

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON COMMERCE AND ECONOMIC DEVELOPMENT

Remote location using Microsoft® Teams
Tuesday, December 12, 2023
1:05 p.m.

PRESENT:

COUNCILMAN MARK SQUILLA, CHAIR
COUNCILMAN CURTIS JONES, JR., VICE-CHAIR
COUNCILWOMAN KENDRA BROOKS
COUNCILWOMAN JAMIE GAUTHIER
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILMAN KENYATTA JOHNSON

RESOLUTIONS: 230165, 230520

1 - - -

2 COUNCILMAN SQUILLA: Good
3 afternoon. Today is the public
4 hearing of the Committee on
5 Commerce and Economic Development,
6 Tuesday, December 12, 2023. The
7 hearing is called to order and
8 members and guests will please take
9 their seats.

10 I recognize the presence of
11 a quorum of Committee members. I
12 am Councilmember Mark Squilla,
13 Chair of the Commerce and Economic
14 Development. And the members of
15 the Committee in attendance are
16 Vice-Chair Councilmember Jones to
17 my right, Councilmember Johnson to
18 my left, Councilmember Gauthier and
19 Councilmember Gilmore Richardson.

20 This is a public hearing on
21 the Committee of Commerce and
22 Economic Development. The purpose
23 of the public hearing is to hear
24 testimony on Resolution No. 230165.
25 Resolution No. 230520 will be held

1 and not be heard today and will be
2 rescheduled for another time.

3 Mr. McMonagle, would you
4 please read the title of Resolution
5 No. 2305 -- 165.

6 THE CLERK: Resolution No.
7 230165, authorizing the Committee
8 on Commerce and Economic
9 Development to hold hearings
10 regarding strategies to ignite
11 business and job growth and to make
12 Philadelphia a more economically
13 competitive city.

14 COUNCILMAN SQUILLA: Thank
15 you.

16 Before we start for our
17 panel of witnesses today, I'd like
18 to recognize Councilmember Johnson
19 for opening remarks.

20 COUNCILMAN JOHNSON: Thank
21 you, Mr. Chairman.

22 And it does feel good to be
23 back outside. Good afternoon,
24 Mr. Chairman and colleagues. I
25 understand that we have a full

1 agenda at today's hearing. And so,
2 I will be brief but I want to take
3 this time to discuss what is at
4 stake in our collective efforts to
5 address poverty and create economic
6 opportunity in every community and
7 in every zip code in Philadelphia.

8 Nobody in this room needs
9 to be reminded that Philadelphia
10 has been labeled the poorest big
11 city in America with a poverty rate
12 that remains above 21 percent, and
13 that's despite steady improvements
14 over the last decade. That's
15 because while our city has seen
16 important signs of economic growth,
17 these gains have not been evenly
18 shared across the City, leading to
19 what many call a tale of two
20 cities.

21 Recent data shows that
22 while roughly 1 in 8 households in
23 Philadelphia experience poverty, 1
24 in 4 African American households
25 are living below the poverty line.

1 Meanwhile 33 percent of Hispanic
2 households, the highest of any
3 ethnic group, have income below the
4 poverty level.

5 Gains in household income
6 have also not been shared evenly
7 across our city. While White,
8 Asian and Hispanic households saw
9 median household income rise by
10 more than 20 percent since 2010,
11 African American families' median
12 income increased by just 5.7
13 percent over the same period. And
14 at the neighborhood level, these
15 statistics are just a start.

16 Any individual
17 Councilmember can illustrate our
18 city's economic divide by looking
19 closely at the different
20 neighborhoods that make up their
21 Districts. In the 2nd, families in
22 Southwest Center City had a median
23 income of \$113,000 in 2022, a 51
24 percent increase over the last
25 decade. While across the

1 Schuylkill in Southwest
2 Philadelphia, the median household
3 income was just \$39,000, just a 12
4 percent increase since 2012.

5 It is incumbent upon us as
6 City leaders to understand why our
7 city's growth has not been shared
8 equitably across every community
9 and neighborhood, and we must take
10 steps to ensure that every family
11 regardless of their zip code or
12 background has access to economic
13 opportunity.

14 Growing our city's economy
15 in creating good-paying family-
16 sustaining jobs is an important
17 piece of that puzzle. But it's
18 also important that our city puts
19 in the hard work to ensure that
20 every community has access to these
21 opportunities and that every family
22 shares in this prosperity. So that
23 means that City Council and our
24 incoming Mayor must look at ways to
25 reform our tax structure and

1 regulatory environment to make our
2 city more economically competitive
3 and grow the number of
4 family-sustaining jobs. It also
5 means making smart investments in
6 education and job training programs
7 and building a robust support
8 system for diverse small businesses
9 in our neighborhood commercial
10 corridors that these businesses
11 call home.

12 I'm looking forward to this
13 hearing. But most importantly, I
14 want to thank all of my panelists
15 for participating in this hearing.
16 As the Councilman of the 2nd
17 Councilmanic District, I always
18 talk about how the 2nd Councilmanic
19 District for me is an economic
20 engine here in the city of
21 Philadelphia. And here's why: As
22 the Councilman, I represent the
23 Flyers, the Sixers, the Phillies,
24 the Eagles. I represent the
25 Airport, the Navy Yard, the Port,

1 the Bellevue District, which is
2 formerly known as the Sunoco
3 Refinery site and also Live!
4 Casino, and we have a new
5 development project called
6 Pennovation, which is a part of the
7 University of Pennsylvania.

8 However, all of those
9 economic development projects mean
10 nothing if we're not impacting
11 those who are most in need and
12 those who are most vulnerable. We
13 have all addressed this issue from
14 a perspective of haves and
15 have-nots. And so, as
16 Councilperson of the 2nd
17 Councilmanic District, it's my
18 responsibility to make sure that
19 we're providing economic
20 opportunity for everyone
21 irregardless of their zip code.

22 And so with that being
23 said, I want to thank my colleagues
24 for taking time out of your
25 schedule and for everyone showing

1 up, and we look forward to this
2 very robust discussion and
3 conversation.

4 Thank you very much,
5 Mr. Chair.

6 COUNCILMAN SQUILLA: Thank
7 you, Mr. Presi -- thank you,
8 Councilmember.

9 Today we'd like to call the
10 first panel to testify.

11 Mr. McMonagle, would you please
12 read the name of the person who
13 will be testifying.

14 THE CLERK: Can we please
15 have Anne Nadol, Jodie Harris and
16 Sharmain Matlock-Turner ready to go
17 please.

18 (Witnesses approached
19 Witness Table.)

20 COUNCILMAN SQUILLA: Anne,
21 we can start with you. Just state
22 your name for the record and then
23 proceed with your testimony.

24 MS. NADOL: Good morning or
25 good afternoon. Anne Nadol,

1 Commerce Director for the City of
2 Philadelphia. Good afternoon,
3 Chairman Squilla and members of the
4 Commerce and Economic Development
5 Committee. My name is Anne Nadol,
6 Director of Commerce and I am here
7 to testify on Resolution No. 230165
8 introduced by Councilmember Johnson
9 regarding strategies to ignite
10 business and job growth and to make
11 Philadelphia more economically
12 competitive.

13 Philadelphia offers a very
14 competitive opportunity for growth
15 with strong access to top talent,
16 affordable real estate
17 opportunities, favorable business
18 climate, high quality of life
19 options and unparalleled central
20 location in the Mid-Atlantic
21 seaboard with access to 60 percent
22 of the United States market and
23 population.

24 Our city is among the most
25 affordable in the U.S. and is

1 consistently rated as one of the
2 most walkable cities with various
3 transportation methods. And
4 Philadelphia's companies find
5 themselves growing amongst a lively
6 network of world-class industries,
7 urban parks, vibrant commercial
8 districts and cultural attractions.

9 Philadelphia is the first
10 world heritage city in the U.S.,
11 and Philadelphia's International
12 Airport serves more than 30 million
13 commercial passengers on a yearly
14 basis, offering flights to 140
15 destinations around the world. And
16 the Philadelphia Port is the
17 fastest growing container port on
18 the U.S. East Coast with 546
19 million in container upgrades
20 bringing family-sustaining jobs to
21 the City.

22 Notably, Philadelphia is
23 also the birthplace of the first
24 FDA-approved cell and gene therapy
25 with university hubs within health

1 care, life sciences and higher
2 education sectors accounting for a
3 significant percentage of the
4 City's employment. More than 1800
5 life science companies in Greater
6 Philadelphia have employed more
7 than 70,000 people since 2021 and
8 developed life-saving medicines and
9 therapies.

10 Yet for too many in our
11 city, as Councilmember Johnson
12 cited, opportunities feel scarce.
13 Philadelphia's growth is not
14 connected to every neighborhood and
15 some have been systematically
16 prevented from accessing economic
17 growth. To combat these
18 challenges, the Commerce Department
19 makes a series of strategic
20 investments. Let me just highlight
21 some:

22 First, Commerce invests in
23 people. Commerce continues to
24 build talent pipelines by seeding
25 and developing workforce programs

1 that connect residents to our
2 high-growth industries like life
3 sciences and advanced
4 manufacturing. We created the
5 Quality Jobs program as an
6 incentive for new and existing
7 businesses to add jobs that pay
8 family-sustaining wages and
9 benefits.

10 We also know that we need
11 to grow our minority business
12 community, so we have shifted our
13 focus from mere goal-setting to
14 capacity-building for diverse
15 businesses. And since the
16 pandemic, we have been far more
17 intentional regarding our business
18 support programs and technical
19 assistance, shifting towards more
20 one-on-one assistance instead of
21 classes or workshops and guiding
22 business owners through the loan
23 process. And to date, our
24 innovative lending network and
25 incentive grant has enabled 40

1 minority-owned microenterprises to
2 obtain loans within a company and
3 grants to support their equity.

4 Second, Commerce invests in
5 places. We have made significant
6 investments to clean, green and
7 revitalize commercial corridors,
8 and the work that we do in
9 neighborhoods is based on
10 relationships. In 2022 we engaged
11 almost 13,000 businesses and our
12 Office of Business Services is
13 finally fully staffed to help us do
14 this well.

15 In addition to our business
16 attraction efforts, we have hired
17 two retention managers to help
18 maintain Philadelphia's current
19 business base. Lastly, Commerce
20 invests in systems. We've created
21 a new team in the office, the
22 Office of Policy and Strategic
23 Initiatives that is focused
24 specifically on policy, business
25 process, communications data and

1 research, and crucial to their
2 mission is improving the ease of
3 doing business. This team along
4 with the Commerce Department
5 leadership serve as the business
6 advocate within City government for
7 our business community. And we
8 support the creation of smart tools
9 such as the business resource
10 finder and the permit navigator to
11 help entrepreneurs navigate the
12 rules, requirements and services
13 applicable to them. And we are
14 partnering with the Greater
15 Philadelphia Chamber of Commerce to
16 enhance and select Greater
17 Philadelphia website to highlight
18 the City as a great place to live,
19 play, work and do business.

20 And so, you may ask where
21 are we going with all of these
22 investments. They are just part of
23 Commerce's longstanding work to
24 actualize business and job growth
25 and for our communities, and we

1 will continue to evaluate and
2 target our investments in response
3 to evolving business needs.

4 We hope that the next
5 Administration and City Council
6 will continue steady reductions to
7 the wage and business taxes that
8 have long plagued our reputation as
9 a great place to do business. And
10 we also hope that Philadelphia will
11 take lessons learned from the
12 Shapiro Administration to
13 prioritize ease of doing business
14 and invest in programs that work.
15 Simplifying our business processes
16 and making them predictable does
17 not cost us anything. And we
18 encourage all legislators to engage
19 commerce and the business community
20 when exploring new policies and
21 programs so that we can make sure
22 that we are putting our best
23 solutions forward.

24 We will continue to
25 collaborate with everyone at this

1 table and in this room to encourage
2 state and federal investments in
3 accessible capital, market
4 opportunities and better incentive
5 programs. Such investments would
6 serve as a catalyst for inclusive
7 and long-term growth. Thank you
8 for the opportunity to testify
9 today and I and members of the
10 Commerce team are here and happy to
11 answer any questions you may have.
12 Thank you.

13 COUNCILMAN SQUILLA: Thank
14 you, Anne, for your testimony.
15 We're going to hold all questions
16 until the panel is complete.

17 I guess next we'll have
18 Sharmain. If you want to just
19 state your name for the record and
20 proceed with your testimony.

21 MS. MATLOCK-TURNER: Thank
22 you, Councilman. Good afternoon
23 Councilman Squilla, Vice-Chairman
24 Jones and members of the Committee,
25 Councilwoman Gauthier and

1 Councilwoman Richardson. And I
2 also would like to extend a special
3 thank you to Councilman Johnson who
4 introduced the resolution calling
5 for this hearing today.

6 The Urban Affairs Coalition
7 is one of the largest Black- and
8 Brown-led nonprofit organizations
9 in our city. From our inception,
10 more than 50 years ago, UAC has
11 always firmly believed that
12 equitable economic growth was key
13 to lifting our residents out of
14 poverty and in creating thriving
15 and vibrant communities across
16 Philadelphia.

17 We know that too many
18 Philadelphia families are still
19 locked out of the opportunity to
20 meaningfully participate in our
21 city's economic growth. And we
22 know that a sustained partnership
23 between government, the private
24 sector and the nonprofit community
25 is essential to changing that

1 narrative.

2 I'd also like to
3 specifically applaud City Council's
4 longstanding commitment to
5 equitable economic development. As
6 many of you know, I co-chaired
7 Council's Special Committee on
8 Poverty Reduction and Prevention,
9 which brought together leaders in
10 the field from across the City to
11 help make concrete recommendations
12 for lifting Philadelphians out of
13 poverty.

14 At UAC, we see our work as
15 amplifying on building on the
16 foundations set by important
17 efforts like the Anti-poverty
18 Committee. And again, want to
19 thank Council for its continued
20 commitment to equitable
21 development. Our work at UAC has
22 served as a national model, one
23 that has helped provide meaningful
24 opportunities for people from
25 disadvantaged backgrounds,

1 particularly Black and Brown
2 Philadelphians to succeed in the
3 workforce and even start businesses
4 of their own.

5 Today I'd like to talk to
6 you a little bit about these
7 programs which aim to serve people
8 at every stage of life. UAC is
9 just one of many important players,
10 many of whom you will hear from
11 today in this area. And we firmly
12 believe that our collaboration from
13 across our city is necessary to
14 tackle this problem.

15 First, let's start with our
16 work with those who have the
17 greatest barriers to employment,
18 those struggling with homelessness,
19 mental illness and addiction. In
20 order to truly attack the root
21 causes of poverty, we must offer
22 opportunity to our most vulnerable
23 Philadelphians.

24 UAC's program partner
25 Center for Hope does just that by

1 providing housing and intensive
2 wraparound support services to 26
3 re-entering citizens every month.
4 These individuals were unhoused and
5 received the stability that they
6 need to rebuild their lives and
7 ultimately engage in the workforce.

8 Ready, Willing and Able,
9 another UAC partner, provides
10 employment to about 43 individuals
11 a month or at least 105 men each
12 year who are living in long-term
13 transitional housing as well as
14 accessing vocational training,
15 educational opportunities and
16 social services necessary to help
17 their clients succeed for the long-
18 term.

19 And One Day At A Time,
20 another program partner, has
21 provided more than 500 men and
22 women across our city with a chance
23 to earn a honest day's work while
24 still homeless through a
25 partnership with the Pennsylvania

1 Horticulture Society that provides
2 \$100 for four hours of cleaning our
3 communities. This program doesn't
4 just provide financial support for
5 these individuals. It also
6 provides a critical access point to
7 connect them with services designed
8 to stabilize their lives and put
9 them on the path to housing and
10 long-term employment.

11 I'd like to note that this
12 program came out of discussions
13 from Council's Anti-poverty
14 Committee. A concrete example of
15 hard work together is making a
16 meaningful difference today in the
17 lives of Philadelphians. While the
18 City has a plethora of workforce
19 training programs, we think it's
20 important to ensure that we are
21 training individuals for the jobs
22 of the future, jobs where there is
23 a strong need now and that will
24 allow the opportunity for sustained
25 growth in the future.

1 That's where Hire! Philly
2 comes in, a program that UAC
3 sponsors that brings together the
4 public and private sectors to
5 ensure that we're building viable
6 talent pipelines. The Hire! Philly
7 Job and Resource Fair attracted
8 more than 1,700 opportunity-seekers
9 to meet with 38 employers and an
10 equal number of service providers.
11 Over 100 people walked away from
12 that fair with job offers on that
13 day.

14 Hire! Philly also manages a
15 website, PropelPHL, that was
16 launched during the pandemic. This
17 web-based tool provides a
18 comprehensive suite of services,
19 including resource navigation,
20 career coaching, training and
21 placement in jobs paying a
22 family-sustaining wage within high
23 demand industry pathways.

24 The pilot will begin with
25 12 to 15 individuals who are

1 currently earning between \$14 and
2 \$16 an hour. And upon successful
3 completion of the program, they
4 will be placed in jobs that will
5 pay at least 25 percent more than
6 they were making when they came
7 into the program.

8 UAC also focuses on
9 preparing Philadelphia youth for
10 the workforce. We know that early
11 workplace experience is key to
12 later success. Our summer youth
13 employment program provides paid
14 summer job opportunities and
15 internships for 850 Philadelphia
16 youth ranging in the age of 14 to
17 18 years old through the City's
18 broader WorkReady program. This
19 program allows participants to
20 explore different career paths and
21 gain connections and mentorships
22 that put them on the path to later
23 professional success.

24 At the same time, we have
25 long worked with the Building

1 Trades in apprenticeship programs
2 that prepare our young people for
3 family-sustaining union jobs. Our
4 program partner YO-ACAP provides
5 opportunities for dozens of youth
6 each year to participate in a
7 six-week summer training program
8 with the finishing trades. And of
9 course, UAC is a national leader
10 through our Economic Development
11 Projects initiatives in developing
12 and implementing successful
13 economic opportunity plans that
14 have opened disadvantaged business
15 enterprises up to opportunities to
16 participate in some of the region's
17 largest projects, from the Comcast
18 Center to the University of
19 Pennsylvania's new Patient
20 Pavilion. These programs ensure
21 that DBEs can scale their
22 businesses up to build wealth long-
23 term for communities that have too
24 often been left behind. EDP has
25 more than 35 years of experience in

1 this area.

2 As City Council works with
3 the private sector, social service
4 agencies and organizations like UAC
5 in the future, it's essential that
6 we continue to invest in innovative
7 programs like these. We need to
8 provide Philadelphians at all
9 stages of life with meaningful
10 opportunities to be prepared to
11 build a career, to participate in
12 the workforce and start their own
13 businesses. These partnerships
14 between private business,
15 government and the nonprofit sector
16 are essential to driving economic
17 growth in every neighborhood and
18 community in our city. Thank you
19 very much.

20 COUNCILMAN SQUILLA: Thank
21 you, Sharmain, for your testimony.

22 And, Jodie, I apologize. I
23 skipped you. So Jodie Harris from
24 the PIDC. Just state your name for
25 the record and then proceed. After

1 you, we'll go with Jeff real quick
2 and then Kenyatta.

3 MS. HARRIS: Okay. Jodie
4 Harris, PIDC. Good afternoon,
5 Chairman Squilla and the members of
6 the Commerce and Economic
7 Development Committee. As I
8 stated, my name is Jodie Harris and
9 I am the President of the
10 Philadelphia Industrial Development
11 Corporation, also known as PIDC.
12 I'm here today to share the mission
13 and vision of PIDC and the
14 Philadelphia Authority for
15 Industrial Development, also known
16 as PAID, as it relates to
17 Resolution 230165.

18 I want to thank and
19 recognize Councilmember Jones and
20 Councilmember Johnson for their
21 dedicated service on PIDC's Board
22 of Directors. As background, PIDC
23 is the City's public-private
24 economic development agency and is
25 a nonprofit jointly created by the

1 City and the Greater Philadelphia

2 Chamber of Commerce in 1958.

3 Our mission is to spur

4 investment, support business growth

5 and foster inclusive growth that

6 creates jobs, revitalizes

7 neighborhoods and drives growth and

8 opportunity to every corner of

9 Philadelphia. PIDC and its

10 affiliates currently represent a

11 best practice and community-based

12 economic development, by offering a

13 broad array of financing and real

14 estate solutions together with

15 supported business services

16 targeted to Philadelphia's diverse

17 population, including business

18 owners of color, women-owned

19 businesses and low-income

20 communities.

21 Few, if any, organizations

22 in the nation have our three-prong

23 structure that includes a private

24 nonprofit and a governmental

25 authority all under a unified and

1 professional staffing structure.
2 First, PIDC Community Capital is a
3 501(c)(3) nonprofit and certified
4 community development financial
5 institution created expressly to
6 obtain public and private resources
7 as a catalyst to investing in
8 underserved communities with a
9 particular focus on community
10 lending and technical assistance in
11 underserved, low-income
12 neighborhoods.

13 Second, PAID is a public
14 authority governed by an
15 independent board, delivering real
16 estate services in tax-exempt
17 financing. And finally, PIDC's
18 financing corporation is the
19 Certified Economic Development
20 Organization, CEDO, for the City of
21 Philadelphia under Pennsylvania's
22 economic development rules and
23 operates as a public-private
24 partnership to facilitate
25 investment of federal, state and

1 local funds and to Philadelphia's
2 business community.

3 Philadelphia was visionary
4 in the creation of this structure
5 and remains a leader in
6 Pennsylvania and in the nation in
7 community and economic development
8 to this day. To provide a
9 perspective on scale and volume of
10 activity, in 2022 PIDC continued
11 its mission of driving growth
12 across the City closing 175
13 financial transactions in all 10
14 City Council Districts and signing
15 269,000 square feet of leases at
16 the Navy Yard. At the end of 2022,
17 we managed 513 loans worth more
18 than 413 million.

