

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE OF THE WHOLE

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, November 12, 2025
10:28 a.m.

PRESENT:

COUNCIL PRESIDENT KENYATTA JOHNSON
COUNCILWOMAN NINA AHMAD
COUNCILWOMAN CINDY BASS
COUNCILWOMAN KENDRA BROOKS
COUNCILMAN MICHAEL DRISCOLL
COUNCILWOMAN JAMIE GAUTHIER
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILMAN JIM HARRITY
COUNCILMAN CURTIS J. JONES, JR.
COUNCILWOMAN RUE LANDAU
COUNCILWOMAN QUETCY M. LOZADA
COUNCILMAN NICOLAS O'ROURKE
COUNCILMAN ANTHONY PHILLIPS
COUNCILMAN MARK SQUILLA
COUNCILMAN ISAIAH THOMAS
COUNCILMAN JEFFREY YOUNG, JR.

RESOLUTION: 250955

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1 COUNCIL PRESIDENT

2 JOHNSON: Good morning, everyone.

3 This is the public hearing and
4 public meeting of the Committee of
5 the Whole regarding Resolution No.
6 250955.

7 Mr. Christmas, will you
8 please call the roll.

9 THE CLERK: Councilman
10 Squilla.

11 (No response.)

12 THE CLERK: Council Lady
13 Gauthier.

14 COUNCILWOMAN GAUTHIER:
15 Present.

16 THE CLERK:
17 Councilmember Jones.

18 COUNCILMAN JONES:
19 Present.

20 THE CLERK:
21 Councilmember Young.

22 (No response.)

23 THE CLERK: Councilman
24 Driscoll.

1 COUNCILMAN DRISCOLL:

2 Present.

3 THE CLERK:

4 Councilmember Lozada.

5 COUNCILWOMAN LOZADA:

6 Present.

7 THE CLERK: Councilwoman

8 Bass.

9 COUNCILWOMAN BASS:

10 Present.

11 THE CLERK:

12 Councilmember Phillips.

13 COUNCILMAN PHILLIPS:

14 Present.

15 THE CLERK:

16 Councilmember O'Neill.

17 (No response.)

18 THE CLERK: Council Lady

19 Gilmore Richardson.

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Present.

22 THE CLERK:

23 Councilmember Thomas.

24 COUNCILMAN THOMAS:

1 Present.

2 THE CLERK:

3 Councilmember Harrity.

4 COUNCILMAN HARRITY:

5 Present.

6 THE CLERK:

7 Councilmember Ahmad.

8 (No response.)

9 THE CLERK: Council Lady

10 Landau.

11 COUNCILWOMAN LANDAU:

12 Present.

13 THE CLERK: Council Lady

14 Brooks.

15 COUNCILWOMAN BROOKS:

16 Present.

17 THE CLERK:

18 Councilmember O'Rourke.

19 COUNCILMAN O'ROURKE:

20 Present.

21 THE CLERK: Council

22 President Johnson.

23 COUNCIL PRESIDENT

24 JOHNSON: Present. Thank you. A

1 quorum of the Committee is present
2 and this hearing is now called to
3 order, Mr. Christmas.

4 Will you please read the
5 title of the resolution.

6 THE CLERK: Resolution
7 approving the 2025-2026 Housing
8 Opportunities Made Easy (H.O.M.E.)
9 Program Annual Program Statement
10 and Budget, which addresses
11 expenditures by various agencies in
12 the first year of the H.O.M.E.
13 Program.

14 COUNCIL PRESIDENT
15 JOHNSON: We will now start with
16 witnesses to testify on the
17 resolution. I ask for
18 Mr. Christmas to please call our
19 first panel.

20 THE CLERK: Would the
21 Chief of Staff to the Mayor Tiffany
22 Thurman please come forward.

23 COUNCIL PRESIDENT
24 JOHNSON: There's three people

1 and Angela Brooks --

2 THE CLERK: Angela
3 Brooks, Chief Housing and Urban
4 Development Officer of the City of
5 Philadelphia, and last but not
6 least, Jesse Lawrence, Director of
7 Planning and Development, City of
8 Philadelphia.

9 COUNCIL PRESIDENT

10 JOHNSON: Good morning.

11 (Witnesses approached
12 witness table.)

13 MS. THURMAN: Good
14 morning, Council President Johnson
15 and members of City Council. My
16 name is Tiffany Thurman. I serve
17 as Chief of Staff to Mayor Cherelle
18 Parker and I'm joined today by
19 Chief Housing and Urban Development
20 Officer Angela Brooks, Department
21 of Planning and Development
22 Director Jesse Lawrence and
23 numerous other members of this
24 Administration who have been

1 working on the Housing
2 Opportunities Made Easy Plan.

3 We are pleased to be
4 back in Council chambers to testify
5 about the first Annual Project
6 Statement and Budget for the
7 H.O.M.E. Plan. First, let us state
8 for the record that we are very
9 appreciative of the thorough review
10 that you, Council President, and
11 your staff have conducted since the
12 H.O.M.E. Plan was first introduced
13 with the Mayor's special address in
14 March. And we will outline later
15 in this testimony the changes we've
16 made as a result of that review.

17 The \$800 million that we
18 propose to borrow for this very
19 ambitious and historic plan is a
20 serious investment and this body
21 has treated it as such. Following
22 the H.O.M.E. hearings City Council
23 conducted this past spring, it was
24 clear that there is widespread

1 agreement that our city is facing a
2 housing crisis.

3 Philadelphia is short
4 upwards of 17,000 housing units in
5 many neighborhoods across the city
6 and at least 21,000 existing units
7 are in urgent need of repairs and
8 preservation. At the same time,
9 increasing home prices have put
10 homeownership out of reach for many
11 residents. And approximately, 50%
12 of renters in this city are cost-
13 burdened.

14 The comprehensive
15 H.O.M.E. Plan has been developed to
16 address this crisis head-on and it
17 requires bold investment in a wide
18 array of programs that, in the
19 simplest of terms, fall into two
20 buckets. First, as we have
21 discussed at length in earlier
22 hearings, the H.O.M.E. Plan creates
23 innovative new programs that
24 provide a proof of concept for

1 what's possible in local housing
2 policy.

3 At the top of this list
4 is the One Philadelphia mortgage,
5 the One Philly mortgage, which will
6 put homeownership within reach for
7 more hard-working Philadelphians.
8 The investment in this new program
9 is significant, but the economic
10 opportunity that comes with
11 building equity in a home will pay
12 dividends for those homeowners and
13 the city as a whole for years and
14 years to come.

15 Meanwhile, we'll pilot
16 other programs like facade
17 improvement and curbside appeals at
18 a smaller scale to demonstrate the
19 value and impact of improving both
20 homes and neighborhood blocks.
21 Second, the H.O.M.E. Plan allocates
22 most of the borrowed funds, 84% to
23 existing high demand programs and
24 housing production and preservation

1 that thousands of Philadelphians
2 have benefited from.

3 This includes Basic
4 Systems Home Repair, Adaptive
5 Modifications, Turn the Key, Philly
6 First Home, Eviction Diversion and
7 others, each of which is important
8 to continue to meet our housing
9 needs now, as this wide array of
10 new and existing programs are
11 implemented.

12 Another critical element
13 of the H.O.M.E. Plan has been to
14 collect, track and report all of
15 the measurable data. Long gone are
16 the days where the city is making
17 big investments and we don't know
18 who benefits. In addition to
19 tracking, the data and key metrics
20 through Philly Stat 360, the
21 Administration will be assessing
22 the economic impact of these
23 programs. And the plan in
24 realtime, full transparency and

1 tracking performance are hallmarks
2 of this Administration and this
3 will fully extend to the H.O.M.E.
4 Plan.

5 It will be critical to
6 have such a quantifiable analysis
7 ensuring that H.O.M.E. is having
8 the greatest possible impact for
9 residents across the housing
10 continuum spanning from low-income
11 households to the workforce,
12 housing that benefit our nurses,
13 teachers and public safety
14 officers.

15 As we said before, we
16 refuse to pit the have-nots against
17 those that have-just-a-little. As
18 we've projected the full impact of
19 programs in the H.O.M.E. Plan, the
20 data bears this out. It proves it.
21 Based on our four-year projections
22 across all funding sources for
23 production and preservation, 68% of
24 beneficiaries earn between 0 to 50%

1 of the Area Median Income, AMI.
2 93% of beneficiaries
3 earn under 80% AMI. 40% of
4 beneficiaries who are in the deeply
5 affordable category are between 0
6 to 30% AMI. These beneficiaries
7 reflect our commitment to
8 prioritizing families across income
9 levels with real needs and in
10 neighborhoods across the city.
11 This includes the family
12 with rent that consumes nearly half
13 their income and is struggling to
14 buy groceries and meet their basic
15 necessities. This also includes
16 the senior citizen on a fixed
17 income who needs to make emergency
18 repairs to their roof from
19 caving -- and keep their roof from
20 caving in. And this includes as
21 well the household with parents who
22 work for the city, our colleagues,
23 your staff who have child care
24 expenses, medical bills and other

1 costs that are keeping their first
2 home just out of reach. The
3 H.O.M.E. Plan was designed to help
4 each of these households and we
5 refuse to let any of them slip
6 through the cracks on our watch.

7 Finally, and before we
8 hear from Angela Brooks and our
9 team about the Program Statement
10 and Budget on the table today, let
11 me stress how critical it is that
12 we move swiftly on this resolution.
13 We are running out of time to go to
14 the market to borrow funds this
15 calendar year and avoid any program
16 disruption in the coming weeks.

17 We have Rob Dubow, our
18 Chief Financial Officer, that will
19 be here today to answer any
20 questions regarding that as well as
21 our City Treasurer Jacqueline Dunn.
22 Philadelphians deserve safe,
23 quality, affordable housing and
24 they need it now. Thank you. And

1 now, we'll turn it over to Angela
2 Brooks.

3 MS. BROOKS: Thank you,
4 Chief Thurman. And good morning,
5 Councilmembers. As stated, my name
6 is Angela Brooks, Chief Housing and
7 Urban Development Officer. The
8 Annual Program Statement and Budget
9 for year 1 of the H.O.M.E. Plan
10 outlines 12 months of spending for
11 the 27 new and existing programs
12 per the H.O.M.E. bond ordinance,
13 Bill 250568.

14 This is the first of
15 four such Annual Budgets and
16 Program Statements the
17 Administration will prepare as a
18 part of the housing plan. Before
19 we shift into questions, I'd like
20 to outline the changes from the
21 budget originally shared on July
22 11, as several were made following
23 input from the Council.

24 Affordable housing

1 Preservation and Production, we
2 adjusted that from 40.3 million to
3 19.9 respectively, to 29.7 and 24.3
4 million, shifting more funding to
5 H.O.M.E. preservation after taking
6 into account recent information
7 that we received around expected
8 housing projects in 2026 and
9 available NPI funding.

10 Basic Systems Repair, we
11 increased that from 33.5 million to
12 34.8 million, which will be
13 supplemented by other funding
14 sources, including the Housing
15 Trust Fund, CDBG and NPI to reach
16 an annual spending target of
17 approximately \$50 million per year.

18 Built to Last, we
19 increased that from 1 million to
20 8.5 million, adding to the
21 available resources for home
22 repairs in year 1. Eviction
23 Diversion and Targeted Financial
24 Assistance, we adjusted from 14.2

1 million to 15 million maintaining
2 current service levels.

3 Philly First Home, we
4 decreased that from 12.5 million to
5 nearly 10.7 million as other
6 funding was identified to support
7 the program in year 1. Tangled
8 Title prevention, we increased that
9 from 1.9 million to 2.2 million to
10 maintain current service levels
11 while expanding the NAC pilot
12 program.

13 Turn the Key increased
14 to 43.5 million in year 1, as
15 existing funds have been spent on
16 closings this year and to maintain
17 the operation of other programs
18 administered by PHDC, including
19 BSRP. At this point, 8.2 million
20 in NPI funds remains for Turn the
21 Key, with an estimated 689 closings
22 are estimated by the end of year
23 2026. An additional 43.5 million
24 will ensure these affordable homes

1 are completed.

2 And lastly, a Wills
3 program we created as a separate
4 line item with 1.5 million
5 allocated in year 1, adding
6 resources to be proactive and
7 prevent tangled titles. The total
8 amount proposed for year 1 has
9 increased to approximately 238
10 million, most of which is due to
11 the important Turn the Key
12 investment.

13 As we stated before,
14 most of the borrowed funds are for
15 high-demand programs, several of
16 which soon need additional funding
17 to continue without disruption. At
18 the same time, One Philly Mortgage
19 will be created with an upfront \$25
20 million investment, soon allowing
21 more working Philadelphians to
22 become homeowners.

23 As a result, of these
24 revisions the first Program

1 Statement and Budget now includes
2 more than a quarter of the total
3 \$800 million borrowing authorized
4 for the next four years. But we
5 believe it's important to
6 aggressively tackle the housing
7 crisis that's here now.

