you so
12 much.

13 MR. SPAK: Sure, and I
14 understand that. May I make one
15 comment. We have two residents
16 right now who moved into two of our
17 properties. One is at 49th and
18 Baltimore. The other one is at
19 53rd and Whitby. We have two
20 residents who have lived in our
21 residences for less than four
22 months who have stopped paying
23 their rent. If they were on your
24 payment plan, we would be out that

1 capital.

2 COUNCILWOMAN LANDAU: In
3 four months, you would have
4 received your security deposit.
5 Under this bill -- I just want to
6 be really clear about what it
7 does --

8 MR. SPAK: I understand.
9 I --

10 COUNCILWOMAN LANDAU: I
11 am sorry that you're having
12 challenges with your tenants --

13 MR. SPAK: On the Whitby
14 Avenue property we don't take a
15 second rent payment. It's only
16 first and security. Most of our
17 units are only first and security.
18 My challenge with these bills isn't
19 what you are attempting to do. It
20 is this thought process that the
21 regulation of this industry at all
22 of these levels when compacted
23 together become incredibly
24 problematic, because we as a

1 business, small businesses, right,
2 which I would count ours as, can't
3 in any way, shape or form continue
4 to operate when the margins dip
5 below where they are. And when
6 faced with debt service coverage
7 ratios from our banking
8 institutions, we end up finding
9 ourselves in a very precarious
10 position.

11 And if the small
12 landlords were to leave this
13 industry or find challenges with
14 financing or making repairs or
15 have -- and I'm not discounting
16 what this person said. The fact
17 that folks have to choose between
18 medication, food and rent and make
19 that decision is inhumane. It is
20 against the moral code that I
21 personally live by. But if I then
22 have to make that decision as a
23 business owner, whether I pay my
24 employees, make a repair to my

1 building or pay my real estate
2 taxes, as a business we have a
3 challenge in operating. That's the
4 balance that I'm asking this
5 Council to keep in mind.

6 COUNCILWOMAN LANDAU:
7 Thank you. Appreciate you so much.

8 COUNCILWOMAN GAUTHIER:
9 Thank you all for your comment.
10 Did you want to add something?

11 MS. HENDERSON: All I
12 want to say is bottom line, housing
13 should be a human right. We're
14 listening to these people talk
15 about us and our money and where we
16 live as a commodity, and we are not
17 a commodity. This is something
18 that we should just have, period.

19 (Applause.)

20 COUNCILWOMAN GAUTHIER:
21 Thank you.

22 Will the Clerk please
23 call the next group of commenters.

24 THE CLERK: Danny Bueno,

1 C. Michael Robinson, Becca

2 Lipstein.

3 (Witnesses approached

4 witness table.)

5 COUNCILWOMAN GAUTHIER:

6 Good morning to all of you. You

7 will have three minutes for your

8 comment. When we get to three

9 minutes, I'm going to try to kind

10 of push things along.

11 Please state your name

12 for the record, the number of the

13 bill that you are referencing and

14 proceed with your testimony.

15 MS. LIPSTEIN: Good

16 morning, Councilmembers. My name

17 is Becca Lipstein and I'm here to

18 voice my strong support for

19 Councilmember Landau's Move-In

20 Affordability Plan. I've been a

21 public health nurse in Philadelphia

22 for over five years working with

23 the Nurse Family Partnership.

24 I visit first-time

1 parents starting in pregnancy and
2 then visit about every two weeks
3 until the baby is about 2 years
4 old. My clients are low-income
5 Philadelphians. And while I wish I
6 could say our work solely focuses
7 on labor and delivery, breast
8 feeding, development, the reality
9 is that the affordable housing
10 crisis in Philadelphia affects
11 almost every family that I work
12 with.

13 Currently, I'm working
14 with a young mom who has a housing
15 voucher but each application fee is
16 about \$75, which means she could
17 afford to one apartment. That \$75
18 she doesn't get back and that's \$75
19 that goes a long way in terms of
20 diapers or formula. As a result,
21 she and her baby remain in shelter,
22 an environment that's
23 destabilizing, traumatic and makes
24 it nearly impossible to pursue a

1 GED. We know that housing
2 instability is a trauma that
3 touches multiple generations when
4 children are involved.

5 Another family I support
6 has a toddler that just started
7 walking. Their apartment is too
8 cramped for the child to safely
9 move around. They found a better
10 place about a block away, but the
11 security deposit was a deal
12 breaker. If they could have paid
13 it in installments, that child
14 might be walking and moving around
15 that new apartment.

16 Safe and affordable
17 housing is a public health issue.
18 So many of the families I work with
19 can afford rent but just can't get
20 through the front door. I urge the
21 Council to pass this legislation.
22 In Philadelphia we must ensure that
23 every family, especially those
24 raising the next generation, has a

1 fair shot at stable, affordable

2 housing. Thank you.

3 (Applause.)

4 COUNCILWOMAN GAUTHIER:

5 Thank you so much for your comment.

6 Please state your name

7 for the record, the bills that

8 you're referencing and proceed with

9 your comment.

10 MR. BUENO: Hi. I'm

11 Danny Bueno, and I'm speaking today

12 in support of Councilmember

13 Landau's Move-In Affordability

14 Plan, Bills 250044 and 2500545.

15 I'm a video game artist, which

16 often means I'm working freelance a

17 lot of the time.

18 When you're working

19 freelance, you can just lose your

20 job at any time and you don't get

21 unemployment. I've been living in

22 Philadelphia for about seven years

23 now. I've been here through

24 college and now as a working

1 professional. I love Philadelphia.
2 When I was most recently looking
3 for an apartment last year, I was
4 looking for a three- to four-
5 bedroom apartment in South Philly
6 that was affordable for my two
7 roommates and I.

8 We viewed a good amount
9 of places, but it was incredibly
10 stressful because getting an
11 apartment is very cut-throat. If
12 you don't immediately apply, you
13 could lose the chance at that
14 apartment that day. This was
15 difficult because my roommates were
16 working lower-paying jobs and
17 already were going to struggle with
18 first and last month's rent and
19 security deposit, which in our case
20 was a total of \$7,950. On top of
21 that, landlords often charge a
22 non-refundable pet fee, which in my
23 case was \$350 per cat.

24 We only ended up

1 applying for one apartment because
2 the application fees range from
3 around \$40 to \$80 a person and we
4 could not afford to spend hundreds
5 just applying. When paying for all
6 the fees in order to secure the
7 apartment, I had to use my savings
8 to help my roommates pay because
9 they could not afford three months'
10 worth of rent all at once, which in
11 my opinion is completely
12 understandable. I was in a place
13 where I could help at the time.
14 However, even I had to defer my
15 student loan payments just to live
16 my regular daily life.

17 Asking any individual
18 for three months of rent all at
19 once just is kind of unreasonable.
20 Plus, I have to pay my rent online.
21 And no matter what, I'm charged a
22 fee for every transaction, no
23 matter if I'm paying through my
24 bank account or through card. I

1 have no option to pay any other
2 way.

3 The three of us are just
4 in our 20s and our biggest
5 responsibilities are taking care of
6 ourselves and our cats. And I
7 can't imagine the struggle for
8 anyone who also has to support a
9 child or is disabled and isn't
10 making a six-figure salary. Thank
11 you for your time.

12 (Applause.)

13 COUNCILWOMAN GAUTHIER:
14 Thank you so much for sharing your
15 story.

16 Please state your name
17 for the record, the bills you're
18 referencing and proceed with your
19 comment.

20 MR. ROBINSON: My name
21 is C. Michael Robinson and I
22 address you today as a proud
23 resident of Philadelphia's 4th
24 District in West Philadelphia and I

1 stand before you to share a
2 personal narrative that underscores
3 the urgent need for the Move-In
4 Affordability Plan.

5 I'm a Black, queer
6 Philadelphian and a millennial who
7 came to age during the Great
8 Recession. Like many of my peers,
9 building wealth or stepping into an
10 adulthood with a safety net was a
11 standard set by generations prior
12 to me. Instead I found myself
13 navigating a landscape riddled with
14 systemic barriers.

15 I spent over eight years
16 in chronic homelessness, moving
17 through more than 20 homeless
18 shelters. This wasn't due to a
19 lack of effort but rather a result
20 of voucher discrimination, flawed
21 housing policies and compounded
22 challenges of being young, queer,
23 Black and economically
24 disadvantaged.

1 Upon relocating from New
2 York City to Philadelphia, I lost
3 access to the HAVE program, which
4 had been instrumental in providing
5 comprehensive housing support that
6 included a 100% down payment
7 assistance for people living with a
8 chronic disability. In its
9 absence, I was compelled to take
10 out a \$2,500 bank loan just to
11 afford a security deposit and first
12 month's rent for a South
13 Philadelphia apartment I would be
14 priced out of a year later. My
15 part-time job at the School
16 District of Philadelphia, paying
17 \$16 an hour, barely covered rent
18 and essential expenses.

19 These experiences are
20 not isolated. They reflect broader
21 systemic issues. 58% of Black
22 renters spend over 30% of their
23 income on rent. Nearly 30% of
24 Black LGBTQ households reported

1 being behind on rent compared to
2 9.7% of their White counterparts.
3 These statistics are not just
4 numbers. They represent real
5 people facing real hardships.