19 PIDC's portfolio includes a
20 wide array of small business loans,
21 many in low-income census tracts.
22 And while PIDC acted as a conduit
23 for the vast majority of
24 investment, in 2022 we directly
25 delivered nearly 668 million

1 through PIDC lending products in
2 the new market's tax credit. 62
3 percent of our core lending went to
4 diverse business enterprises.

5 As a member of the PA CDFI
6 network, we successfully
7 facilitated the investment of more
8 than 77 million into Philadelphia's
9 diverse businesses in response to
10 the devastating impacts of the
11 pandemic, we closed out our last
12 COVID-released transaction this
13 year.

14 As the uncertain economic
15 environment continues to present
16 challenges, PIDC continues to
17 deploy critical funding. Our long
18 portfolio remains strong. And thus
19 far in 2023, we've closed over 160
20 financial transactions, investing
21 more than 308 million across the
22 City. Our clients include
23 construction and contractor firms,
24 fresh food providers and
25 supermarkets, health care and

1 medical clinics and education,
2 demonstrating our role as a
3 mission-driven economic
4 corporation.

5 And like each of you, we
6 understand that the level of ease
7 of doing business in Philadelphia
8 no matter the size of the business
9 has a direct relationship to our
10 ability as a city to attract,
11 manage and invest public and
12 private resources into the clients,
13 communities and markets that allow
14 Philadelphia to thrive, to innovate
15 and to offer a better quality of
16 life.

17 One specific area in which
18 PIDC is helping businesses to
19 invest in themselves is through our
20 commercial mortgage product. This
21 product developed out of a need for
22 small businesses and nonprofits to
23 purchase their existing locations
24 and benefit from investing in their
25 growing neighborhoods.

1 By allowing businesses to
2 gain ownership of their physical
3 asset, the commercial mortgage loan
4 helps to build wealth for
5 entrepreneurs and promote
6 neighborhood stability. One
7 example is Hair Du Jour Salon, a
8 salon on North 63rd Street in
9 Overbrook that we proudly supported
10 with a \$440,000 commercial mortgage
11 loan. The owner Anne Turner
12 purchased a three-story mixed-use
13 property adjacent to the salon's
14 existing location and plans to
15 relocate her business there on the
16 ground floor and then rent out the
17 other units in the building.

18 Since we designed and
19 launched this program, we have
20 supported nearly two dozen
21 businesses in purchasing their
22 property. Another way PIDC
23 supports businesses is through our
24 contract line of credit product
25 which offers working capital for

1 qualified small businesses seeking
2 a line of credit to find
3 contract-related working capital.

4 Recently we supported the
5 Milligan Group, a Black woman-owned
6 firm that provides a range of
7 electrical construction and
8 telecommunications infrastructure.
9 With the help of a Rebuild-specific
10 Contract Line of Credit, the
11 Milligan Group was able to complete
12 an electrical upgrade and lighting
13 package for the Frank Glavin
14 Playground, a Rebuild project in
15 Port Richmond.

16 At the same time as we have
17 focused on access to capital for
18 diverse businesses, we've also
19 adopted new strategies to ensure
20 that larger scale projects in
21 Philadelphia are more impactful in
22 creating opportunity for
23 Philadelphians. For example, at
24 the Navy Yard, PIDC's development
25 partners Ensemble/Mosaic were

1 selected in part because of their
2 strong commitment to diversity,
3 equity and inclusion at all levels,
4 including the development
5 ownership.

6 Since that time,
7 Ensemble/Mosaic has launched a bold
8 commitment to DEI securing nearly
9 47 percent of their total contract
10 dollars to minority, women, veteran
11 and other business enterprises.
12 Our new master plan with
13 Ensemble/Mosaic will bring over
14 12,000 additional jobs, 8.9 million
15 square feet of space and 6 billion
16 in diverse and inclusive new
17 investment over 20 years.

18 Also, we launched a new
19 program and workforce development
20 to connect Philadelphians with
21 quality job opportunities at the
22 Navy Yard with employers Four
23 Seasons, Total Landscaping, Philly
24 Shipyard and Tasty Baking. Since
25 2020, the Navy Yard Skills

1 Initiative has placed more than 100
2 people in full-time living-wage
3 positions with these employers, and
4 we continue to expand the program
5 with new cohorts every year.

6 PIDC also offers business
7 support services, including
8 educational workshops, one-on-one
9 counseling, credit repair and
10 networking events designed to
11 support business growth. In 2023,
12 we have hosted over 40 workshops,
13 including 11 in Spanish that will
14 support hundreds of local business
15 owners and entrepreneurs with
16 topics like technical assistance,
17 marketing, accounting and more.
18 Yet despite these efforts and those
19 of our partner organizations,
20 including the Department of
21 Commerce and the Chamber of
22 Commerce, we recognize and agree
23 that major and unacceptable gaps
24 and disparities continue to exist,
25 particularly for BIPOC-owned

1 businesses and development firms
2 and for communities of color. It
3 is one reason why our new strategic
4 framework focuses on our deployment
5 of resources across all that we do,
6 from lending to real estate to our
7 own purchasing power in ways to
8 address racial inequity and poverty
9 in Philadelphia.

10 PIDC's staff are dedicated
11 to our mission and we are excited
12 to continue our longstanding
13 partnership with both City Council
14 and the Administration to
15 continuously identify ways we can
16 work together to ignite business
17 and job growth and to make
18 Philadelphia a more economically
19 competitive city. Thank you all
20 for the opportunity to testify
21 today.

22 COUNCILMAN SQUILLA: Thank
23 you so much for your testimony and
24 I know we have others to testify.

25 But there's a quick

1 question, Councilmember Jones.

2 COUNCILMAN JONES: I don't
3 know how quick it is, but it is a
4 question. First, let me thank you,
5 Mr. Chairman, for this opportunity
6 and thank the author of the
7 resolution, Member Johnson, for
8 focusing on this issue.

9 The reason why I asked to
10 stop right here is because I think
11 it's a really good representation
12 of workforce, finance and planning
13 with the Commerce Department,
14 almost like a three-pronged stool
15 to build economic development on.
16 I want to push back gently on the
17 fact that there are other places in
18 the city of Philadelphia other than
19 the Navy Yard, other than the
20 airport, other than a site that
21 needs development, one of which is
22 the old Budd Plant in Hunting Park.

23 And I want to use this as
24 an example of asking. I know Budd
25 Biotech has invested in that area

1 and I wanted to know how PIDC, how
2 the Commerce Department and how UAC
3 have moved in a direction to help
4 bring vitality back to the home of
5 where the Tastykake used to be. So
6 is there any collaboration within
7 that?

8 MS. HARRIS: Do you want to
9 start?

10 MS. NADOL: Thank you,
11 Councilmember Jones, for that
12 question. The Budd site -- oh, I'm
13 sorry. Anne Nadol, Commerce
14 Director. Thank you, Councilmember
15 Jones. The Budd site is a really
16 interesting opportunity that I
17 think we are continually marketing.
18 We have brought a number of
19 companies through there as
20 potential sites for either a
21 location in Philadelphia expansion,
22 especially for the smaller
23 companies that are coming out of
24 incubator space that are looking
25 for a broader or larger location.

1 It is one of the top sites
2 that we continually push with
3 companies coming in from out of
4 town. Haven't landed anybody in
5 there quite yet but it --

6 COUNCILMAN JONES: What
7 about Budd Biotech?

8 MS. NADOL: Budd Bio --

9 COUNCILMAN JONES: Budd
10 Biotech.

11 MS. NADOL: As a campus --

12 COUNCILMAN JONES: Yes.

13 MS. NADOL: We have brought
14 a lot of life sciences through
15 there. Life sciences companies
16 tend to like to locate with other
17 life sciences companies and we need
18 to land that first big anchor that
19 will then attract other companies,
20 and that is -- with our life
21 sciences, and this might have been
22 raised at the other hearing that
23 was going to be this afternoon that
24 was postponed, that is a site that
25 we have focused on as a future next

1 hub for life sciences companies.

2 COUNCILMAN JONES: So to
3 that point, these are life sciences
4 companies that are like your
5 start-ups of the Silicon Valley.
6 They are companies that want to
7 hire people that don't necessarily
8 have a degree. They want to
9 specifically train workers to work
10 within their individual plants to
11 package, to test, to provide kits
12 for different testing of diseases.
13 So this is a perfect opportunity to
14 create a school-to-paycheck
15 pipeline and we want to kind of
16 encourage that.

17 The other aspect of this is
18 one that Member Gilmore Richardson
19 deals with. I think we have
20 somewhere in the neighborhood of
21 7,000 vacancies within the city of
22 Philadelphia. And I would love to
23 figure out how we can do a paycheck
24 pipeline from school to paycheck
25 for those types of opportunities,

1 Streets Department, Gas Works and
2 others where you don't need a
3 degree in rocket science. You need
4 to be able to be a willing worker
5 to learn your craft within a
6 department that you find.

7 So how are we tapping that
8 in and it impacts every zip code,
9 everybody, everyone can benefit
10 from those type of opportunities?

11 MS. HARRIS: If I may,
12 Councilman, one thing that I think
13 is a best practice of the Navy
14 Yard, which I think we can adopt
15 for locations in Hunting Park and
16 others across the City, is the
17 development of a master plan. And
18 the master plan brings together
19 partners from every spectrum of
20 trying to create concentrated
21 comprehensive economic development
22 in the area. So Commerce working
23 with PIDC, working with other
24 nonprofits providing these
25 wraparound services. I think it's

1 important for us to identify across
2 the City, not just in certain
3 Districts but across the City where
4 those places are where we need this
5 type of comprehensive plan.

6 So it's one of my hopes as
7 the new President for PIDC to be
8 able to partner with City Council
9 and the Administration to develop
10 other sites in the same way that we
11 have developed the Navy Yard. It
12 may not be specifically life
13 sciences. It may be a different
14 type of sector that we can use to
15 attract to Philadelphia, but we
16 need everyone around the table
17 contributing their pieces and we
18 need to plan it. We need to plan
19 it over months, over years to make
20 sure that when we welcome people to
21 Philadelphia, we don't just take
22 them to one location. We're taking
23 them to multiple, but they see that
24 each location has the benefits of
25 being in Philadelphia.

1 COUNCILMAN JONES: I truly
2 appreciate that response because
3 that is where I was going. We have
4 the Paper Mill up in my District,
5 which has about 25 -- 1,000 -- no,
6 25,000 acres up there that's
7 unutilized. But if we planned and
8 worked -- that's why I asked Member
9 Johnson about SEPTA and being able
10 to move people in and out of that
11 area because I can't have that kind
12 of development without a plan for
13 mass transit.

14 Member Gilmore Richardson
15 understands exactly what I mean
16 when I say that development has to
17 be planned like you said to
18 incorporate the intended and
19 unintended consequences.

20 So thank you, Mr. Chairman.
21 Thank you, Member Johnson, for this
22 resolution.

23 COUNCILMAN SQUILLA: Thank
24 you, Councilmember.

25 Councilmember Gilmore

1 Richardson.

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Yes. Thank you so
4 much, Mr. Chairman. Thank you,
5 Councilmember Johnson, for this
6 resolution to (inaudible).

7 I want to go back to the
8 testimony given by our Commerce
9 Director Anne Nadol regarding the
10 workforce development piece. I
11 wanted to just ask a few questions
12 relative to the life sciences
13 sector. And I know Councilmember
14 Gauthier will be working on this
15 issue more fully in the new term.

16 But you talked about
17 Philadelphia being the birthplace
18 as the first FDA-approved cell and
19 gene therapy within the University
20 hub in health care here in our
21 city. And we've met with a number
22 of those entities and they've
23 talked to us specifically about the
24 very specific nature of that work,
25 that it's a lot of research. You

1 don't know exactly when you'll come
2 up with the next big thing in cell
3 and gene therapy. So for that
4 reason, it becomes very difficult
5 to plan relative to workforce
6 development.

7 So I wanted to zero in on
8 that and ask you about how you
9 think based on what we know to be
10 true as of today we adequately plan
11 from a workforce development
12 perspective for this industry and
13 for this field? And in addition to
14 that, if you could talk about the
15 work of Commerce and the Workforce
16 Professionals Alliance, and if you
17 all are still meeting post-COVID
18 and how you all work together to
19 ensure that we have workforce
20 development coverage across the
21 City of Philadelphia for the
22 variety of industries we know are
23 here and are coming to
24 Philadelphia?

25 MS. NADOL: So let me start

1 with the life sciences question.
2 And thank you, Councilwoman Gilmore
3 Richardson, for that. And we know
4 this is a passion of both yours and
5 Councilwoman Gauthier, so we're
6 happy to talk to you about it.

7 For the life sciences, as
8 we know one of the sort of
9 misnomers about life sciences is
10 that it is only for Ph.D.s, right.
11 And the beauty of the life sciences
12 sector is that it really can be, as
13 you said, from a degree to a
14 paycheck because we have a terrific
15 network in the City of job training
16 partners, be it the West
17 Philadelphia Skills Initiative, be
18 it Community College, be it
19 programs down at the Navy Yard,
20 where we are working with the
21 businesses based on their needs.
22 They tell us what they need and
23 they are training and we are
24 helping them train specifically for
25 immediate needs that they have to

1 their technology, to their
2 processes, to their protocols, and
3 that has been a real gamechanger
4 for both our ability to retain and
5 attract life sciences companies
6 because we are pretty innovative in
7 that field, and also obviously the
8 folks who get employed benefit
9 greatly from that.

10 To your question about what
11 Commerce is doing in the Workforce
12 Professionals Alliance, with
13 Council's foresight of creating the
14 division of workforce in the
15 Commerce Department with the
16 Charter change that just passed, we
17 are gearing up to really grow that
18 part of the Commerce Department,
19 and very much looking forward to
20 that. It marries very well with
21 all of the other initiatives and
22 direction and priorities of the
23 Department.

24 And I can certainly bring
25 up -- oh, there you go. Pop up

1 like Jack in the box, bring up
2 Gianna Grossman and Dawn
3 Summerville to talk a little bit
4 about the detailed growth plans and
5 areas of emphasis for that.

6 So let me give you the
7 chair.

8 (Witnesses approached
9 Witness Table.)

10 MS. GROSSMANN: Thank you,
11 Councilmember Gilmore Richardson,
12 always advocating for workforce.
13 The Workforce Professionals
14 Alliance is an organization of over
15 28 of our largest workforce
16 training organizations in the City.
17 And in our new workforce report
18 that you will be getting in the
19 next few weeks, we actually show
20 the impact of the Workforce
21 Professionals Alliance on the
22 entire workforce ecosystem.

23 So annually we collect the
24 data of how large their budgets
25 are, how many people they can

1 support and train to show that this
2 is really the powerhouse of the
3 workforce ecosystem. And I will
4 say we just opened our Workforce
5 Solution Grant annual call for
6 ideas this year, and we have 37
7 intent to applies.

8 Last year we had 26
9 applications that totaled
10 approximately \$10 million in ask.
11 And we have \$1 million this year.
12 It seems like we're on track to
13 have even more applicants, so it
14 shows a need for the funding.

15 COUNCILWOMAN GILMORE
16 RICHARDSON: My apologies. May you
17 repeat that? We had a total of?

18 MS. GROSSMANN: 37 intent
19 to applies for the Workforce
20 Solutions Grant, which again is \$1
21 million. Last year the 26
22 applications we got totaled
23 approximately \$10 million in ask,
24 so it shows the need for flexible
25 funding in the workforce solutions

1 space.

2 COUNCILWOMAN GILMORE

3 RICHARDSON: And can I ask you a
4 question based on the organizations
5 that responded. What fields did
6 you notice the most?

7 MS. GROSSMAN: Yeah. So we
8 put a focus on life sciences for
9 the growth in the sector this year
10 as well as focusing on some of our
11 public sector jobs as we've seen
12 obviously such a high vacancy rate
13 and need to train people in as well
14 as skilled trades. We won't know
15 the exact industries until we get
16 the full proposal, but we can send
17 you a breakdown as soon as we have
18 it.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Okay.

21 MS. SUMMERVILLE:

22 Councilmember Richardson, thanks
23 again. As Gianna said, our focus
24 on life sciences in particular as
25 you stated and Director Nadol

1 stated, there are opportunities
2 that don't need a Ph.D. and we can
3 get through with skilled training,
4 certification, septic training, for
5 those that can go into labs and
6 really maintain a lab and prepare
7 it for manufacturing and cell and
8 gene therapy processes, those are
9 opportunities that can start off at
10 \$50,000 and \$60,000 and that's
11 without a college degree. So that
12 is the focus as Gianna has pointed
13 out. As long as we continue to
14 have viruses and colds and
15 everything else in food, airborne
16 disease, there is a need in this
17 space for that sector.

18 COUNCILMAN JOHNSON: Just
19 a --

20 COUNCILMAN SQUILLA: Point
21 of information, Councilman Johnson.

22 COUNCILMAN JOHNSON: Yeah.
23 Just a real good point of
24 information for the Commerce
25 Department. Are we tracking the

1 data that actually shows the actual
2 numbers of the companies that come
3 to our city that provided
4 opportunity for non-degreed
5 individuals in the life sciences?
6 Can you give us some of the numbers
7 please?

8 MS. GROSSMANN: Yes. We're
9 working with several companies. I
10 can say the number is growing every
11 day. It's actually a huge part of
12 our traction plan to the City of
13 Philadelphia. But I would say that
14 we have probably about six very
15 engaged large companies that have
16 already started hiring without
17 degrees. There's many more that
18 are interested. But it is a -- we
19 have -- I think's over 500 jobs in
20 the next few years. One company
21 alone has 200 to 300 jobs without
22 degrees.

23 COUNCILMAN JOHNSON: Can
24 you just give us an idea how those
25 six large life sciences companies,

1 the actual numbers of individuals
2 hired, 100, 200, 300?

3 MS. GROSSMAN: So far it's
4 probably been approximately 100,
5 but the problem for scale is that
6 we have so many open positions. If
7 we had more programs, we could fill
8 more jobs.

9 MS. SUMMERVILLE:
10 Councilman Johnson -- and again,
11 we'll continue to track that as
12 well. The Commerce Department, we
13 keep a database that we use and to
14 be in touch and as we can pull
15 those numbers, we can have those
16 for you.

17 COUNCILMAN JOHNSON: And I
18 only ask that question -- and I'm a
19 partner. But I asked that
20 question, we want our city to be
21 more competitive when it comes to
22 our business environment. We know
23 that when we recruit more
24 businesses to come to the City of
25 Philadelphia, that's more revenue

1 to increase our tax base to allow
2 us to do all those great things
3 that we like to do.

4 But also what keeps me up
5 in the evening is household income
6 has risen amongst every ethnic
7 group except African Americans.

8 MS. HARRIS: Absolutely.

9 COUNCILMAN JOHNSON:

10 Poverty has decreased in the city
11 of Philadelphia consistently since
12 the year 2 -- has consistently
13 decreased. However, amongst Black
14 and Brown people it has increased.
15 That was recently based upon the
16 Census Bureau and it was reported
17 in the Inquirer.

18 And so, when I looked at
19 this last data that talked about
20 how we increase our voter
21 participation this last election,
22 biggest turnout since 2019, that
23 was in all gentrified
24 neighborhoods. And amongst Black
25 and Brown people, we weren't

1 actually coming out. And so, we
2 are trying to figure out how do we
3 take the policy we're working on
4 and connecting to actually those
5 most in need.

6 And so, that's really where
7 the question was going at in terms
8 of tracking and seeing are we doing
9 everything possible because
10 obviously we aren't, but to
11 actually get the information and
12 you said it's going to be 500 jobs
13 available in the next couple of
14 years, I'm pretty sure we're going
15 to work with you around that
16 strategy to get the word out to the
17 population of people who are
18 non-degreed that can have an
19 opportunity to go into those life
20 sciences. That's all.

21 MS. SUMMERVILLE: If I can
22 make one additional statement,
23 Councilman Johnson.

24 COUNCILMAN JOHNSON: Sure.

25 MS. SUMMERVILLE: We all

1 have work to do, public and
2 private. We have work to do in
3 those places and spaces so that we
4 are getting to those BIPOC
5 communities. I believe again in
6 what they say, if you can't see it,
7 believe it that you can be it.
8 We're not doing enough. I think
9 all of us collectively are not
10 doing enough to really promote
11 these opportunities.

12 And quite frankly, life
13 sciences in my opinion I would like
14 to see more of this placed in
15 school, middle school --

16 COUNCILWOMAN GILMORE
17 RICHARDSON: That's where I was
18 going.

19 MS. SUMMERVILLE: I would
20 like to see it late elementary into
21 middle school. That's where you
22 start.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Yep.

25 MS. SUMMERVILLE: Whether

1 or not my grandson likes it or not,
2 he'll be in the life sciences
3 campus summit. And this is where
4 the opportunity is. This is where
5 the growth -- you have to start
6 having folks interested in the
7 opportunity and not think that they
8 need a Ph.D. or sitting in a lab.
9 It's a broader, broader discussion.

10 COUNCILMAN JOHNSON: And
11 I'm going to wrap up because I
12 don't want to dominate my
13 colleagues' time. But that was a
14 mic drop moment, and I think
15 Councilwoman Katherine Gilmore
16 Richardson is going to follow up on
17 it. And then maybe we have to have
18 a conversation with Dr. Watlington
19 to kind of look at how we reimagine
20 public education, charter school
21 education, right, to kind of allow
22 us to look at the other
23 alternatives.