8 Thank you again for the
9 extensive discussion and feedback
10 going back to the spring. We
11 deeply value our partnership with
12 you, Council President and this
13 body. We look forward to your
14 questions today. Thank you.

15 COUNCIL PRESIDENT
16 JOHNSON: Thank you very much.
17 Jesse, no questions?

18 MR. LAWRENCE: (Shaking
19 head).

20 COUNCIL PRESIDENT
21 JOHNSON: Just a couple brief ones.
22 First of all, thank you for coming
23 and providing testimony for the
24 Budget Project Statement. I just

1 have a couple brief questions. So
2 just clarify, what's the original
3 amount that you're borrowing for
4 the first 12 months and then the
5 additional amount we're borrowing
6 for Turn the Key? And then second,
7 how many units do we expect to be
8 built during this 12-month period?

9 MR. LAWRENCE: Sorry.

10 The first question was -- can you
11 re-ask your question?

12 COUNCIL PRESIDENT

13 JOHNSON: The first amount under
14 the Project Budget Statement that
15 was sent over and then the second
16 amendment that was sent over?

17 MR. LAWRENCE: So the
18 first amount didn't have any -- my
19 name is Jesse Lawrence. Thank you.
20 The first amount that was listed in
21 our first statement was \$0 for Turn
22 the Key. We have expanded that up
23 to \$43.5 million, and that is in
24 response to the need to provide

1 mortgages for what's in the
2 pipeline and then also for us to
3 reach that 1000 unit goal that we
4 are putting forward in H.O.M.E.
5 specifically.

6 COUNCIL PRESIDENT

7 JOHNSON: So I just want to get
8 clarity. So from the time of July
9 11th and even before July 11th when
10 you started working to put the
11 Budget Project Statement proposal
12 together, at no point in time you
13 took in consideration the need for
14 the additional 43 million for Turn
15 the Key and what else?

16 MR. LAWRENCE: What we
17 determined between the last time
18 and this particular moment is that
19 there was a shift in what year 1
20 bond year would be. Originally
21 that was anticipated to be FY26, at
22 the year's end of FY26. That's now
23 shifted to a calendar year basis,
24 and what we've understood to be the

1 case between, one, understanding
2 what exactly is still allotted for
3 Turn the Key and NPI, but then also
4 just knowing that there will be a
5 six-month period after what the
6 originally anticipated year-end
7 would be was that there was no
8 funds dedicated specifically for
9 what's in the pipeline and what we
10 want to hit with our target.

11 So because of those
12 shifts, we've made some changes and
13 we've presented that particular
14 line item for this particular year
15 1 so that we can cover what's in
16 the pipeline and what we have come
17 forward.

18 COUNCIL PRESIDENT

19 JOHNSON: Okay. And how many units
20 do we expect to build, new units of
21 housing during the 12-month period
22 with this funding?

23 MR. LAWRENCE: For new
24 housing, 2408 units.

1 COUNCIL PRESIDENT

2 JOHNSON: Say it again.

3 MR. LAWRENCE: New
4 construction, 2408 units.

5 COUNCIL PRESIDENT

6 JOHNSON: So in the first year
7 we're expecting 2000 units to be
8 built?

9 MR. LAWRENCE: That's
10 across all sources. But the first
11 year we have at least 800 to get
12 through in the pipeline as we --

13 COUNCIL PRESIDENT

14 JOHNSON: 800?

15 MR. LAWRENCE: Yes, sir.
16 And if you want specifics, Angel is
17 here to talk to those specifics.

18 MR. RODRIGUEZ: Good
19 morning.

20 COUNCIL PRESIDENT

21 JOHNSON: Good morning. How you
22 doing?

23 MR. RODRIGUEZ: For Turn
24 the Key, for the calendar year --

1 Angel Rodriguez. For the calendar
2 year of '26 we expect to have 656
3 closings under Turn the Key.

4 COUNCIL PRESIDENT

5 JOHNSON: And that's closings as
6 opposed to brand new units built or
7 that's a combination of both?

8 MR. RODRIGUEZ: No,
9 that's all brand -- Turn the Key is
10 new construction, all new
11 construction. So that would be
12 656. The total -- and let me just
13 clarify. Closing out NPI, we would
14 have another 109 closing. So the
15 total just for H.O.M.E., that would
16 be 656. Closing out NPI, that
17 would be another 109. So the total
18 number between the two funding
19 sources would be 765 properties.

20 COUNCIL PRESIDENT

21 JOHNSON: Okay. 675. That's it.
22 Thank you. I have another
23 question. In regards to the
24 H.O.M.E. initiative and obviously

1 I'm a supporter of it, members of
2 Council are supportive in general
3 as well, where are we at in terms
4 of our partnership with the
5 philanthropic communities as well
6 as the unions regarding this
7 particular initiative?

8 MS. THURMAN: So we,
9 Angela and I, will both answer the
10 question. I'll start and then turn
11 it over to my colleague Angela
12 Brooks. We're in a really good
13 place. So we are meeting actively
14 with both the unions. We are in
15 partnership with PHA as well as the
16 philanthropic community. We're
17 working with national philanthropic
18 leaders as well as those who are
19 regional and then local.

20 We've been presenting
21 the plan, keeping them abreast of
22 where things land with City
23 Council, and they're incredibly
24 supportive of it. And we'll be

1 making an announcement very soon.

2 COUNCIL PRESIDENT

3 JOHNSON: And give me the role that
4 PHA is going to play in helping us
5 put units for low-income
6 individuals. And I know a lot of
7 times we talk about affordable
8 housing and workforce housing and I
9 have a special interest for those
10 who need low-income housing.

11 MS. THURMAN: And we
12 share that interest. We've been
13 working very closely with Kelvin
14 Jeremiah. I'll turn it over now to
15 my colleague Angela Brooks.

16 MS. BROOKS: Thank you,
17 Council President, for the
18 question. Angela Brooks. We've
19 been working in conjunction with
20 the Philadelphia Housing Authority,
21 as we mentioned in the spring.
22 While they have their own separate
23 plan, we find them to be
24 complementary plans. We definitely

1 look at them as a partner for some
2 of those deeply affordable units
3 that a lot of people are here to
4 advocate for. We are a true
5 believer in that as well.

6 A lot of the H.O.M.E.
7 Plan will support that of the
8 funding for PHA. In fact, our
9 homeless prevention line item, all
10 of those things support the
11 initiatives that PHA is
12 implementing as well as at the same
13 time we are doing our H.O.M.E. ops.
14 It's our internal improvement plan
15 of making government work better.
16 And so, all of these things will
17 help them move the needle very
18 quickly as well. But we are
19 allocating funds within the
20 H.O.M.E. fund to support their
21 acquisition fund and some of their
22 shared housing goals.

23 COUNCIL PRESIDENT

24 JOHNSON: Will their units count?

1 When I say their, meaning PHA.
2 Will their units count toward the
3 30,000 units or that's a separate
4 track? If H.O.M.E. money is going
5 toward -- and I know specific
6 projects that you are supporting in
7 terms of the H.O.M.E. initiative,
8 but I'm speaking on a grander
9 level -- on a general level, I'm
10 sorry. Will those numbers count as
11 a part of the overall or we just
12 have two separate tracks?

13 MS. BROOKS: It's
14 confusing. It will be two
15 different tracks. Certainly, the
16 ones that are going to be touched
17 by H.O.M.E. money will count, but
18 they will be separate and aside.
19 And one of the important things
20 we've continued to say is while we
21 talk about the 30,000 produced and
22 preserved, we anticipate that the
23 market itself will create
24 additional units by some of the

1 work that we're doing, and that
2 wouldn't be included in that.

3 And when we're tracking
4 it, we are going to have, as we've
5 mentioned, we're going to have our
6 tracking numbers on Philly Stat
7 360. We will be delineating both,
8 but we'll be tracking both of those
9 as well.

10 COUNCIL PRESIDENT

11 JOHNSON: I guess I want to shape
12 this conversation as well. I know
13 we talked about making sure -- and
14 it's my goal to make sure we don't
15 go in this direction, but we're not
16 going to pit the haves versus the
17 have-nots, right. And so, I want
18 to go back to some of my line of
19 questioning during the same
20 conversation I had before in the
21 past.

22 When we talk about the
23 percentage of individuals that
24 we're going to be supporting,

1 right, that are above the criteria
2 of most of the programs that we
3 offer in the city of Philadelphia,
4 give me a dollar amount of how much
5 above that criteria requirement
6 that we will allow individuals to
7 participate in programs?

8 MR. LAWRENCE: So I am
9 trying to get to the chart that
10 specifies the different dollar
11 amounts and somebody can pick that
12 up. But what I can say is that
13 we're tracking -- we have
14 experience in understanding of
15 where the demand over a certain AMI
16 band would be for these programs
17 that we're trying to expand at this
18 point.

19 We have some historic
20 experience in moving from 50% to
21 60% and seeing that that was a very
22 small increase in intake. What
23 we're obviously going to is from 60
24 to 100. We have experience in

1 actually denying applications,
2 probably a thousand applications
3 since 2022, over a thousand at this
4 point, for those who simply didn't
5 qualify because they were over the
6 60% threshold, right.

7 COUNCIL PRESIDENT

8 JOHNSON: Give me that number again
9 just for the record.

10 MR. LAWRENCE: At least
11 a thousand since the spring.

12 COUNCIL PRESIDENT

13 JOHNSON: A thousand?

14 MR. LAWRENCE: Yes, sir.
15 So what we do know is that the
16 number does increase in terms of
17 how many people probably will
18 still -- but the number does
19 increase in terms of how many
20 people probably would still, but I
21 think that a thousand is probably
22 about 5% of what the overall
23 application has been. So we
24 anticipate anywhere between 5% to

1 10% of an increase once we elevate
2 these income band levels or the --
3 I'm sorry, the income eligibility
4 requirement, moving from 60% to
5 100%. We anticipate about 10% at
6 most of an increase in
7 applications.

8 COUNCIL PRESIDENT

9 JOHNSON: And give me the
10 application request for those below
11 that particular number just for the
12 record.

13 MR. LAWRENCE: Since
14 2022, at least 5500 applications
15 have been received.

16 COUNCIL PRESIDENT

17 JOHNSON: So you got 5500 that are
18 those drastically in need and then
19 1000 individuals who are in need at
20 a different income level, correct?

21 MR. LAWRENCE: At least,
22 sir. Yes, sir.

23 COUNCIL PRESIDENT

24 JOHNSON: And I just want to have

1 clarity on it. And obviously we
2 talk about these things behind the
3 scenes, but also want to be
4 transparent in terms of as we go
5 through this process how we move
6 forward.

7 At this time, I'm going
8 to take a moment to -- give me an
9 idea regarding how we're addressing
10 rental assistance. The level of
11 the budget that's directed toward
12 those who are, I guess I wouldn't
13 even say home poor because at the
14 end of the day they don't even have
15 a home, they're renters. So give
16 me a perspective of the H.O.M.E.
17 commitment to address this
18 particular issue.

19 MR. LAWRENCE: I'll call
20 up our Director for Housing
21 Community Development, but there
22 are a number of different programs
23 that exist prior to this and we'll
24 continue on.

1 And, Mark, you want to
2 talk about what those mechanisms
3 are.

4 MR. DODDS: Sure. Mark
5 Dodds, Deputy Director of Division
6 of Housing and Community
7 Development. As Jesse mentioned,
8 there are a few ways we're
9 addressing that. The primary way
10 is through our Eviction Diversion
11 program. Eligible households
12 receive substantial assistance
13 through that program. The annual
14 budget is roughly in the
15 neighborhood of \$30 million. This
16 H.O.M.E. Plan enables us to keep
17 the program operating at level
18 stages. So we anticipate, you
19 know, operating that as is.

20 We will also be
21 operating rental assistance through
22 Fresh Start, which is a new program
23 right now. It's currently on pause
24 until H.O.M.E. dollars are

1 available, but that will include
2 move-in costs and up to three
3 months of assistance for families
4 who qualify. And there is also a
5 program called PHL Housing Plus,
6 which operates as more of a
7 guaranteed income program. It's
8 done in partnership with PHA and
9 there is funding in the H.O.M.E.
10 Plan to continue that program
11 through the end of the fiscal year.

12 COUNCIL PRESIDENT

13 JOHNSON: Do any of our initiatives
14 actually support the landlord
15 through the subsidy or go directly
16 to the actual renter?

17 MR. DODDS: Yeah, great
18 question. So Targeted Financial
19 Assistance, that component of the
20 Eviction Diversion program, those
21 payments go directly to the
22 landlord.

23 COUNCIL PRESIDENT

24 JOHNSON: Okay. Chair now

1 recognizes Councilmember Jamie
2 Gauthier.

3 COUNCILWOMAN GAUTHIER:

4 Thank you, Council President.

5 Good morning to all of
6 you. I wanted to start with a
7 question that gets to how we
8 envision the 26 initiatives being
9 proposed -- to be funded in the
10 year 1 H.O.M.E. budget. When you
11 envision target populations, not as
12 a whole for the initiative but for
13 each of the 26 programs that might
14 be funded, I want to hear more
15 about sort of those targets and
16 those priorities, if they exist.