6 The Move-In
7 Affordability Plan is a pragmatic
8 step towards addressing these
9 challenges. By capping rental
10 application fees and allowing
11 security deposits to be paid in
12 installments, it directly
13 alleviates the financial barriers
14 that prevent many of us from
15 securing stable housing. I urge
16 you to consider the profound impact
17 this legislation can have on
18 individuals like myself and
19 countless others striving for
20 stability and dignity. While I
21 don't claim to speak for all
22 millennials, I can confidently say
23 and in the spirit of my sister
24 Jasmine, the rent is too damn high

1 and the wages are too damn low.

2 Thank you.

3 (Applause.)

4 COUNCILWOMAN GAUTHIER:

5 Thank you so much for sharing your
6 story. Thank you to all of you.

7 Will the Clerk please
8 call the next group of commenters.

9 THE CLERK: Beverly G.
10 Hargrove, Bill Vargas, Damian
11 Smith.

12 (Witnesses approached
13 witness table.)

14 COUNCILWOMAN GAUTHIER:
15 Can you repeat that?

16 THE CLERK: Beverly G.
17 Hargrove, Bill Vargas, Damian
18 Smith.

19 (No response.)

20 THE CLERK: Okay. Igor
21 Ivan, James Killen and Joseph
22 Garsezi.

23 (No response.)

24 THE CLERK: Mark Roche,

1 Mimi Shapiro, Natan Carney.

2 (No response.)

3 THE CLERK: Paul Cohen,

4 Paul Levicos, Seth Lloyd.

5 (No response.)

6 THE CLERK: Cheryl

7 Sitman, Shirley Armstead, Susan

8 Rocsanditch(ph).

9 (No response.)

10 THE CLERK: Tori Harris,

11 Selena (inaudible), Greg Workman.

12 (No response.)

13 COUNCILWOMAN GAUTHIER:

14 Everybody's still on vacation.

15 THE CLERK: All right.

16 Seth Anderson Oberman, Monique

17 Taylor, Joy Parham.

18 (Witnesses approached

19 witness table.)

20 COUNCILWOMAN GAUTHIER:

21 Good morning. Please state your

22 name for the record, reference the

23 bills that you're speaking on and

24 proceed with your comment.

1 MR. OBERMAN: Good
2 morning, Councilmembers. Thank you
3 for having us in today to speak on
4 this. My name is Seth Anderson
5 Oberman. I'm the Executive
6 Director of Reclaim Philadelphia.
7 And I'll be speaking in support of
8 the Move-In Affordability Plan
9 Bills 250044 and 250045.

10 Good morning. So my
11 name is Seth Anderson Oberman. I
12 am the Executive Director of
13 Reclaim Philadelphia. Before I
14 talk about policy, I want to speak
15 from personal experience. When I
16 was a kid, after my parents split
17 up my mother and I moved a lot.

18 By the time I was 10, we
19 had moved 27 times. We weren't
20 living in apartments. We were
21 living on friends' couches, in
22 garages, with grandparents,
23 wherever we could piece together to
24 get by. That kind of housing

1 insecurity isn't just about where
2 you sleep at night. It impacts
3 everything.

4 It meant a new school
5 every few months. It meant being
6 the new kid over and over again.
7 And for my mother, it meant
8 relentless stress, carrying the
9 weight of trying to keep her child
10 safe without the money or stability
11 to make that possible. And that
12 was in the 1970s. Back then move-
13 in costs were already hard to
14 afford, but today they're
15 devastating.

16 In Philadelphia, right
17 now renters are being asked to pay
18 first month's rent, last month's
19 rent, security deposit and often
20 hundreds of dollars in application
21 fees just to get the keys to a
22 place to live. And that can easily
23 add up to 4,000 or 5,000 or even
24 \$6,000 upfront. For poor and

1 working-class folk, that's not just
2 a hardship. It's a barrier to
3 stability. It keeps people out of
4 housing. It forces families into
5 overcrowded apartments or extended
6 homelessness.

7 It pushes people deeper
8 into debt just for a chance at
9 stability. That's why the Move-In
10 Affordability Plan introduced by
11 Councilmember Rue Landau matters so
12 deeply. This bill is not just
13 smart policy, it's a moral
14 commitment. It caps application
15 fees at \$50 or the actual cost of a
16 background check, whichever is
17 lower.

18 It bans landlords from
19 charging the same applicants twice
20 in a year. It lets renters submit
21 their own background checks so
22 people don't pay again and again to
23 prove they're worthy of housing.
24 It caps security deposits at no

1 more than two months' rent. It
2 allows renters to pay those
3 deposits in monthly installments,
4 spreading the cost out instead of
5 demanding it all at once. And it
6 requires landlords to return
7 deposits within 30 days of move out
8 so people aren't left waiting and
9 wondering if they'll get their
10 money back.

11 These may seem like
12 small technical fixes, but for
13 thousands of Philadelphians they're
14 life-changing. At Reclaim
15 Philadelphia, we fight for a city
16 where housing is a human right, not
17 a reward for the wealthy. This
18 bill won't solve every part of our
19 housing crisis, but it's a real
20 material step toward equity and
21 dignity. It protects renters. It
22 eases the burden on tens of
23 thousands of families and single
24 parents across the city.

1 It gives people a
2 fighting chance to access stable
3 housing without being bled dry just
4 to walk through the door, and it
5 helps to ensure that no one is
6 priced out of a home because of
7 junk fees, exploitative deposits or
8 predatory barriers to entry. I
9 want to be clear, this is the least
10 we can do and it sends the right
11 message, that Philadelphia is a
12 city that stands with renters, not
13 just landlords, that we are ready
14 to pass laws that reflect the
15 realities of working people, not
16 just the interests of the real
17 estate and landlord lobbies.

18 We urge City Council to
19 pass this bill without delay.
20 Let's start to build a city where
21 housing is a human right and no one
22 is denied the right to live here
23 because they can't afford to apply.
24 Thank you.

1 (Applause.)

2 COUNCILWOMAN LANDAU:

3 Thank you so much.

4 Can you please state
5 your name for the record and
6 proceed with your testimony.

7 MS. PARHAM-THOMAS: Good
8 morning, everyone. My name is Joy
9 Parham-Thomas. I am speaking from
10 personal and professional
11 experience today. I am a proud
12 Philadelphia native. I was born
13 and raised here and I am too a
14 product of the recession and a
15 millennial.

16 So because of that, I
17 know that affordable housing has
18 always been a need in Philadelphia.
19 And I think one of the biggest
20 issues is that we forget that
21 affordable housing is a universal
22 need. It's just not a need for a
23 specific demographic of people.
24 Now, because I'm a native of

1 Philadelphia I've had different
2 experiences, but one of those was
3 the luxury of aging out of foster
4 care here in Philadelphia and
5 system services.

6 And at the age of 18 I
7 didn't know where to go so I
8 decided it was time to enroll in
9 college for two years. I did not
10 have means to sustain myself in
11 college because I had a social
12 worker who didn't like me, so I
13 didn't receive any payments and I
14 struggled with eviction and all of
15 the things that come with it.

16 But I came back to
17 Philadelphia after graduation and
18 those same issues were still there
19 because there were no new systems
20 in place to support people who
21 needed to rent. There were no new
22 systems in place to support people
23 who didn't have the financial
24 access and who've always dealt with

1 generational -- I'm sorry, excuse
2 me, I'm cold y'all. They've always
3 just dealt with generational issues
4 that have kept them kind of just
5 stagnant and really behind the
6 curve.

7 So though I am in full
8 support of your legislator,
9 Councilmember Landau, I do ask that
10 the city takes the time to dig
11 deeper into the root of a lot of
12 these issues. Because, yes, this
13 is a fix and I think it's a great
14 and a thoughtful fix. It's a band-
15 aid to a bigger situation. And the
16 bigger situation is that we do not
17 have regulated rent here in
18 Philadelphia.

19 The bigger issue is that
20 we have landlords who are sharks.
21 I myself have lost hundreds of
22 dollars looking for affordable
23 housing, specifically in District
24 3, because it's an ideal

1 neighborhood for some people. And
2 not only is my house a gem in the
3 midst of that area, but it's a
4 duplex next to me. I pay 1750 a
5 month for my three-bedroom house.
6 They pay 1850 a month for their
7 two-bedroom duplexes. The math
8 isn't mathing. And it took me a
9 year to find my house, a year.

10 So I just encourage you
11 guys to really dig deeper into what
12 the root of these problems are, and
13 I also stand in full support of
14 what you guys are doing right now
15 to really shift the nature and the
16 culture behind the housing
17 afflictions we've had in
18 Philadelphia. So thank you for
19 your time today.

20 (Applause.)

21 COUNCILWOMAN GAUTHIER:
22 Thank you both for sharing your
23 stories.

24 Will the Clerk please

1 call the next set of public
2 commenters.

3 THE CLERK: Tessa
4 Renshaw, Sultan Smalley, Miles
5 Owen.

6 (Witnesses approached
7 witness table.)

8 COUNCILWOMAN GAUTHIER:
9 Good morning. Please state your
10 name for the record, the bills that
11 you're referencing and proceed with
12 your comment.