24 And although we're talking
25 about non-degreed, you know I'm an

1 advocate for also encouraging our
2 young people to do a pipeline to
3 become degreed to be that scientist
4 inside the actual company doing the
5 actual work as a part of
6 conversation. But I will digress
7 my time back to Councilwoman
8 Katherine Gilmore Richardson.

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you, colleague.
11 And that's exactly where I was
12 going relative to middle years
13 exposure for young people. I
14 wanted to start with the Workforce
15 Professionals Alliance and then go
16 to another thing that was mentioned
17 by Director Nadol relative to some
18 of the changes made at the state
19 level for the ease of doing
20 business and then trickle that down
21 to the City of Philadelphia and how
22 we're working with the School
23 District of Philadelphia to provide
24 not only middle years exposure
25 which we know is so important, but

1 also figure out how we create a
2 pathway and a pipeline to the
3 families supporting and sustaining
4 career opportunities that we know
5 that are available in the City.

6 And so, I will reserve the
7 balance of my questions so we can
8 get that through this panel. But I
9 did want to put on the record that
10 I think it's important that we work
11 with the School District of
12 Philadelphia from a City
13 perspective to create an additional
14 CTE program, Career and Technical
15 Education program, that
16 specifically focuses in on specific
17 life sciences.

18 And I know that we have
19 four programs that we can say sort
20 of marry into that area already.
21 But I know that one of those
22 programs is related to the school,
23 as an example, that my daughter
24 goes to, which is Engineering and
25 Science. So they can count that

1 school towards life sciences, but
2 it's not specifically life
3 sciences.

4 And so, I want to further
5 delve into how we can work from a
6 City perspective with the School
7 District of Philadelphia to create
8 that program in that we can
9 possibly work with some of the
10 organizations that you've already
11 identified to be the career, the
12 middle-year career exposure
13 organizations so that it eases the
14 process and the application process
15 with the PDE.

16 This is something that I
17 know Governor Shapiro is definitely
18 interested in and is committed to,
19 and I think we should work towards
20 as a City entity working directly
21 with the District so that we
22 eliminate any potential issues
23 and/or challenges with the District
24 working directly with the
25 organizations that we are trying to

1 get, bring and retain in the City
2 of Philadelphia. Okay.

3 MS. GROSSMANN: Yes.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Thank you, Mr. Chair.

6 MS. GROSSMANN: Thank you.

7 MS. SUMMERVILLE: Thank
8 you.

9 MS. HARRIS: Thank you.

10 THE CLERK: Can we please
11 have Della Clark, Jeff Hornstein
12 and Kenyatta James please.

13 (Witnesses approached
14 Witness Table.)

15 COUNCILMAN SQUILLA: Della,
16 just state your name for the record
17 and proceed with your testimony --

18 MS. CLARK: Yes.

19 COUNCILMAN SQUILLA: -- and
20 then we'll ask the rest of the
21 questions once your panel's done.

22 MS. CLARK: Della Clark,
23 President of the Enterprise Center.
24 I want to thank you, Councilman
25 Squilla, for the opportunity to

1 make comments regarding Resolution
2 230165, the Committee on Community
3 and Economic Development. And I
4 also have to recognize my
5 Councilwoman from West
6 Philadelphia, Councilwoman
7 Gauthier. And congratulations,
8 Councilwoman, I was at the Urban
9 League for your award on Friday,
10 and Councilman Johnson.

11 My perspective on starting
12 and growing and scaling minority
13 businesses is unique. I have about
14 30-plus years of working with
15 minority enterprises. My firm
16 belief is that we need to invest
17 more in capital products versus
18 programs, which would positively
19 impact neighborhood violence and
20 poverty. We need to invest patient
21 capital to grow successful minority
22 entrepreneurs and generational
23 wealth in the communities they
24 serve.

25 There are two types of

1 business founders: Founders from
2 low-wealth families and communities
3 and founders from prosperous
4 families and prosperous
5 communities. Founders from
6 low-wealth communities grow slower
7 than founders from prosperous
8 communities who typically have cash
9 reserve. Low-wealth founders
10 receive technical assistance and
11 founders from prosperous
12 communities receive management,
13 consulting and expertise.
14 Low-wealth founders receive CDFI
15 loans while founders from
16 prosperous communities receive
17 patient capital like equity
18 investment.

19 We need to recognize that
20 these two different journeys often
21 result in different trajectories
22 even though both types of
23 entrepreneurs are being held to the
24 same standard while measuring
25 success. We need to recalibrate

1 the lenses through which we view
2 the entrepreneurial journey.

3 Focusing in on capital: In
4 the Mayor's progress report on
5 economic equity, the City notes
6 that it distributed 33 million for
7 COVID-19 business relief through
8 multiple programs focused on
9 supporting small- and minority-
10 businesses and 13 million to small
11 businesses in immediate response to
12 the pandemic restriction.

13 Most of these funds were
14 grants. And while they offered
15 relief, they did not move the
16 business toward profitability. It
17 only fulfilled short-term working
18 capital needs and not growth
19 strategies. While recalibrating
20 our lenses regarding the
21 entrepreneurial journey, we also
22 need to change our lenses about the
23 importance of capital versus
24 programs.

25 The prevailing assumption

1 is that if an entrepreneur is poor
2 or lack resources, they need
3 training. We need to refocus this
4 strategy away from keeping business
5 owners in training. We cannot
6 train away the lack of access to
7 wealthy friends and family
8 networks. The City instead need to
9 support seed investment,
10 convertible notes, patient capital
11 while simultaneously positioning
12 businesses for future growth by
13 attaching them to financing
14 advisory services, for structure of
15 Board, preparing regular financial
16 statements, increasing enterprise
17 value by building assets and using
18 economic indicators for improved
19 financial decisions. We are
20 preparing businesses for the
21 thinktank world and not the capital
22 markets.

23 We also need to use City
24 assets to drive investments in our
25 minority business contractors using

1 a multi-level strategy where the
2 community benefits. And my point
3 in this section here is that when
4 we have a population where the
5 majority of minority is in the
6 lead, the commensurate with City
7 contracts is not.

8 23.5 percent of City
9 contracts went to minority vendors,
10 and that number needs to increase
11 if we want to bring capital along
12 with that. We need the City of
13 Philadelphia to take full ownership
14 over its contracting so that we can
15 obtain the data transparency
16 necessary to remove the roadblocks
17 that keep qualified minority
18 business owners from accessing
19 public contracts. We do not want
20 carve-outs. We want intentional
21 investments to grow Black and Brown
22 businesses.

23 In a minority-majority
24 city, it is no longer appropriate
25 to use the excuse there aren't

1 enough qualified minority
2 contractors in any industry. Many
3 minority companies are not
4 qualified because we have not
5 invested in their business
6 infrastructure. They are operating
7 with little cash reserve so they do
8 not have the resources to grow
9 their business. We have them
10 chasing contracts versus building a
11 business.

12 The City's Department of
13 Commerce PHL: Most Diverse Tech Hub
14 initiative launched last year
15 allowed us to highlight successful
16 businesses in one sector and
17 provide four businesses with cash
18 prizes totaling 200,000. We should
19 be working to highlight successful
20 MBE companies in every industry
21 sector and provide them with the
22 capital they need to grow and
23 scale.

24 As it stands, according to
25 the Philadelphia Inquirer analysis

1 of the U.S data, several
2 neighborhoods such as East
3 Germantown, Overbrook and Logan are
4 on the downward household income
5 trajectory and median Black
6 household income is growing at
7 one-half the rate that is growing
8 for Philadelphia's other races and
9 ethnicities.

10 We will continue to be the
11 poorest largest city if we continue
12 to concentrate our economic
13 investments in the City's core, a
14 strategic neighborhood-based
15 approach to locating, developing
16 and starting City assets that
17 oversee and monitor by the City of
18 Philadelphia can help equalize the
19 access to jobs and contract
20 opportunities.

21 We have a
22 once-in-a-lifetime generational
23 opportunity to connect MBEs to the
24 private sector, including real
25 estate development projects

1 currently in progress all over the
2 City, but minority contractors are
3 regulated to providing fulfilling
4 staffing roles and not
5 participating in receiving mark-ups
6 on supplies and general conditions.
7 To private developers working in
8 Philadelphia, we need to show how
9 you are investing in the next
10 generation of minority contractors.

11 In summary, minority
12 businesses are Philadelphia's
13 future employers, but they need
14 capital to invest in business
15 infrastructure to be sustainable.
16 So I want to thank you for this
17 opportunity to present my comments.
18 And I want to leave with you with
19 we need to invest in capital and
20 less in programs.

21 COUNCILMAN SQUILLA: Thank
22 you, Della, so much for your
23 testimony.

24 And we'll go quickly to
25 Jeff Hornstein and Kenyatta. Just

1 state your name, Jeff, for the
2 record and then proceed.

3 MR. HORNSTEIN: Yep. Jeff
4 Hornstein, Executive Director of
5 the Economy League of Greater
6 Philadelphia. My neck always hurts
7 after Della because I just find
8 myself nodding to everything she
9 says. So the question at hand this
10 afternoon from our point of view is
11 what are the key drivers of
12 equitable and inclusive growth.

13 Philadelphia has been
14 growing in terms of population. I
15 live in Northern Liberties. We've
16 quintupled in the last 20 years,
17 right. We've had private sector
18 investment. We've had jobs. We're
19 probably at the tail-end of what's
20 been a massive real estate boom.
21 And of course, our poverty rate has
22 ticked down a little bit over the
23 past 10 years, 20 years.

24 But we must ask ourselves
25 whether that is because we have

1 gentrified the poor out of the
2 City, which is what every other
3 city has done. No other city
4 really has a lower poverty rate
5 than we do, as Paul Levy likes to
6 point out. We have the same
7 absolute number of poor people.
8 The denominator has just gotten
9 smaller so the rate stays about the
10 same.

11 Thus far, we don't have
12 much evidence of displacement but
13 we can't really be sure. But what
14 we do know is that we have a
15 massive equity gap between our
16 middle class residents and our
17 working-class residents, many, but
18 not all, of whom are people of
19 color. So we really started
20 thinking about a three-legged
21 inequity stool at the Economy
22 League, and we're really trying to
23 tackle two of those with partners
24 like Enterprise Center and the
25 Diverse Chambers and others.

1 First, inequitable access
2 to quality good-paying jobs.
3 That's not where we're focusing our
4 energy. We've written a lot about
5 this, but we're much more into
6 doing stuff these days. We have
7 great initiatives like the West
8 Philly Skills Initiative, Temple
9 Lenfest North Philly Workforce
10 Initiative and others, they all
11 need to scale. We need to pick
12 some winners and scale them.

13 Second, and one that we're
14 just about to release a report on,
15 we have deep pervasive inequity in
16 Philadelphia's real estate market,
17 and this points directly to
18 something that Della just said. We
19 just finished a report last week in
20 partnership with Drexel's Lindy
21 Institute entitled, "Know Your
22 Price Philadelphia." We analyzed
23 70 years of property value data,
24 and found a \$57 billion, \$57
25 billion gap between home values in

1 majority White versus majority
2 Black and Brown neighborhoods.

3 Without -- and I misprinted
4 that in the official testimony that
5 I handed in, but it's 57 billion.
6 Without access to home equity that
7 comes from real estate appreciation
8 where working-class Philadelphians,
9 particularly people of color, are
10 going to get the capital they need
11 to start businesses. Most of my
12 ancestors leveraged their
13 household -- their home wealth to
14 start businesses and become
15 entrepreneurs. But people of color
16 in this City and across the country
17 have been denied that key pathway
18 towards upper mobility.

19 We'll be sending you all a
20 copy of that report shortly and
21 we'll be proposing what we are
22 calling the Fair City Challenge for
23 2024 to identify, support and
24 invest in community-driven
25 solutions to revalue in disinvested

1 neighborhoods. And again, plenty
2 of people are doing a great job. I
3 mean, 52nd Street wouldn't exist
4 but for the Enterprise Center and
5 some others, but there's a lot more
6 work to be done in this realm.

7 So the third leg of this
8 stool and most germane to this
9 hearing is the dramatic
10 underrepresentation of Black and
11 Brown Philadelphians as owners of
12 businesses with employees, those on
13 a growth trajectory. More than 80
14 percent of Philadelphia-based
15 businesses are owned by people who
16 look like me, while 65 percent of
17 this City do not look like me. And
18 that's our future, right.

19 We are a BIPOC majority
20 city. I hate this term, minority-
21 majority, minority -- that's just
22 dumb. We are a majority Black and
23 Brown city, right. How do we turn
24 that tide around? Part of it is
25 what Della just said, we need

1 access to capital, investment

2 capital in a big way.

3 Some of our colleagues,

4 which you'll hear from I'm sure, in

5 the Diverse Chambers, have called

6 for tax policy changes. We support

7 those efforts. But our approach is

8 really to leverage the purchasing

9 power, the big institutions in

10 three districts sitting right in

11 front of me; Councilman Squilla's,

12 Councilman Johnson's and

13 Councilwoman Gauthier's. Between

14 the three of you, tens of billions

15 of dollars of purchasing power

16 that -- stuff and supply chains.

17 We have large corporations,

18 hospitals, universities and, yes,

19 the City of Philadelphia spends

20 billions each year between capital

21 and other stuff.

22 And we at the Economy

23 League believe that helping and

24 encouraging those supply chains to

25 open themselves up, to create

1 opportunities for local diverse
2 firms, which is why we launched the
3 PAGE initiative, Philadelphia
4 Anchors for Growth and Equity, five
5 years ago in partnership with the
6 Commerce Department, Penn,
7 Jefferson, Drexel, CHOP, Temple,
8 Blue Cross. And we're thrilled to
9 be core partners in the new Supply
10 PHL initiative that Anne Nadol and
11 Commerce have put together to make
12 sure that there's equitable access
13 to the contracts that are going
14 from the Infrastructure Bipartisan
15 law and other federal and state
16 funds that flow towards the City.

17 But until we are able to
18 invest in the companies that are
19 going to do business with these
20 supply chains, we're really just
21 going to be in the same place. And
22 we have gone backwards. We have
23 fewer Black-owned contractors today
24 that can build a dorm at Penn on
25 their own than we did 10 years ago.

1 That's a fact. So by the time I'm
2 70, 15 years from now, I want there
3 to be at least 10. That's a goal,
4 a measurable goal, and hold us to
5 it. So I'm going to cede the rest
6 of my time to Kenyatta James who's
7 going to talk a little bit more
8 about it.

9 COUNCILMAN SQUILLA: Thank
10 you, Kenyatta. Before you start, I
11 just want to recognize
12 Councilmember Brooks is present for
13 the hearing.

14 Thank you. Just state your
15 name for the record and proceed.

16 MR. JAMES: I'm Kenyatta
17 James. Thank you, Chairman
18 Squilla, Councilmembers Johnson and
19 Gauthier and the rest of the
20 Committee. We know that
21 Philadelphia cannot build a
22 thriving economy without creating a
23 robust Black and Brown business
24 community.

25 Leadership from the Mayor,

1 City Council has helped to grow the
2 number of successful minority
3 businesses in the region. However,
4 these entrepreneurs still face
5 persistent barriers to full market
6 inclusion. Philadelphia Anchors
7 for Growth & Equity or PAGE was
8 developed to target a few of these
9 structural barriers, including
10 relationships, access to capital
11 and information asymmetries.

12 Our program offers a
13 comprehensive approach to
14 identifying sourcing and
15 capitalizing opportunities from
16 large institutions for select
17 minority businesses. Our
18 innovative catalytic capital grant
19 program known as the Hurdle Fund
20 allows minority businesses to
21 rapidly increase their capabilities
22 when they have qualified for an
23 opportunity with an institutional
24 partner.

25 In the first year of

1 operation, we gave away about
2 \$125,000 which helped unlocked over
3 \$2 million in contract revenue for
4 local minority businesses. Our
5 introductions and contract
6 negotiations support helped to
7 unlock another \$35 million in
8 contract revenue for minority
9 businesses.

10 In 2024, with major support
11 from J.P. Morgan and other
12 supporters, we're going to be
13 launching the PAGE 100, a cohort of
14 local diverse firms that are ready
15 to do business with large
16 institutions. We'll be measuring
17 their growth as an index of health
18 in the local economy.

19 So I'm going to go right
20 kind of into some recommendations
21 because I think that we end up in
22 this really interesting place where
23 we're doing amazing work and it's
24 all siloed, right. We work with
25 all of these institutions, but that

1 doesn't necessarily mean that our
2 goals are aligned.

3 So I think that there are a
4 couple of practical things that we
5 can do to really improve our
6 effectiveness as an economic
7 development community. The first
8 thing is that City government
9 should help us create a clear
10 vision, a clear set of priorities
11 for economic development in the
12 region that's supported by data and
13 uses the resources of private
14 corporations of the development
15 nonprofits of workforce development
16 partners, educational partners in
17 the philanthropic community as well
18 as CDFIs to all move in one
19 direction and encourage one type of
20 investment or at least one vision
21 of investment and growth.

22 If business investment is
23 divorced from workforce
24 development, you end up training
25 people for jobs that don't exist.

1 And it's the same thing with anchor
2 needs in businesses. If there's
3 not clear information being passed,
4 then you end up with businesses
5 that aren't well-positioned to grow
6 in the region.

7 We also need to really
8 create a separate support system
9 for B2B and B2C entrepreneurs that
10 allows both of them to grow. The
11 resources should respect the
12 differences in industry, the
13 differences in size and allow the
14 development of organizations to
15 build, focus capacity in supporting
16 the type of businesses that they're
17 good at supporting.

18 We support B2B and B2
19 institutional businesses. We're
20 not here for the B2C businesses as
21 much. We do the research. We'll
22 provide the numbers, but there's
23 others that are better at that than
24 us and we need that to be part of a
25 comprehensive strategy.

1 We need to invest in the
2 operational capacity of minority
3 businesses through grants, through
4 low-interest loans and through
5 advertising support. The City
6 needs to make capital easier to
7 access for minority businesses that
8 have long suffered from
9 discrimination in accessing capital
10 or wealth.

11 This means supporting grant
12 programs like our Hurdle Fund,
13 catalytic capital for B2B
14 businesses as well as expanding the
15 grants that go to B2C businesses,
16 whether it's to improve facades,
17 improve point of sales
18 infrastructure, improve equipment
19 or whatever else is needed.

20 This also means expanding
21 already successful programs, help
22 CDFIs. PIDC has great programming
23 for people that are doing public
24 work. We need similar low-cost
25 capital for similarly low-risk

1 projects, right. So this includes
2 contracts that come out of our
3 anchor institutions. They're low
4 risk. We can capitalize them at
5 low cost, but we don't. We don't
6 treat them like City contracts, and
7 that can become a barrier for
8 growth of these institutions, these
9 businesses.

10 We need to collect better
11 data. That means increasing the
12 information the City collects about
13 minority businesses to the
14 collection of taxes and
15 consolidating that information in a
16 way that nonprofit partners can
17 use. Right now we have the ability
18 to have such a stronger vision of
19 what's happening in the market and
20 we don't. And what ends up
21 happening is that we all have our
22 little bits of information about
23 the specific groups that we work
24 with and that's not comprehensive.

25 And we need to empower

1 partners through long-term
2 partnerships and funding
3 opportunities that allow for
4 learning. Nonprofits are an
5 integral part of the economic
6 development capacity in the region.
7 But a lack of resources and
8 punishing grant cycles can make it
9 difficult to be creative. Tackling
10 this is an old problem that will
11 require new innovative solutions.

12 There is very little
13 funding for new ideas in today's
14 market. True equity will require
15 innovation and innovation requires
16 the ability to take risk. To that
17 end, City government should partner
18 with private and philanthropic
19 sectors to fund new and innovative
20 programs that address economic
21 challenges.

22 So in conclusion, we need a
23 clear vision. We need investment
24 capital. We need better data. We
25 need coordination of both resources

1 and programs to enable the creation
2 of a truly equitable and effective
3 ecosystem for local and diverse
4 firms.

5 We have attached our most
6 recent impact report that has a
7 bunch of additional data points and
8 we're looking forward to working
9 with Council in 2024. Thank you.

10 COUNCILMAN SQUILLA: Thank
11 you so much for your testimony.

12 I know Councilmember
13 Gauthier had a question.

14 COUNCILWOMAN GAUTHIER:
15 Yes. I have some comments and a
16 question. Thank you, Mr. Chair.

17 First, I want to thank
18 everybody for just the amazing work
19 that you all are doing in this area
20 of economic development and
21 workforce development. I wanted to
22 offer particular kudos to Della
23 Clark. I couldn't agree more with
24 your comments around what is needed
25 in terms of truly opening up

1 opportunities for Black and Brown
2 business owners. And I wanted to
3 thank you for living what it is
4 that you're testifying about.

5 I don't know if everybody
6 knows that Della, herself, is
7 creating a \$50 million fund for the
8 renovation of commercial corridors
9 in West Philadelphia using entirely
10 Black- and Brown-owned contractors,
11 so thank you for modeling that.
12 And I agree with you that we at the
13 City and all of our partner
14 agencies have to be willing to live
15 that as well. So thank you so
16 much.

17 I wanted to touch briefly
18 on this issue of workforce
19 development again. I understand
20 why we're doing everything that
21 we're doing as a city to create a
22 more favorable environment for
23 business, whether we're talking
24 about reducing the wage and
25 business income tax or streamlining

1 processes and services within City
2 government, and I believe that that
3 will work, but I don't think that
4 there's a straight line between
5 creating a more favorable
6 environment and employing the folks
7 in our city who really, really need
8 jobs.