17 And I ask because we all
18 know that there's a huge need for a
19 lot of these programs, and demand
20 is likely to go up, especially when
21 we start promoting that the
22 programs have higher income
23 eligibility than in the past. Most
24 programs, as listed in the

1 legislation right now, just have
2 the maximum income eligibility
3 criteria next to them, which
4 doesn't tell a complete story about
5 where the true demand and need is.
6 So can you talk about that? What
7 are the target populations for the
8 various programs that you'd like to
9 be funded?

10 MR. DODDS: Sure. Mark
11 Dodds again. I think we can start
12 by saying that the AMIs for the
13 vast majority of the programs that
14 we intend to support with H.O.M.E.
15 dollars are remaining the same.
16 There are a few changes. However,
17 historically, and I think this was
18 mentioned in the testimony, we are
19 currently serving through programs
20 like BSRP and various other
21 programs, though we may not
22 necessarily target them, naturally
23 the participants that are taking
24 part in those programs, that are

1 benefiting from those programs, are
2 often times at or below 30% AMI,
3 and the vast majority of
4 participants are below 50 and then
5 below 80. So we're seeing
6 somewhere in the neighborhood of
7 over two-thirds of current
8 participants in our programs that
9 are at or below 30% AMI.

10 COUNCILWOMAN GAUTHIER:

11 Okay. So you think that naturally
12 we'll just support the people who
13 are most in need with those
14 programs as opposed to codifying it
15 or enshrining it in the legislation
16 somehow? Will it just organically
17 happen?

18 MR. DODDS: Based on
19 past performance and the data that
20 we've compiled, that's what we
21 expect.

22 COUNCILWOMAN GAUTHIER:

23 Okay. Your figures from the spring
24 showed over 10,000 income eligible

1 households still waiting to hear if
2 their applications have been
3 awarded yet for home repair
4 assistance, and that's before we
5 increase the income eligibility for
6 that program and the Adaptive
7 Modification program, which will
8 more than double the number of
9 eligible homeowners for these
10 programs.

11 We know there's a need
12 out there across many income bands.
13 I don't think that any of us would
14 debate that. The issue is more can
15 these already strained programs
16 sustain all of the extra demand as
17 they are currently structured.

18 And so, I wanted to ask
19 is this Administration willing to
20 list priority AMI ranges for each
21 relevant program in the resolution
22 so that those in most need will
23 still be prioritized even as we
24 expand the income eligibility

1 guidelines? And especially, are we
2 willing to do that for the programs
3 where we already know that there is
4 not enough funding to keep pace
5 with even the current level of
6 demand?

7 (Applause.)

8 MS. BROOKS: You know,
9 one of the things we talk about a
10 lot, we've talked about in previous
11 meetings with you as well,
12 Councilmember Gauthier, and one of
13 the problems with kind of -- I'm
14 trying to think of how do I want to
15 say it. I think the issue, first
16 of all, the logistics behind it, so
17 while we think it will naturally
18 happen and we don't necessarily
19 think this is something we have to
20 necessarily focus on, the
21 infrastructure in which to do that
22 is it just doesn't exist for us as
23 it stands.

24 And so, when we started

1 talking about how we could possibly
2 implement that, we looked at the
3 different ways we could do it, and
4 currently our system doesn't allow
5 for that. And that's just an
6 honest answer. We physically
7 cannot do it. The infrastructure
8 to do so will take some time and
9 that probably would be beyond year
10 1.

11 Secondly, I think
12 there's just a philosophical
13 difference between some of the
14 thought process on who it is we're
15 serving. I think a lot of times
16 these conversations make it sound
17 like we're being Robin Hood and
18 taking it from the rich and giving
19 it, you know -- taking things from
20 the poor for the rich. When, in
21 fact, we're taking it from the
22 police officer, the teacher, the
23 city employee that we get on the
24 elevator with who don't have it,

1 the people who are cost-burdened.

2 So when you start
3 looking at the cost-burdened
4 statistics throughout the city,
5 we're recognizing that a lot of
6 those people they might make 80% of
7 AMI, but they really cannot
8 maintain their homes, which is
9 contributing to a lot of the blight
10 that we're seeing. It isn't that
11 we are necessarily focused on a big
12 marketing campaign to people who
13 make 100% AMI. We have a robust
14 housing counseling system. Many of
15 them are here today that will
16 continue to work with and we will
17 continue to work with those
18 individuals who are the most
19 vulnerable in the same ways that we
20 always have and they will be the
21 people that are mostly marketed to
22 you.

23 But the infrastructure
24 in which we would add tiering would

1 really add time to the waitlist,
2 because then we'd have to implement
3 that system that could allow us to
4 do that. And when we're talking
5 about waitlists and time, we don't
6 want to expand and add on time for
7 that.

8 COUNCIL PRESIDENT

9 JOHNSON: Can I get a point of
10 information. Just for clarity,
11 explain just for the record what
12 does that infrastructure look like.
13 Just want to get an idea. The
14 infrastructure that would take more
15 than a year to put together and we
16 don't want people to wait, just
17 want to get an understanding of
18 what that infrastructure looks
19 like?

20 MS. THURMAN: They're
21 going to answer that question. You
22 know, it could be in a very
23 technical way, but to be very clear
24 we all know, and we stated this

1 during the hearing last when we
2 were here months ago, that AMI
3 while it's important, it's very
4 important, it is only one factor
5 and it doesn't tell a full story of
6 what people are really
7 experiencing.

8 And so, when we're
9 thinking about whether it's deeply
10 affordable or affordable as an
11 Administration, we've been really
12 keen on not allowing any of our
13 staff, any of our team to be pulled
14 into that debate, because as an
15 Administration we put together a
16 plan that focuses on deeply
17 affordable, that focuses on
18 affordable, that focuses on people
19 who are in need. So AMI is
20 important, but we look at a number
21 of factors beyond that.

22 And, Council President,
23 that's something that we stand by.
24 And as the Mayor has said on the

1 record time and again, even when
2 she gave her opening budget
3 address, we're not going to
4 apologize for our stance because
5 our approach ensures that everyone
6 benefits, especially those who are
7 in deep poverty and deep need. So
8 I'll turn it over now to Jesse
9 Lawrence to talk about the
10 infrastructure and the more
11 technical demands that it takes to
12 get it up to speed in a year.

13 COUNCIL PRESIDENT

14 JOHNSON: I just want to know what
15 the infrastructure is. And then
16 also, respectfully just as a body,
17 right, we support the H.O.M.E.
18 initiative. But also we recognize
19 that even in shaping the H.O.M.E.
20 initiative, because there's I think
21 a partnership between the
22 legislative branch and executive
23 branch, but also our perspective
24 and our views just as well should

1 be noted and taken into
2 consideration. And I don't think
3 this body apologizes for the
4 position that they're taking in
5 terms of how we move forward.

6 (Applause.)

7 MS. THURMAN:

8 Absolutely.

9 COUNCIL PRESIDENT

10 JOHNSON: And I say that
11 respectfully. My conversation is
12 really about the infrastructure.
13 If we're saying that something like
14 this really can't be done because
15 it's going to take time and the
16 time that it's going to take means
17 we can't address the people who are
18 in dire need right now, I just want
19 to know what does that
20 infrastructure look like, because I
21 know that we have a very, very
22 astute body of individuals on the
23 Administration side, that if
24 there's a will, there's a way to

1 put something together in a very
2 expediently and efficient manner.
3 So I just want to understand what
4 that infrastructure just will look
5 like that would take us more than a
6 year down the line before we can
7 implement? That's all I'm just
8 asking.

9 MS. BROOKS: So it would
10 require doing dual tier eligibility
11 screening and verification process,
12 which we don't currently do,
13 additional administrative burden on
14 applicants in terms of things we
15 need. We'd have to have a more
16 complex waitlist management system,
17 which we don't have now.

18 Potential -- and let's
19 be clear, we're not saying that we
20 would delay service at all. But
21 what we're saying to implement AMI
22 tiers would be a time-constraint.
23 And if we wanted to do it to make
24 the H.O.M.E. funds available, that

1 would need to happen first.
2 Potential delays in service
3 delivery would just be while we
4 navigate through those priority
5 tiers.

6 So the operational
7 challenges, we're just being
8 honest, could slow down the
9 deployment of some of those
10 critical housing needs while we
11 implement those.

12 COUNCIL PRESIDENT

13 JOHNSON: That's all I ask.

14 COUNCILWOMAN GAUTHIER:

15 Thank you so much for that point of
16 information. I just wanted to
17 point out that if we start in what
18 I would think is the most logical
19 way, by clearing out the thousands
20 of people who are already waiting
21 who applied under the current
22 eligibility guidelines, that would
23 give us time to put in place the
24 infrastructure that we need to

1 prioritize folks who need our help
2 the most.

3 (Applause.)

4 MS. BROOKS: Well, that
5 would be the plan. So there's no
6 part of the plan that would say
7 that new applicants would come
8 before people on the waitlist. So
9 I want to make sure we clarify
10 that. And I want to just clarify
11 because there seems to be some
12 notion that new applicants would
13 come before people on the waitlist,
14 and that is not the plan nor has it
15 ever been the plan, and we continue
16 to clear the waitlist before new
17 applicants for those existing
18 programs would be applicants.

19 COUNCILWOMAN GAUTHIER:
20 Thank you. I'm glad to hear that.
21 I'm just pointing out that there's
22 plenty of time to put in an
23 infrastructure that prioritizes
24 those who need our help the most.

1 And like the Council President
2 said, I fully trust the expertise
3 in our city to be able to do that.

4 I also wanted to ask
5 about, you know, it seems like
6 we're having a discussion that
7 gives the picture that we might be
8 disagreeing where there's no
9 disagreement. Do you all interpret
10 prioritization as an exclusion of
11 anyone over the AMIs of those who
12 need the most help in the city? Do
13 you think that prioritization means
14 the same thing as excluding anyone
15 over a particular AMI because
16 that's certainly not what I am
17 advocating for?

18 MR. LAWRENCE: But
19 before you say something, I just
20 want to make it clear that I think
21 we've stated that income is not a
22 reflection of what the need is.
23 You can be at very different income
24 bands, but it does not necessarily

1 reflect what the actual need for
2 repairs are.

3 We want to make sure
4 that everybody that needs access to
5 the repair resources that needs it
6 gets it. So again, increasing the
7 eligibility to a certain
8 requirement doesn't necessarily
9 mean that everybody without those
10 needs will take advantage of those
11 needs. But we don't operate on the
12 indicator that income is the
13 indicator for the need. We operate
14 on the actual repair and scope to
15 reflect what that need is.

16 COUNCILWOMAN GAUTHIER:
17 I understand --

18 MS. THURMAN: I think
19 that's where it's important to us
20 that, Councilmember, especially as
21 Chair of Housing that you
22 understand that's where our stance
23 is. And we know that you have been
24 a champion early on of the H.O.M.E.

1 Plan and of our approach and we
2 appreciate that. I think ongoing
3 conversations have revealed that
4 there is I won't say a disconnect,
5 but further clarification that's
6 needed around what those factors
7 are, as Jesse just clarified.

8 I think that will
9 then -- not I think. That is the
10 reason why we've been very clear in
11 saying that the focus is in its
12 simplest form is to ensure that
13 those who are experiencing deep
14 need that, yes, they benefit from
15 the plan as well as those that in
16 its most simplistic form, as the
17 Mayor says, those that have just a
18 little bit that they benefit as
19 well, when often times in the way
20 our programs were originally
21 designed those folks have not been
22 able to benefit.

23 And so, we talked about
24 this in our testimony, but it's our

1 police officers, our homicide
2 detectives, our firefighters.
3 We're looking at our budgeted
4 positions, the number of vacancies
5 that we have, what type of
6 recruiting that we need to happen
7 in order for those folks to work
8 here and to live here and to be
9 able to afford to live here in the
10 city of Philadelphia. So when
11 we're thinking holistically about
12 this plan, that's what we're
13 thinking about, our teachers, our
14 social workers, the therapists.
15 But I'll turn it over to Angela. I
16 think that she had another point to
17 answer your question.

18 MS. BROOKS: And the
19 short answer to your question is,
20 no, we don't think that
21 prioritizing is any different. We
22 don't think that. But it's the
23 same the other way. Do you think
24 that by expanding income

1 eligibility that we're prioritizing
2 people at higher? And I think the
3 answer is no there either. So I
4 think you're right, we're not in
5 disagreement on that.

6 But what we're saying is
7 there is a wider need and there are
8 so many people, I live this every
9 single day with my father, who did
10 what he was supposed to do. He
11 retired, but he makes over all of
12 the AMI programs that support him
13 and he's fortunate that I can write
14 a check to help supplement him.
15 And those are the people that we
16 are trying to address. Because
17 when you drive through areas of
18 Philadelphia and see blight and you
19 see the preservation needs, a lot
20 of them are people who just don't
21 qualify for our programs, and our
22 team is seeing that.