13 MR. SMALLEY: Hello. My
14 name is Sultan Smalley and I am a
15 member of the Philadelphia Chapter
16 of the Sunrise Movement. I am here
17 to advocate in favor of
18 Councilmember Rue Landau's Move-In
19 Affordability Plan, Bills 250044
20 and 250045, I believe.

21 Because Philadelphia is
22 in a housing crisis, as things
23 stand renters are being forced to
24 pay exorbitant and unregulated

1 application fees, even if they're
2 rejected from the apartment that
3 they've applied to. And this is
4 despite the fact that we live in a
5 city where nearly half of renters
6 are cost-burdened.

7 And I understand the
8 strife and confusion that these
9 kinds of fees cause, as a community
10 college student who's thought about
11 moving out of my parents home.
12 This process has made all the more
13 difficult by these fees, given that
14 I'm reliant on my low income as a
15 food runner.

16 We live in a country
17 that often criminalizes poverty and
18 rewards cruelty. And housing is a
19 human right and should be treated
20 as such, which is why I fully
21 support Councilmember Rue Landau's
22 proposal to cap and regulate
23 application fees and security fees,
24 ban junk fees and more.

1 So Sunrise Philly is
2 dedicated to ensuring that
3 Philadelphia has an affordable and
4 sustainable future. So I thank you
5 for the opportunity to testify in
6 support of this legislation so that
7 we can keep Philadelphia a place
8 where Philadelphians can actually
9 live and thrive in. And I hope
10 that more legislation like this is
11 to come because it's desperately
12 needed. Thank you.

13 (Applause.)

14 COUNCILWOMAN GAUTHIER:

15 Thank you so much. Proceed.

16 MR. OWEN: Good morning,
17 Councilmembers. My name is Miles
18 Owen and I'm a renter in the
19 Brewerytown neighborhood in the 5th
20 District -- thank you,
21 Councilmember Young, for being here
22 today -- and I'm speaking here in
23 support of Bills 250044 and 250045.

24 I have been a renter in

1 the city for nearly 10 years. I
2 moved here for graduate school.
3 After graduation, have worked as a
4 professional city planner. In that
5 time, I have lived in four
6 apartments, in West Philly,
7 Graduate Hospital, Passyunk and
8 I've now been in Brewerytown for
9 five years.

10 Every single one of
11 those moves was financially
12 stressful, scraping together enough
13 money for the deposit, application
14 fees, the U-HAUL and pizza for my
15 friends and family members who I've
16 recruited to carry everything. One
17 at a particularly tough time in my
18 life left me with just \$7 in my
19 bank account, and that's once
20 you've found a place.

21 Searching for an
22 apartment is a combination of
23 looking for the right location and
24 space, trying to figure out the

1 landlord is a good one who actually
2 repairs things, engaging how much
3 you have to pay upfront over the
4 course of the year and if you can
5 actually afford everything. These
6 costs are almost insurmountable,
7 even with those with some level of
8 professional career and some
9 financial stability.

10 As a renter, you have a
11 lot of uncertainty in your life.
12 You don't know how much your rent
13 will increase the end of the year.
14 I have been priced out of two of
15 the locations I have lived in. You
16 don't know when your landlord might
17 or might not fix something that
18 breaks. I've lived in a place
19 where a hole appeared in the first
20 floor bathroom and you can see down
21 the basement, landlord never fixed
22 it after every month of telling
23 them so.

24 You have no idea if

1 you'll ever get your security
2 deposit back. Despite of
3 excessively cleaning and treating
4 everything very carefully, I have
5 never received anywhere close to a
6 full deposit back when I moved away
7 from a place. All of these often
8 times substantial costs increase
9 renter uncertainty and decrease the
10 accessibility of rental housing in
11 the city.

12 Many of these costs are
13 well known and not under discussion
14 today, but the application fee and
15 security deposits are. For several
16 reasons, including the price of
17 buying a house, is growing beyond
18 the reach of many, many
19 Philadelphians, renters are rapidly
20 increasing percentage of the
21 population.

22 I'm a committee person,
23 zoning committee member, Tree
24 Tenders volunteer, Parks cleaner

1 participant and RCO leader. By
2 voting for these bills, Council can
3 support renters help reduce that
4 financial uncertainty we all face
5 and build up neighborhoods around
6 the city. Capping rental fees will
7 help searching for a new apartment
8 more accessible for all, such as
9 people who may be fleeing an unsafe
10 environment, moving closer to a job
11 or school or simply looking for a
12 new place to live. Capping and
13 allowing installments for the
14 security deposit is crucial for the
15 many, many Philadelphians living
16 paycheck-to-paycheck. None of
17 these will substantially reduce the
18 amount of legitimate money flowing
19 in landlords' pockets, but will
20 have a big impact on the renters
21 living in this city. Thank you
22 very much.

23 (Applause.)

24 COUNCILWOMAN GAUTHIER:

1 Thank you so much to both of you
2 for sharing your stories.

3 Will the Clerk please
4 call the next set of public
5 commenters.

6 THE CLERK: Sophie
7 White, Sam Pfeiffer, Camille
8 Pearsall.

9 (Witnesses approached
10 witness table.)

11 COUNCILWOMAN GAUTHIER:
12 Good morning. Please state your
13 name for the record, the bills that
14 you're referencing and proceed with
15 your comment.

16 MR. PFEIFER: Good
17 morning. My name is Sam Pfeifer
18 and I'm here in support of
19 Councilwoman Rue Landau's Move-In
20 Affordability Plan. I'm a mother
21 of twin 10-year-olds and a survivor
22 of a 17-year abusive relationship.

23 In 2022 when the
24 violence in my home escalated, I

1 knew I had to get out for my life
2 and for the safety of my boys, but
3 escaping abuse was only the first
4 hurdle. The second was trying to
5 find a place to live. The expenses
6 for applying for housing were a
7 huge barrier to my freedom. I
8 filed multiple applications costing
9 anywhere from \$40 to \$75
10 non-refundable even when I didn't
11 get the house.

12 Each time I was told
13 there were a dozen of other
14 applicants, I was competing against
15 people who had savings, good credit
16 and time on their side. I had none
17 of those things. I just needed to
18 get free. I was lucky. A domestic
19 violence organization stepped in to
20 cover my deposit. My family and
21 community members pulled together
22 the rest, but I still had to carry
23 the immense financial burden of
24 those fees I'd already paid for

1 places that I never got. And if I
2 hadn't had that support, I would
3 still be stuck with my abuser,
4 stuck in danger and so would my
5 boys.

6 These upfront housing
7 costs are a quiet cruel barrier
8 that keep low-income families,
9 especially survivors, from
10 accessing the stability we need and
11 deserve to rebuild. It's not just
12 the rent. It's the endless fees,
13 the credit checks, the deposit that
14 feel like a punishment for just
15 trying to get free and start over.

16 I heard landlord
17 lobbyists say that this bill makes
18 things harder for them, but I want
19 to be clear, the real harm is being
20 done to families like mine. What
21 they call just business could have
22 cost me and my sons our lives.
23 Councilmember Landau's Move-In
24 Affordability Plan is common sense.

1 It offers immediate relief in a
2 housing market that is broken for
3 working people and survivors like
4 me. I urge you all to please pass
5 this bill for survivors, for
6 families and for a more just
7 Philadelphia. Thank you.

8 (Applause.)

9 COUNCILWOMAN GAUTHIER:

10 Thank you so much for sharing your
11 story with us.

12 Proceed.

13 MS. PEARSALL: Good
14 morning. My name is Camille
15 Pearsall. I'm speaking regarding
16 Bills 250044 and 250045. I'm a
17 Philadelphia-based small landlord
18 who provides high-quality
19 affordable homes to some of our
20 most vulnerable and underserved
21 communities. I'm also an educator
22 community and community developer.
23 I own and operate Legacy
24 Builders Management Consultant and

1 I work directly with tenants and
2 other small landlords across the
3 city. I'm here today because I
4 believe in fair housing, but I also
5 believe small landlords deserve
6 fair treatment too.

7 Thank you, Chair
8 Gauthier, Vice-Chair Landau and
9 members of City Council's Committee
10 for your continued work and
11 willingness to update and refine
12 these proposed bills in response to
13 community input. Your
14 consideration is appreciated.
15 However, as a small landlord and
16 housing provider I must
17 respectfully express that the
18 recent changes still don't go far
19 enough to protect property owners,
20 especially those of us who are not
21 backed by large corporations, deep
22 reserves and legal teams.

23 We fully understand the
24 financial strain many tenants face,

1 but we also understand the true
2 cost of placing the wrong tenant, a
3 cost that many small landlords like
4 myself simply cannot afford. Let
5 me address Bill 250045. While this
6 proposed updates raise the cap on
7 application fees to \$50 and remove
8 the language requiring us to accept
9 tenant-provided credit reports, we
10 still need clarity and boundaries
11 and acceptable age of the
12 background check.

13 We are requesting that
14 the background checks and credit
15 reports be valid for no more than
16 90 to 180 days. Banks with far
17 more reserves than us only accept
18 credit reports for 90 days, and yet
19 this bill even in its updated form
20 will have us accept reports older,
21 leaving us open to risks we cannot
22 absorb. If a tenant experiences a
23 job loss, eviction, judgment in the
24 last six months, we need to know

1 that. We must have the ability to
2 screen thoroughly and responsibly.