9 And my fear is that if we
10 don't place a commensurate
11 investment in workforce, that we
12 end up with what Jeff stated,
13 right. I do not think it's a
14 success for Philadelphia to turn
15 into San Francisco or Boston or any
16 other city that has replaced
17 working class and poor people with
18 different people.

19 I think the success for
20 Philadelphia is to invest in
21 workforce development, try to get
22 some commitments from the companies
23 that we're attracting here so that
24 our people can grow with industry.
25 In West Philadelphia and Southwest

1 Philadelphia, the industry that we
2 see really growing is life sciences
3 and gene and cell therapy in
4 particular, and it's really
5 changing the landscape of Market
6 Street and Chestnut Street as well
7 as the lower Schuylkill. And in
8 some instances, the growth of that
9 real estate development is pushing
10 out affordable housing, because at
11 least for a time that commercial
12 development was seen as more
13 lucrative.

14 And so, I just want to
15 stress the importance of making
16 sure that when we're working to
17 invest in workforce development for
18 life sciences, that we're thinking
19 about that at scale. I love the
20 Skills Initiative. I helped start
21 the Skills Initiative or helped
22 fund the start of the Skills
23 Initiative when I was at LISC. But
24 I think there has to be a balance
25 between this very sort of targeted

1 or training for the exact jobs that
2 exist and we're planning the jobs
3 that are going to come, because if
4 we don't have that balance, it will
5 move away from us. And then we are
6 Boston, right, and we are these
7 places where there is no
8 opportunity for Black and Brown
9 people to get the family-sustaining
10 jobs that can exist. So I hope
11 that we grow that activity and grow
12 it at scale.

13 I wanted to ask a question
14 for the folks at the Economy
15 League. I love PAGE. My Chief of
16 Staff helped to start PAGE. I
17 think it's a wonderful initiative.
18 But I'm often in this position
19 where I talk to my institutional
20 partners and I'm hearing how great
21 they're doing at procurement with,
22 you know -- I won't say minority --
23 Black- and Brown-owned and women-
24 owned contractors, but then I talk
25 to those contractors and those

1 businesses and they tell me a
2 completely different story. And
3 sometimes I'm at a loss of how to
4 bridge that gap, right, to get us
5 to the place that we really need to
6 be.

7 So you have a great
8 familiarity with the institutions
9 in my District as well as the other
10 Districts. How do you suggest that
11 we really bridge that gap and get
12 to the place we need to be where
13 those billions of dollars are being
14 spent with the businesses and
15 companies who need it and who
16 deserve that?

17 MR. HORNSTEIN: I'll take
18 first crack at that, and Kenyatta
19 can add some words for color. So
20 we believe in measuring what
21 matters, right. Most of the impact
22 reports that come out measure
23 volume of dollars spent. If
24 there's no growth among businesses,
25 what does it all mean and how many

1 businesses have grown in the past
2 20 years.

3 I know lots of them, right.
4 I used to run union campaigns
5 against a lot of the same
6 contractors that are on my Board
7 now, Scotland Yard Security, Team
8 Clean, EMSCO Scientific which I
9 didn't run a union campaign
10 against, but a bunch of them,
11 right, and they're all stuck at the
12 same revenue level, right. Pride
13 Enterprises is broken out in part
14 because Craig Williams has done
15 some very, very, very smart
16 strategic partnerships with larger
17 contractors that have allowed him
18 to take on risk to grow, has given
19 him access to capital, has given
20 him the ability to bond at higher
21 levels. So that's the question.
22 That's why we're building the PAGE
23 100.

24 We're talking to the
25 Commonwealth about doing the PAGE

1 1000, which would be a basket of
2 1,000 businesses. That's going to
3 be the index for us, right. If we
4 take 5 verticals, 20 businesses in
5 each vertical, just kind of making
6 that up right now, but something
7 like that, and we say, all right,
8 give us your certified financials
9 every year, give us certified
10 documentation every year in
11 exchange for being branded part of
12 the PAGE 100 and we will give you a
13 report every year as an index of
14 how this sector is doing, right.

15 Della's got tons of
16 businesses in her pipeline. We
17 need to measure how they're doing,
18 because at the end of the day --
19 like Penn, Drexel, CHOP, Jefferson,
20 they're doing good stuff, but their
21 focus is how much they're spending,
22 not on how much the businesses are
23 actually growing. And that's the
24 key. If all that stuff were true,
25 we would have a 5 percent poverty

1 rate and 1,000 Black millionaires
2 in Philadelphia and we have
3 neither. So someone's got to
4 like --

5 MS. CLARK: Councilwoman,
6 I'd like to make a comment to that.

7 COUNCILWOMAN GAUTHIER: Go
8 ahead, yes.

9 MS. CLARK: It is truly
10 about financial capacity, right.

11 COUNCILWOMAN GAUTHIER:
12 Okay.

13 MS. CLARK: It's not that
14 the university, eds and meds don't
15 have the contracts. Our businesses
16 don't have the financial capacity.
17 Just as an example, let's say one
18 of the institutions awarded a
19 business a \$3 million contract.
20 That business probably needs
21 \$500,000 to \$750,000 of
22 mobilization money before they can
23 make the first invoice to that
24 institution. Who's going to
25 provide that 500,000, 700,000?

1 They don't have the cash reserve.

2 So we talk a lot about what
3 everybody is doing. We talk a lot
4 about contract. What we need to
5 talk about is capital, because that
6 business does not have that 500,000
7 to 700,000 in their bank account.

8 They have to go borrow that money,
9 the cost of that capital, the cost
10 for insurance, the cost for the
11 bond performance.

12 We talk about all the
13 peripheral, but what we don't talk
14 about is what do they need to build
15 that balance sheet to get more and
16 more contracts from all these
17 institutions.

18 COUNCILWOMAN GAUTHIER:

19 Yeah.

20 MR. JAMES: I think --

21 COUNCILWOMAN GAUTHIER: One
22 more follow-up. I perceive what
23 you're saying, Della, to be that
24 this is largely an issue of
25 capital. And I guess my question

1 is would putting that capital on
2 the table fix this issue of having
3 our major institutions contract
4 much more with Black and Brown
5 businesses or are there other
6 things that we need to be doing
7 from the City level to force this
8 issue?

9 MS. CLARK: If you were in
10 charge of a commodity that your
11 institution needed, you're going to
12 make a decision to provide that
13 contract to someone who is going to
14 give you assurance that they can
15 deliver the product and service on
16 time.

17 It boils down to the
18 ability to fulfill contract
19 obligation and most minorities
20 don't have capital, which is why
21 they don't bid often enough, why
22 they are hesitant to be aggressive
23 on contracts because they know they
24 don't have the cash reserve. So I
25 think the City needs to begin to

1 change its focus on capital, and if
2 we do that, contracts will come.

3 MR. JAMES: I will add to
4 that. An institution like a
5 college or a hospital is really
6 like eight separate entities. So I
7 think that some of what you're
8 facing is that you will speak with
9 someone from the institution and
10 overall the institution might be
11 doing well. But maybe three
12 departments are doing really,
13 really well and then there's
14 another five departments that are
15 actually behind. And we're going
16 to see this a lot as these
17 institutions grow because they have
18 a lot of staff, they have a lot of
19 separate programming.

20 Many times the supplier
21 diversity staff sit in procurement
22 and only procurement, so there's
23 not like supply diversity across
24 every different type of thing that
25 happens, and then you end up with

1 supply diversity staff trying to
2 insert themselves into HR, other
3 spaces around that purchasing where
4 they don't have the same level of
5 relationship.

6 So I don't think that it's
7 just an issue of capital, though I
8 think that that's a major issue.
9 There is an issue of training, of
10 commitment and of clarity within
11 each institution about where are
12 they successful versus where are
13 they behind and to be able to take
14 that number and break it down
15 piece-by-piece.

16 The other thing is that
17 there is no agreement in the market
18 around how we measure success. So
19 someone coming in and saying, we
20 did really well on this versus
21 someone else being like, oh, this
22 was average, they can be looking at
23 the exact same numbers. There's no
24 agreement on exactly how these
25 things are measured and people are

1 allowed to kind of make their own
2 choices, which means that the
3 information that gets reported back
4 to you can be a little unclear as
5 you look at multiple institutions.

6 So I think that that's an
7 area where the City can be helpful
8 to say, you know, this is what
9 we're going to look at. It would
10 help us as nonprofits have a
11 clearer picture and I think that it
12 will help the overall region kind
13 of have a clearer set of dynamics
14 that they're going to pay attention
15 to.

16 COUNCILMAN SQUILLA:
17 Councilmember Johnson.

18 COUNCILMAN JOHNSON: Thank
19 you, Mr. Chair.

20 I just had a question for
21 Jodie Harris from PIDC. Regarding
22 the capital, right, and I know I
23 had some conversations with some
24 folks down at PIDC about this early
25 on. When Live! Casino wanted to

1 open up, I'm in the 2nd
2 Councilmanic District years ago,
3 they had a model program that
4 provided capital for vendors that
5 wanted to do business with the
6 Cordish family and Live! Casino in
7 Baltimore, right.

8 And so, while they were
9 lobbying us for the legislation for
10 the casino, they actually brought
11 to the City of Philadelphia
12 individuals who actually
13 participated in their capital
14 program and talked about how that
15 program expanded their business and
16 also gave them the opportunity to
17 do business with the Cordish
18 family/Live! Casino and we wanted
19 to look at reduplicating -- no, I'm
20 sorry, duplicating that model here
21 in the city of Philadelphia.

22 So, Jodie -- because we
23 have our own bank. I don't know if
24 people know or not know, but PIDC
25 and PAID have all the capital that

1 can support, right, small
2 businesses, Black and Brown
3 businesses, women-owned businesses,
4 so do you want to elaborate on any
5 initiatives that you're working on
6 or exploring the possibilities of a
7 capital program to help businesses?

8 MS. HARRIS: Thank you for
9 that, Councilman. And Della's
10 giggling over here because we just
11 had this conversation. So just to
12 clarify, PIDC has a CDFI that
13 manages its own balance sheet, but
14 then we also are a conduit finances
15 for a lot of the City projects. So
16 the size of our assets under
17 management are much greater than
18 the actual loans that we put out,
19 so we don't have all the money. We
20 might help manage some of it,
21 but --

22 COUNCILMAN JOHNSON: You
23 got a lot though.

24 MS. HARRIS: But we do have
25 ideas about how to increase our

1 funding. And I don't disagree with
2 what my colleagues have said about
3 the need for capital, about the
4 need to move from technical
5 assistance to consulting and more
6 services that help grow and support
7 a business at the scale that they
8 need to grow.

9 I do think though to
10 Councilwoman Gauthier's point about
11 forcing the issue, there has to be
12 standards. The City has to set
13 standards. There have to be
14 floors. You cannot go below this
15 when doing a contract with the City
16 if you are going to bring in Black
17 and Brown contractors. There has
18 to be levels. There has to be
19 standards and standards are
20 measurable.

21 So to Kenyatta James'
22 point, the data needs to be there
23 in order for us to measure how
24 we're doing and to see if those
25 floors and standards and caps on

1 certain types of requirements need
2 to be adjusted.

3 I also think though to
4 Della's point about capital, there
5 needs to be that equity piece that
6 helps Black and Brown companies be
7 able to, one, secure contracts, to
8 open their businesses, to weather
9 the storm. I don't have the data
10 on this, but if you were to look at
11 businesses that were able to
12 weather COVID, most of them had
13 cash reserves or operating
14 reserves. They did not need to
15 rely on federal, state or local
16 assistance because they had that
17 equity built into their business.

18 And so, providing that
19 equity level capital which
20 sometimes comes in the form of
21 grants is challenging. So PIDC has
22 been thinking about in a suite of
23 products and services -- I mean,
24 you have to look at the whole
25 continuum of a small business and

1 you have to look at different
2 points, there's different types of
3 capital that might be appropriate.

4 One thing we've been
5 talking about is that equity piece
6 that we don't do now unless we're
7 the conduit for a City grant or
8 small grant program, but we have
9 loan products that are favorably
10 priced. We look at the terms and
11 conditions and work with the
12 borrower, but that equity piece is
13 missing, so we have been looking at
14 that.

15 The issue with equity, and
16 I think this is where the City can
17 partner with organizations like
18 ours, is finding the capital to
19 fund that initiative. So you need
20 patient capital from the
21 philanthropic community. You need
22 patient capital from the banking
23 community. You have to pull
24 together a level of capital as
25 Della's doing with your fund,

1 bringing in different types of
2 capital to be able to even provide
3 patient capital to small
4 businesses.

5 So I think this is an
6 opportunity for us to figure out
7 how we bring in all the groups in
8 Philadelphia. All of the major
9 employers, all of the philanthropic
10 community to figure out how we fund
11 capital initiatives that provide
12 that equity piece because it's not
13 in the market right now.

14 COUNCILMAN JOHNSON: My
15 last comment, because Kenyatta
16 brought this up -- great name too,
17 Kenyatta, right. Kenyatta talked
18 about how we're working in silos,
19 right. I got the Chamber of
20 Commerce that represents thousands
21 of businesses, not only in the city
22 of Philadelphia but regionally,
23 right. We got the Enterprise
24 Center, PIDC, Philadelphia Economy
25 League/PAGE and the Commerce

1 Department. Is there a monthly
2 roundtable? Is there a task force
3 amongst all of you where you're
4 exchanging ideas, you're talking to
5 one another regarding -- and
6 everybody doesn't have to be on the
7 same page in terms of individual
8 tasks that they're working on, but
9 the mission is all the same I would
10 think.

11 For most of the people that
12 I know and deal with inside this
13 room, the issue is the same, is to
14 lift people out of poverty. The
15 issue is the same, to make sure we
16 have a great city of economic
17 growth and development. And most
18 importantly, making sure it's
19 equitable across the board. But I
20 think that happens when we're
21 talking to one another. And
22 Kenyatta asked that question, and I
23 wanted to give it back to all of
24 you to figure out if that's
25 something that does take place?

1 And I see Chellie over
2 there like, let me get up there and
3 say what I need to say. It's just
4 a question I wanted to ask. No
5 different than how we deal with gun
6 violence, like a lot of us try to
7 get in the room to figure that out.
8 But I think this is the very
9 symptom of addressing the issue of
10 poverty that contributes to a lot
11 of things we're dealing with.

12 MS. NADOL: If I may start,
13 Anne Nadol, Commerce Director. We
14 do have -- we had it this morning,
15 8 o'clock this morning, bright and
16 early. We have standing working
17 meetings both with PIDC, with
18 Planning and Development, with the
19 Chambers. Our teams are working
20 together I will say much more
21 closely than they have in the past
22 on business retention and
23 recruitment, sort of (inaudible)
24 let's say that we have insisted
25 that they work together, and

1 obviously there is always room to
2 do more. We sit on one another's
3 Boards, so we have a constant
4 stream of communication. Can
5 always be improved and worked on of
6 course.

7 MS. HARRIS: I would also
8 add though, for those of you that
9 don't know I'm from Philly, but
10 I've been out of the City for about
11 30 years working other places. And
12 so, coming back --

13 COUNCILMAN JOHNSON: You're
14 Central or Girls High?

15 MS. HARRIS: Girls High.

16 COUNCILMAN JOHNSON: I
17 figured it was something.

18 MS. HARRIS: Girls High,
19 233.

20 COUNCILMAN JOHNSON: Yeah.
21 Okay.

22 MS. HARRIS: And so, I've
23 been spending my time here trying
24 to get to know all the groups in
25 Philadelphia. I will say that what

1 I've found, and this is not to
2 disparage any organization or any
3 initiative, but we do organize
4 around programs, we organize around
5 initiatives, and that kind of
6 cross-comprehensive planning,
7 discussion, collaborative group, I
8 don't know if it exists. So I have
9 a collaborative relationship with
10 the Chambers and with the City and
11 with other groups that we work
12 with. But if City Council and the
13 Administration wanted to go to one
14 group to ask what's going on in
15 Philadelphia, I don't know which
16 group you would go to.

17 MR. HORNSTEIN: Yeah, we do
18 have weak coordinating institutions
19 here. It's a big problem.

20 MS. CAMERON: Yeah. I
21 think I would -- I'll go a step
22 further if I might and say that our
23 civic -- I'm sorry. Chellie
24 Cameron, President and CEO of the
25 Chamber of Commerce for Greater

1 Philadelphia. I would say that we
2 have a fractured civic environment
3 in Philadelphia. We don't always
4 coordinate and collaborate as well
5 as we could.

6 There are bright spots
7 though where we work together
8 incredibly well around specific
9 programs. And, Councilmember
10 Johnson, as you mentioned we
11 represent -- we're a member-driven
12 organization, so very different
13 than some of the other
14 organizations that you've heard
15 from today. We represent more than
16 600,000 employees in the region and
17 almost 1600 businesses right now.
18 And we try to collaborate around
19 the issues that are most important
20 where we feel that we can make the
21 most impact. But it is, it's very
22 difficult.

23 We do sit on each other's
24 Boards. We talk all the time. And
25 sometimes when we have those

1 glimmers of hope, those programs
2 that are successful, we need the
3 help of the City to scale them. I
4 can't remember who said it, but
5 it's all about scaling those
6 programs that we know can work.

7 COUNCILWOMAN GAUTHIER:

8 Point of information. Two things:
9 One, I wanted to shout out Rebecca
10 Grant who started a working group
11 around the life sciences. So
12 recently we've been coming together
13 as companies, City partners. I
14 think one of our biggest takeaways
15 is that the School District needs
16 to be there, but that's something
17 we're working on.

18 The second thing I wanted
19 to say is that we love piloting
20 things as a city and we love
21 starting and stopping things. So
22 when I was back at SBN, the
23 Sustainable Business Network, we
24 were doing something called the
25 City as a Model Employer. That was

1 the biggest example I saw of
2 bringing together City agencies,
3 private employers, workforce
4 development programs to try to come
5 up with this grand vision for
6 getting people into jobs whether
7 they be in the City or outside of
8 the City, but I don't even know
9 what happened to that to be honest
10 with you. And so, we need
11 something of that nature but we
12 also need it to be consistent.

13 MR. HORNSTEIN: And
14 normally, philanthropy plays that
15 role, right. And it doesn't really
16 play that role in the city, right.
17 We don't have this coordinating
18 foundation like you see in Seattle
19 or Baltimore or Detroit or any
20 number of places. That's an
21 artifact to the fact that we never
22 had one huge industry that went
23 belly up and left us a bazillion
24 dollar foundation except William
25 Penn. We don't have that

1 coordination, so we rely on City
2 government too much in my opinion.
3 I love you all. But we rely too
4 much on City government instead of
5 getting our own proverbial houses
6 in order on the nonprofit side.

7 We need one person or one
8 organization to be the convener and
9 it just doesn't happen. But
10 there's a lot of great work going
11 on. I agree with Chellie that we
12 can and should collaborate more.
13 I'm on the Board of the African
14 American Chambers so we get tied in
15 there on ours. We do that pretty
16 intentionally.

17 Our capital, the catalytic
18 capital committee that Kenyatta was
19 talking of, the Hurdle Fund has a
20 partnership with the Enterprise
21 Center and ImpactPHL, so we took a
22 little bit of money, \$125,000, all
23 of it raised from private high-net
24 worth individuals by the way, and
25 leveraged \$2 million in contracts.

1 Now, if we had \$5 million
2 and you guys wanted to do a midyear
3 transfer ordinance and give us half
4 a million dollars or something like
5 that, we can leverage that into \$40
6 million, \$50 million for the
7 contracts --

8 COUNCILMAN SQUILLA: We
9 don't want to go there.

10 MR. HORNSTEIN: And I'm not
11 being flip. But you got to look at
12 what works and scale it.

13 COUNCILMAN JOHNSON: Not in
14 the midyear.

15 COUNCILMAN SQUILLA: But,
16 no, thank you for that. And I
17 think the charge too is not only a
18 charge on the organizations but a
19 charge on the City, right, work
20 with the organizations and to have
21 a plan in place so that we could
22 then collaborate together and don't
23 depend totally on the City, right,
24 don't depend totally on you. But
25 make those collaborations and work

1 together to fulfill that plan.

2 And I think that's a charge
3 for us and the new Administration
4 moving forward.

5 MR. HORNSTEIN: Yeah. And
6 we're happy to sit down with you
7 collectively and help you figure
8 that out because we have a lot of
9 information if we can all share it
10 and kind of get past this
11 competition for scarce resources,
12 kind of nonprofit hunger games. We
13 could really make a huge impact.

14 COUNCILWOMAN BROOKS: So
15 Council --

16 COUNCILMAN SQUILLA:
17 Councilmember Brooks.

18 COUNCILWOMAN BROOKS: So to
19 Councilmember Squilla's point, when
20 I think about all the different
21 organizations and you said, yeah,
22 we all meet and we coordinate, how
23 does that translate into the
24 information that we share when
25 folks are calling our office, who

1 should I talk to about this or who
2 do -- so, you know, our teams are
3 trying to decipher is it a PIDC
4 thing, is it a Chamber's thing.

5 So when we're talking about
6 those deliverables, like it's one
7 thing for you guys to meet and
8 collaborate, but what do those
9 collaborations look like in
10 realtime to get the information in
11 the hands of the folks that are
12 trying to grow, develop, expand
13 businesses here in the City? And I
14 think to Councilmember Squilla's
15 point, that's what the City's
16 business collaboration should be
17 more about.

18 If we're talking about --
19 someone talked about building more
20 Black millionaires. The only way
21 we can do it is giving
22 thousandaires the opportunity to
23 know how to get there. And if we
24 don't have the resources and tools
25 readily available for the people we

1 meet every day, we're going to be
2 having this conversation again
3 later on, so that collaboration
4 needs to be translated into
5 realtime for communities.