23 I mean, Jesse talked
24 about the numbers of people who

1 were denied BSRP because they were
2 just a little over the income. And
3 so, we want to make sure that we
4 are including everyone, and that's
5 why we're expanding those income
6 bands. And to your point, no, we
7 don't think it's excluding anybody,
8 which is why we're trying to be
9 inclusive.

10 COUNCILWOMAN GAUTHIER:

11 One last statement, CP, and I'll
12 turn it back -- or, Council
13 President, and I'll turn it back
14 over to you?

15 COUNCIL PRESIDENT

16 JOHNSON: (Nodded affirmatively).

17 COUNCILWOMAN GAUTHIER:

18 I don't see what you're saying or
19 proposing as an exclusion
20 necessarily of people, you know, at
21 some of the lowest levels of AMI.
22 But I also don't see in my opinion
23 it being fiscally responsible to
24 open up programs to the middle

1 class without any prioritization of
2 people who but for the city's
3 dollars are going to be on the
4 streets. And we're not talking
5 just about philosophy. We're
6 talking about data.

7 It is not a
8 philosophical disagreement to say
9 that people at certain levels of
10 income in the second poorest city
11 in the country have more needs than
12 people in the middle class --

13 MS. THURMAN: I think
14 that --

15 COUNCILWOMAN GAUTHIER:
16 If I could just finish my statement
17 please. And I also don't believe
18 that it's enough to say we're
19 organically going to help the
20 people who need our help the most.
21 If that is the intention, then we
22 should codify that in the
23 legislation and that's what I'm
24 proposing. Thank you so much.

1 (Applause.)

2 MS. THURMAN: So again,
3 we're looking at a number of
4 factors. Yes, we're looking at
5 AMI. Yes, we understand that this
6 is the biggest -- the second
7 biggest poor city in the nation.
8 And when that article came out
9 announcing that we were no longer
10 in last place but we're second to
11 last, I'm quoted in that article as
12 saying that we're not celebrating
13 that.

14 Why are we not
15 celebrating that? Because even
16 beyond where we stand on being
17 second or the last in terms of
18 poverty, we're also looking at
19 factors that make up economic
20 mobility. And from an economic
21 mobility perspective, we are in
22 last place.

23 This comprehensive data-
24 driven plan, regardless of how it's

1 framed, it is factual, it is
2 public, it is on our website. This
3 comprehensive data-driven plan
4 focuses on economic mobility as
5 well and that is incredibly
6 important, because we're not just
7 looking at today. We want to
8 ensure that 10 years from now that
9 people that live in Philadelphia
10 that maintain homeownership or
11 become first-time homeowners, that
12 they're not priced out of this
13 market. And so, I'll turn it over
14 now to Angela to respond further.

15 MS. BROOKS: Thank you,
16 Chief Thurman. I think one of the
17 main points we want to just talk
18 about is a lot of infrastructure is
19 happening within the city to ensure
20 that we are really doing workforce
21 development. And one of the things
22 we historically have seen from
23 policyholders around a lot of our
24 social programs with limits is that

1 as we increase people's ability to
2 achieve more in terms of workforce
3 development, they suddenly are out
4 of programs.

5 I mean, we can think
6 about -- several people I can think
7 of in my life who really had to
8 deny promotions or they had to not
9 take the next job or wait a while
10 so they could get help or they took
11 that next job and suddenly they
12 don't get the daycare assistance
13 they need, and they're suddenly
14 pitted against, oh, I have this
15 better job but now I make 65% of
16 the AMI and I don't get these
17 resources that I need.

18 And so, one of the
19 things about expanding AMI is to
20 really allow people to still get
21 assistance they need because middle
22 income when you look at AMI charts,
23 again we're not talking about
24 billionaires and millionaires.

1 We're talking about a family of
2 four at 80% of the income is
3 \$95,000. I'm sure if you guys do
4 quick math, you know four people on
5 \$95,000 in this kind of environment
6 where eggs are costing a lot isn't
7 really enough to really sustain
8 that.

9 And so, if you want to
10 encourage people, if you look back
11 into -- particularly, I worked for
12 a public housing authority for a
13 really long time, the system and
14 the barriers to exiting some of the
15 programs there kept it so people
16 didn't want to get that next job
17 because they wouldn't have housing
18 availability. So we want to make
19 sure that we are supporting people
20 as we grow through a lot of the
21 workforce development and economic
22 development strategies we have that
23 they can still get the support they
24 need to maintain their lifestyle

1 and maintain their families and not
2 slip back in.

3 And so, when we're
4 talking about why we're expanding
5 AMIs, we're not just thinking about
6 the people already at 80, but we're
7 thinking about the people we are
8 working to get to higher income
9 bands and ensuring that they still
10 have the support they need. And
11 when we talk about the haves versus
12 the have-a-little-bits, I think
13 that sometimes gets missed because
14 we want everybody to move up in the
15 AMI band and we want to support
16 them, and we're doing a lot of work
17 within the city right now to ensure
18 that we're creating programs to
19 support their development and
20 growth as well.

21 MS. THURMAN: And that's
22 the economic mobility framework
23 that we're talking about. Just to
24 correct the record, the waitlist is

1 not 10,000. It is still 3700.

2 And --

3 MR. LAWRENCE: 5700.

4 MS. THURMAN: I'm sorry.

5 Go ahead. 5700.

6 MR. LAWRENCE: It's

7 5700. And I just want to establish

8 the fact that we're working through

9 that queue as we speak, you know.

10 It remains a first-come first-serve

11 program, which means we have to

12 make sure that we get through this

13 program queue before any of this is

14 approved as we speak.

15 COUNCIL PRESIDENT

16 JOHNSON: Thank you. Before I turn

17 it over to my next member, I just

18 had one more question in terms of

19 the roll-out of Turn the Key. I

20 want to get an idea of how we will

21 work in partnership with District

22 Councilmembers, right, and

23 irregardless of what goes through

24 the Land Bank, rather it's approved

1 or not and even if it's approved,
2 without the partnership of the
3 actual District Councilmember in
4 terms of shaping what gets built,
5 project is not going to ever move
6 forward. And so, how do we get to
7 the point where, well, what's the
8 strategy.

9 And I know early on we
10 were asked to do 1000 units, right,
11 without wanting to do the
12 traditional process, which we
13 agreed to do because we wanted this
14 process to be successful, what's
15 the plan to strategize with that
16 District member before it gets to
17 that Land Bank process, right?

18 And if the member -- so
19 the member can have input, because
20 I don't think nothing should come
21 out of the Land Bank, just me
22 personally, without the input from
23 the District Councilmember, because
24 at the end of the day it doesn't

1 come back on anybody else
2 regardless if a project is
3 successful or not, it always comes
4 back to that District
5 Councilmember.

6 So just give me an idea
7 of what that strategy is going to
8 be because we also want to have
9 scenarios where projects do get
10 through the Land Bank and somehow
11 it gets out of Land Bank, and then
12 it's like, well, Council was
13 holding the process up and
14 councilmanic prerogative, but we
15 have a law. There's a law. We
16 have a legal responsibility for the
17 disposition of land. That's our
18 legal right, not that whole
19 councilmanic prerogative that the
20 newspaper tries to make like it's
21 some big boogeyman process. But
22 the reality is that's our legal
23 responsibility, a disposition of
24 land, right.

1 So what is the strategy
2 to make sure as you do the 1000
3 units that there's active
4 participation and conversation with
5 that District Councilmember in
6 partnership with anybody else so
7 when it's time for it to move
8 forward we won't have projects
9 stalling?

10 MS. THURMAN: Yeah. And
11 Jesse is going to take that
12 question. And there was something
13 that Councilmember Gauthier said
14 earlier that of course I'm
15 reflecting on and I appreciate, we
16 don't take enough time to stop and
17 say thank you. So first, I want to
18 say thank you to the body for your
19 support for the H.O.M.E. Plan and I
20 genuinely mean that.

21 COUNCIL PRESIDENT

22 JOHNSON: Appreciate that.

23 MS. THURMAN: And
24 especially to the District

1 Councilmembers, thank you as well
2 for entrusting us and saying yes to
3 this new process. And to your
4 point, right, we understand the
5 legal binding that calls for
6 adhering to councilmanic
7 prerogative. We respect that. And
8 so, thank you for agreeing to this
9 process.

10 I'm going to turn it
11 over to Jesse now, but wanted to
12 use this as an opportunity to say
13 thank you because it's an
14 innovative approach. It's
15 different in the City of
16 Philadelphia --

17 COUNCIL PRESIDENT

18 JOHNSON: We support it.

19 MS. THURMAN: Yes, and
20 we're partnering on that. So thank
21 you.

22 COUNCIL PRESIDENT

23 JOHNSON: Yeah, we support it.

24 MR. LAWRENCE: I'll

1 provide a kind of high level of
2 what we've harnessed from previous
3 years as far as the proven track
4 record of success for Turn the Key.
5 Turn the Key does not rule out
6 specifically in any area without
7 the blessing of a Councilperson.
8 So everything we do is in
9 coordination with the Councilperson
10 on top of very informed research
11 that we do around marketing, making
12 sure that -- not marketing in terms
13 of issuing out the notice, but also
14 just marketing in terms of where
15 the market is sustained, this type
16 of price point, this type of
17 product and this type of
18 development.

19 Everything we do in Turn
20 the Key is competitive at this
21 point and everything that we would
22 do on the horizon would remain to
23 be competitive as tied to probably
24 the 1000 property effort that we're

1 tying toward. That's supposed to
2 be tied directly to Turn the Key.

3 Angela can talk about
4 the FUSE fellow that we've
5 onboarded for that specifically.
6 And as she's doing it, I'd call
7 up Angel to --

8 COUNCIL PRESIDENT

9 JOHNSON: Will they all be
10 competitive? No more direct?

11 MR. LAWRENCE: Nothing
12 is direct.

13 COUNCIL PRESIDENT

14 JOHNSON: This won't be direct.
15 Okay.

16 MR. LAWRENCE: I mean,
17 there's obviously the unsolicited
18 route --

19 COUNCIL PRESIDENT

20 JOHNSON: The 51% that can be
21 affordable and the rest market
22 rate, so that won't be a part of
23 the 1000?

24 MR. LAWRENCE: I think

1 we are -- to fulfill this 1000
2 unit, 1000 property goal that we're
3 establishing hopefully with
4 Council, we want to make sure we
5 set our guardrails on a competitive
6 route. That way we can ensure that
7 there's coordination between us and
8 the Council body about this, the
9 different districts and the
10 geographic locations where this
11 work is going.

12 But again, Angela can
13 talk to you about the FUSE fellow
14 that we've onboarded, and Angel can
15 talk about what we've done in the
16 past and how that's mirroring what
17 we're doing in our approach going
18 forward.

19 MS. BROOKS: Thank you,
20 Jesse. So as you know, Council did
21 approve pre-authorization for the
22 1000 lots. And so, we hadn't
23 started that process, but last week
24 we onboarded a FUSE fellow who will

1 help us. She's in the room,
2 Christine, will be working with
3 each District Councilmember.

4 So the whole thought in
5 that is we will work with District
6 Councilmembers to look at the
7 vacant land that they have in their
8 district, and we will select --
9 they will select with us the land
10 that we will make available for
11 that special disposition process,
12 period. That wouldn't happen -- we
13 can't do it without you. So we are
14 going to work with each District
15 Councilmember to identify what land
16 they want to go in that special
17 disposition process.

18 They will also identify
19 the community partners we need to
20 meet with, and we're going to do
21 all of that on the front end so
22 when it does come to Council and go
23 to the Land Bank, all of that work
24 will have been done. So I think

1 many of you in the spring saw our
2 special disposition engagement
3 process that we proposed. We plan
4 on following that, but it doesn't
5 happen without each District
6 Councilmember first agreeing to not
7 only which properties we're using,
8 but what we would propose to be
9 developed. Obviously, because of
10 the 1500 square feet limit, it's
11 probably going to be a Turn the Key
12 house specifically, but maybe a
13 District Councilmember wants to see
14 a two-family home. So that will be
15 a conversation we have with each
16 District Councilmember in the
17 coming really weeks, because we
18 have somebody who will be solely
19 focused on that and working with
20 the Land Bank team.

21 COUNCIL PRESIDENT
22 JOHNSON: I just had one question
23 though, why a fellow and not just
24 bring on an actual --

1 MS. BROOKS: I mean, we
2 can but --

3 COUNCIL PRESIDENT

4 JOHNSON: I wanted to ask that
5 before. I didn't get a chance to
6 when I first heard it. But just --
7 and I think fellows, because we
8 have a whole group of them sitting
9 behind me that does some great
10 work, but I just want us to
11 understand something of such
12 magnitude that we're working on
13 that a fellow was assigned to it as
14 opposed to just hiring a staff
15 member to actually do it?