3 To that end, I propose
4 the city work with landlords and
5 developers to create a citywide
6 tenant screening portal. I have
7 emailed all of you my proposal.
8 This portal could standardize
9 affordable, up-to-date screening
10 processes that serve both landlords
11 and tenants fairly, only making
12 them pay one application fee for
13 that period of 90 to 180 days.

14 It will help ensure
15 everyone is working from verified
16 data, track application timing and
17 maintain a 90-day screening limit
18 or 180. This creates transparency
19 and protects both responsible
20 landlords and good tenants.

21 As for Bill 250044,
22 which allows the last month's rent,
23 also known as second security
24 deposit, to be made in three

1 installments. This raises major
2 concerns. Right now it takes six
3 to nine months to evict a
4 non-paying or problematic tenant in
5 Philadelphia. If a tenant never
6 completes the installment plan,
7 what is the consequence? That
8 final month's rent is a key tool
9 for landlords to use to protect
10 their financial stability and
11 prevent unit loss during turnover.

12 We are requesting that
13 if a tenant defaults from these
14 installment payments, the lease
15 must be subject to immediate
16 termination. The eviction process
17 should begin without requiring
18 diversion or mediation. The
19 process should be expedited with a
20 clear and direct path to resolve
21 the situation within 30 to 60
22 days --

23 (Applause.)

24 COUNCILWOMAN GAUTHIER:

1 I'm going to ask that you take the
2 next 30 seconds and summarize.

3 MS. PEARSALL: Without
4 accountability in enforcement,
5 these bills shift all the rest onto
6 the shoulders of small landlords,
7 many of whom are Black, Brown,
8 immigrant and first-generation
9 property owners who are simply
10 trying to build and maintain
11 generational wealth while providing
12 safe and stable housing. Thank
13 you.

14 (Applause.)

15 COUNCILWOMAN GAUTHIER:
16 Thank you so much. Thank you for
17 your comment and for being here
18 today. We look forward to
19 continuing the conversation with
20 you. Thanks to both of you.

21 Will the Clerk please
22 call the next set of public
23 commenters.

24 THE CLERK: Antoine

1 Cruz, Riquan King, David Lipscomb.

2 (Witnesses approached
3 witness table.)

4 COUNCILWOMAN BASS:

5 Madam Chair, before we proceed I
6 was going to ask if the bill
7 sponsor could make mention of the
8 amendments because I think some of
9 her concerns were addressed in the
10 amendments that were made.

11 COUNCILWOMAN LANDAU:

12 Thank you, colleague. I agree.

13 I was about to correct
14 something, but then heard something
15 else that I might have thought I
16 misheard the original comment. I
17 want to be clear that we removed
18 the provision from the application
19 fee bill that a tenant could
20 provide their own credit report.
21 That's what I thought I heard in
22 the beginning. I thought I heard
23 something else after that. But I
24 want to make that clear.

1 COUNCILWOMAN GAUTHIER:

2 Good afternoon. Please state your
3 name for the record, the bills that
4 you're referencing and proceed with
5 your comment.

6 MR. LIPSCOMB: Good
7 afternoon, Councilwoman Gauthier
8 and Vice-Chair Councilmember Landau
9 and the members. My name is Dave
10 Lipscomb. I'm a proud resident of
11 Philadelphia, 3rd District, 51st
12 Ward, 5th Division.

13 And I came here to say
14 that I am against the Bill 250045.
15 You know, as someone whose families
16 had properties and rented out over
17 the years -- I'm a property manager
18 now -- I've noticed that we've had
19 many issues, so many issues that
20 the last commentator made. While
21 my heart pours out for those people
22 that have individual issues, there
23 are bad landlords, but you have
24 great ones. I have a cousin right

1 here who has about six properties.
2 Okay, the best landlord. You call,
3 she's up there, right there. And
4 then you have some people -- but
5 what we're looking at is the cost
6 of renting an apartment. The
7 gentleman over here mentioned that.
8 He said, you have one
9 month, one month security payment.
10 What happens when that person moves
11 out and it costs about \$3,000 worth
12 of damage. Now, that comes out of
13 the owner's pocket. Additionally,
14 as I've spoken before the city is
15 the problem with having affordable
16 housing. You're looking at the
17 taxes. When you have a property
18 that has 107.5 increase on your
19 property taxes in one year, when
20 you have an increase in fees that
21 the city is assessing the owners,
22 when you have insurances and all
23 that kind of stuff, that takes
24 money.

1 So when you talk about
2 the cost of renting an apartment at
3 \$1,700 which you're saying is the
4 average people, the math doesn't
5 math, because the owner has to make
6 a profit. It is a business. Okay.

7 What I would suggest,
8 and these are some of the things I
9 would suggest, one thing, you're
10 talking about damage to apartments.
11 There should be a requirement that
12 all tenants have rental insurance,
13 whereas there's damage to the
14 property the owner can sue them,
15 get it through the insurance. That
16 should be within the law. That
17 would alleviate some of the issues
18 that owners have. That's all. We
19 want to provide. Most small
20 landlords want to provide an area
21 for people to have a good place to
22 live at a reasonable rate, but we
23 have to look at it from both sides.
24 That's all I have to say. Thank

1 you.

2 (Applause.)

3 COUNCILWOMAN GAUTHIER:

4 Thank you for being here and for
5 your input. I do believe that
6 Councilmember Bass has tackled the
7 insurance issue in the past but
8 certainly something that has moved
9 through the Housing Committee and
10 we'll make sure to give it more
11 thought.

12 Did you want to say
13 anything?

14 COUNCILWOMAN LANDAU: As
15 we've watched these insurance
16 companies over the years now, it's
17 a little different from when they
18 first came to Philadelphia and
19 asked to be a part of the market.
20 They have shown themselves to be
21 fully predatory. I appreciate very
22 much that the landlords are made
23 whole, but they then sue the
24 tenants and have created

1 significant damage. And it is
2 definitely a product that I don't
3 want to see in Philadelphia. Thank
4 you.

5 MR. LIPSCOMB: Can I
6 ask --

7 COUNCILWOMAN LANDAU:
8 But does exist in Philadelphia
9 believe me. It's alive and well in
10 Philadelphia. But the predatory
11 insurance companies, the predatory
12 insurance companies that are
13 providing security deposits are the
14 problem.

15 MR. LIPSCOMB: I'm
16 talking about rental insurance.

17 COUNCILWOMAN LANDAU:
18 No, I know. I got you. I should
19 have started with clearing that up.
20 Rental insurance is a smart thing
21 for any tenant to have. Thank you.

22 MR. LIPSCOMB: And it
23 should be mandatory.

24 COUNCILWOMAN GAUTHIER:

1 Thank you so much. And I want to
2 acknowledge also the presence of
3 Councilmember Mike Driscoll.

4 Please state your name
5 for the record, the bills that
6 you're referencing and proceed with
7 your comment.

8 MR. KING: My name is
9 Riquan King. I am here in support
10 of Bills 250044 and 250045. Good
11 morning, Committee Chair Gauthier,
12 Vice-Chair Landau, Councilmember
13 Bass, Councilmember Driscoll and to
14 all those in attendance and
15 listening or watching virtually.

16 I am the Director of
17 Advocacy at TURN, the Tenant Union
18 Representative Network. TURN's
19 mission is to educate and advocate
20 for renters across Philadelphia.
21 We have a vital role of staffing
22 the Philly Tenant Hotline, which
23 serves as a lifeline to connect
24 renters with resources around the

1 city to aid them in navigating a
2 variety of housing issues.

3 We are hopeful of the
4 continued work being done by this
5 Council to strengthen the rights of
6 renters in this great city of
7 Philadelphia. Security Deposit
8 payments and application fees way
9 too often serve as major barriers
10 to affordable and accessible
11 housing. Councilmember Landau's
12 Move-In Affordability Plan, once
13 passed, will serve as a tool to
14 start breaking down those barriers.

15 I've heard a couple
16 times today now the argument
17 against these bills calls for
18 balance, so let's talk about what
19 we're balancing. One side, we have
20 dignity, safety and security. On
21 the other, we're talking about
22 profit margins. That's what we're
23 constantly asked to balance, our
24 right to exist against your

1 profits. Housing is a human right.
2 It is not a question. It is not a
3 suggestion. It is a fact. Housing
4 is a human right. And so, I call
5 on this Committee to pass these
6 Bills 250044 and 250045 and for the
7 whole City Council to do the same.
8 Thank you.

9 (Applause.)

10 COUNCILWOMAN GAUTHIER:

11 Thank you for your comment and for
12 your work. Thanks to both of you.

13 Will the Clerk please
14 call the next set of public
15 commenters.

16 THE CLERK: Calvin
17 Cannon, Mijuel Johnson, Wanye
18 Allen.

19 (Witnesses approached
20 witness table.)

21 COUNCILWOMAN GAUTHIER:

22 Good afternoon. Please state your
23 name for the record, the bills that
24 you're referencing and proceed with

1 your comment. Whomever wants to go
2 first.

3 MR. CANNON: How are you
4 doing. Good afternoon. My name is
5 Calvin Cannon, Jr. I will be
6 talking in reference to Bills
7 250044 and 250045. I am here
8 today, one, to listen in to get
9 some more clarity on different
10 things that are happening inside
11 the city of Philadelphia.