6 MR. HORNSTEIN: Thank you
7 for the opportunity to be here. I
8 appreciate it.

9 COUNCILMAN SQUILLA: Thank
10 you all and thank you for your
11 testimony.

12 Mr. McMonagle, can you
13 please call the next panel. And as
14 your name is called, please come up
15 to the table.

16 THE CLERK: Yes. Can we
17 please have Regina Hairston,
18 Jennifer Rodriguez and Nick Shenoy.

19 (Witnesses approached
20 Witness Table.)

21 THE CLERK: Can we also
22 have Chellie Cameron standing by
23 and Zach Wilcha. I apologize if I
24 mispronounced that.

25 COUNCILMAN SQUILLA: Thank

1 you. Thank you for being here to
2 testify. We'll start with Regina
3 Hairston from the African American
4 Chamber. You want to just state
5 your name for the record and then
6 proceed with your testimony.

7 MS. HAIRSTON: Certainly.
8 Regina A. Hairston, President and
9 CEO of the African American Chamber
10 of Commerce for Pennsylvania, New
11 Jersey and Delaware. Good
12 afternoon, Chairman Squilla, the
13 other esteemed Councilmembers that
14 are before me and a special thank
15 you to Councilmember Johnson for
16 this resolution.

17 Again, my name is Regina A.
18 Hairston and I'm the President and
19 CEO of the African American Chamber
20 of Commerce of Pennsylvania, New
21 Jersey and Delaware serving as the
22 voice of more than 180,000 Black
23 businesses in the Delaware Valley
24 and Southeastern Pennsylvania.

25 AACC drives equity and

1 economic growth through advocacy,
2 access to capital, curated
3 networking opportunities, business
4 development and advisory services.
5 I appreciate the opportunity to
6 speak today about the crucial topic
7 of job growth and economic
8 opportunity and its significance in
9 our ongoing efforts to alleviate
10 poverty in Philadelphia.

11 As representatives of the
12 Chamber of Commerce dedicated to
13 the advancement of Black-owned
14 businesses in our City, we are
15 deeply committed to fostering an
16 environment that supports business
17 growth and empowers those most in
18 need to participate in and benefit
19 from the opportunities created.

20 First and foremost, we
21 acknowledge that job creation is a
22 multi-faceted challenge. It
23 requires a conducive tax and
24 regulatory environment that fosters
25 business growth. As we analyze the

1 economic landscape of Philadelphia,
2 we must recognize that our city
3 faces significant competition in
4 attracting and retaining
5 businesses. Therefore, it is
6 essential that we create a tax and
7 regulatory environment that not
8 only supports established
9 businesses but also encourages new
10 enterprises to start and thrive.

11 I want to highlight some
12 pertinent data that sheds light on
13 the current state of economic
14 disparities and the challenges
15 faced by Black entrepreneurs in our
16 city. According to a May 2023
17 report by Brookings, Who is Driving
18 Black Business Growth, insights
19 from the latest data on Black-owned
20 businesses, the 10 metro areas with
21 the highest proportional reputation
22 of Black-owned businesses are all
23 in the Southeast. Most metro areas
24 with high Black-owned business
25 growth also have high total

1 business growth. Similarly, areas
2 with the largest decline in
3 Black-owned businesses also have
4 declines across all businesses.
5 However, Black-owned businesses
6 tend to be disproportionately
7 impacted in these places with much
8 larger decreases in the number of
9 Black businesses compared to the
10 region's average.

11 Philadelphia's Black
12 residents, as you know, account for
13 43 percent of the population while
14 only 2.8 percent of its Black-owned
15 businesses are employer firms with
16 an overall 27 percent of all
17 businesses in Philadelphia
18 identifying as Black-owned or 1.8
19 Black-owned businesses per 1,000
20 residents.

21 Exploring national
22 initiatives such as Path to 15 by
23 55, which seeks to transition 15
24 percent of Black-owned sole
25 proprietorships into employer firms

1 that would add 55 billion to the
2 U.S. economy. This could prove to
3 be transformative in closing the
4 228-year wealth family gap and
5 increase economic mobility for
6 Philadelphia.

7 Additionally, Arizona State
8 University concluded an analysis
9 and found that the City of
10 Philadelphia ranked 71 out of 80
11 when it comes to the ease of doing
12 business, meaning 70 cities did
13 better than Philadelphia. To this
14 end, we recommend that the City
15 Council consider implementing
16 policies aimed at simplifying the
17 regulatory landscape for small- and
18 medium-sized diverse enterprises,
19 streamlining the permitting process
20 and continuing targeted tax
21 incentives to encourage job
22 creation.

23 By doing so, we can make
24 Philadelphia an attractive
25 destination for businesses to

1 invest, grow and create jobs. As
2 we look to the future, it's
3 imperative that we will prioritize
4 equitable job growth and economic
5 development. We must create a
6 Philadelphia where everyone
7 regardless of their background has
8 the opportunity to thrive. By
9 working collaboratively to improve
10 our tax and regulatory environment
11 and implementing targeted and
12 data-driven initiatives and
13 investments, we can build a more
14 inclusive and prosperous city for
15 all.

16 Thank you for your time and
17 consideration. We look forward to
18 partnering with the City Council
19 and all of our partners here today
20 to make the important changes a
21 reality in driving inclusive
22 economic growth in Philadelphia.
23 Thank you.

24 COUNCILMAN SQUILLA: Thank
25 you. Thank you for your testimony.

1 We'll hold questions if we can
2 until the panel is complete.

3 Jennifer, if you want to --
4 oh, I'm sorry. Please proceed.
5 State your name for the record and
6 start.

7 MR. DIAZ: Hi. I'm Eric
8 Diaz. I'm going to be a poor
9 substitute for Jennifer Rodriguez,
10 but I'll give my best shot. Thank
11 you very much, Councilmembers
12 Squilla, Brooks, Johnson and
13 Richardson. Good afternoon. As I
14 said, I'm Eric Diaz. I'm Managing
15 Partner of LairDiaz, which is a law
16 firm on a mission to empower small
17 business owners and entrepreneurs
18 in the Latino community to
19 accomplish their business goals.
20 I'm also a Board member of the
21 Greater Philadelphia Spanish
22 Chamber of Commerce, which is why I
23 was directed to come down here from
24 New York today and help out for the
25 Chamber.

1 For the past 30 years, as I
2 think most people know, the Chamber
3 has been the leading voice
4 developing, promoting and
5 advocating for the 12,000 Hispanic
6 businesses in Philadelphia, while
7 encouraging the advancement and
8 economic growth of the Hispanic
9 community as a whole.

10 At the Hispanic Chamber, we
11 firmly believe that
12 entrepreneurship and small business
13 ownership are key to solving the
14 inequity that stunts the growth and
15 perpetuates the plight of the poor
16 and underrepresented communities in
17 Philadelphia. We, therefore, also
18 firmly believe that promoting
19 entrepreneurship and small business
20 ownership should be a priority of
21 City government as it considers the
22 new City budget. So I thank you
23 guys for providing that opportunity
24 here today.

25 Why should it be a

1 priority? Because families of
2 entrepreneurs who own a business
3 have a higher median net worth than
4 families who do not. It's as
5 simple as that. And Hispanic
6 families of entrepreneurs who own a
7 business have four times the
8 net worth of Hispanic families that
9 do not.

10 Increased net worth
11 obviously leads to increased
12 economic activity, a more robust
13 tax base and a better economy for
14 the City. Entrepreneurs and small
15 business owners are the backbone of
16 the economy. Indeed across the
17 country the majority of new jobs --
18 and I was surprised by this -- are
19 created by small businesses, not by
20 the giant conglomerates that you
21 hear so much about. It's the small
22 businesses that create the majority
23 of new jobs.

24 Yet as Councilmember
25 Johnson mentioned, really lamented

1 in his opening remarks -- and thank
2 you for that, sir -- here in
3 Philadelphia entrepreneurship, as
4 Jennifer doesn't like to say but
5 has to say, is on life support,
6 it's not doing too well. We rank
7 at the bottom for comparable cities
8 for many key indicators of the
9 local business climate.

10 Whether it's the cost of
11 doing business, the ease of doing
12 business or support for business
13 creation, it's more expensive to do
14 business here in Philly than the
15 other more generally expensive
16 cities, like Los Angeles,
17 San Francisco and Washington, D.C.

18 And we all seem to agree,
19 right. That's why we're here. We
20 should know better and we should do
21 better in Philly. I and the
22 Hispanic Chamber applaud the
23 efforts of the members of City
24 Council and of the witnesses and
25 participants here today to be

1 making this ongoing effort.

2 I'm from New York, but

3 Philadelphia is a proud heritage

4 (inaudible), entrepreneurship

5 industry indeed. Philadelphia

6 earned the moniker The Workshop of

7 the World, because of their

8 critical role it played during the

9 industrial revolution. Today

10 unfortunately the City is no longer

11 perceived as a hub of economic

12 innovation industry and it's

13 lagging behind peer cities in terms

14 of new business starts and diverse

15 business density.

16 Surprisingly though,

17 according to Pews Economic Recovery

18 Dashboard, small businesses in

19 Philadelphia are actually creating

20 more new jobs than their large or

21 midsize counterparts. Imagine the

22 job creation we could catalyze by

23 committing to support our small

24 business owners and following

25 through on that commitment by

1 providing them with the resources
2 that they need to succeed.

3 Sadly, entrepreneurs are
4 increasingly deciding against
5 Philadelphia due to the highly
6 regulated, costly and bureaucratic
7 environment, which we are targeting
8 here today. Indeed a recent survey
9 conducted by the Diverse Chambers
10 Coalition of Philadelphia yielded
11 the disturbing but not surprising
12 news that small business owners in
13 Philadelphia would not recommend
14 the City as a place to do business.

15 These small business
16 owners, the economic foundation of
17 the City, gave Philadelphia the
18 dismal score of -50 on a scale of
19 -100 to +100. In assigning the
20 score, respondents frequently
21 lamented that high cost, red tape
22 and crime layered onto the already
23 difficult -- layered onto the
24 difficulties already inherent in
25 running a small business as the

1 primary detractors.

2 Being an entrepreneur is
3 tough enough. These additional
4 local challenges are chasing
5 businesses away. While lowering
6 business taxes is critical, and
7 we've had some success there
8 obviously, critical to improving
9 the competitive environment of the
10 City and much more needs to be done
11 to spur long-term economic growth.

12 For businesses to make
13 long-term significant investments
14 that will bring about the sustained
15 job growth, we need significant
16 reductions in the cost of doing
17 business and increase in the ease
18 of doing business, less friction as
19 they say.

20 We need to transform
21 criminal behavior with
22 opportunities to learn and earn
23 through legal methods and means.
24 These folks are industrious and
25 they can be channeled in the right

1 direction with the right resources,
2 who wants to provide pride in the
3 places where folks live and play so
4 they're self-motivated to keep
5 these places clean and trash-free.

6 These are the priorities of
7 diverse business owners and the
8 path that Philadelphia must find
9 and travel if it's to regain its
10 status as a place that supports and
11 welcomes entrepreneurs and small
12 business owners. At the Hispanic
13 Chamber and at LairDiaz, we are
14 committed to supporting Latino-
15 owned businesses. As business
16 leaders, as community leaders and
17 as residents of the City, we must
18 intentionally plan and
19 strategically execute to achieve
20 safe, equitable and robust economic
21 recovery.

22 Thank you very much again
23 for holding today's hearing. The
24 leaders, staff and members of the
25 Hispanic Chamber and LairDiaz and I

1 personally are ready, willing and
2 able to work with you all to build
3 a stronger and safer Philadelphia
4 for all. Thank you very much.

5 COUNCILMAN SQUILLA: Thank
6 you, Larry, for that great
7 testimony. Much appreciated.

8 Nick, if you're ready,
9 state your name for the record and
10 then proceed with your testimony.

11 MR. SHENOY: Thank you,
12 Councilman. My name is Narasimha
13 Shenoy, also known as Nick Shenoy.
14 I am the founder of the Asian
15 American Chamber of Commerce. And
16 currently I'm the interim CEO. I'm
17 the President until we fill that
18 position.

19 Good afternoon, gentlemen.
20 Councilman Squilla, Councilman
21 Johnson, Councilwoman Richardson
22 and Councilwoman Brooks. Thank you
23 for providing me the opportunity to
24 testify on behalf of the Asian
25 American Chamber of Commerce of

1 Greater Philadelphia regarding
2 Resolution 230165.

3 The Asian Chamber of
4 Commerce is a membership
5 organization for Asian businesses,
6 individual entrepreneurs and
7 nonprofit organizations for the
8 growth of the economy and
9 employment in the Greater
10 Philadelphia area. Majority of
11 Asian business owners in
12 Philadelphia are immigrants and
13 most of them are refugees that came
14 to seek a better life and to pursue
15 the American dream.

16 Those who are not
17 well-educated, culturally different
18 and face language barriers are in
19 business for their survival. Our
20 mission is to help such individuals
21 and businesses to survive and to
22 create jobs for their family
23 members and others. Every job we
24 help to create for the City will
25 not only generate revenue for the

1 City, but also one less person off
2 the welfare and out of poverty.

3 We appreciate the City
4 Council for addressing the poverty
5 issue and finding ways to reduce
6 the poverty rate in Philadelphia,
7 which is the highest in the nation.
8 The first and foremost step to
9 reduce poverty is to make it easier
10 for entrepreneurs to start a
11 business and create employment in
12 their neighborhoods. Starting and
13 running a small business is hard
14 enough and should not be made
15 harder by unnecessary burdensome
16 legislations and taxes.

17 The City of Philadelphia is
18 perceived to be unfriendly to
19 businesses because of legislation
20 adversely affecting businesses,
21 business growth and regulations of
22 how to run their own businesses.
23 After the pandemic, businesses
24 learned how to do business outside
25 the City to avoid legislations

1 which limits their ability to
2 manage and grow businesses.

3 Surrounding counties are
4 much more business-friendly, and
5 small businesses who can do
6 business from surrounding counties
7 are doing so. Safety is a primary
8 concern to our businesses and
9 communities, especially after the
10 COVID-19 pandemic and civil unrest.
11 Asian hate is on the rise for our
12 businesses and community.

13 COVID-19 has a drastic
14 effect on minority businesses.
15 Some of them have already closed
16 and more are likely to do so.
17 After that, damage due to the
18 protest has further devastated
19 these microbusiness communities.
20 Business owners are not confident
21 that this is not going to happen
22 again and are concerned about the
23 ability of the City to protect
24 their businesses.

25 This will considerably slow

1 down the restart of existing
2 businesses and slow down new
3 startups. The City must work to
4 overcome this fear and build
5 confidence in the business
6 community through a business-
7 friendly environment.

8 Due to language issues,
9 there is no adequate means to
10 inform our businesses to comply
11 with ongoing legislation and are
12 fined frequently for noncompliance.
13 This factor severely impacts
14 business startups and growth. Some
15 of them may end up closing their
16 businesses.

17 There are 13,000
18 Asian-owned businesses in
19 Philadelphia. Most of them are
20 family-owned with the first
21 generation immigrants. These
22 businesses make substantial
23 contribution to the local economy.
24 Primary objective of these
25 immigrants is to educate their

1 children for professional careers
2 rather than having them own the
3 business.

4 As these immigrants age,
5 there will be ongoing attrition for
6 the next few years. We need to
7 encourage our younger generation to
8 be entrepreneurs to maintain or
9 increase business ownership. The
10 City needs to provide adequate
11 resources to help start and grow
12 business. There needs to be
13 serious effort to provide a
14 business-friendly and safe
15 environment to maintain existing
16 jobs in our community to reduce
17 poverty.

18 This Chamber was founded to
19 help our businesses who need help
20 to maintain their business to
21 support their families. We do our
22 part to reduce poverty level, but
23 we can hardly do justice to this
24 13,000 businesses with limited
25 resources. We seek additional

1 resources to provide adequate
2 service to serve these businesses
3 to meet this resolution to reduce
4 poverty.

5 Finally, as pointed out in
6 the resolution, the Pew Charitable
7 Trust report, the poverty level for
8 Hispanics 30 percent, African
9 American 28.3 percent, and closely
10 behind are Asian Americans with
11 22.7 percent. All three community
12 poverty rates are at unacceptable
13 levels. These resolutions only
14 address Hispanic and African
15 American communities and seems to
16 ignore the need to reduce Asian
17 poverty level to acceptable levels.

18 Asians are frequently
19 stereotyped as not needing
20 assistance. As we have seen in
21 study after study shown at federal,
22 state and local levels, Asians do
23 need assistance to achieve equal
24 opportunity and assistance to lower
25 the poverty rate. Therefore, I

1 request City Council to include the
2 Asian American community in your
3 effort to reduce poverty for
4 Philadelphia residents with a high
5 poverty level.

6 Thank you for allowing me
7 to testify. This Chamber will be
8 eager to work with City Council to
9 help create jobs and reduce the
10 poverty level for our residents.
11 Thank you.

12 COUNCILMAN SQUILLA:
13 Narasimha, thank you for your
14 testimony. We appreciate it.

15 Now, we have Chellie. If
16 you want to state your name for the
17 record and proceed with your
18 testimony and then followed by
19 Zach.

20 MS. CAMERON: Good
21 afternoon, Mr. Chairman and members
22 of the Committee. I'm Chellie
23 Cameron, President and CEO of the
24 Chamber of Commerce for Greater
25 Philadelphia. And I'm grateful for

1 the opportunity today to testify on
2 Resolution No. 230165. And I am
3 eager to discuss how we can work
4 together to ignite inclusive
5 economic growth in our city.

6 I also want to note for the
7 record that I am a proud resident
8 of the 2nd Councilmanic District in
9 the City of Philadelphia, so the
10 things that we're talking about
11 today are personal for me. The
12 things that we're talking about
13 affect my neighbors, they affect my
14 friends, they affect my colleagues.
15 And so, we have to succeed when we
16 talk about economic growth and
17 providing good family-sustaining
18 jobs.

19 I submitted a rather
20 lengthy piece of testimony for the
21 record. I am going to summarize if
22 that pleases the Committee.

23 COUNCILMAN SQUILLA: Very
24 much so. Thank you.

25 MS. CAMERON: All right.

1 So the Chamber represents more than
2 600,000 employees in the region and
3 is committed to economic
4 development by promoting policies
5 that grow businesses and
6 good-paying jobs. Our core mission
7 is to create a thriving business
8 environment that champions economic
9 inclusion, enhances regional
10 improvements and empowers talent
11 initiatives all with the goal of
12 positioning Greater Philadelphia as
13 the top global destination for
14 business and a leader in inclusive
15 growth.

16 As you've heard in the
17 testimony provided by my respected
18 colleagues from the region's
19 Chambers, we are not alone in this
20 mission. We have come together as
21 the Inclusive Growth Coalition and
22 we try to speak with a unified
23 voice and advocate for an improved
24 business and job climate, and I
25 know we speak with a unified voice

1 and we talk about making sure that
2 this area has the best environment
3 for business.

4 Philadelphia's truly a
5 world-class city with incredible
6 potential for growth. However, as
7 many have stated we are also the
8 poorest big city in the nation with
9 a 22.3 percent poverty rate and
10 concerns around public safety,
11 cleanliness still abound, and we
12 have one of the highest tax
13 structures in the nation.

14 If we can effectively
15 address these challenges, I believe
16 we can and will realize our great
17 potential. We also along with our
18 colleagues understand that the
19 approach and solution has to be
20 multi-faceted, and we recognize
21 that government can't go it alone.
22 Public-private partnership is one
23 of the keys to our success.

24 To this end, I want to cite
25 a couple of examples with the

1 Chambers involved today, and again
2 I'm happy to go into more detail if
3 anybody would like. But we are a
4 key member of the civic coalition
5 to save lives along with the
6 Philadelphia Foundation, the
7 William Penn Foundation, the Urban
8 Affairs Coalition, the Philadelphia
9 Equity Alliance and several
10 businesses. This broad civic
11 effort led by Executive Director
12 Estelle Richardson focuses on
13 evidence-based and sustainable
14 intervention strategies to reduce
15 gun violence in Philadelphia.

16 We must also invest in
17 workforce development and improve
18 the training-to-job pipeline.
19 Activating key partnerships in the
20 public and private sector is
21 critical to achieving this goal.
22 The Chamber in collaboration with
23 Philadelphia Works, the City of
24 Philadelphia Commerce Department
25 and Campus Philly will launch the

1 Greater Philadelphia Talent Network
2 early next year. Again, it's going
3 to be called the Greater
4 Philadelphia Talent Network.

5 We identified a critical
6 gap in our civic community in the
7 workforce area, and this network
8 will be a referral system that will
9 connect employers with vetted
10 training or placement partners
11 within the region. It's a way for
12 us to truly bridge businesses and
13 those organizations that are
14 providing workforce and talent
15 development.

16 For nearly five years, the
17 Chamber has convened member
18 companies in the growing life
19 sciences industry to address their
20 talent needs. We've been pleased
21 to see several programs come to
22 life, such as the Biomedical
23 Technician Training program
24 developed by the Wistar Institute,
25 the West Philadelphia Skills

1 Initiative and Iovance. This was
2 truly a successful program and it
3 needs to scale.

4 It's really just one of
5 many aimed at helping everyday
6 Philadelphians get the training
7 they need to launch
8 family-sustaining careers in this
9 new sector and without requiring a
10 college degree to do so.

11 Finally, Philadelphia's tax
12 structure remains one of the
13 largest barriers to our economic
14 growth. Eliminating the net income
15 portion of the Business Income and
16 Receipts Tax, which is a double tax
17 on businesses and the second
18 highest in the nation, and reducing
19 the resident and nonresident wage
20 tax are critical steps to
21 accelerating our city's economy.
22 These taxes have been a significant
23 deterrent for companies considering
24 Philadelphia as a potential
25 business hub.