16 MS. THURMAN: We have
17 full-time executive and senior
18 staff that are working alongside of
19 the fellow. The fellow has the
20 opportunity to become a full-time
21 employee. And this is an amazing
22 partnership with FUSE. So please
23 do not see this as a lack of
24 urgency or importance.

1 COUNCIL PRESIDENT

2 JOHNSON: It's cool. Yeah, I just
3 wondered.

4 MS. THURMAN: Our
5 structure is such that the fellow
6 will work with and report to our
7 senior executive staff.

8 COUNCIL PRESIDENT

9 JOHNSON: A lot of my fellows been
10 working on H.O.M.E. too, so if they
11 looking at me cockeyed that's not
12 the case. I was just wondering.
13 That's all.

14 And, Mr. Rodriguez. And
15 then the Chair will recognize
16 Majority Leader Katherine Gilmore
17 Richardson. Mr. Rodriguez, did you
18 want to do a brief response? But I
19 think actually Angela really
20 answered the question. Just making
21 sure that as we move forward to get
22 the 1000 units, which we all really
23 aggressively want to get done, that
24 there's engagement in terms of

1 District members helping shape what
2 that looks like in terms of
3 development in their districts.
4 That's all.

5 MR. RODRIGUEZ: Angel
6 Rodriguez. I totally agree with
7 the strategy to go with RFP
8 process. In the past that's worked
9 really well. It's worked well in
10 your district. It's working very
11 well in the 5th District. It's
12 where we get to sit down and really
13 design the request for proposal,
14 make sure the product that's being
15 offered is what the Councilmember
16 wants. And it's been quite
17 successful in the 5th and also in
18 the 2nd to the point that we've
19 done plenty of -- a market number
20 of RFPs and sold those. It's a
21 bulwark of the Turn the Key product
22 as well as in the 5th.

23 COUNCIL PRESIDENT
24 JOHNSON: All right. Thank you

1 very much.

2 Majority Leader

3 Katherine Gilmore Richardson.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Thank you. Thank you
6 very much, Mr. President. And
7 thank you to all of my Council
8 colleagues for your robust
9 engagement around the H.O.M.E. Plan
10 and to all the members of Mayor
11 Parker's team and the
12 Administration and for all the work
13 that you all have done, even back
14 to the spring. Thank you very
15 much.

16 I am looking forward to
17 continuing to discuss the signature
18 housing initiative, the H.O.M.E.
19 Plan. Housing, as you know, has
20 emerged as one of our city's most
21 urgent and pressing challenges, as
22 far too many Philadelphians are
23 struggling to find and keep stable
24 and affordable housing. And we

1 know that when you don't feel
2 secure in your housing, it's hard
3 to feel secure in any other area in
4 your life, and that goes from your
5 ability to care for your family, to
6 your confidence in planning for
7 your own future.

8 And so, I recognize that
9 this is a complicated issue,
10 something that we need to tackle
11 from every angle and I remain
12 grateful to Mayor Parker and her
13 Administration for working to take
14 this holistic approach in solving
15 our city's housing crisis. I want
16 to especially talk about support of
17 the initiatives that I have been
18 proud to champion, which is the
19 Tangled Title Prevention and
20 Resolution program and also the
21 Wills program.

22 I'm saying the Wills
23 program, Angela, because as we know
24 the most affordable home is the one

1 that you already have. And we also
2 recognize that according to Pew,
3 more than 10,000 Philadelphia homes
4 worth more than \$1.1 billion are
5 trapped in tangled titles and
6 deeds. And so, you all know my
7 story. I know firsthand how
8 stressful that process can be and
9 how difficult it can be to navigate
10 those challenging situations.

11 And so, my goal is to
12 ensure that we are providing
13 Philadelphia residents with the
14 tools to not only prevent tangled
15 titles and deeds in the first
16 place, but also to support those
17 who are going through it. And so,
18 these two programs will help build
19 and preserve generational wealth
20 because when we help families keep
21 their homes, we are not just
22 preserving their properties, we're
23 preserving legacy, stability and
24 the promise of a stronger, more

1 vibrant Philadelphia for
2 generations to come.

3 And so, with that I
4 leave you with one of my favorite
5 quotes from one of my favorite
6 philosophers, and that's Jay Z. He
7 said, "Generational wealth, that's
8 the key. My parents didn't have
9 much so the shift must start with
10 me." And so, I'm hopeful that the
11 shift starts with us.

12 And so, with that I
13 appreciate you providing the
14 tangled title funding breakdown. I
15 wanted to go through it on the
16 record to ensure that we are on the
17 same page about the funding and how
18 it will be spent from each source.
19 So I'll start with CDBG.

20 According to the
21 spreadsheet that you all shared on
22 October 23, 2025, the Tangled Title
23 program receives \$100,000 in annual
24 CDBG contributions; is that

1 correct?

2 MR. DODDS: Good
3 afternoon. Mark Dodds. Yes,
4 that's correct.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: Okay. Thank you very
7 much for verifying.

8 And what are those funds
9 spent on?

10 MR. DODDS: So that
11 money is earmarked for legal
12 services.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Okay. And can you
15 just be more specific when you say
16 legal services?

17 MR. DODDS: So tangled
18 title contains generally speaking a
19 legal aid component. So we partner
20 with CLS, Senior Law, PLA and VIP
21 to implement legal services and
22 also estate planning and will
23 services. So we've broadly couched
24 that as the CDBG funding supporting

1 legal services among those
2 organizations.

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Okay. Great. And for
5 Housing Trust Fund, according to
6 the spreadsheet that you also
7 shared on October 23, 2025 the
8 Tangled Title program receives
9 900,000 in annual Housing Trust
10 Fund contributions; is that also
11 correct?

12 MR. DODDS: So I think
13 the sheet I have in front of me has
14 around 750,000, 755.

15 COUNCILWOMAN GILMORE

16 RICHARDSON: Okay. So what are
17 those funds being spent on?

18 MR. DODDS: So legal
19 services, estate planning and some
20 of that money goes directly to the
21 Tangled Title Fund, allowing the
22 homeowners or prospective
23 homeowners to access assistance to
24 secure the home.

1 COUNCILWOMAN GILMORE

2 RICHARDSON: Okay. And then I see
3 500,000 for estate planning and
4 legal services; is that correct?

5 MR. DODDS: For which
6 funding category?

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Housing Trust Fund.

9 MR. DODDS: Housing
10 Trust Fund, General Funds, yes.

11 COUNCILWOMAN GILMORE

12 RICHARDSON: And if there's
13 \$900,000 available, why are we only
14 allocating 755,000 total via HTF?

15 MR. DODDS: So maybe I
16 need clarity. When you say there's
17 900 -- I think our numbers look a
18 little different.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: And so, that's why I'm
21 doing this. Because we know we met
22 and I know we have to have
23 additional meetings, but it is very
24 important to me that we get this on

1 the record.

2 MR. DODDS: Sure.

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Because the
5 allocations that I have that came
6 directly from the Administration
7 are stating 255,000 for the Tangled
8 Title Fund; 500,000 for estate
9 planning and legal services. But
10 we know that there's 900,000
11 available. But the allocation is
12 only 755,000.

13 And I know that that may
14 be a minuscule number to folks and
15 something that we could change, but
16 it's something that we talked about
17 at the briefing. And you know that
18 this issue, tangled titles, is
19 personal to me. It is one of the
20 reasons why so many families,
21 particularly Black and Brown
22 families, are losing their
23 generational wealth and their
24 properties and cannot sustain in

1 the city any longer because they're
2 not able to save these homes.

3 And again, I know that
4 the additional allocation would be
5 helpful even if it's 145,000
6 difference that we're talking
7 about, is going to be helpful to
8 many more families.

9 MR. DODDS: Yeah. So I
10 just want to be clear, there's a
11 lot of figures in front of me on
12 the sheet and I'm happy to work
13 through those. We don't want to
14 leave any money on the table for
15 tangled title services or anything.
16 So if that appears to be the case,
17 we can certainly clear that up.

18 The number that you just
19 gave me, that 145, that may be
20 indicative of a portion of the new
21 increase in recording fees that
22 allowed us to distribute money in
23 two different ways. One is adding
24 money directly to the Tangled Title

1 Fund so more households can get
2 tangled title assistance. The
3 other is going to the Department of
4 Records to a partner of ours in
5 these efforts who is going to do
6 some outreach work around that.

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Right. And I do see
9 that under outreach. And so, my
10 only concern -- and, Mr. President,
11 I'm more than happy to come back
12 around because I have a few numbers
13 that I need to get on the record,
14 because this program in specific
15 for me is extremely important.

16 And so, I do see the
17 145,000 for Department of Records
18 for transfer tax increase, but it
19 was supposed to be the 900,000
20 total that was available. And so,
21 I'll come back on the next round to
22 clarify some of the General Fund
23 dollars that are on the spreadsheet
24 as well as the NPI as well as the

1 transfer tax increase and also some
2 of the other current budget
3 recommendations.

4 COUNCIL PRESIDENT

5 JOHNSON: Majority Leader, do you
6 want to clarify now?

7 COUNCILWOMAN GILMORE

8 RICHARDSON: I would love to.
9 Okay.

10 I'm going to continue to
11 move on. So I'll go back to the
12 General Fund. According to the
13 spreadsheet that you shared on
14 October 23rd, the Tangled Title
15 program received 75,000 in annual
16 General Fund contributions; is that
17 correct? And what is it spent on?

18 MS. THURMAN: To
19 clarify, Councilmember Gilmore
20 Richardson, I know that we've been
21 working around the clock with
22 Council President and his team.
23 Our latest figures may not match
24 because we recently shared new

1 numbers and new spreadsheet in the
2 negotiation process.

3 And so, in full
4 transparency if there is a
5 disconnect, we do have the latest
6 numbers sitting with the Council
7 President. We also can respond in
8 writing in short order to clarify
9 any questions you may have
10 regarding the tangled title. And
11 it is very clear to us how
12 important it is.

13 I know we had a press
14 conference just weeks ago. No, you
15 couldn't make it, but it was
16 because of your ongoing support and
17 champion of that work and the work
18 that's happening with Jim Leonard
19 in partnership with Mayor Parker,
20 under her leadership of course,
21 that we got to where we are. And
22 so, want to just also recognize
23 that and acknowledge that on the
24 record as well.

1 I'll turn it back over
2 to Mark, but did want to
3 acknowledge that we've had a round
4 of meetings and been in ongoing
5 negotiations and talks with the
6 Council President's office and
7 spreadsheets going back and forth
8 since October 23rd, but I'll turn
9 it back over to Mark.

10 COUNCILWOMAN GILMORE

11 RICHARDSON: Sure. And I
12 appreciate that work. Don't think
13 that I discount it at all.

14 MS. THURMAN:

15 Absolutely.

16 COUNCILWOMAN GILMORE

17 RICHARDSON: And the only reason
18 why I couldn't make it that day was
19 because I had to pick up my son
20 from school. And I just want to
21 put that on the record because my
22 children come first --

23 MS. THURMAN:

24 Absolutely.

1 COUNCILWOMAN GILMORE

2 RICHARDSON: -- before any of this.

3 MS. THURMAN: Yes.

4 Absolutely.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: But I need to put this
7 on the record because I need to
8 have assurances -- I need to have
9 assurances that what we talk about
10 and what we agree to and that our
11 understanding while we're here on
12 the record in this hearing is what
13 we discussed. And so, it is
14 important to me that I put this on
15 the record, because I've been here
16 long enough to understand that a
17 lot of papers fly back and forth.
18 But if it's not on the record and
19 if it's not in writing, it does not
20 exist.

21 And so, I need to put
22 all of this on the record. If you
23 would just indulge me please so
24 that I could get all of this out so

1 that we're all on the same page.
2 And I know you all care about this
3 issue just as much as I do. But
4 when I think about where we are as
5 a city and the amount of sort of
6 the middle class, lower middle
7 class families that we are losing
8 to the collar counties based on the
9 census data, even the most recent
10 census data that we have received,
11 it showcases a situation where
12 those folks, the have-nots with the
13 have-a-littles that you talked
14 about, have a little over, that
15 those folks are fleeing to the
16 collar counties because they have a
17 little bit over, okay, and they're
18 trying to get better housing and
19 educational opportunities for their
20 children and do a variety of
21 different things.

22 And so, then we're left
23 with the situation in Philadelphia
24 where we have those individuals who

1 could potentially benefit from this
2 program. And I'm not talking about
3 just tangled titles. I'm talking
4 about the H.O.M.E. Plan in general,
5 stories that I've even seen in the
6 paper of individuals who have moved
7 to Philadelphia and they've been
8 able to purchase homes with the
9 housing programs that we have, but
10 then we're not helping the folks
11 who are here.