12 I am one of these small
13 landlords who are in the city of
14 Philadelphia who we do our best to
15 make sure that we provide
16 affordable housing, safe housing
17 and fair housing to everyone. One
18 of the things that did come up into
19 concern with our company is to have
20 credit reports submitted. I did
21 hear some clarity of the amendment
22 that the credit report will be
23 submitted directly I guess from the
24 company who is issuing the credit

1 report. And I do commend that
2 because credit reports can have
3 some integrity issues and credit
4 profiles change within a 30-day
5 period. So the first of the month
6 may be different for the 15th of
7 the month if a tenant is applying
8 for a unit to rent. So I did want
9 to just emphasize on that.

10 Also, the second thing
11 that I wanted to emphasize on was
12 the security deposits. So right
13 now as a landlord, we're able to
14 get one month's rent, one month
15 security and then sometimes the two
16 months' security, but we're talking
17 about one full month of the first
18 month, one full month of security
19 and then a payment plan.

20 My only concern about
21 the payment plan is what are the
22 consequences if the payment plan is
23 not going through? So if the
24 tenant defaults, that's placing the

1 tenant in another jeopardizing
2 situation with another landlord.
3 So what happens now is that here
4 this tenant is on a payment plan,
5 something happened financially and
6 then now the tenant can't move
7 forward with the payment plan and
8 now that particular landlord is
9 looking to evict or place the
10 tenant into the diversion program.
11 So when the tenant goes to the next
12 property, that payment plan caused
13 a friction for that tenant to move
14 forward with another landlord.

15 So I don't know if
16 that's helping tenants by having a
17 payment plan because if they
18 default, it's going to cause a
19 bigger issue. So I just want to
20 say we can take maybe another look
21 at that.

22 And then the last thing
23 another gentleman said, and I'll
24 wrap this up, is that it's kind of

1 forcing landlords to be more strict
2 on having renter's insurance for
3 the particular properties, which I
4 believe is a great thing to do, and
5 also about the predatory insurance,
6 landlords would now be looking to
7 have rental payment insurance.
8 Just in case that rental payment
9 does not work, at least the
10 landlord is secure that they'll
11 have some type of security blanket.

12 Yes, I'm not for the
13 predatory insurance companies. I
14 totally agree with that, but I also
15 feel that the landlords also need a
16 protection plan if something
17 happens so both parties, landlord
18 and tenant, is protected. Thank
19 you.

20 (Applause.)

21 COUNCILWOMAN GAUTHIER:
22 Thank you for your comment and for
23 your input. I think Vice-Chair
24 Landau wanted to respond.

1 COUNCILWOMAN LANDAU:

2 Thank you so much. I also want to
3 thank all of the small landlords
4 who are coming out to talk to us
5 today. No, you don't always
6 believe it, but we absolutely want
7 to keep our small landlords here in
8 Philadelphia. We want more of
9 them. We don't want the big
10 corporations to come. And what I
11 see what we're doing here is a very
12 small tweak to what is a crisis
13 here in Philadelphia.

14 Thank you also for those
15 of you who are charging only one
16 month security deposit upfront.
17 It's so much easier for people to
18 move in. In the case of the actual
19 installment payments, you would
20 already be holding one month
21 security that could cover those
22 installment payments because it's
23 exact same amount of money, the
24 equivalent of one month's rent.

1 You get one paid upfront and then
2 one paid in three installments
3 starting the next month. So you do
4 have your cover there.

5 And also, we just want
6 to add the most important thing
7 here. For those of you can help us
8 get security deposits back from the
9 previous landlord, a landlord has
10 to return a security deposit within
11 30 days or deal with damages, you
12 know, get into that interactive
13 process with the tenants about
14 damages or who's going to pay what.

15 But within 30 days if
16 you moved out well, here you go,
17 you got your big lump sum again.
18 It goes to your new landlord. This
19 is literally just trying to help
20 with that gap. So many people need
21 their security deposit back from
22 the landlord they're leaving to go
23 move into the place they're moving
24 in. Hopefully you'll get that in

1 the next month or two.

2 And also, if anybody
3 needs it, send the tenants to the
4 Penn Law School's Civil Legal
5 Clinic where they're doing an
6 entire clinic on helping people get
7 their security deposits back. We
8 want all of that money to get into
9 the pockets of you as the new
10 landlord they're moving in. So
11 thank you for what you're doing.

12 MR. CANNON: Can I just
13 make one statement? So I think the
14 reason for the insurance is if you
15 look at the average rent, two
16 bedroom, three bedrooms in certain
17 areas let's say the rent is \$1,600.
18 So when you break that down into
19 four payments, you're looking at an
20 additional 400 to \$500 a month on
21 top of the rent. So that means
22 that if the tenant is just barely
23 making the 1600, you add another
24 \$400 to that. Now, the tenant is

1 paying \$2,000 for the first four
2 months. So now we have to evaluate
3 is the tenant even qualified for
4 \$2,000 for four months versus just
5 the \$1,600. So it does make it a
6 little bit difficult.

7 COUNCILWOMAN LANDAU: I
8 just want to make sure I'm
9 clarifying again a change that
10 happened in the law -- that is
11 proposed in this bill now that is
12 different from where it was before.
13 If someone is charging two months'
14 security deposit, the tenant will
15 pay first month's rent, one month
16 of security deposit upfront and in
17 your 1600 scenario will pay \$533.33
18 on top of the rent for the next
19 three months. So you'll have that
20 one month upfront and for the next
21 three months 533.33 to cover that.

22 MR. CANNON: So that
23 will place the tenant at \$2,100 for
24 the first three months, which may

1 be a strain on the tenant.

2 COUNCILWOMAN GAUTHIER:

3 Thank you. I'm going to move us
4 along, but we look forward to
5 continuing the conversation with
6 you and we appreciate you being
7 here.

8 Please state your name
9 for the record, the bills you're
10 referencing and proceed with your
11 comment.

12 MR. ALLEN: My name is
13 Wanye Allen. I'm in testimony of
14 the Bill 250044 and Bill 250045.
15 Good morning, Councilmembers. My
16 name is Wanye Allen. I'm a college
17 student and proud organizer with
18 the Sunrise Movement Philly.

19 As a young person trying
20 to build a life in the city, I felt
21 the way of this housing crisis
22 firsthand. I paid multiple
23 application fees, \$50 here, \$75
24 there just to apply for a place I

1 may never hear back from. It adds
2 up fast, especially when you're
3 juggling school, work and rent at
4 your previous place or at a
5 family's residence.

6 It's like playing the
7 Powerball. And when I finally
8 found the place, I had to come up
9 with thousands of dollars upfront,
10 first and last months' rent, plus a
11 security deposit, the kind of
12 burden to keep students and poor
13 working families stuck, couch
14 surfing or locked out of
15 opportunity.

16 Meanwhile big developers
17 are receiving millions in tax
18 breaks to build luxury apartments
19 many of us to never afford to live
20 in. How is it fair that we're
21 subsidizing their profits while
22 everyday renters are nicked and
23 dined with junk fees and crushing
24 move-in costs. There's big and

1 small landlords who don't take care
2 of the properties they lease to us
3 as people. And then when we ask
4 for repairs, the owners increase
5 the rent or never fix it or have
6 fixed the issues, which again is
7 making it hard for people to afford
8 and prosper.

9 Councilmember Rue

10 Landau's Move-In Affordability Plan
11 is a step towards balancing the
12 sales. It caps application fees at
13 \$50 or distributed cost of a
14 background check, whichever is
15 lower, and bans duplicate fees by
16 the same landlord within a year.
17 It also has security deposits at no
18 more than two months and lets
19 renters pay in installments like
20 you stated.

21 The bill is about
22 justice. It's about making sure
23 that working people, students and
24 families aren't priced out of their

1 own city while developers enjoy tax
2 giveaways. On behalf of myself and
3 the Sunrise movement, I urge you to
4 support this plan. This is not
5 just a housing issue. This is a
6 climate issue, a race issue and a
7 people's issue. Thank you.

8 (Applause.)

9 COUNCILWOMAN GAUTHIER:

10 Thank you so much for your comment.

11 Proceed.

12 MR. JOHNSON: Hi. My
13 name is name is Mijuel K. Johnson.
14 I'm a member of Reclaim
15 Philadelphia and I'm here in
16 support of the Bill 250044 and
17 250045. Housing and freedom of
18 movement are fundamental human
19 rights as expressed in Articles 25
20 and Articles 13 of the Universal
21 Declaration of Human Rights to
22 which the United States is a
23 signature and principal founding
24 author.

1 The City of Philadelphia
2 is currently in a housing crisis
3 and a housing crisis that is
4 affecting most of the developed
5 world at this time. These two
6 bills are examples of thinking
7 globally and acting locally. This
8 can actually make Philadelphia a
9 leader in housing affordability.
10 The rent is simply too damn high
11 and has been for far too long.

12 While many developers in
13 the city may try, and I'm being
14 generous, may try to actually help
15 to make rent affordable, it is
16 simply not enough. What we're
17 proposing here today -- what
18 Councilmember Landau is proposing
19 here today will fundamentally help
20 the people most in need. As has
21 been illustrated before, poor
22 people need a place to live too.