1 The resulting scarcity of
2 private employers within the City
3 limits, limits the availability of
4 quality jobs and hinders the
5 development and growth of small and
6 diverse businesses. These are
7 clear examples and just a few
8 examples of why we must continue
9 activating innovative and powerful
10 partnerships and leveraging our
11 City strengths.

12 It is imperative that we
13 speak with one collective voice in
14 Harrisburg and Washington for
15 resources to address our city's
16 challenges. And I can't emphasize
17 that enough, we have to speak with
18 one voice so that we can get the
19 resources we need.

20 But by uniting our
21 strengths and resources, I do
22 believe that we will continue to
23 transform the Philadelphia of today
24 to a better tomorrow. The Chamber
25 stands ready to be a proud partner

1 to you, to build a clean, green,
2 safe and prosperous Philadelphia
3 for all of us. Thank you again for
4 the opportunity to testify.

5 COUNCILMAN SQUILLA: Thank
6 you, Chellie. And we'll hold
7 questions until after Zach
8 testifies.

9 Zach, just state your name
10 for the record and proceed.

11 MR. WILCHA: All right.
12 Hi, folks. My name is Zach Wilcha.
13 I'm CEO of the Independence
14 Business Alliance and we are the
15 LGBTQ+ Chamber of Commerce for the
16 Greater of Philadelphia area. Good
17 morning and happy holidays to you,
18 Councilmember Squilla and all of
19 the members of the Committee on
20 Commerce and Economic Development.
21 I want to thank you for having me
22 here to testify on behalf of the
23 IBA.

24 We serve the LGBTQ+ and
25 ally professionals across 350

1 member businesses and our community
2 members, who we believe represent a
3 relatively high population compared
4 to similarly situated cities. I'm
5 here today speaking on behalf of
6 Philadelphia's LGBTQ+ business
7 community, which is comprised of
8 all races and ethnic backgrounds,
9 sexual orientations, gender
10 expressions and widely varied in
11 industry.

12 Our aim is to do good
13 things for businesses and the best
14 thing for our people in
15 communities, goals which we believe
16 are not mutually exclusive. We
17 fear that somewhere along the way
18 it became a popular notion that
19 helping our businesses was the
20 opposite of helping our
21 communities, but in Philadelphia
22 that cannot be further from the
23 truth.

24 According to surveys done
25 annually by our Diverse Chambers

1 Coalition, keeping our finger on
2 the pulse of small businesses, our
3 businesses' main concerns can be
4 distilled down to five Cs, namely
5 the cost of doing business in
6 Philadelphia, the clarity or ease
7 of doing business in the City, the
8 lack of cleanliness as a barrier to
9 businesses and being personally and
10 professionally affected by crime,
11 and finally access to capital.

12 As for the cost of doing
13 business in our city, the main
14 thrust of complaints is around the
15 business BIRT tax, which our
16 businesses overwhelmingly identify
17 as their most onerous expense. The
18 double taxes, which do not occur in
19 similarly-situated cities, are
20 grinding away businesses at a
21 historical moment when resources
22 are thinner than ever.

23 More dangerous for our
24 city's future is the fact that this
25 tax structure simply does not exist

1 in neighboring cities and makes the
2 prospect of moving one's business
3 or locating a new business outside
4 of the City quite alluring. This
5 is but one primary action that the
6 City can take to help grow
7 businesses and create jobs.

8 But we must stress that we
9 have work to do as a city to create
10 a tax-regulatory environment that
11 will enable and support the kind of
12 businesses and equitable and
13 quality job growth. We should not
14 aim to create extra barriers to
15 drive enterprise away when our city
16 is already at an economic crisis
17 point. And as we have testified
18 before, quality jobs do not appear
19 without strong enterprises.

20 But it's not just taxes.
21 Regarding clarity of doing business
22 with the city of Philadelphia, our
23 businesses relayed to us how
24 difficult it is to navigate the
25 ever-changing and labyrinth codes

1 and regulations that exist to keep
2 a business running. This is not to
3 mention the siloed City departments
4 outdated technology and the
5 complicated rules that require
6 purse and power that our small
7 businesses simply do not possess to
8 navigate successfully.

9 As Regina said, a recent
10 study by Arizona State University
11 ranked Philadelphia 71st out of 80
12 cities in terms of ease of doing
13 business. Our disconnected systems
14 can often turn into a nightmare of
15 bureaucracy for businesses,
16 especially those that operate in
17 corridors outside of Center City.

18 Our City departments do
19 routinely amazing work for our
20 businesses and our hope is that
21 City Council will support them in
22 encouraging and empowering more
23 central and internal communication
24 to ensure that their excellent work
25 can be experienced efficiently.

1 Crime and lack of
2 cleanliness go hand-in-hand as
3 barriers to the smooth operation of
4 businesses and are currently our
5 members number one hurdle to the
6 quality of personal and
7 professional life. More than half
8 of our respondents to the survey
9 that I referenced reported being
10 personally affected by crime and
11 they have had to reduce hours of
12 operation and hire expensive
13 security to keep themselves and
14 their families safe.

15 Crime is the main concern
16 of our businesses, with more than
17 half of them reporting that they
18 were physically impacted by the
19 crime and now must reduce hours.
20 Many also find that the labor
21 market is simply not there to hire
22 balanced with the risk of crime,
23 and we need to do more to attract
24 and retain talent to our city which
25 we all know is the best.

1 Lack of cleanliness across
2 neighborhoods also represent a
3 hurdle to quality of life. We have
4 to remember that the whole city
5 must be prioritized when we think
6 of clean, green and safe, as
7 everyone's workday begins at their
8 stoop, not just when they arrive in
9 Center City, if they arrive there.

10 Our businesses love the
11 City and want to operate their
12 businesses here but are finding it
13 harder to reasonably do so. As
14 Eric said before, the net promoter
15 score for entrepreneurs who would
16 recommend the City of Philadelphia
17 to open a business here has fallen
18 from -33 to -50 according to our
19 surveys.

20 For all of these reasons,
21 we are at an important moment in
22 the City's economic history when we
23 can choose to invest in our
24 businesses and better our
25 communities at the same time. In

1 order to grow our economy, reduce
2 poverty, maintain quality services
3 and make our city safer,
4 particularly during this extended
5 period of economic recovery, it is
6 imperative that we increase the
7 number of gainfully employed people
8 in Philadelphia, whether they are
9 working for themselves or for
10 others.

11 And we need to create an
12 environment conducive for
13 businesses to thrive, survive,
14 scale and hire, and then will take
15 investment in our business
16 communities. It's not an either-or
17 moment to prioritize other City
18 services or create inclusive growth
19 through businesses and therefore
20 jobs in the tax base, it's all of
21 the above.

22 We believe in the City of
23 Philadelphia. Everyone on this
24 panel does. Our LGBTQ+ community
25 and the businesses know it's a

1 world-class city and we want to
2 stay here and be successful. Our
3 Chamber is the home of trans work,
4 the first ever trans economic
5 empowerment program run out of a
6 Chamber of Commerce in the country
7 which trains employers and connects
8 job-seekers to them. We've placed
9 several people in jobs across the
10 region already.

11 And in fact, in alignment
12 with Mayor Kenney's recent
13 executive orders to protect LGBTQ+
14 rights, particularly in transgender
15 communities, the City will be using
16 this program to help with hiring.
17 In a state where we still do not
18 have comprehensive protections and
19 employment housing or public
20 accommodations for our community,
21 queer people have a high incidence
22 in turning to entrepreneurship to
23 keep them out of poverty. A fact
24 that is fortified by estimates that
25 more than 40 percent of

1 Philadelphia's houseless population
2 identifies as LGBTQ+.

3 Our businesses deserve
4 investment as part of the values
5 that our City Council prioritizes
6 and will represent. Our city can
7 substantially improve its economic
8 standing with initiatives and
9 policies that will grow all
10 businesses and jobs citywide. The
11 key to this is real investment and
12 private sector job growth,
13 including continued meaningful
14 reform and tax structures, focus on
15 quality of life, workforce
16 development and a green, clean and
17 safe city for all to enjoy.

18 This will help grow and
19 attract employers of all sizes and
20 will encourage folks from all the
21 communities we represent here today
22 to become business owners
23 themselves. Thank you so much for
24 your time and consideration today.
25 We look forward to working with you

1 and everyone else who spoke today
2 to forge solutions for the success
3 of the City we all love to call
4 home.

5 COUNCILMAN SQUILLA: Thank
6 you, Zach. Thank you for your
7 testimony.

8 Councilmember Gauthier.

9 COUNCILWOMAN GAUTHIER:
10 Thank you, Mr. Chair.

11 Thank you for your
12 testimony and for your work. I
13 have two questions. One, I have an
14 ongoing debate with Will Carter
15 that I hope he's okay with me
16 bringing up here. So every couple
17 of months he talks to me about sort
18 of cities that are doing better
19 than Philadelphia in terms of
20 business in reducing their poverty
21 rate.

22 And every time I ask him
23 how many of those cities -- does
24 that decrease in the poverty rate
25 reflect bringing the current people

1 in that city out of poverty or does
2 it reflect replacing those people.
3 And so, I wanted to pose that
4 question to the panel. How do we
5 make stronger and more direct ties
6 between some of the incentives that
7 are being sort of advocated for
8 whether it be wage or BIRT tax
9 reductions or whether it be
10 programs like K0Z, and the more
11 surety that the people in this
12 City, Black and Brown people who
13 are in poverty are going to benefit
14 from those incentives at the end of
15 the day, what does that look like?

16 And I heard, Chellie, I
17 heard you talk a little bit about
18 this talent initiative which I was
19 very excited about, but I wanted to
20 know if you all could expound upon
21 how we make more direct ties
22 between those type of incentives in
23 creating a better business
24 environment and pulling people who
25 exist right now in our city out of

1 poverty into opportunity?

2 MS. HAIRSTON: Regina

3 Hairston. I'm just going to use
4 myself as an example. Twenty-one
5 years ago I came to Philadelphia
6 from Virginia. I had not completed
7 my college degree. I had a job
8 making about \$50,000 in middle
9 management. At the time Mayor
10 Nutter was in office. They came up
11 with an initiative, an incentive,
12 to get people in Philadelphia to
13 graduate. If you went to Community
14 College of Philadelphia, you had 15
15 credits, you could graduate without
16 any debt. That was a gamechanger
17 for me.

18 I went back to school. I
19 worked 60 hours because at the
20 time, my ex-husband's mother was in
21 the hospital, I was the
22 breadwinner, I had a 2-year-old,
23 but that incentive incentivized me
24 to take that opportunity. From
25 that, I went on with a scholarship

1 to St. Joe's University where I
2 graduated with a 3.8 GPA at the
3 same time interning for
4 Councilmember Jones because I asked
5 my job if I can change my hours so
6 I can come here for four hours a
7 week, but it didn't stop there.

8 So from there -- and
9 Kenyatta -- Councilmember Johnson
10 will remember, I'm sorry. He was
11 at Fels, had graduated. There was
12 something pushing me for more and
13 more and more as I continued and as
14 my salary continued because of
15 incentives by this body. So I
16 approached him. He didn't know me.
17 I didn't know him. I asked for a
18 recommendation to the University of
19 Fels. He granted me that
20 opportunity.

21 I went on to the University
22 of Fels where I graduated with my
23 Master's in Public Administration.
24 I went on to work for West Catholic
25 Preparatory High School still

1 making -- I took a salary decrease
2 because I knew I wanted to be on a
3 different path, maybe \$42,000.
4 Went to PA Society and met a Black
5 business owner, veteran-owned.
6 Black-owned shop, Mustafa Rashed,
7 Bellevue Strategies. He hired me
8 and I quickly rose through the
9 ranks. And he would increase my
10 salary over and over and over so I
11 would stay there.

12 So we're talking about
13 someone who comes to Philadelphia
14 making maybe \$40,000-something and
15 I sit here before you today as the
16 President and CEO of the African
17 American Chamber of Commerce. My
18 salary is threefold, but I didn't
19 get here by myself. I got here
20 because of the decisions that were
21 made that helped me increase my
22 family income and also the business
23 owner Mustafa Rashed, when I went
24 to his business, he had three
25 employees. Now, he has

1 30-something employees.

2 But he didn't get there
3 because we didn't make intentional
4 investments so he could grow his
5 business. And I am the example of
6 when you make intentional
7 investment in Black business, in
8 workforce, in education. This is
9 what you see when you make those
10 investments.

11 COUNCILWOMAN GAUTHIER: I
12 love that. Thank you so much for
13 that telling that story. As a
14 Black woman, I've had similar
15 experiences about people who've
16 helped to catapult me into
17 opportunity.

18 I'm not so much asking
19 about sort of programs that are
20 particularly for people, right.
21 I'm talking more about if we buy
22 that creating this more
23 advantageous business environment
24 will attract more businesses, how
25 can we systematically try to ensure

1 that those incentives will result
2 in jobs for Black and Brown people
3 specifically, right.

4 And this comes across my
5 desk a lot. Like, I'm often asked
6 to grant KOZ applications, extend
7 KOZ applications. And my question
8 is always the same, like what is
9 this going to mean for people in my
10 District, right, in terms of real
11 commitment and real opportunity,
12 how do we get there?

13 MS. CAMERON: I guess I
14 would just jump in and say that if
15 you were to reduce the corporate
16 net income tax for all businesses
17 in Philadelphia, it's going to
18 benefit those that are owned by
19 Black people, Brown people and
20 women. To target it specifically,
21 I can't speak to the legality of
22 that and whether or not you could
23 do something like that, but it will
24 incentivize all businesses and
25 really for them to grow in

1 Philadelphia.

2 We hear time and time again
3 from businesses that say if we
4 just -- the taxes, we're thinking
5 about going out to Conshohocken
6 because we can't afford to add and
7 hire people that we need to do our
8 work in Philadelphia, so yep.

9 COUNCILMAN JOHNSON: I just
10 want to add because I support
11 incentives and I've with Penn,
12 Pennovation. However, it was
13 contingent upon them doing a CBA
14 with the community, right, as a way
15 for them to give back and still
16 working on issues around diversity
17 and inclusion to make sure that
18 people who are going to be
19 constructing the project as a part
20 of Pennovation look like Black and
21 Brown and women and diverse
22 businesses have an opportunity at
23 the table.

24 But the other part of that,
25 and I'm waiting for Paul to come up

1 here because we had this
2 conversation to try to figure out
3 if we are giving incentives, right,
4 making sure that we're doing the
5 enforcement on the giveback, right.
6 And the other part is that the more
7 you make the environment conducive
8 that want to come here, especially
9 the larger corporations, they're
10 doing procurement and supplier
11 opportunities for the Black and
12 Brown businesses that want to
13 thrive in that environment. That's
14 the conversation that Paul and I
15 kind of went back -- because
16 there's different sides of how
17 people are approaching this and we
18 want to make sure that if we are
19 providing incentives, right,
20 there's a giveback. So I feel
21 exactly where you're coming from.
22 I try to make sure -- and
23 it's never going to be perfect,
24 because for me power concedes
25 nothing without a demand. Some of

1 it sounds cute. Folks say, oh, I
2 want DEI, but if there's no
3 intention, right, because if
4 there's no intention, then that
5 means that we're not pushing hard
6 enough. Because if that wasn't the
7 case, people would be making sure
8 that opportunities are coming
9 forward without even us being
10 involved. It would just be it's
11 the right thing to do, which that's
12 not the case in America.

13 But I do recognize that
14 when you make it easier, and this
15 is coming from having entrepreneurs
16 in my family, right, and watching
17 them go through the process and me
18 get questioned, right. Well, let's
19 look at your city's policies and
20 how for some of the smaller
21 businesses, right, because of how
22 our tax structure is -- I think one
23 of the taxes you basically have to
24 pay the whole year before you
25 actually do the business. How does

1 that work? What if you don't get
2 the business but you done paid
3 upfront. To me that doesn't -- it
4 never made sense, right.

5 And so, I think we have to
6 think outside the box and look at
7 how we're doing it and also making
8 sure when we do provide the
9 incentives, I understand exactly
10 what Councilwoman Jamie Gauthier is
11 talking about, making sure there is
12 a return on that investment in
13 terms of who we're providing.

14 But at least in the 2nd
15 Councilmanic District, anybody that
16 comes through, I'm pushing for 50
17 percent participation. It's the
18 responsibility of the Office of
19 Equal Opportunity to monitor it.
20 Every time we do a zoning bill,
21 they meet monthly to kind of review
22 where we're at with the numbers.
23 And I think we have to look at how
24 we do it systematically though
25 across the city of Philadelphia to

1 make sure everybody has a seat at
2 the table, but that enforcement is
3 real.

4 MS. CAMERON: You make some
5 very good points. And I would just
6 point to I was trying to address
7 the tax reductions. I think when
8 you're talking incentives, you can
9 absolutely target them where you
10 want them to go. The Commerce
11 Department does that all the time,
12 so does PIDC. So there are many
13 organizations that can help with
14 that. Steve Mullin from
15 Econsult is also coming up and he
16 can speak to the tax cuts and the
17 economics.

18 MS. HAIRSTON: May I add
19 something to that? Regina
20 Hairston. When we look at, and I
21 mentioned this in my testimony,
22 when it comes to Black businesses
23 in Philadelphia, they tend to be
24 solopreneurs. Meaning, they don't
25 have anybody that is an employee.

1 When you add an employee to that
2 business, it can grow and it can
3 scale.

4 And so, when you have tax
5 decreases in the net profits
6 portion of it, it allows them to
7 put that money back into the
8 business. Then they can actually
9 hire someone and then it allows
10 them to actually plan a little
11 better.

12 And I want to say something
13 about the ease of doing business.
14 We had a very small bar in West
15 Philadelphia, Caribbean owner who
16 had been paying his taxes the
17 entire time. He hired a consultant
18 who did not file his taxes
19 correctly with the City of
20 Philadelphia.

21 Five years ago I met this
22 man and I introduced him to the
23 Commerce Department and said there
24 are business managers that will
25 come out and do this work for you.

1 They set up a payment plan. For
2 whatever reason, his payment plan
3 was off track. Six months ago he
4 gets a letter from the City of
5 Philadelphia that they're going to
6 close his business in 10 days and
7 he already owes over \$100,000
8 because of penalties. So no one
9 answered the phone because it said,
10 due to COVID I'm working from home.

11 So they call me
12 frantically. I send an email and
13 voila, I get an immediately because
14 I'm the President of the African
15 America Chamber of Commerce. We
16 cannot allow that to continue to
17 happen. And so, then we took it a
18 step further. My Board Chair is a
19 certified CPA. We got him on the
20 phone. He was allowed to talk to
21 the folks at the tax department.
22 They settled on the \$10,000 that
23 they owed the City and then he was
24 able to keep his business, but you
25 don't see that happen often.

1 So this has to be -- this
2 can't be the exception. This has
3 to be the norm that folks can get
4 the help that they need and that
5 there's somebody to at least answer
6 the phone if they're going to send
7 you a notice that says that they're
8 going to close your business.

9 COUNCILWOMAN GAUTHIER:

10 Absolutely. And I want to be clear
11 that I am with you all 100 percent
12 as it relates to the ease of doing
13 business in the City and having a
14 more customer service-oriented
15 approach, especially for small
16 businesses. My challenge was more
17 for the tax cuts and the incentives
18 and just making sure that while we
19 create that advantageous
20 environment, there is more of a
21 direct -- we can see more of a
22 direct tie to jobs, particularly
23 for the people that we most want to
24 help and create opportunity for.
25 Yeah.

1 COUNCILMAN SQUILLA: Thank
2 you.

3 MR. SHENOY: Yeah --

4 COUNCILMAN SQUILLA: Go
5 ahead, Nick.

6 MR. SHENOY: I think the
7 education is really a key point. I
8 came to this country in '72 with a
9 high school education. I have a
10 Master's in Engineering and an MBA
11 that's given me a good opportunity.
12 If we look at the Asian population
13 in Philadelphia, those who are
14 educated they're really not in the
15 poverty. They're doing very well.

16 And those, the refugees
17 that came without the education,
18 they're really having problems.
19 Some of them are able to succeed
20 doing the business. Others are
21 just on the welfare. So the
22 question is what do we do with
23 them, right. How do we really
24 have -- I think if we can have
25 these mom-and-pop businesses grow a

1 little bit, they can absolve some
2 of that population.

3 I think that's the only way
4 the refugee community can really
5 grow. And if you go to suburbs,
6 all Asians are pretty much well to
7 do. That's why the median income
8 of Asians are a little higher
9 because of the certain population
10 that are educated, but again in
11 Philadelphia there are a lot of
12 other population who are not
13 educated which (inaudible).

14 COUNCILMAN SQUILLA: Thank
15 you. Thank you again for your
16 testimony and for your answering
17 the questions. Appreciate it all.

18 Mr. McMonagle, can you
19 please read the next people to
20 testify.

21 THE CLERK: Can we please
22 have Jason Hachadorian, I apologize
23 if I mispronounced that, Paul Levy,
24 Stephen Mullin and Jennifer
25 McDonald.

1 (Witnesses approached
2 Witness Table.)

3 COUNCILMAN SQUILLA: Jason
4 from Pew, I guess you can start
5 first. Just state your name for
6 the record and then you can proceed
7 with your testimony.

8 MR. HACHADORIAN: Jason
9 Hachadorian with Pew Charitable
10 Trusts. Thank you all for the
11 invitation to testify today. I'm
12 super excited to talk about this
13 very important topic facing the
14 City of Philadelphia. So again, my
15 name is Jason Hachadorian of the
16 Pew Charitable Trusts, Philadelphia
17 Research and Policy Initiative
18 where we conduct nonpartisan
19 independent research and engage
20 with public officials and other
21 stakeholders on key issues facing
22 Philadelphia.