12 And so, my concern is
13 that we unintentionally create a
14 circumstance where you have more
15 higher-income individuals,
16 individuals who can afford homes
17 that may be over 3, 4, and 5 and 6
18 and \$700,000, based on the data
19 that even I received as Chair of
20 Finance, with the type of
21 residential mortgage lending that's
22 happening across the city, that
23 those folks can afford to stay
24 here, and then we have a ton of

1 folks who are in what we call the
2 very, very low income population
3 who will continue to have to depend
4 on the social service net that we
5 have created in Philadelphia.

6 But yet we lose our
7 middle class, which is the tax base
8 that we have to depend upon to keep
9 this city going. And so, that's
10 why this issue is so important to
11 me because many of those families
12 who suffer with the tangled titles
13 or deeds are families that can have
14 generational wealth that they're
15 just able to maintain if we just
16 set up the programs in a way that
17 they are allowed to take advantage
18 of these opportunities, maintain
19 their generational wealth, stay in
20 the city of Philadelphia, be
21 positive, contributing individuals
22 to our tech space and help our what
23 we call middle neighborhoods, which
24 is a neighborhood that our former

1 colleague and now Mayor Parker
2 talked about, like in her district
3 and Dr. Phillips' District in the
4 9th or like the district that I
5 live in that Councilmember Jones
6 represents in the 4th.

7 And so, that's why this
8 issue is important to me. And I
9 never fully put all of that on the
10 record so you all understand the
11 full thinking about that but I felt
12 the need to share that. So you
13 understand why I need to get this
14 on the record, why I'm committed to
15 continuing to work with you all on
16 this issue. But this is something
17 that I think we have to focus on.

18 Because you talk about
19 Turn the Key, and I have one
20 staffer that took advantage of Turn
21 the Key. It's a great program.
22 I'm excited for her. She's a
23 first-time homebuyer, I'm thrilled.
24 You talk about the One Philly

1 Mortgage program and I'm sure I
2 have questions about that later as
3 well. But again, we want to make
4 sure people who are here are able
5 to take advantage of those
6 programs.

7 MS. THURMAN:

8 Absolutely.

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Mr. President, I
11 apologize. I needed to really put
12 that on the record so they
13 understood where I was coming from.

14 Mr. President, if
15 possible, may I ask for additional
16 moments to ask the questions that I
17 have?

18 COUNCIL PRESIDENT

19 JOHNSON: Sure.

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Okay. Thank you very,
22 very much, Mr. President. And
23 so --

24 COUNCIL PRESIDENT

1 JOHNSON: That's leadership, our
2 leadership team. Go ahead,
3 Majority Leader.

4 (Applause.)

5 COUNCILWOMAN GILMORE

6 RICHARDSON: So according to the
7 spreadsheet that you all shared on
8 October 23rd, again, of 2025, the
9 Tangled Title program receives
10 \$2,141,491 from NPI; is that
11 correct? And what are the funds
12 spent on?

13 MR. DODDS: Yeah. So I
14 want to go back just real quick.
15 The 900k, it looks like that is a
16 combination of the two Housing
17 Trust Fund subfunds, recording fee
18 in the General Fund, as well as the
19 145. We just parsed it out as
20 coming from the Records Department.
21 So I believe all of that money is
22 allocated. And then --

23 COUNCILWOMAN GILMORE

24 RICHARDSON: The 900,000 is fully

1 allocated?

2 MR. DODDS: I believe

3 so.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Okay. And then for
6 the 75, did you want to go back to
7 the 75,000? Do you have that one
8 or you want me to keep going?

9 MR. DODDS: Also, that
10 money goes directly to VIP. And I
11 believe that goes directly into the
12 Tangled Title Fund.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Right, Tangled Title
15 Fund. Then why wouldn't that money
16 be included on the spreadsheet of
17 all the funds? You see what I
18 mean, it's parsed out.

19 MR. DODDS: We can
20 certainly clarify that, yeah. We
21 don't --

22 COUNCILWOMAN GILMORE

23 RICHARDSON: Okay. And then the
24 \$2,141,491 from NPI?

1 MR. DODDS: So
2 traditionally, the NPI budget has
3 contained 1.9 million for tangled
4 title services. The figures that
5 we've seen in contracts that we
6 have with the agencies that I
7 referenced earlier are a bit
8 higher. I can't speak to exactly
9 why they're higher, but I'm
10 assuming that's because of unspent
11 funding from prior years. I was
12 just looking at the most -- we were
13 just looking at the most recent
14 budgets when we came up with that
15 figure. And our intention with the
16 H.O.M.E. bond is, as we discussed
17 this, to make sure that we're not
18 reducing any amount of tangled
19 title funding.

20 COUNCILWOMAN GILMORE
21 RICHARDSON: So from my
22 understanding, those funds will be
23 spent on legal services, the
24 Tangled Title Fund -- just pulling

1 up everything here -- estate

2 planning, the NAC program -- and

3 also the NAC program?

4 MR. DODDS: I believe

5 that's correct.

6 COUNCILWOMAN GILMORE

7 RICHARDSON: Okay. When will the

8 contracts under NPI end? And are

9 there any opportunities for

10 additional renewal?

11 MR. DODDS: I can't give

12 you the exact date because there

13 are so many contracts that support

14 a number of different

15 organizations. I think some are

16 set to end at the end of the

17 calendar year, but as long as there

18 is funding available through NPI,

19 H.O.M.E. bond we will continue to

20 amend those contracts to extend

21 them for time.

22 COUNCILWOMAN GILMORE

23 RICHARDSON: So if possible, can we

24 just get a list of all those

1 contract end dates and if there are
2 opportunities for renewals and
3 which NACs are currently receiving
4 the funding for the pilot program.
5 And I know there's one specifically
6 in Councilman Young's District
7 that's doing an excellent job.
8 We've worked with them together as
9 well. And how much you all
10 receive -- I mean, how much they
11 all, the NACs receive?

12 And then if you all have
13 evaluated the programs and how we
14 could grow the investment there so
15 there's a permanent additional
16 support? And if you're ensuring
17 that each zip code with the highest
18 number of tangled titles has a NAC
19 that is resourced to do the
20 education and the connection to the
21 legal service providers that we're
22 funding?

23 MR. DODDS: So I can
24 address a couple of those things.

1 I may be missing some. But we
2 currently fund three NACS to help
3 with intake. They each receive
4 \$30,000 a piece through NPI
5 funding. I believe we are, through
6 the H.O.M.E. bond, looking to
7 expand the number of NACs that we
8 support. And I think that could go
9 a couple different ways and we can
10 have that conversation with you
11 that could be bringing on seven or
12 so new NACs. So upping that total
13 from 3 to 10, it could be
14 potentially increasing an
15 allocation to an existing
16 organization like you referenced
17 who's doing a really good job.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: And I have to
20 interject here and say that the 10,
21 I think in support of my District
22 colleagues, is ensuring that they
23 each have a representative of
24 someone that can help with the

1 tangled titles in their area.

2 Okay.

3 MR. DODDS: I think we
4 can take that into consideration,
5 but we'll also need to look at
6 where those organizations that
7 might do that work are located and
8 things like that.

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you. And I'll
11 come back on the next round.

12 Thank you very, very
13 much, Council President.

14 COUNCIL PRESIDENT

15 JOHNSON: Good. Thank you. Just
16 for rather a point of information.
17 I know we discussed this before
18 behind the scenes in terms of going
19 through this process. I think also
20 it would be prudent to just provide
21 the Majority Leader with like what
22 the plan is going to be, the key
23 NACs from your perspective that you
24 think are probably the most

1 qualified to carry out this
2 initiative and then maybe we can go
3 from there to kind of sign off on
4 how best to move forward. But I
5 know we did have a conversation in
6 the past regarding how you will
7 roll out what NACs you think has
8 the capability, which ones you want
9 to invest in.

10 And so, if you could
11 provide the Majority Leader with
12 what you actually think the actual
13 strategy is going to be. So it
14 won't be this is what we think we
15 want to do, but at least do a
16 little extra homework and say from
17 my analysis in doing this work in
18 the past these are the key
19 organizations that we're looking to
20 invest in moving forward. At least
21 that's how I would approach it, I
22 think.

23 MR. DODDS: That sounds
24 fair. One of the things we

1 discussed is kind of train the
2 trainer model where some of the
3 higher-performing NACs could
4 onboard some of the newer
5 organizations that may not have
6 experience. So things like that,
7 we can spell that out in more
8 detail.

9 COUNCIL PRESIDENT

10 JOHNSON: Okay.

11 MS. THURMAN: Our Mayor
12 is community-based from the ground
13 up, grassroots. That's our style.
14 That's the style that we've
15 employed. So we absolutely are
16 committed to providing a NAC
17 strategy for you all.

18 COUNCIL PRESIDENT

19 JOHNSON: Thank you. Thank you
20 very much.

21 Chair recognizes
22 Councilmember Rue Landau.

23 COUNCILWOMAN LANDAU:

24 Thank you, Council President.

1 Thank you to the City
2 for being here on what is such an
3 incredibly important issue. I
4 think you know I've been an
5 advocate for the full 800 million
6 since the beginning. I am so
7 excited for Philadelphia. I am so
8 excited for this investment that we
9 are going to have in our
10 neighborhoods, in our families. I
11 really think we're at a
12 transformative moment in
13 Philadelphia with this amount of
14 money that we've approved and that
15 we will approve and how it will be
16 invested.

17 So I wanted to talk a
18 little bit about tiers of funding.
19 We have such great programs in
20 Philadelphia already, between Basic
21 Systems Repair, Built to Last,
22 Adaptive Modifications, certainly
23 the investment we're doing in
24 Tangled Title, it is all essential

1 work and I'm so proud of us that
2 we've been doing it, that we want
3 to continue doing it.

4 But I think as we have
5 this moment in time, this moment in
6 time that really will jet
7 Philadelphia into a place where we
8 have every neighborhood, every
9 household thriving, that we should
10 prioritize where we are putting the
11 money, at the minimum starting with
12 our first allocation.

13 I am not talking about
14 the entire 800 million at this
15 moment. I want to talk about this
16 first 200 million, the first chance
17 we have to make change here in
18 Philadelphia; the first chance we
19 have where we are just barely still
20 the poorest large city in America;
21 the first chance we have to make
22 sure that we can cut other costs in
23 the city of Philadelphia by making
24 sure that people have housing and

1 are not in our shelter systems,
2 that have housing and are not in
3 our prisons, that we can keep
4 children with their families so
5 they are not evicted, so we no
6 longer have to use DHS resources to
7 go through a very arduous process
8 of family reunification. We are on
9 the cusp of this. We can do this
10 and I am all in to help.

11 But I wanted to talk
12 about your thoughts again on the
13 prioritization of who will get
14 these benefits in the beginning, in
15 the very, very beginning. I heard
16 Jesse Lawrence say income is not a
17 reflection of the need. And Chief
18 Staff Thurman, you said
19 prioritizing or limiting to lower
20 AMI requires infrastructure we
21 don't have. I wanted to dig down
22 on that a little bit more.

23 I know that folks who
24 are applying for these programs are

1 assessed based on their income of
2 what they have, are they eligible
3 or are they not. In the short
4 period of time that we have to
5 spend our first 200-plus million,
6 let's do it with the infrastructure
7 that we do have. We have systems
8 that work. Let's make it happen.
9 Let's meet the need where it is.

10 We know we have waiting
11 lists. We know that demand has
12 exceeded these waiting lists. And
13 when this press comes out of what
14 this amazing investment will do,
15 lifting the Mayor and her
16 Administration, uplifting all of us
17 up, when the word gets out, I can
18 guarantee that people in those
19 income brackets that didn't know
20 the help was there, they will be
21 able to come in for Eviction
22 Prevention money, for Fresh Start
23 money, they will line up. We can
24 do this.

1 I wanted to talk more
2 about the infrastructure in
3 capabilities that we might have and
4 why if this is a city subsidy,
5 there indeed is throughout the city
6 we are going to have a city subsidy
7 funded by the taxpayers, why can't
8 we at least now have the focus on
9 the lowest income people and codify
10 that in this resolution?

11 (Applause.)

12 MS. THURMAN: We are not
13 going to remain the second poorest
14 city in this nation in the next
15 decade in the years to come. We're
16 also not going to remain in last
17 place from an economic mobility
18 perspective and we're thinking
19 about that holistically. So we're
20 thinking about those who are very
21 low income.

22 To just correct the
23 record, really quick I did want to
24 say that we did not say that income

1 is not a factor. We said income is
2 not the sole factor. So we're
3 thinking about everyone, not
4 just -- we're thinking about the
5 people, unlike Angela's father, who
6 doesn't have a daughter that can
7 write a check. That's who we're
8 thinking about and that's what this
9 plan is built on.

10 So I'll turn it over to
11 Jesse now. But I did want to
12 correct that as well as before I
13 turn it over to Jesse, while we do
14 have significant limitations in our
15 infrastructure, not just with
16 regards to H.O.M.E. but across the
17 board, our systems are
18 significantly outdated and they've
19 been outdated long before we got
20 here.