23 So we often talk about
24 Philadelphia being the poorest big

1 city in America and there's a
2 number of reasons for that and
3 there are a number reasons for
4 that. But poor people and working-
5 class people need a place to live.
6 We cannot simply invest in policies
7 that are about moving people out,
8 not lifting people up. This policy
9 honestly here is about lifting
10 people up, not pushing people out.
11 And so, I strongly support this
12 bill and hope that this bill and
13 the forthcoming Safe and Healthy
14 Homes Act are both passed in
15 Council with one another because
16 they will move this city forward
17 for the people that it needs to be
18 moved forward, the poor and working
19 class of this city. Thank you.

20 (Applause.)

21 COUNCILWOMAN GAUTHIER:

22 Thank you for your comment and your
23 advocacy. Thanks to all of you.

24 Will the Clerk please

1 call any remaining public

2 commenters.

3 THE CLERK: Daniel

4 Harvey, Jabri Douglas, Ugochukwu

5 Opara, Kim Avant Babb, Amanda

6 Gleason Mack.

7 (Witnesses approached

8 witness table.)

9 COUNCILWOMAN GAUTHIER:

10 Good afternoon. As a reminder,

11 you're going to have three minutes

12 to complete your comment. Please

13 state your name for the record, the

14 bills that you're referencing and

15 proceed with your comment.

16 MS. GLEASON MACK: Good

17 morning. My name is Amanda Gleason

18 Mack. I am commenting on Bill

19 250044 and 250045. Good morning,

20 Jamie Gauthier and fellow City

21 Councilmembers. I'm a licensed

22 real estate broker and a property

23 manager in the city of

24 Philadelphia.

1 I have heard testimony
2 here today that so many people are
3 struggling with affording their
4 rent, struggling to save up for
5 security deposits and I totally
6 understand this is a major issue
7 and a major concern. Many
8 individuals cannot afford to save
9 up for moving before they move.
10 I've experienced it myself and many
11 of my clients have as well.

12 However, how does City
13 Council expect somebody who can't
14 save before moving to be able to
15 pay extra fees on top of their rent
16 after they move? This is not a
17 good idea either. It's just not
18 going to work. I agree that
19 application fees can also be a
20 major barrier. My first apartment
21 wanted \$400 for an application fee.
22 That's exorbitant.

23 As a property manager, I
24 charge 39.95. That is my cost.

1 That gets charged directly to the
2 tenant. The system that I use
3 allows those tenants to reuse their
4 application for up to 30 days. I
5 chose that system for that reason
6 because I do feel for the tenants
7 and what they're struggling with.

8 Most of my clients are
9 owners who have 1 to 10 units.
10 These are not large corporations.
11 They don't have a lot of extra
12 money. Many of these people moved
13 out of one home and decided to rent
14 it out just for a little extra
15 income, but they struggle. They
16 cannot afford to handle when a
17 tenant doesn't pay. When there was
18 a comment earlier many tenants fall
19 behind on month three, and that has
20 been a problem year over year over
21 year.

22 They cannot afford to
23 handle their mortgage when the
24 tenant stops paying and it takes 12

1 weeks for the sheriff to lock out a
2 tenant after we've already gone
3 through the eviction diversion and
4 eviction and all of that. They
5 cannot afford to deal with the
6 extremely, overwhelmingly complex
7 rules that it is to be a landlord
8 in Philadelphia. It's very
9 confusing for me, who does it for a
10 living. They can't -- it's a lot.
11 It's overwhelming.

12 There was a comment
13 earlier that a person making
14 minimum wage would take over 17
15 weeks to save up for their security
16 deposit. The stark reality is that
17 person would never be approved for
18 a \$1,700 a month apartment in the
19 first place. So is the issue how
20 much a landlord is charging for a
21 security deposit or is the issue
22 affordability in Philadelphia? Is
23 the issue raising minimum wage?

24 COUNCILWOMAN GAUTHIER:

1 Please summarize.

2 MS. GLEASON MACK: The
3 pending changes to the bill are a
4 step in the right direction, but
5 they do not go far enough.

6 Burdening our landlords who are
7 already struggling is not the
8 answer. Thank you for your time.

9 COUNCILWOMAN GAUTHIER:
10 Thank you for your comment and for
11 your input.

12 Proceed.

13 MS. AVANT BABB: Good
14 morning. Can you hear me?

15 COUNCILWOMAN GAUTHIER:
16 (Gestured).

17 MS. AVANT BABB: Good.
18 My name is Kim Avant Babb and I'm
19 here in opposition to Bill 250044
20 and 250045. Good morning. I'm Kim
21 Avant Babb, co-founder of Babb
22 Properties and Legacy Real Estate
23 Consulting. I have been a small
24 landlord in Philadelphia for 41

1 years. I'm opposed to the passage
2 of Bill 250044 and 250045 without
3 more consideration and balance. I
4 think we've heard the word balance
5 a lot this morning, inclusive of
6 both the tenants and the landlord.

7 My husband and I are
8 co-owners of the two companies that
9 I just mentioned. We are awesome
10 landlords. If you survey any of
11 our past or current tenants, we
12 provide quality housing. We're
13 responsive to every repair within
14 24 hours. We even gift our tenants
15 annually because they're awesome
16 tenants. We worked 30 years to
17 build our real estate portfolio
18 while working full time. Okay.

19 And, yes, we do expect
20 to make a profit because
21 landlording is a business. The
22 fact is, like I said, landlord is a
23 business. On the surface these
24 bills do not take into

1 consideration, number one, the
2 application fee covers more than
3 the background and criminal checks.

4 We have an eight-step
5 screening process, which has
6 garnered us 41 years of a 0%
7 eviction rate, 41 years of a 0%
8 eviction rate. We're proud of
9 that. The background and criminal
10 checks only cover two steps. Okay.
11 There is staff time and effort that
12 goes into calling references, past
13 landlords and employers. These
14 bills discount the value of our
15 time and our staff in taking and
16 handling those tasks.

17 Two, mandating a partial
18 payment option for security
19 deposits. Again, is absent of
20 administrative time and effort to
21 track, monitor and audit these
22 payments. These bills impose an
23 additional burden on small
24 landlords like us and expose our

1 assets to higher risk.

2 In closing -- oh, let
3 me, I'm sorry. In closing, these
4 bills clearly only favor tenants
5 and reflect no consideration of the
6 added burden to landlords. The
7 very source of providing the much
8 needed housing our tax dollars paid
9 to the city that support your
10 salary should fuel a balanced
11 representation of tenants and
12 landlords and not simply the
13 tenants. I support the proposal of
14 our previous speaker, Camille
15 Pearsall, in reference to
16 considering that.

17 And lastly, after your
18 April 7th I believe it was hearing,
19 I emailed all 12 committee members
20 with evidence of industry standard
21 application fees and suggestions
22 for equitable approaches to these
23 bills. I only received a response
24 from two of you, Councilmember

1 Landau and Driscoll.

2 Just like you and your
3 staff are busy handling business,
4 so are we as landlords. It is
5 unacceptable that 10 Councilmembers
6 who are making impactful
7 recommendations and votes that
8 affect businesses in this city do
9 not respond to outreach from those
10 very business owners. It's
11 unacceptable. Thank you.

12 (Applause.)

13 COUNCILWOMAN GAUTHIER:

14 Thank you for your comment.

15 Proceed.

16 MR. OPARA: Greetings,
17 everyone. My name is Oguchukwu
18 Opara. I am a first-generation
19 immigrant here in the city of
20 Philadelphia. For the past 10
21 years, my business has focused on
22 neighborhoods that are not as
23 ideal, taking rundown properties
24 and turning them into gems and

1 putting families in those that help
2 contribute to the neighborhood.

3 One of the things that I
4 am a little disappointed with
5 everything that's going on is, you
6 know, just consideration for what
7 it takes to even create a unit and
8 get it on the market. A lot of
9 times my average rehab is anywhere
10 between \$100,000, \$120,000 to get a
11 property in shape and ready to
12 actually take in a tenant. And for
13 all of that work that goes in there
14 to have any situation or any type
15 of bill being passed by people that
16 you want to be on the same page
17 with makes it feel like the time,
18 energy resources and money that
19 you're putting in to bringing these
20 properties online in this great
21 city of Philadelphia is just going
22 unappreciated.

23 Mr. Ryan that was here
24 earlier mentioned that he hasn't

1 done anything in the city of
2 Philadelphia and he's now focusing
3 on Reading and Wilmington. And
4 there are reasons that justify why
5 it's starting to make sense to not
6 invest in the city of Philadelphia
7 anymore. Because what's happening
8 now is that landlords are now being
9 burdened with basically everything.

10 It reminds me back when
11 we had COVID and the landlords did
12 not have the ability to evict
13 tenants. And I don't know if you
14 guys are landlords, but that was
15 one hell of a time. So seeing
16 things that are coming into motion,
17 seeing things that are being passed
18 on, it makes it really difficult to
19 look at the City of Philadelphia as
20 a partner attacking federal housing
21 versus now we're on opposing teams,
22 claiming that we want the same
23 thing.

24 So the only thing I

1 would want everyone here to
2 consider is just make it very fair,
3 you know what I mean. A tenant
4 moving into a property and then
5 making monthly payments, if they
6 don't have it to begin with,
7 they're probably never going to
8 catch up and that's going to be a
9 problem.