23 The state of Philadelphia's
24 economy has implications for
25 residents across the City from the

1 availability and accessibility of
2 well-paying jobs to the ability of
3 the City to collect revenues
4 sufficient to deliver quality
5 services. Over the last several
6 years, we have been benchmarking
7 and assessing the City's economic
8 and fiscal performance as the City
9 emerges from the pandemic. And
10 I'll share some of those key
11 findings today as well as how we
12 are approaching this issue:

13 One thing we know is that
14 before the pandemic Philadelphia
15 already underperformed our peer
16 cities on many different business
17 and economic indicators. In 2020
18 for example, Philadelphia's
19 business density which is a measure
20 of the number of businesses per
21 1,000 residents was 23.3, which is
22 the lowest of 10 peer cities. So
23 this means there were fewer
24 businesses and fewer jobs available
25 to residents.

1 We know that a city's
2 economy gains business
3 establishments when companies are
4 born, split off from existing ones,
5 move in from elsewhere or open up
6 new locations, and it loses them
7 when companies go out of business,
8 scale back or move out of the City.
9 We found that companies created or
10 opened establishments in
11 Philadelphia at a slightly higher
12 rate than they shuttered them in
13 the lead-up to the pandemic.

14 But that gap in
15 Philadelphia was much smaller than
16 in peer cities. So Philadelphia's
17 relatively weak performance in this
18 regard was due more to a lack of
19 establishment births or creations
20 than to excessive deaths, so
21 meaning a lag in business creation
22 was more of an issue than business
23 closures or relocations.

24 When looking at the rates
25 and ethnicity of owners, which we

1 heard some of the statistics
2 earlier, Black-owned businesses are
3 substantially unrepresented in
4 Philadelphia. In 2017, which is
5 unfortunately the most recent year
6 of data available, 75 percent of
7 employer businesses were those
8 companies with paid employees with
9 White owners. Only 6 percent had
10 Black owners. And as a reminder,
11 African Americans account for
12 roughly 40 percent of the adult
13 population in Philadelphia.

14 Of course we know that the
15 number of businesses is only part
16 of the story. Who businesses
17 employ, the quality of those jobs
18 and the career ladders they offer
19 also matter. So while job growth
20 in Philadelphia was actually
21 starting to outpace the nation just
22 prior to the pandemic, our research
23 showed that Philadelphia created no
24 new net middle-wage jobs from 2009
25 to 2019. So rather we created jobs

1 at the low and high end of the pay
2 spectrum. So essentially grew in a
3 U-shaped pattern with high-paying
4 jobs at one end and poverty jobs at
5 the other end.

6 And even of those middle-
7 wage jobs, which historically have
8 afforded opportunities to
9 noncollege-educated individuals,
10 more and more of them have been
11 going to individuals with college
12 degrees. In many cases the
13 pandemic only exacerbated existing
14 disparities. Early on in the
15 pandemic, we looked at job losses
16 by demographic groups and found
17 that Black workers, female workers
18 and individuals without Bachelor
19 degrees suffered disproportionately
20 high share of job losses from 2019
21 to 2021. But as the City has
22 started to emerge from the economic
23 conditions present at the height of
24 the pandemic, we're actually
25 starting to see a few bright spots

1 that are worth highlighting.

2 To start, the number of
3 jobs in Philadelphia is officially
4 higher now than before the
5 pandemic. Preliminary reports from
6 the Bureau of Labor Statistics puts
7 it at an increase of roughly 20,000
8 jobs. And we see that applications
9 in Philadelphia for new business
10 registrations have reached new
11 highs, with more than 40,000
12 applications in 2021 alone, and
13 that represents a 35 percent
14 increase from 2019 to 2022.

15 There has been some
16 research that suggest that
17 businesses launched during a
18 recession are particularly
19 vulnerable to failure, but this
20 still represents a high for the
21 number of startup applications in
22 Philadelphia. Finally, massive
23 federal investments through the
24 Infrastructure Investment and Jobs
25 Act and the Inflation Reduction Act

1 have the potential to significantly
2 influence job growth in
3 Philadelphia and across the region
4 over the coming years.

5 While the unprecedented
6 nature of these investments makes
7 it challenging to accurately
8 predict specifics, there's no
9 question that these investments
10 have the potential to favorably
11 impact our local and regional
12 economy. Despite all of this, we
13 know that these promising trends
14 and opportunities can obscure some
15 hard truths. For example, just
16 because new jobs are created
17 doesn't mean residents are prepared
18 to fill them. Nor is every new job
19 a quality job, specifically one
20 that provides the conditions for
21 economic stability, including
22 family-sustaining pay, sufficient
23 accessible benefits, safe working
24 conditions and fair reliable
25 scheduling.

1 Recent research from
2 experts has argued that cities need
3 to coordinate their economic and
4 workforce development efforts to
5 best grow and support an equitable
6 economy. In other words, as cities
7 work to expand the number of
8 quality jobs in growing industries,
9 there needs to be a simultaneous
10 focus on building education and
11 training pathways to equip
12 residents with the skills and
13 supports needed to fill those jobs.

14 And when it comes to
15 workforce development, both the
16 skills needed for entry-level work
17 and the ongoing education and
18 training needed for incumbent
19 workers are key. So again, thank
20 you for allowing me to join today
21 and I'm happy to try to answer any
22 questions you may have about our
23 research.

24 COUNCILMAN SQUILLA: Jason,
25 thank you for your testimony.

1 We'll hold questions until the end.

2 Paul, I think Steve and
3 then Jennifer.

4 MR. LEVY: Thank you very
5 much. Members of Council, my name
6 is Paul Levy, President of the
7 Center City District. I have a set
8 of handouts in front of you if you
9 have it. I think you've heard
10 today from a lot of really very
11 experienced and excellent
12 practitioners who are giving you
13 lots of good examples of things
14 that are working in the City.

15 I want to pull the camera
16 back and look statistically at
17 where we are and the challenge in
18 front of us. So I'm just going to
19 speak from the set of pictures and
20 slides in front of you. If you
21 look at the bottom of Page 2, you
22 see the profound challenge that we
23 all inherited which is between 1970
24 and 2005. We lost 255,000 jobs and
25 430,000 residents. There was a

1 period of massive
2 deindustrialization in the City.

3 The period just before the
4 pandemic was good for the City,
5 bottom of Page 2, Slide 4. We
6 added back about 93,000 jobs, added
7 56,000 residents and got back up to
8 1.6 million people. That was the
9 good news. But that lifted us
10 within striking distance of 1990
11 levels but nowhere near 1970 levels
12 in terms of replacement of jobs.

13 Slide 6 at the bottom is
14 the comparative slide that should
15 give us all concern. New York and
16 Boston also lost between 85 to 90
17 percent of the jobs they had in
18 1997. But Boston now has 33
19 percent more jobs than it did in
20 1970. New York has 16 percent more
21 jobs. We have 21 percent fewer
22 jobs. We have a major job crisis.

23 If you turn to the next
24 slide, Slide 7, prior to the
25 pandemic we grew. But see where we

1 are on that list in terms of the
2 rate of job growth overall. Bottom
3 of Page 8, that takes us through
4 2022. Our rate of job growth was
5 slower. The line was going up but
6 very, very slow.

7 I think we all recognize on
8 the top of Slide No. 9, the picture
9 of Philadelphia today, 42 percent
10 of all of our jobs are right here
11 in Center City. Another 11 percent
12 are in University City and I've
13 used the City's Planning analysis
14 of districts to show there are jobs
15 all across the rest of the City,
16 but frankly how few jobs there are,
17 and I'll show that in a moment.
18 Obviously we benefit from a transit
19 system that is hub-and-spoke that
20 brings people into the downtown.

21 Let me be clear. Here in
22 Center City prior to the pandemic,
23 we had 63 percent of all jobs
24 required less than a college degree
25 and 34 percent required only a high

1 school diploma, so we had a range
2 of opportunity within the City.
3 And for that reason, 25 percent of
4 the working residents of every
5 neighborhood in this City outside
6 the downtown came into Center City
7 to work. That was a place of
8 opportunity.

9 But at the bottom of the
10 next page, Slide 14, is a slide
11 that ought to truly alarm all of
12 us. This is a map of business
13 density per 1,000 residents. And
14 what you see is, and I've blown it
15 up on the right, the density of
16 Center City and University City.
17 You see the Airport. You see some
18 things in the Northwest and the
19 Northeast, but the absence of jobs
20 across the rest of the City.

21 If you then start
22 translating that into a lot of the
23 testimony you heard today, at the
24 top Slide 15 this is the business
25 density per 1,000 residents in New

1 York, Boston, Atlanta, Philadelphia
2 and Washington. You will see at
3 the top that we have not only the
4 lowest density within the region of
5 those cities, but within the city
6 we have the lowest density of jobs
7 per 1,000 residents.

8 At the bottom of the page
9 is the issue many other people have
10 addressed. There is a disparity
11 between majority or all businesses
12 and Black and Brown businesses in
13 every city. The disparity is worse
14 in Philadelphia. We have the
15 lowest density of Black-owned
16 businesses of any of our
17 comparative cities.

18 I will now address the tax
19 issue because these go directly --
20 debt map, a little bit from 2020
21 shows a tax rate of a wage tax in
22 the City and you see the wage tax
23 that exist in every surrounding
24 county. It is three times the wage
25 tax within Philadelphia. Our BIRT

1 tax does not exist in any of those
2 locations.

3 Let's talk about the
4 recovery. Today when suburban
5 workers who live in the suburbs
6 choose to work remotely, they have
7 the incentive of being exempt from
8 our wage tax. We refunded about
9 \$90 million a year last year. This
10 is not high wage for a slow wage.
11 These jobs go together.

12 When office workers don't
13 come back, we have vacant office
14 buildings. We have 21 percent
15 fewer janitors employed in the City
16 of Philadelphia in 2023 than we did
17 in 2019. That is a loss of 775
18 jobs. We have lost 2500 restaurant
19 jobs. Lunchtime, business lunches
20 have disappeared. It's not either
21 or. It's not White jobs versus
22 Black jobs. It's not high wage
23 versus low. It's a growing
24 economy, we all grow together, and
25 that is where we really have

1 failed.

2 I have a picture just of a
3 Barron Field at the top here. When
4 the sun doesn't shine, the crops
5 don't grow. All right. That is
6 what our tax structure does to us.
7 At the bottom on Slide 20, I have
8 listed the top 10 employers in the
9 City of Philadelphia. Only one of
10 them is private sector for-profit.

11 Among the top 20 -- I'm
12 sorry, the type is so small. I'll
13 blow it up and send it to you. I
14 can't even read it either. I'll
15 read it for you because I memorized
16 this. Among the top 20 we have 5,
17 Comcast, American Airlines and then
18 a private security company and then
19 Independence Blue Cross and then a
20 home health care. No criticism of
21 all our exempted institutions and
22 nonprofits, they're great. We have
23 an absence of private sector firms
24 in the City directly related to our
25 tax structure.

1 The absence of those firms
2 means the absence of their supply
3 chains, the absence of their
4 purchases, the absence -- now, we
5 can see great things in the exempt
6 institutions. But when you have so
7 few private sector employers, you
8 don't get that supply chain
9 advantage.

10 So on the top, and I'm
11 almost finished, top of Slide 23,
12 right now 34 percent of the
13 residents of every one of your
14 Districts is reverse commuting to
15 the suburbs for work because
16 there's not enough within the City.

17 On the issue of poverty,
18 Slide 24, the poverty in this City
19 is an absolute central issue we
20 need to address. But let's be
21 clear, that over the last 45 years
22 the number of people in poverty in
23 this City rose by 98,000. That's
24 an awful number. But the number of
25 the middle class people who left is

1 488,000.

2 The number of poverty, the
3 people in poverty, has barely
4 grown. We have not grown the
5 economy. And therefore, we've
6 trapped people in poverty and the
7 middle class keeps leaving. And
8 when they leave, we lose the tax
9 base, et cetera. So to simply
10 conclude here, if we had more of
11 the region's business in the City,
12 we would have more of the region's
13 supply chain, more of the region's
14 purchases.

15 Councilwoman Gauthier, you
16 asked a question before that I want
17 to try to answer. And I put it
18 here at the bottom. I saw a great
19 presentation over the weekend with
20 the Heights Philadelphia program,
21 which encourages people to go from
22 high school on through graduation.
23 Can there be a tax competitiveness
24 and job growth bargain in which
25 more for-profit private sector

1 companies agree to underwrite and
2 support programs like Heights and
3 paid internships and make a
4 five-year commitment. At the same
5 time as you may make a five-year
6 commitment to lower wage and BIRT
7 taxes, they go together. It's not
8 either or, a commitment to job
9 training, a commitment to
10 placement, commitment to
11 internships, but a commitment to
12 job growth through tax policy.

13 On the last page I simply
14 have the wish-for scenario, that
15 awfully low level of Black-owned
16 businesses and all businesses go up
17 dramatically and that very low rate
18 of job growth compared to where we
19 were in 1970 goes up dramatically.
20 That should be our aspiration for
21 2024.

22 We should get out of these
23 either-or choices as you said in
24 the opening of this hearing. It's
25 not a tale of two cities. We need

1 both of those cities to work
2 together for job growth. Thank you
3 very much.

4 COUNCILMAN SQUILLA: Thank
5 you, Paul, for your testimony.

6 Steve -- well, you know
7 what -- all right. Go ahead,
8 Steve, yeah. And then we'll do
9 Jennifer at the end -- Jen, you
10 want to start and then we'll...

11 MS. McDONALD: Good
12 afternoon. My name is Jennifer
13 McDonald. I'm an Assistant
14 Director of Activism at the
15 Institute for Justice, which is a
16 national nonprofit that advocates
17 for entrepreneurs across the
18 country. I also direct our Cities
19 Work initiative, which partners
20 with cities to make it cheaper,
21 faster and simpler to do business
22 in cities.

23 So we organize small
24 business owners to help them
25 advocate for themselves. We also

1 collaborate with City officials on
2 the research and policy tools that
3 will enact meaningful reform. So
4 our goal here is simple: We want
5 to make it so that you don't need a
6 law degree and a trust fund in
7 order to open a business in the
8 City of Philadelphia.

9 We've been working with the
10 Department of Commerce for over a
11 year now to try and identify some
12 of the policies that we think can
13 help get us to that point from a
14 regulatory perspective. So we
15 launched a study in 2022 called
16 Barriers to Business, and it's the
17 heavy one that you guys all have a
18 copy of.

19 And so, in that study we
20 looked at 20 major cities,
21 including the City of Philadelphia,
22 and we quantified every single
23 step, form, fee, you name it, it
24 takes to start five common business
25 types across these 20 studies.

1 What we found is that each city has
2 its strengths and weaknesses, but
3 across the board it is too
4 expensive and it is too
5 time-consuming and it is too
6 complicated to open a business.

7 Specifically in
8 Philadelphia, the fees for permits
9 and licensing are very, very high.
10 It will cost you over \$3,000 just
11 in licensing fees alone in order to
12 open a restaurant. The process is
13 incredibly confusing because
14 there's multiple layers of
15 requirements. For example, it'll
16 take sifting through 43 different
17 business license classifications to
18 open a business in Philadelphia,
19 and that process is also very
20 lengthy. So, for example, it would
21 require 46 different regulatory
22 steps just to open a barbershop, a
23 very common business type. And so,
24 what we see is that these
25 regulatory hurdles significantly

1 hinder people's ability to do
2 business and their decision to do
3 business in the City of
4 Philadelphia.

5 On a national scale,
6 there's a Small Business
7 Administration Survey that shows
8 that 41 percent of Americans would
9 start their dream business within
10 the next month if they could, but
11 only 2 percent of those people
12 actually do.

13 In an additional survey
14 that was done last year found that
15 53 percent of people who considered
16 starting a business but didn't said
17 that one of the reasons they didn't
18 start a business is because
19 government fees were too high.
20 Another 49 percent said because
21 government forms and requirements
22 were too confusing.

23 And so, our research both
24 with what's on the books in
25 Philadelphia and with entrepreneurs

1 that we've talked to confirms those
2 findings. Lots of people choose to
3 open businesses that are not in
4 their hometown or are not in the
5 City of Philadelphia or they decide
6 not to open those businesses at all
7 and there's a lot of wasted
8 opportunity there that we've been
9 talking about today.

10 But business ownership
11 really has an impactful ability to
12 bring people out of poverty.
13 Families that own businesses I
14 think it was said earlier have a
15 median net worth of more than four
16 times families that do not own
17 businesses. The wage gap between
18 Black individuals and White
19 individuals, if we're talking about
20 non-entrepreneurs is about 13
21 times, so White individuals earn 13
22 times on average median wages of
23 Black individuals.

24 But when we're looking at
25 White and Black business owners,

1 that wage gap decreases to just
2 three times. So still too large,
3 but considerably smaller. So the
4 ability to own a business really
5 brings folks out of poverty and it
6 can really bring that economic
7 opportunity to folks who maybe are
8 our most vulnerable communities.

9 63 percent of
10 microbusinesses which are those
11 that have fewer than 10 employees
12 were started with less than \$5,000
13 in capital. Most people who start
14 these solo firms or very small
15 firms get their money from friends
16 and family, from their own savings.
17 We're not talking about giant
18 business loans and things like
19 that.

20 So business ownership can
21 be a really accessible way for
22 folks to explore that economic
23 opportunity, particularly if maybe
24 they have a criminal history and
25 have a hard time working for

1 somebody else and that sort of
2 thing. So all that to say, we are
3 experts in local regulatory reform
4 when it comes to opening up
5 business opportunities for
6 individuals.

7 We don't have our final
8 list of recommendations for the
9 City of Philadelphia finished yet,
10 but I can tell you that our
11 recommendations will fall along the
12 lines of talking about here's how
13 we streamline permitting and
14 licensing, and that will include
15 cutting licenses that are no longer
16 necessary or relevant,
17 consolidating paperwork and
18 licenses that are duplicative,
19 trying to streamline processes,
20 reduce the number of categories as
21 well as reducing fees.

22 So it can cost you
23 thousands of dollars just to get a
24 permit to be a street vendor in
25 Center City, thousands and

1 thousands of dollars --

2 COUNCILMAN JOHNSON: Food
3 trucks too.

4 MS. McDONALD: Food trucks,
5 exactly. Street vending, food
6 trucks, that kind of thing.
7 There's a cap on the number of
8 licenses for things like that. And
9 so, we have kind of the national
10 expertise and we all spent a year
11 doing specific research in
12 Philadelphia to really get into the
13 nitty-gritty of what needs to
14 happen.

15 And so, we'll be publishing
16 that list of recommendations early
17 in the new year, and our hope is
18 that this Committee and Council as
19 well as the new Mayor's
20 Administration will look at some of
21 those recommendations so that we
22 can just start at least trying to
23 bite away at some of this
24 overregulation that we've talked
25 about that stifles people's ability

1 to own businesses.

2 So just to conclude, some
3 of these things when we talk about
4 cutting permit fees and things like
5 that we have a lot of resistance
6 because it will get a fiscal note,
7 write it, it has a budget impact
8 and things like that. But the city
9 of Chicago in 2012 implemented
10 these kinds of reforms. And so,
11 they reduced the number of their
12 license categories, paying special
13 attention to the permitting burdens
14 that were placed on entrepreneurs,
15 and they saved businesses in the
16 City more than \$2 million in
17 licensing fees alone.

18 But if you look at their
19 financial statements from the years
20 2011 before the policy change
21 through 2022, you find that even
22 after reducing those fees and the
23 complexity, both business and tax
24 revenue were actually higher
25 post-reform. So it's like Costco,

1 right, you're going to lower the
2 price and you're going to make it
3 up in volume.

4 So we would encourage the
5 Committee to consider that and
6 really consider some sweeping
7 reforms when it comes to how to
8 make it easier to start a business
9 in Philadelphia. Let's make big
10 changes that are going to affect
11 everybody as much as possible. So
12 we're happy to have follow-up
13 conversations about that and happy
14 to answer any questions you might
15 have.

16 COUNCILMAN SQUILLA: Thank
17 you.

18 Councilmember Gilmore
19 Richardson.

20 COUNCILWOMAN GILMORE
21 RICHARDSON: Yes. Thank you so
22 much, Mr. Chair.

23 I just have a very quick
24 question for you regarding your
25 testimony. You talked about

1 streamlining permits, consolidation
2 of paperwork, reducing categories
3 and fees and then you also
4 mentioned Chicago's reform. You
5 have not developed a full set of
6 recommendations for the City of
7 Philadelphia yet, but in your work
8 have you reviewed the changes that
9 have been made at the Commonwealth
10 level since Governor Shapiro has
11 come into office and how has that
12 impacted the research you all are
13 doing relative to Philadelphia?
14 And are there any specific
15 recommendations from what has
16 happened at the Commonwealth level
17 that you think we should undertake
18 in Philly?

19 MS. McDONALD: So my team
20 focuses just on the city level.
21 I'm less well-prepared to talk
22 about the state level things. But
23 we do also work on the state level
24 with things look occupational
25 licensing for cosmetologists and

1 (inaudible) and things like that.

2 But I would have to get back to you
3 on those state level policies.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: I was just wondering
6 if you all are taking some of that
7 into consideration as you develop
8 the list of recommendations for
9 Philadelphia.

10 MS. McDONALD: We haven't
11 yet, but that's really good to
12 know. So thank you.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Thank you.