21 COUNCILWOMAN LANDAU:
22 Absolutely.

23 MS. THURMAN: And of
24 course as the former head of Human

1 Relations you have experienced,
2 Councilmember Landau, what those
3 significant challenges are. What
4 we're not going to do is to allow
5 the constraints that we have with
6 our infrastructure to prevent us
7 from moving forward. And so, we
8 are, you know, going back to
9 something that the Council
10 President said, we can walk and
11 chew gum at the same time. We will
12 fix our infrastructure but we're
13 not going to allow that to inhibit
14 us from moving forward. I'll turn
15 it now to Jesse.

16 MR. LAWRENCE: Chief of
17 Staff stole a little bit of my
18 thunder, but it's okay. I just
19 want to be clear about the fact
20 that, you know, she's absolutely
21 right. We are not saying that
22 income is the only. It's just a
23 limiting indicator, right. Just
24 because you make over a certain

1 amount doesn't necessarily reflect
2 what your debt-to-income ratio is,
3 what your disposable income above
4 that number that you make is.

5 And I think that we've
6 been very clear about the fact that
7 we want this to be as comprehensive
8 as possible. This investment alone
9 will be historically bigger than
10 anything that this city has ever
11 seen before. So even the 40% of
12 those that would be -- the 40% of
13 these funds that will be serving
14 those at 30% and below, that's
15 still more than any dedication of
16 funds that we've ever had in the
17 past. And even then, we have a
18 significant amount of people, 63 --
19 excuse me, 68% of beneficiaries
20 will be those between 0 to 50% of
21 AMI.

22 So the majority, a
23 majority, more than 50% of those in
24 these populations will be served by

1 this plan. So I just want to make
2 sure that's very clear. We might
3 not be prioritizing the 30% but we
4 certainly are serving that income
5 band in ways that I think
6 historically they have not been
7 served in the past.

8 COUNCILWOMAN LANDAU: A
9 couple of follow-up questions, if
10 that's okay. Just to get a couple
11 of other things on the record too,
12 can you confirm that the
13 Philadelphia Eviction Prevention
14 Program, Right to Counsel and
15 Rowhouse Prevention Project are
16 fully funded for FY26 by the
17 General Fund and therefore do not
18 require any FY26 funding from
19 H.O.M.E.?

20 And if that's the case,
21 can you confirm this funding will
22 also be in the Administration's
23 proposed FY27 General Fund budget
24 to keep these essential programs

1 going?

2 MR. DODDS: So I can
3 confirm. So for PEPP, the
4 Philadelphia Eviction Prevention
5 Project, it's not just General
6 Fund, but General Fund makes up the
7 bulk of that program. There's some
8 NPI funding as well as a little bit
9 of CDBG money. That program is all
10 in place and set, you know,
11 allocated for FY26.

12 Rowhouse Protection
13 Project is currently funded with
14 Housing Trust Funds and that is
15 also continuing for FY26. We
16 anticipate -- not only, I'll go
17 back to PEPP. That program
18 actually has a little bit more
19 money than it did in FY25.

20 So hopefully, we can
21 expand again as we have been doing
22 to provide right to counsel
23 services in an additional zip code
24 or two. We anticipate both of

1 those programs being fully
2 operational in FY27 as well.

3 COUNCILWOMAN LANDAU:

4 Thank you.

5 MR. DODDS: Yep.

6 COUNCILWOMAN LANDAU:

7 Taking this opportunity, can you
8 state for the record how many
9 applications for the Fresh Start
10 program you received this year once
11 the budget was increased as a
12 result of unused emergency rental
13 assistance funding? How much was
14 distributed and how much need
15 remains?

16 MR. DODDS: So we'll
17 have to get the exact figures on
18 the amount of households that
19 benefited from that program. But
20 about \$15 million was allocated in
21 reallocated emergency rental
22 assistance dollars. Fresh Start
23 was the -- how should I put this --
24 driving force for that. However,

1 due to the need to spend quickly,
2 the vision for the Fresh Start
3 program is to provide move-in cost,
4 one-time payment of \$1,000 plus
5 three months of assistance to give
6 someone a fresh start.

7 Due to the requirements
8 with the ERAP funding, we were able
9 to actually take care of tenants
10 arrears as well and it was a need
11 to spend down so we did that at
12 that time. The figures I have show
13 that about 15 million in emergency
14 rental assistance, because some of
15 the money went to admin, some went
16 to a different program, is Fresh
17 Start-related, but about half of
18 that is for move-in costs and about
19 the other half went to arrears.

20 When we go forward with
21 the H.O.M.E. Plan as we're
22 conceiving it and from lessons
23 learned, we intend for Fresh Start
24 to focus fully on move-in costs and

1 somebody moving into a new unit.

2 COUNCILWOMAN LANDAU:

3 That's great. Thank you so much.

4 COUNCIL PRESIDENT

5 JOHNSON: Thank you very much.

6 The Chair recognizes

7 Councilmember Cindy Bass.

8 COUNCILWOMAN BASS:

9 Thank you, Mr. President.

10 Good morning, almost

11 afternoon. So just a couple of

12 things I wanted to ask and I want

13 to just go in a slightly different

14 direction. And I wanted to ask

15 about the 765 closings for Turn the

16 Key that have happened thus far in

17 2025 that you mentioned earlier.

18 Can you give us an idea

19 of where they are broken down by

20 Council District? Can you give us

21 some idea? You know, is it

22 happening all over? Are there some

23 neighborhoods that are seeing more

24 investment in Turn the Key versus

1 others?

2 MR. LAWRENCE: Well, we
3 would certainly like to see it
4 happen river to river, top to
5 bottom in the city, but that's not
6 the case right now. We are open to
7 making sure that that happens. But
8 historically and where we're
9 presently seeing that activity are
10 in South Philadelphia, the 1st and
11 2nd District specifically, Northern
12 Liberties, kind of that area which
13 is the 1st District.

14 We're seeing some
15 activity uptick in the 5th District
16 as well. I do believe we have some
17 approvals on deck and in the queue
18 for the 8th District or at least
19 some applications that we're
20 processing. Specifically, there
21 aren't any to a certain extent in
22 the 3rd or maybe there are a few in
23 the 3rd, but at this point there
24 are concentrations of pockets. And

1 obviously that really just follows
2 where the inventory of land is.
3 The bulk of our land, publicly-
4 owned land, are in the 3rd, the 5th
5 and the 7th Districts.

6 COUNCILWOMAN BASS:

7 Okay. And so, I ask that because
8 it seems as though -- well, let me
9 just put it this way: It's very
10 important to me as a District
11 member that funds are equally
12 divided by district, that these
13 projects are equally divided by
14 district.

15 And so, I understand
16 that in some areas there has been
17 an ability to move faster maybe.
18 And because there's been an ability
19 to move faster, that's where the
20 investment has been made, whether
21 it's the 1st or the 2nd or, you
22 know, in certain neighborhoods,
23 Northern Liberties.

24 But I think that it is

1 incredibly important I think to all
2 District members that we see an
3 equal amount of investment
4 throughout the entire city of
5 Philadelphia. There is not one
6 part of the city that I can think
7 of that doesn't need a high level
8 of investment. And so, we're
9 counting on this project to make
10 sure that that happens. And I
11 don't know if we need to somehow
12 codify that or amend that into law.
13 But I think that it's very, very
14 important that these investments
15 are made throughout the entire city
16 of Philadelphia.

17 MR. LAWRENCE: Angel's
18 sitting up here. You can speak to
19 some of the things that have led us
20 to where we are now.

21 MR. RODRIGUEZ: So Angel
22 Rodriguez. Just to clarify, we
23 have RFPs and projects completed
24 and in construction in the 1st

1 District, the 2nd District, the 3rd
2 District, the 4th District, the 5th
3 District and we have approved
4 applications in your District as
5 well.

6 COUNCILWOMAN BASS: So
7 the 6th, 7th, 9th or 10th?

8 MR. RODRIGUEZ: The 6th
9 I think -- so just to talk about
10 inventory, the Turn the Key program
11 is predicated on having city-owned
12 land. The 10th District I believe
13 has two parcels and then the 6th
14 District has very little. And by
15 the way, that would be amenable to
16 bundling it into an RFP.

17 COUNCILWOMAN BASS: And
18 I would say that those two
19 districts probably haven't -- and
20 Councilmember Driscoll could
21 correct me if I'm incorrect. I
22 believe that those two districts
23 have been heavily invested in by
24 the City of Philadelphia during

1 previous administrations.
2 Historically, the Northeast has
3 received larger amounts of
4 investment by the City of
5 Philadelphia. And so, I think that
6 that's why you probably can take
7 them off the table.

8 But let's say if you
9 take them off the table, for the
10 others that don't see this level of
11 investment that haven't had it, I
12 think it's just incredibly
13 important to make sure that we have
14 an equal distribution of those
15 projects throughout the entire city
16 of Philadelphia. It can't just be
17 in South Philly. It can't just be
18 in Northern Liberties.

19 It's got to be in
20 Germantown. It's got to be in West
21 Philadelphia. It's got to be in
22 Councilmember Quetcy Lozada's
23 District. It's got to be all over.
24 So again, I don't know if that's

1 something that we need to think
2 about codifying in some way or
3 legislating, amending the
4 legislation to ensure that there is
5 somewhat of a balance in terms of
6 distribution.

7 I'm going to move
8 quickly because I heard the bell
9 ring and I was just on my first
10 question. But one thing I just
11 want to mention is that it's
12 incredibly frustrating as a member
13 of Council that we fund sort of
14 like these OIT and infrastructure
15 programs that help us be able to
16 manage and do the things that we
17 need to do administratively. And
18 then when we hear that we need a
19 better waitlist management system
20 so that we can overcome the
21 operational challenges that are in
22 front of us, it's a little bit
23 frustrating because I've been
24 hearing that for a very long time

1 now. And the idea that we still
2 don't have any sort of system that
3 has any sort of flexibility to be
4 able to navigate changes or
5 programs that we want to do, it's
6 incredibly frustrating and it feels
7 like we've wasted a lot of money
8 over the years.

9 MS. THURMAN: It's
10 equally as frustrating for us,
11 Councilmember Bass. We are
12 astounded by how outdated the
13 technology and infrastructure is
14 that we inherited just last year,
15 which is why we are super charging
16 and speeding up solutions like OPAL
17 and ensuring that that solution is
18 integrated into our systems in
19 record time.

20 We also have additional
21 technological enhancements that are
22 coming down the pipeline. We are
23 not going to allow for bureaucracy
24 to get in the way. I have sat at

1 this table many of times and made
2 promises, including with Philly
3 Stat 360. And you said, well, who
4 do I need to hold accountable. I
5 said, the buck stops with me and
6 that still stands today. So OIT is
7 in my portfolio. CIO Melissa Scott
8 Walker is doing a really good
9 job --

10 COUNCILWOMAN BASS: She
11 is.

12 MS. THURMAN: -- with
13 her team. We're moving as fast as
14 we can. We're also thinking
15 strategically about how we can move
16 even faster with solutions and
17 support from our procurement team
18 looking at things like strategic
19 sourcing. So we're thinking about
20 it comprehensively. But just for
21 the record, I want to be very clear
22 we share your frustration, but
23 we're not allowing that to be an
24 excuse for why we cannot move

1 forward.

2 COUNCILWOMAN BASS:

3 Well, thank you. I appreciate
4 that. Looking forward to these
5 changes. And I should not put the
6 blame solely in your lap because
7 this has been administration after
8 administration that has come and
9 said we're going to fix the IT
10 situation so that we can do this,
11 that and the third and it just
12 never happens. We waste a lot of
13 money and I just don't understand
14 why. But I don't want to get
15 sidetracked on that point, but I
16 just really wanted to make mention
17 of that.

18 But I really wanted to
19 talk about minority development
20 participation in Turn the Key,
21 because we're spending an
22 unprecedented amount of money.
23 These are taxpayer dollars and
24 we're spending it here on housing

1 in Philadelphia.

2 And this initiative,
3 which was spearheaded by our Mayor,
4 is the largest investment ever in
5 housing. Am I correct in that?

6 MS. THURMAN: (Nodded
7 affirmatively).

8 COUNCILWOMAN BASS:

9 Okay. And so, people ask me --
10 when I see folks and they ask me
11 for help in my office, they're
12 generally asking for two things.
13 They're either asking for housing
14 help or they're looking for
15 employment. And housing is usually
16 first, especially right now.

17 So as we're rising to
18 meet this moment and give people
19 what they want, which I believe
20 every member in this chamber wants
21 to do, it's important to me that as
22 we stabilize families, as we build
23 up neighborhoods and at the same
24 time we're investing in our

1 communities, we're investing in
2 small businesses, and particularly
3 Black and Brown builders and
4 developers. And I feel very
5 passionate about this. And I'd
6 like for you to give us some
7 details. And we've talked about
8 these kinds of things before.

9 But I'd like for you to
10 give us some details on what's been
11 built and what the participation
12 has looked like. And I know that
13 there are some developers who have
14 done great partnerships, you know,
15 majority and minority developers
16 working together.