10 And one thing that again
11 I don't think people are
12 considering is once the tenant
13 stops paying, who's responsible for
14 that mortgage, right. So if you
15 have to be responsible for the
16 mortgage and then you have to be
17 responsible for getting that tenant
18 out, which there are fees
19 associated with that, and then you
20 have to be responsible for going
21 back and redoing a unit again and
22 making it ready for someone else.
23 You know, these are staggering
24 numbers that are thousands and

1 thousands and thousands of dollars.

2 And for that to not be in

3 consideration, for that to not be

4 appreciated makes me really

5 question if the City of

6 Philadelphia is serious about

7 attacking affordable housing or

8 not. That is it.

9 (Applause.)

10 COUNCILWOMAN GAUTHIER:

11 Thank you for your comment. I look

12 forward to continuing the

13 conversation about how we can

14 support our small landlords.

15 Proceed.

16 MR. HARVEY: Good

17 afternoon. My name is Daniel

18 Harvey, 20-plus year landlord,

19 founder of BRAG, the Black Real

20 Estate Alliance Group, which has

21 over 2000 members of Black

22 investors, contractors, so forth

23 and so on. A lot of the small

24 landlords here have done a great

1 job of speaking to the issues in
2 the bill.

3 I want to just take a
4 second to kind of humanize us
5 because there's been a lot of
6 vilifying landlords. I'm a Philly
7 native, born and raised Southwest
8 Philly. Went to Dobbins, worked at
9 SEPTA, worked extremely hard,
10 sacrificed beyond I think what most
11 people are probably willing to do
12 to be able to purchase real estate.
13 And I've taken pride and joy of
14 going back into the very community
15 I was raised in and building
16 properties that I wish was there
17 when I was a child and investing
18 millions of dollars into those
19 neighborhoods.

20 And much like Ryan Spak
21 and other investors, I've stopped
22 investing because it's not just
23 about this one bill. This one bill
24 on its own I would agree it's not

1 that egregious. There are some
2 parts of it that I do not agree
3 with. It's about all of the laws
4 as a whole. It's become so complex
5 that you have to be a corporation
6 or a large landlord to stay
7 compliant.

8 I myself lost a lawsuit
9 over the lead bill, which I won't
10 get deep into it, but I did not run
11 afoul of but it was used against
12 me. So the issue is if we really
13 want to encourage, and I wanted to
14 speak to this part of it too, I
15 care about people who are
16 struggling, that's the background
17 that I come from. But I also care
18 about people like myself who worked
19 very hard, who want to invest and
20 make the city better. I represent
21 a lot of those folks when it comes
22 to BRAG.

23 And what we're doing I
24 believe is we're sacrificing those

1 who are investing, these small
2 investors, a lot of them who are
3 Black and Brown like everybody
4 else -- not like everybody else, a
5 lot of the folks that have spoken
6 here, a lot of those folks are
7 going bankrupt. They cannot afford
8 it. They have one unit, maybe two.
9 Those tenants stop paying and it's
10 six months to get through the court
11 and another three weeks -- I'm
12 sorry, three months for the sheriff
13 to do a lockout. They lose their
14 property. They're done. They
15 don't have the money where they can
16 weather that storm.

17 So I do believe that
18 there should be some balance. I do
19 believe that if we want to get to
20 these 30,000 units, we have to stop
21 vilifying the people who are doing
22 the investments. And I'll say
23 this, I've tried even without this
24 ordinance to do you can pay for

1 your deposit as you go, it rarely
2 works. The issue is if you didn't
3 have the money coming in, you will
4 not have the money going along. It
5 just does --

6 COUNCILWOMAN GAUTHIER:

7 Can you summarize.

8 MR. HARVEY: I'm sorry?

9 COUNCILWOMAN GAUTHIER:

10 Can you please summarize.

11 MR. HARVEY: Yes. So I
12 am in opposition to this bill. I
13 hope that the City Council and the
14 City look for a more balanced
15 relationship when it comes to
16 investors because we are the
17 lifeblood of the housing in this
18 city.

19 (Applause.)

20 COUNCILWOMAN GAUTHIER:

21 Thank you so much for your comment.

22 Proceed.

23 MR. DOUGLASS: Good

24 afternoon. My name is Jabri

1 Douglass. I'm here both personally
2 and professionally. Personally I'm
3 not a native to Philly, but I've
4 been in Philly going on 10 years
5 now and I've been a tenant way
6 longer than I've been a housing
7 provider. So I understand both
8 sides, but also come here
9 professionally as a housing
10 provider and also one of the larger
11 lead companies in the city.

12 And I wanted to say a
13 couple of things. Number one, to
14 put things into perspective I as a
15 small housing provider only have
16 one property. It's a triplex. I
17 live there so I have two units,
18 right.

19 One of those two units
20 have been vacant since October
21 because the tenant caused over
22 \$20,000 of damage. And as a small
23 landlord that has to work, where am
24 I going to get \$20,000 from, right.

1 And so again, that's just one
2 example. So when I put the
3 security deposit against the
4 damage, it pales into comparison.

5 Another tenant caused
6 over \$5,000 worth of damage.
7 Again, the security deposit pales
8 into comparison. And then one last
9 tenant again cost over \$5,000 worth
10 of damage. We had to go to
11 eviction diversion. I did not get
12 my money that the city said that I
13 was able to be awarded, but yet I
14 still had to come out of pocket,
15 security deposit pales into
16 comparison.

17 And then I also think
18 too that there's no balance, right.
19 If you wanted to cap security
20 deposits, that's okay if you also
21 cap the Mayor from being able to
22 raise taxes 30%, 50%, if you also
23 cap PECO from raising electricity.
24 The vacant unit electricity went

1 from \$40 a month, vacant unit,
2 nothing's on, to over \$125, right.
3 And I have to pay that because the
4 unit is vacant, right.

5 You also have to cap gas
6 company PGW. You also have to get
7 cap trash and sewage as well,
8 right. You can't just cap the
9 landlords and not cap these other
10 things. And I think we also have
11 to look at a nuanced view to
12 legislation. There's an incredible
13 difference between the corporate
14 landlord who can afford to absorb
15 the cost of a \$20,000 damage when
16 they have 50 other units to balance
17 that out as opposed to a small
18 landlord that only has two units,
19 one of which is rented and the
20 other which is vacant because of
21 \$20,000 worth of damage.

22 And so, when we don't
23 look at legislation from a nuanced
24 view, it becomes harmful to both

1 tenant and housing provider, right.
2 So you continue to do more damage
3 than good. And I think that we
4 have to stratify the way in which
5 we legislate in this city. If you
6 are going after big corporations,
7 name big corporations and stratify
8 and say housing providers that
9 don't have let's say over 100 units
10 this does not apply to you, right,
11 because our ability to recoup the
12 damage that is done it just pales
13 into comparison to a security
14 deposit.

15 And I'll end by saying I
16 also support Camille Pearsall. I
17 hope that you go back to her email
18 and the other people on City
19 Council and really take heed to
20 that. But I do oppose the Bill
21 250044 as it's written but could
22 potentially support it with
23 amendments.

24 (Applause.)

1 COUNCILWOMAN GAUTHIER:

2 Thank you so much. Thank you to
3 all of you for being here.

4 Seeing no one else here
5 to testify on these bills --

6 COUNCILWOMAN BASS:

7 Madam Chair, I just have a
8 question.

9 COUNCILWOMAN GAUTHIER:

10 Oh, go ahead. Councilmember Bass.

11 COUNCILWOMAN BASS: So I
12 just wanted to make note to the
13 folks who just testified. And
14 again, I wanted to go back to the
15 bill's sponsor because I think some
16 of the things that were mentioned
17 have been changed in the
18 amendments.

19 So can we go over -- can
20 you go over the amendments that
21 we're presenting today because it's
22 my understanding for the young lady
23 who said how can a tenant pay for
24 the extra payments if they can

1 barely get in, that's an option
2 that is to be worked out between
3 the landlord and the tenant --

4 COUNCILWOMAN LANDAU:

5 Yes.

6 COUNCILWOMAN BASS: --

7 is that accur -- okay.

8 COUNCILWOMAN LANDAU:

9 It's not a mandatory installment
10 payment. It's if somebody needs to
11 pay in installments --

12 COUNCILWOMAN BASS: It's
13 if a landlord wants to, you know,
14 work out --

15 COUNCILWOMAN LANDAU:

16 It's got to be an option.

17 COUNCILWOMAN BASS: It's
18 an option.

19 COUNCILWOMAN LANDAU:

20 It's an option. But what I was
21 thinking as this testimony
22 continued was great news, is that
23 within 30 days hopefully they're
24 getting back their previous

1 security deposit. We have to keep
2 talking about this. And I'm going
3 to be spending a lot of time this
4 summer going out doing an education
5 tour, making sure people really
6 remember how to get their security
7 deposits back from their previous
8 landlords so we can put it into the
9 hands of these landlords right
10 here. Thank you.