15 COUNCILMAN JOHNSON: I
16 (inaudible) --

17 COUNCILMAN SQUILLA: Can't
18 hear --

19 COUNCILMAN JOHNSON: One,
20 two. Just want to do a quick point
21 of information. Anne Nadol, don't
22 go nowhere please. This was under
23 my notes early on. In your
24 testimony, you said that the City
25 of Philadelphia should follow in

1 the footsteps or do some of the
2 same things that the Shapiro
3 Administration has done. And I had
4 it in my notes to follow up with
5 you, but Councilwoman Gilmore
6 Richardson brought it up again.

7 So my question is give us
8 an idea of what those
9 recommendations were. And if from
10 your perspective as head of
11 Commerce, what do you think that we
12 should be doing recommendation-wise
13 mirroring what Josh Shapiro is
14 doing on the state level?

15 MS. NADOL: Yeah. Thank
16 you for that question. As you will
17 recall when the Shapiro came into
18 office, the Governor asked,
19 mandated that every permit and
20 license process be reviewed and
21 then they made guarantees -- to
22 simplify the process. And then
23 they made guarantees that if you
24 were told that it would take 45
25 days and you got it on Day 46, it

1 was free, and they have done that
2 statewide. I think they're still
3 rolling some of it out, but it is
4 that sort of aggressive, not in a
5 negative way, but aggressive
6 approach to revisiting every single
7 permit, every single license for
8 utility, whether it is expired or
9 whether it is duplicative. I won't
10 speak to the actual fees because
11 Rob Dubow may run me out of town,
12 but I will say that simply
13 simplifying the process is such a
14 saving grace for businesses.

15 I will say that we launched
16 with the Smart Cities Team over the
17 past couple of months the pilot
18 Program of the Permit Navigator
19 that does some of this -- I think
20 you've been involved in that, that
21 does some of this automation if a
22 business or a resident frankly
23 wants to go get a zoning permit or
24 a license, they can go online and
25 it walks you through everything

1 that you will need, the order in
2 which you need things, what it will
3 cost you. It is something that we
4 are currently piloting and it needs
5 to grow, but that has to go
6 hand-in-hand with a review of the
7 utility of those licenses and the
8 permits and how we process this.

9 MS. McDONALD: That permit
10 wizard was fantastic by the way.
11 And by running that permit wizard,
12 that gave us all of the back-end
13 data to be able to see for every
14 permit which requirements do you
15 have to fulfill, how do you do all
16 of the miniature requirements
17 underneath it and that sort of
18 thing. And so, that's kind of our
19 job now to say, we know how to get
20 everybody through the process but
21 can we make the process easier so
22 that it goes faster and things like
23 that.

24 COUNCILMAN SQUILLA: Thank
25 you. Thank you --

1 MS. NADOL: But it will be
2 a wholesale review for it to have
3 the impact that we all would like
4 it to have.

5 COUNCILMAN JOHNSON: Thank
6 you.

7 COUNCILMAN SQUILLA: Thank
8 you so much.

9 Steve, if you would like
10 to -- just state your name for the
11 record and proceed with your
12 testimony.

13 MR. MULLIN: Sure. Good
14 afternoon. My name is Stephen
15 Mullin. I'm Principal of Econsult
16 Solutions, Inc. here in
17 Philadelphia. I'd like to preface
18 two notes here. One is being at
19 the end of having an opportunity to
20 see almost an entire lifetime of my
21 work involvement here coming here,
22 and I want to see if I can staple
23 the transcripts here together and
24 use that as a textbook in urban
25 economics today, so I appreciate

1 that opportunity.

2 And number two, I have to
3 note that I'm extremely proud of
4 seeing a couple of members, all of
5 the members of the Committee, but I
6 will let you know that the two of
7 you had a life experience that
8 included three hours of my talking
9 for 15 weeks each here. You don't
10 have to worry here because I think
11 it's an opportunity to summarize.
12 So thanks on that front here.

13 And thank you all for
14 allowing me to share my thoughts
15 today. And again, at the end here
16 I've noticed some themes that you
17 guys have noticed too, and they
18 track a little bit of what I was
19 forecasting here.

20 I'll share my testimony.
21 But very clearly, my fellow
22 panelists today are sharing very
23 valuable ideas and suggestions, and
24 I didn't hear a single one that I
25 don't think is worthy of support,

1 continuing, tracking evaluation.

2 I want to offer -- instead
3 of adding to that list, I want to
4 offer sort of what I consider to be
5 the basic fundamental urban
6 economics story here, and I think
7 it relates ultimately to the issues
8 and the purpose for what all of you
9 are doing and what everybody up
10 here has been trying to do in their
11 worlds to here.

12 The first -- I can't read
13 with these. The first is I think
14 it's very important to not think in
15 the static sense here, but think in
16 the dynamic sense. And that's both
17 over time -- I've been at this for
18 over 40 years and have seen
19 parallels and changes and things
20 here, but the dynamic sense is also
21 what's happening in the future and
22 also how does the urban economy
23 work.

24 So when we're saying I want
25 to see X as a result, you might get

1 X somewhere else out here
2 indirectly, but might not get it
3 here in the direct sort of impact
4 or the direct thing you're looking
5 at, but it doesn't mean you don't
6 get that also in this. So that's
7 one thing I would note here.

8 And common theme here too,
9 Councilman Johnson, you mentioned
10 in the beginning the tale of two
11 cities. We've all heard that here.
12 And I am a huge believer, I agree
13 we can't take the tale of two
14 cities and say, okay, we have to go
15 over independently and deal with
16 this part of that city and go over
17 and deal independently with this.
18 It is one city here and the
19 fallacies have to connect there.

20 And I remember way back
21 when learning a concept. This is a
22 necessary but not sufficient
23 condition here. And I'd always
24 look at that. And I've concluded
25 over the years and I think that

1 this is here, is that a necessary
2 but not sufficient condition for
3 advancing towards the goal of
4 making sure that all Philadelphians
5 have more opportunities, have a
6 higher standard of living, have a
7 greater well-being here, that the
8 City has to have a vibrant and
9 growing economy, generating a lot
10 of economic activity, generating a
11 lot of business opportunities and a
12 lot of employment opportunities.

13 Okay.

14 My view is without that you
15 cannot help the tale of that poor
16 city here. You can have individual
17 sort of stories. But you'll recall
18 there was a lot of mention of
19 scale, scale, scale, okay, here.
20 We can have lots of winds that are
21 at very low levels. We have a
22 population of a million, six. A
23 lot of our peer cities aren't
24 anywhere near that size. So we do
25 need to provide the maximum amount

1 of opportunities. We can't be too
2 picky about them because we don't
3 know the future completely.

4 Councilman Johnson, you
5 mentioned at one point when we were
6 talking about forecasting and
7 prediction, you said, well, we just
8 don't know. And the real story is
9 we don't know what's happening next
10 year and the year after. It
11 doesn't mean that we're blind to
12 it, but we don't know. So the
13 opportunities -- maximizing the
14 opportunities for employment and
15 business generation, having that
16 pot to pool the activity larger
17 increases the opportunities.

18 And to my thinking, it
19 increases the effectiveness of
20 everything you've heard so far in
21 the 15 speakers before me. It
22 increases their potential
23 effectiveness on this. And I think
24 Paul and others have mentioned it's
25 not either or. I consider it in my

1 era for a good part of the time,
2 the either or was a zero-sum game.
3 I used to joke 30 years ago
4 when I sat in these seats
5 responding too, it was, hey, I want
6 a Rita's Water Ice stand, unh-unh,
7 I want it on my corner, unh-unh, I
8 want it on my corner, no, unh-unh,
9 I want it on my corner. And that's
10 what you do when you have a
11 declining city. It's a musical
12 chair game where there's 10 chairs
13 around the table, but there's only
14 8 people circling the table. The
15 music stops and the only thing you
16 get, no one's missing a chair. But
17 the problem is no one's fixed any
18 of the chairs so 3 of them break
19 over and everything like that.
20 That decline which we
21 witnessed in Philadelphia and many
22 other cities for the second half of
23 the 20th century, it was
24 consistent. We used to talk
25 about -- and you two especially may

1 have heard me mentioning that thing
2 in the 1990s. We're going to
3 manage decline. We're going to
4 manage decline. Ugh, manage
5 decline meaning there's less and
6 less and less resources. Okay.

7 With a declining
8 jurisdiction, people with ability,
9 capability, finances and stuff,
10 they can escape it. You've all
11 mentioned it, talking or preaching
12 to the choir here, that there are
13 people who can't escape that, so
14 they are the losers.

15 Economically vibrant cities
16 as I mentioned here, very, very
17 important to have that. That's one
18 of the reasons why, no surprise, I
19 believe that the regulatory reforms
20 and the tax rate reforms that we're
21 talking about that have been
22 proposed are very, very important
23 here.

24 And there's a big but. And
25 that big but is what people --

1 including Councilwomen Gauthier and
2 Gilmore Richardson have mentioned
3 here. And that is, the
4 government's role in preparing our
5 citizens and assisting our citizens
6 and our residents at being able to
7 get into that, get up here when a
8 larger pool be able to stand up and
9 be part of that. And that includes
10 information, that includes
11 training, that includes a whole
12 bunch of other things.

13 Frankly, it includes
14 supporting what I think -- I took
15 two-thirds of the conversation here
16 where people were talking about
17 doing that and very, very good. I
18 just think my conclusion is I think
19 that if we are able to increase the
20 business friendliness of the City,
21 absolutely that comment here and
22 the rest of the world, the business
23 friendliness, the pool will be
24 better, the opportunities will be
25 greater, the impacts of the things

1 we heard here are greater.

2 But again, there's no
3 guarantee on anything. But I think
4 the probability will be much, much
5 greater. And we will have a real
6 shot at this after the recovery
7 from the COVID here, which I will
8 note too -- I'll just note one
9 thing.

10 We have more jobs than we
11 did pre-COVID, but they're not the
12 same people. Okay. They're not
13 the same people. The people we're
14 talking about now are the people
15 who are left out. Whenever there's
16 any kind of adjustment, they're
17 left out. So I'll conclude by
18 saying that, but a sufficient
19 condition is a large growing
20 economy and an act of government
21 making sure that the citizens get
22 those opportunities, which include
23 again training, information,
24 connections, all of those things
25 here. Thank you.

1 COUNCILMAN SQUILLA:

2 Thanks, Steve. Thank you so much
3 for your testimony, and we really
4 appreciate all the information and
5 knowledge that was brought today to
6 us so that we can share that.

7 Is there anyone else here
8 to testify on Bill No. 230165?

9 MR. PITTS: Yes.

10 COUNCILMAN SQUILLA: Come
11 on up.

12 (Witness approached
13 Witness Table.)

14 COUNCILMAN SQUILLA: State
15 your name for the record and then
16 proceed with your testimony.

17 MR. PITTS: Yes. Good
18 evening. My name is Shawmar Pitts.
19 So first of all, I found out about
20 this meeting late. That's why I
21 wasn't signed up, but I thank you
22 so much, Councilman Johnson, for
23 bringing this. And I thank all of
24 you here, Councilmember Gauthier,
25 Councilmember Brooks and Councilman

1 Squilla, thank you. Because when
2 we talk about economic development,
3 right, in my community, a lot of
4 times when you talk about the
5 things and opportunities and
6 chances to get employment and
7 things like that, it's a segment in
8 my community that's always left
9 behind. And it's certainly because
10 of certain things that we are not
11 responsible for.

12 For instance, the lack of
13 education. That plays a big part
14 in it, so much because ignorance is
15 just running rampant in our
16 community. And so, whenever
17 there's talk about economic
18 development, especially in life
19 sciences that's being planned to
20 actually be a big part of the
21 economic engine in our city for the
22 future, me, myself, personally I
23 get nervous about it because I have
24 a younger generation under me that
25 I serve every day and that I'm

1 around every day. And, you know, I
2 see them without having the proper
3 education.

4 It's a group of kids. We
5 just had flag football. And it was
6 a group of kids that came every
7 day, and a group of kids that came
8 to watch every day. And I just saw
9 all their energy and it was just so
10 funny and everything, you know how
11 kids are.

12 And I'm looking at it and
13 I'm saying, how many of them are at
14 grade level in math and in reading.
15 Because five years going to come
16 like that and then it's going to be
17 their time to go into the
18 workforce. And I'm like, it's
19 going to be life sciences in our
20 area. And right now we are in a
21 crisis because of the development
22 of life sciences, that's not the
23 only reason for the crisis, but
24 it's a big factor on our housing in
25 our area, you know what I mean.

1 It's a big, big crisis in
2 our area when it comes to the price
3 is going up in housing, rent's
4 going up and stuff like that. And
5 not only because of life sciences,
6 but just because of the mere
7 prospect of it coming. You have
8 investors that come in and they
9 know it's going to be housing to be
10 had by the people that work in
11 those jobs.

12 So the first thought that
13 comes to my mind is where do we
14 stand, where do the people in my
15 community stand in the development
16 of life sciences because our
17 education is not up to par, so
18 we're not going to be qualified to
19 go into those jobs so we're going
20 to need some help, you know.

21 We need like -- and the
22 first thing that come to my hand, I
23 could be wrong, but the first thing
24 I say is, man, listen, we need
25 legislation passed to help us

1 bridge the gap with this education
2 so that we are able to stay in the
3 neighborhood because people getting
4 ran out the neighborhood, they
5 getting priced out. So now, that's
6 a solution. If we get up to par
7 with our education, then we'll be
8 able to take those jobs and it
9 won't just be like a transplant of
10 people to come to do the job and
11 live in the neighborhood and we got
12 to leave because we don't fit the
13 criteria, you know. So that's the
14 first thing that comes to my mind.

15 But at the same time just
16 from being here and hearing all the
17 testimony before me, I see if we
18 are able to work together, and I
19 guess I need to get in the network
20 and in the know of who you need to
21 know to fix some of these things,
22 because I tried my hand at business
23 and stuff like that and I ran into
24 those things. And I have even
25 tried working in the union and I

1 tried those things.

2 And I've seen so many
3 things that there are like, for
4 instance, when you talk about the
5 minority participation and
6 Councilman Johnson making it
7 mandatory that got to do 50 percent
8 in District 2. But now, citywide
9 I've witnessed people in the
10 Carpenters Union, and we try to
11 think of ways around all kinds of
12 things. My boss was in the
13 Carpenters Union. He was a
14 journeyman carpenter.

15 They would hire Black
16 people when jobs come out. They
17 would hire them on big jobs, like
18 when they built up all those
19 buildings in University City,
20 right. So he would get hired, but
21 six weeks into the job you get laid
22 off, you know. And you just can't
23 live day-to-day thinking is this
24 the day I'm going to get laid off.
25 It's just too stressful.

1 So we said, all right, this
2 is what you do. You get your own
3 business and don't get hired and
4 get the contracts. Now, you got
5 to -- like they were talking about,
6 it's so many fees and so much money
7 you have to pay that you got to pay
8 upfront. And if you don't get the
9 job, then you're really done,
10 right. It's a capital thing.

11 And then also, let's just
12 say you get the job, those jobs you
13 don't get paid like every week like
14 he was paying me because I was
15 working for him. He don't get paid
16 every week so how is he going to
17 get to pay his workers. He can't
18 pay the workers if he don't get
19 paid. And so, they just squeeze
20 you out.

21 So when you look at things
22 on the surface, you think that you
23 have an opportunity, you have an
24 opportunity, but when you get in,
25 they just run circles around all

1 those rules to keep us out. We see
2 that time and time again, and it
3 leads to crisis in our community.
4 And that's where we're at now.

5 We are at a crisis because
6 every day we're facing different
7 things. One of the members of
8 Philly Thrive, he was tragically
9 killed on December 2nd, you know.
10 And he was one of the ones pulling
11 the weight in the community trying
12 to help. And it's just from gun
13 violence, you know what I mean, and
14 that's one thing we got to contend
15 with.

16 And at the same time you
17 got another member of Philly Thrive
18 that's trying and out of nowhere,
19 y'all got to move, you got to go,
20 and can't afford to pay what it
21 cost to live in the neighborhood no
22 more. He had to move to Folcroft,
23 Pa, you know. It's like these are
24 the things that we're faced with on
25 a daily basis.

1 And a lot of times I'm
2 always frustrated at these things
3 and sometimes I even bring my
4 frustration here because I need a
5 way on how to cope with it, you
6 know, because I see it every day.
7 And when I try to tell people don't
8 make excuses for yourself, work
9 hard, do this, do that, but at the
10 same time when you do that and you
11 still, you still face all of these
12 things that's unfair to you, you
13 know what I mean, because of lack
14 of education, you know what I mean,
15 and we know the Commonwealth Court
16 just made that ruling not too long
17 ago that the way them funds were
18 distributed to the schools was
19 unconstitutional. And we the ones
20 that bear the brunt of that. We
21 suffered because of that.

22 And now, you have it where
23 a lot of our communities are not up
24 to par when it comes to skills and
25 education and things to get jobs

1 that can be sustaining for their
2 families, you know what I mean,
3 which lends to the problem of gun
4 violence and things of that nature,
5 and these are the things that we're
6 up against on a daily basis, you
7 know.

8 And we've come up with some
9 things that we think can help
10 policy-wise and I'm eager to work
11 with the Committee and work with
12 the Council to try to implement
13 some policies that would help us in
14 the immediate term, right, and
15 long-term when it comes to economic
16 development of our community,
17 because all the people who came up
18 and spoke before me I feel good
19 about that. You know, I really
20 feel good about everything that
21 everybody had to say.

22 I just want to have an
23 opportunity to actually learn and
24 see how it works and how can we put
25 it into a policy so that it affects

1 us immediately and in the long-
2 term, because the crisis that we're
3 in now I always felt it could have
4 been avoided. And to hear them say
5 some of the things that I want to
6 say like, for instance, about
7 education and about the capital
8 that we don't have and about how,
9 you know, when you try to get loans
10 and you can't get them, all of
11 those things.

12 I'm encouraged a little but
13 I really want to, you know --

14 COUNCILMAN SQUILLA: We
15 want to keep your input. We really
16 appreciate your input too. And I
17 think it's important as we heard
18 everybody testify that it's a
19 collaboration and a collaborative
20 effort that we need to work
21 together. And it's not only the
22 businesses, but it's the people who
23 are involved in those businesses.

24 So you testifying today is
25 very important and we're open to

1 listening to your ideas and plans
2 you want to set forth and really
3 appreciate your testimony. So
4 thank you so much.

5 MR. PITTS: Thank you.

6 COUNCILMAN SQUILLA:
7 Councilmember Gauthier.

8 COUNCILWOMAN GAUTHIER: I
9 just wanted to thank Shawmar for
10 his comment today and I also want
11 to commend Philly Thrive. You all
12 have been persistent at vocalizing
13 that you need to be at the table as
14 this industry grows to ensure that
15 it's good for people. You had four
16 people ready to testify at my
17 hearing today which got moved
18 because of another hearing.

19 But I look forward to
20 reconvening in the new year to talk
21 about the growth of the life
22 sciences. And I agree with you
23 totally that we have to make sure
24 that this works for people in our
25 community, and we have to make sure

1 that we invest in the education and
2 the training in order for people to
3 get jobs that could be truly
4 family-sustaining and
5 transformative for families.

6 And I just want to let you
7 know that I'm committed to moving
8 towards that from my position on
9 Council. So thank you so much.

10 MR. PITTS: Thank you.
11 Thank you so much.

12 COUNCILMAN SQUILLA:
13 Councilmember Johnson.

14 COUNCILMAN JOHNSON: I just
15 want to go on the record just
16 thanking everyone for coming out
17 and participating in this hearing.

18 Shawmar, continue to keep
19 up the good work. I know we'll
20 continue to talk about some of the
21 things that we have in common,
22 particularly around this issue of
23 not only just life sciences, but
24 how we address development, right,
25 in our communities and most

1 importantly making sure it's
2 equitable across the board in terms
3 of opportunities for individuals.

4 But I do want to thank
5 everyone for sticking and staying.
6 I see our former Professor Steve
7 Mullin back there just sitting down
8 and still taking everything in.

9 But we do recognize that in order
10 for us to move the City of
11 Philadelphia forward, we have to
12 look at policy through an equitable
13 lens for everyone, right.

14 And when I say everyone,
15 I'm talking about businesses,
16 right, rather they're large as well
17 as small businesses, right, rather
18 that's making sure that
19 irregardless of the industry,
20 people have an equal say at the
21 table and we always come up with a
22 level of compromise where everybody
23 gets a chance to walk away from
24 contributing and finding more
25 opportunities. We're working

1 together as opposed to in silos.
2 And most importantly, addressing
3 the zero-sum game where as it was
4 mentioned, well, we'll win on this
5 side and somebody else will feel
6 like they're losing, but how do we
7 make sure that everybody has a seat
8 at the table in terms of how we
9 move the City of Philadelphia
10 forward.

11 So I want to thank you,
12 Mr. Chairman. We do have another
13 hearing we have to go to right
14 after this. And I want to thank my
15 colleagues for sticking and staying
16 for this hearing. Thank you very
17 much.

18 COUNCILMAN SQUILLA: Thank
19 you. And thank you all for your
20 testimony. And being no other
21 questions and nobody else to
22 testify, that will conclude the
23 public hearing of the Committee on
24 Commerce and Economic Development.
25 Thank you so much for your

1 attention. And Resolution No.
2 230165 will be left to the call of
3 the Chair. Thank you.

4 (Committee on Commerce and
5 Economic Development concluded at
6 4:20 p.m.)

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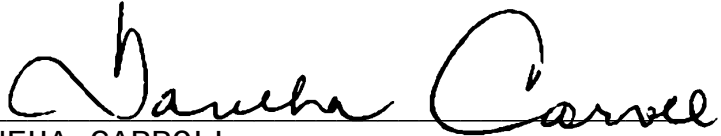
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