11 COUNCILWOMAN BASS: Can
12 you go through the --

13 COUNCILWOMAN LANDAU:
14 Okay. I'm happy to go through. So
15 once again, one, just want to go
16 through the amendments. To be
17 clear on the --

18 COUNCILWOMAN GAUTHIER:
19 (Inaudible).

20 COUNCILWOMAN LANDAU: --
21 on the application fee, Bill
22 250045, the application fees will
23 be capped at cost or \$50, whichever
24 is lower. And on the security

1 deposit, Bill 250044 if you charge
2 one month security deposit, you get
3 that one month upfront with your
4 first month's rent. If you charge
5 two months' security deposit, you
6 get your first month's rent, one
7 month of the security deposit and
8 the second month of security
9 deposit, if the tenant needs it,
10 can be paid up to three installment
11 payments starting at Month 2.

12 COUNCILWOMAN GAUTHIER:

13 Are you good, Councilmember?

14 COUNCILWOMAN BASS: Yes.

15 COUNCILWOMAN LANDAU:

16 Thank you.

17 COUNCILWOMAN GAUTHIER:

18 Seeing no one else here to testify
19 on these bills, this concludes the
20 public hearing. We will now go
21 into a public meeting to consider
22 the action to be taken on the bills
23 heard today.

24 Can the Clerk please

1 call the roll.

2 THE CLERK:

3 Councilmember Squilla.

4 (No response.)

5 THE CLERK:

6 Councilmember Driscoll.

7 COUNCILMAN DRISCOLL:

8 Present.

9 THE CLERK:

10 Councilmember Bass.

11 COUNCILWOMAN BASS:

12 Present.

13 THE CLERK: Vice-Chair

14 Landau.

15 COUNCILWOMAN LANDAU:

16 Present.

17 THE CLERK: Chair

18 Gauthier.

19 COUNCILWOMAN GAUTHIER:

20 Present.

21 The Chair recognizes

22 Vice-Chair Landau for a motion on

23 the amendment to Bill No. 250043.

24 COUNCILMAN SQUILLA:

1 Madam Chair, can I be recorded as
2 present. Thank you.

3 COUNCILWOMAN BASS: Yes.
4 Recognizing Councilmember Squilla.

5 COUNCILWOMAN LANDAU:
6 Thank you, Madam Chair.

7 I offer an amendment to
8 Bill No. 250043. A copy the
9 amendment has been circulated to
10 all members of the committee.

11 COUNCILWOMAN GAUTHIER:
12 Okay. Sorry. Go ahead.

13 COUNCILWOMAN LANDAU: I
14 move that the amendment to Bill No.
15 250043 be approved.

16 (Duly seconded.)

17 COUNCILWOMAN GAUTHIER:
18 It has been moved and properly
19 seconded that the amendment to Bill
20 No. 250043 be approved.

21 All those in favor of
22 the motion will signify by saying
23 aye.

24 (Aye.)

1 COUNCILWOMAN GAUTHIER:

2 Those opposed?

3 (No response.)

4 COUNCILWOMAN GAUTHIER:

5 The ayes have it and the motion
6 carries and the amendment to Bill
7 No. 250043 has been approved.

8 The Chair recognizes
9 Vice-Chair Landau for a motion on
10 the amendment to Bill No. 250044.

11 COUNCILWOMAN LANDAU:

12 Thank you, Madam Chair.

13 I offer an amendment to
14 Bill No. 250044. A copy of the
15 amendment has been circulated to
16 all members of the committee. I
17 move that the amendment to Bill No.
18 250044 be approved.

19 (Duly seconded.)

20 COUNCILWOMAN GAUTHIER:

21 It has been moved and properly
22 seconded that the amendment to Bill
23 No. 250044 be approved.

24 All those in favor of

1 the motion will signify by saying
2 aye.

3 (Aye.)

4 COUNCILWOMAN GAUTHIER:

5 Those opposed?

6 (No response.)

7 COUNCILWOMAN GAUTHIER:

8 The ayes have it and the motion
9 carries and the amendment to Bill
10 No. 250044 has been approved.

11 The Chair recognizes
12 Vice-Chair Landau for a motion on
13 the amendment to Bill No. 250045.

14 COUNCILWOMAN LANDAU:

15 Thank you, Madam Chair.

16 I offer an amendment to
17 Bill No. 250045. A copy of the
18 amendment has been circulated to
19 all members of the committee. I
20 move that the amendment to Bill No.
21 250045 be approved.

22 (Duly seconded.)

23 COUNCILWOMAN GAUTHIER:

24 It has been moved and properly

1 seconded that the amendment to Bill
2 No. 250045 be approved.

3 All those in favor of
4 the motion will signify by saying
5 aye.

6 (Aye.)

7 COUNCILWOMAN GAUTHIER:

8 Those opposed?

9 (No response.)

10 COUNCILWOMAN GAUTHIER:

11 The ayes have it and the motion
12 carries and the amendment to Bill
13 No. 250045 has been approved.

14 The Chair recognizes
15 Vice-Chair Landau for a motion on
16 Bill No. 250043 as amended.

17 COUNCILWOMAN LANDAU:

18 Thank you, Madam Chair.

19 I move that Bill No.
20 250043 as amended be reported from
21 this committee with a favorable
22 recommendation and further move
23 that the rules of Council be
24 suspended to permit first reading

1 of this bill at the next session of
2 Council.

3 (Duly seconded.)

4 COUNCILWOMAN GAUTHIER:

5 It has been moved and properly
6 seconded that Bill No. 250043 as
7 amended be reported from this
8 committee with a favorable
9 recommendation and further move
10 that the rules of Council be
11 suspended to permit first reading
12 of this bill at the next session of
13 Council.

14 All those in favor of
15 the motion will signify by saying
16 aye.

17 (Aye.)

18 COUNCILWOMAN GAUTHIER:

19 Those opposed?

20 (No response.)

21 COUNCILWOMAN GAUTHIER:

22 The ayes have it and the motion
23 carries. Bill No. 250043 as
24 amended will be reported from this

1 committee with a favorable
2 recommendation with a request that
3 the rules of Council be suspended
4 to permit first reading at the next
5 session of Council.

6 The Chair recognizes
7 Vice-Chair Landau for a motion on
8 Bill No. 250044 as amended.

9 COUNCILWOMAN LANDAU:
10 Thank you, Madam Chair.

11 I move that Bill No.
12 250044 as amended be reported from
13 this committee with a favorable
14 recommendation and further move
15 that the rules of Council be
16 suspended to permit first reading
17 of this bill at the next session of
18 Council.

19 (Duly seconded.)

20 COUNCILWOMAN GAUTHIER:
21 It has been moved and properly
22 seconded that Bill No. 250044 as
23 amended be reported from this
24 committee with a favorable

1 recommendation and further move
2 that the rules of Council be
3 suspended to permit first reading
4 of this bill at the next session of
5 Council.

6 All those in favor of
7 the motion will signify by saying
8 aye.

9 (Aye.)

10 COUNCILWOMAN GAUTHIER:

11 Those opposed?

12 (No response.)

13 COUNCILWOMAN GAUTHIER:

14 The ayes have it and the motion
15 carries. Bill No. 250044 as
16 amended will be reported from this
17 committee with a favorable
18 recommendation with a request that
19 the rules of Council be suspended
20 to permit first reading at the next
21 session of Council.

22 The Chair recognizes
23 Vice-Chair Landau for a motion on
24 Bill No. 250045 as amended.

1 COUNCILWOMAN LANDAU:

2 Thank you, Madam Chair.

3 I move that Bill No.

4 250045 as amended be reported from

5 this committee with a favorable

6 recommendation and further move

7 that the rules of Council be

8 suspended to permit first reading

9 of this bill at the next session of

10 Council.

11 (Duly seconded.)

12 COUNCILWOMAN GAUTHIER:

13 It has been moved and properly

14 seconded that Bill No. 250045 as

15 amended be reported from this

16 committee with a favorable

17 recommendation and further move

18 that the rules of Council be

19 suspended to permit first reading

20 of this bill at the next session of

21 Council.

22 All those in favor of

23 the motion will signify by saying

24 aye.

1 (Aye.)

2 COUNCILWOMAN GAUTHIER:

3 Those opposed?

4 (No response.)

5 COUNCILWOMAN GAUTHIER:

6 The ayes have it and the motion
7 carries. Bill No. 250045 as
8 amended will be reported from this
9 committee with a favorable
10 recommendation with a request that
11 the rules of Council be suspended
12 to permit first reading at the next
13 session of Council.

14 This concludes the
15 business of the Committee on
16 Housing, Neighborhood Development
17 and The Homeless today. Thank you
18 all very much for your attendance.

19 (Committee on Housing,
20 Neighborhood Development and The
21 Homeless concluded at 12:47 p.m.)

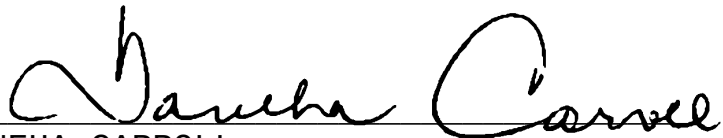
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C E R T I F I C A T I O N

I, hereby certify that the proceedings
and evidence noted are contained fully and
accurately in the stenographic notes taken by
me in the foregoing matter, and that this is a
correct transcript of the same.

A handwritten signature in black ink, reading "Taneha Carroll". The signature is fluid and cursive, with the first name "Taneha" and the last name "Carroll" clearly distinguishable.

TANEHA CARROLL
Court Reporter - 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.)

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