17 But specifically on
18 minority development, I'm talking
19 about Black and Brown development,
20 can you give us an idea as to how
21 those projects have been
22 distributed? Because I referred
23 Black and Brown developers to Turn
24 the Key, and they've been turned

1 away. And they have been told --
2 well, Angel, I saw that face. But
3 let me just be clear, what they
4 have been told is you don't
5 qualify, you're not ready yet, you
6 have to go through this program,
7 you have to go through that
8 program.

9 And so, the startup to
10 get involved in Turn the Key -- and
11 of course, we don't want anyone
12 who's not qualified and is not a
13 builder, but people who have done
14 considerable building in the city
15 find themselves unable to get into
16 the Turn the Key program and they
17 feel like they've been going
18 through hoops.

19 And I've seen this
20 before in the City of Philadelphia
21 when we do development projects.
22 I've seen this before so I know
23 it's not something that is not
24 possible. And I hear the bell.

1 But I guess my question is how will
2 we ensure that the inclusion of
3 Black and Brown builders is finally
4 a priority in the city with this
5 project?

6 Because as much as we're
7 building community, we also have to
8 build businesses. And Black and
9 Brown people cannot continuously be
10 on the outside as economic
11 bystanders in their own
12 communities. We want these new
13 houses and we want to build them in
14 our neighborhoods and we shouldn't
15 be spending this amount of money
16 without ensuring that that is going
17 to happen.

18 This can be
19 transformative. I'm going to use
20 the word that my colleague Rue
21 Landau just mentioned. This is
22 transformative. And so, how do we
23 also make sure that we're including
24 people who have historically been

1 left out of these projects?

2 And I get criticized all
3 the time. I get criticized all the
4 time because people say, just
5 build, it doesn't matter who builds
6 it. Oh, yes, it does. Oh, yes it
7 does. It does matter to make sure
8 that Black and Brown people have an
9 opportunity to do the building in
10 their own neighborhoods and have a
11 say economically. So I'd like for
12 you to just respond to that.

13 (Applause.)

14 MS. THURMAN: So Angel
15 Rodriguez is going to take that
16 question. There's a word that you
17 used that I think is timely and
18 befitting and it's transformation.
19 And often times when we focus on
20 equity, we stop right there. But
21 true equity should, in its purest
22 form, lead to transformation. And
23 that's what we're looking at with
24 this comprehensive plan.

1 Angel is going to answer
2 that question. But back to the
3 question that you asked earlier
4 around an equal distribution or
5 even distribution across Council
6 districts, that would further and
7 deepen inequity, and that's what we
8 want to move away from. And so,
9 whether it's looking at Black and
10 Brown developers that are working
11 on these projects in realtime or
12 looking at where the distribution
13 of funds happen, we're applying an
14 equity framework that will lead to
15 true transformation, so that from
16 an economic mobility perspective
17 we're moving significantly from
18 last place.

19 But more specifically,
20 Angel will talk about the real work
21 that we're doing to ensure that
22 Black and Brown contractors and
23 developers are working on these
24 projects across the city.

1 COUNCILWOMAN BASS: And
2 I would like to follow up with you
3 later. I don't want to take up all
4 the time, but I would like to
5 follow up with you later to get a
6 sense of why you feel that having
7 an equal distribution of projects
8 throughout the city is somehow
9 going to be inequitable, that this
10 is not going to be, because I don't
11 understand the logic behind it. So
12 maybe you can help us understand
13 because that doesn't resonate I
14 don't think in my opinion.

15 COUNCIL PRESIDENT
16 JOHNSON: Could we address it now
17 on the record?

18 COUNCILWOMAN BASS: Oh,
19 absolutely. Sure.

20 MS. THURMAN: I'll call
21 on Angela Brooks to talk about the
22 framework and why we are not
23 looking at an equal distribution
24 across Council Districts and why

1 we're applying the equity
2 framework.

3 MS. BROOKS: Good
4 afternoon or is it almost
5 afternoon. So I think we talked
6 about this a little when we met and
7 just kind of talked through that.
8 You know, I think one of the things
9 when we talked about the equal
10 distribution -- I'm not going to
11 say technologically challenging
12 given our last conversation.

13 But the reality of it is
14 particularly around Turn the Key,
15 while it specifically -- it's where
16 our public land is, other programs
17 are going to be deployed. So when
18 we're reaching out to you to talk
19 through the 1000 disposition, we'll
20 also be talking about our outreach
21 plan. The Mayor has requested from
22 us a robust marketing and outreach
23 plan for H.O.M.E. specifically that
24 will be deployed in every Council

1 District.

2 So I do want to stress
3 that we do plan for citywide
4 deployment of all of the programs
5 to ensure people know about them,
6 because too often we're hearing,
7 oh, I didn't know about this
8 program. PHDC already does a
9 pretty amazing job with community
10 engagement, but we're going to put
11 it on steroids. So the housing
12 fair we just had last month was
13 really big and great, but we're
14 going to continue to do that and
15 expand our community outreach.

16 And if ever you have any
17 suggestions of people in your
18 district that you feel like we're
19 not touching, let us know. I mean,
20 that is my sole job is kind of to
21 be the face of H.O.M.E., the
22 outreach person. So if you have
23 people that you want us to talk to,
24 I'm on a whole road show. I've

1 been presenting all over, so feel
2 free to reach out or have your
3 staff reach out and we can do that,
4 but the plan is to have a robust
5 deployment of all kind of marketing
6 throughout the city.

7 COUNCILWOMAN BASS: But
8 how is that --

9 MS. THURMAN: Need isn't
10 evenly distributed across Council
11 Districts. Poverty isn't equally
12 distributed across Council
13 Districts.

14 COUNCILWOMAN BASS: I
15 beg to differ. I pretty much think
16 every District Councilperson can
17 point to a pocket of their district
18 that needs a whole lot of help. So
19 how does that connect to, you know,
20 somehow being unfair to Black and
21 Brown developers if --

22 MS. THURMAN: No, that
23 was not --

24 COUNCILWOMAN BASS: Is

1 that what you were saying?

2 MS. THURMAN: No,
3 absolutely not. In no way am I
4 saying that that is unfair to Black
5 and Brown developers. I was
6 answering the question that you had
7 asked earlier regarding the Council
8 District.

9 COUNCILWOMAN BASS: Oh,
10 yes.

11 MS. THURMAN: But I'll
12 turn it back over to Angela Brooks,
13 who will answer the question
14 specifically regarding Black and
15 Brown developers.

16 MR. LAWRENCE: But if I
17 may add just kind of hearing what
18 my Chief is saying here and what
19 you're saying as well. A lot of
20 what our work and momentum does is
21 it follows where the land is, and a
22 lot of where our inventory is, is a
23 reflection of condemnations eminent
24 domain from years and years and

1 years ago. So I think that it is
2 kind of a ripple effect. I do
3 recognize what you're saying in
4 making sure that every single
5 district does merit some sort of
6 intervention, for sure.

7 COUNCILWOMAN BASS: I
8 hear you and I think that before
9 decisions are made in terms of
10 where land will be used for this
11 program, that there has to be some
12 conversation to say, you know,
13 Councilwoman Bass, we've been to
14 your district, there's no more land
15 left, and then we release any
16 expectation that you all are going
17 to be doing Turn the Key in our
18 program.

19 But short of that, I
20 don't think that there's anything
21 wrong with the equal distribution
22 of these projects. So there has to
23 be some sort of a sign-off, if you
24 will, that says, okay, there's

1 nothing in this Council District so
2 that's why we're not going to be
3 operating here and the District
4 Councilperson has to be in
5 agreement. But for the remaining
6 districts, there should be an equal
7 distribution of this project, of
8 the resources.

9 COUNCIL PRESIDENT

10 JOHNSON: Thank you very much.

11 MS. THURMAN: So Angel
12 has a --

13 COUNCIL PRESIDENT

14 JOHNSON: You want to respond,
15 Angel, briefly to the
16 Councilmember.

17 MR. RODRIGUEZ:

18 Certainly. I think I can provide a
19 little bit more detail and
20 technical issues on the
21 distribution of Turn the Key. So
22 when Turn the Key started, it's
23 really a partnership between city
24 and city agencies that have land

1 developers who can actually get
2 construction financing and banks,
3 right.

4 So a couple of issues.

5 I want you to imagine a donut where
6 development has happened around
7 city-owned land. So you have
8 comps, comparatives, so banks like
9 to secure their loans, right. So
10 the unique nature of Turn the Key
11 is that you could have a donut
12 where houses are selling for about
13 300,000 which is the average
14 housing sales price in
15 Philadelphia. We're capping that
16 price at 280. We're requiring
17 three bedrooms, two bath. And then
18 with Turn the Key, we're buying
19 that property down to 180. That
20 secures the bank investment. That
21 ensures the ability of the
22 developer to get that loan but also
23 ensures that, as we're approving
24 buyers, they can go in there. So

1 those are really market forces.

2 So there have been times
3 where we've been very successful,
4 like, say, in the 2nd District
5 where we've done a lot of RFPs and
6 it's been very successful. And
7 then there are certain parts of the
8 district where the market hasn't
9 caught up. The same with the 5th
10 District, also in the 4th District.
11 So part of it is really looking
12 comprehensively at the district and
13 where those comps are. So where
14 you have comps, Turn the Key will
15 succeed. If that isn't the case,
16 then we need to look at a different
17 type of model, right.

18 So if I could answer on
19 the minority developers. Just so
20 we're aware, approximately 330
21 properties or project units have
22 been awarded to minority
23 developers. PHDC, when we started
24 Turn the Key, started a minority

1 developer program. We've had two
2 cohorts. They've been very
3 successful. We partner with UDA,
4 the Urban Developers Association.
5 They have a great partnership in
6 the 3rd District where we have 10
7 developers working through that.

8 A lot of those
9 developers are getting through the
10 entitlement project issue, which is
11 separate and apart from approving
12 the land, and then it's how do you
13 get your entitlements. The other
14 thing we did at the same time when
15 we started Turn the Key was we
16 beefed up the Accelerator Fund.

17 So the Accelerator Fund
18 dealt with the pain point with
19 minority developers where they
20 couldn't come up with the equity
21 portion, and they've done a great
22 job of really underwriting those
23 projects. So I wouldn't say that
24 we haven't been working with

1 minority developers. Actually --
2 and the public can see this in the
3 next Land Bank board meeting we've
4 actually diversified our -- because
5 of the success and we just had a
6 ribbon-cutting, I know Dawud Bey is
7 in the audience, seeing that kind
8 of success -- and he's a MDP
9 graduate -- seeing that kind of
10 success, a lot of other people have
11 joined in.

12 So you have to
13 understand there are minority
14 developers who want to do it but
15 they are nervous about risk,
16 because what people are missing
17 about the Turn the Key program is
18 that it is a leverage program. You
19 have to be able to be creditworthy
20 with banks to get construction
21 financing.

22 Where we're providing
23 the subsidy is to the homebuyer.
24 The homebuyer is getting that

1 opportunity to buy their home. So
2 we are doing a lot. Could we do
3 more, yes. But I think having 330
4 of the 870, that's pretty good in
5 terms of a percentage.

6 COUNCILWOMAN BASS: So I
7 hear you and I know I'm over my
8 time. And I saw Mr. Bey somewhere
9 just come in a few minutes ago.
10 And actually, he's the only single
11 minority developer that I know of
12 in the Turn the Key. And maybe I
13 just don't know, but he's the only
14 one -- I see you, Mo. I'm not
15 counting you. Black and Brown --

16 COUNCIL PRESIDENT
17 JOHNSON: You're trying to say Mo
18 isn't --

19 COUNCILWOMAN BASS: But
20 I say that to say when I see these
21 projects, for the most part when
22 you go onsite and you see the
23 projects being built, you don't see
24 Black and Brown people, period, and

1 it's happening. And, Angel,
2 listen, you can come out with me
3 and we can go around and we can
4 take a look around at some of these
5 projects. So don't take my word
6 for it.

7 But let me go back and
8 do my due diligence and I would
9 like to provide in writing the
10 documentation from the parties that
11 have tried and reached out and I
12 would like to bring them to the
13 table with you all.

14 MR. RODRIGUEZ: Sure.
15 If I could respond. There are
16 approximately 15 minority Black and
17 Brown developers that are working
18 with us, and I would differentiate
19 around 15. And these are
20 companies. These are --

21 COUNCILWOMAN LANDAU:
22 (Inaudible).

23 MR. RODRIGUEZ: I'm
24 saying about 15 developers. These

1 are companies.

2 COUNCIL PRESIDENT

3 JOHNSON: Excuse me, Member Landau.

4 Do you want to be acknowledged and
5 then ask the question as a point of
6 information under her time?

7 COUNCILWOMAN LANDAU:

8 No.

9 MR. RODRIGUEZ: So there
10 are about 15 developers that have
11 successfully gotten an application,
12 right. I would also differentiate
13 ownership, owning the company and
14 actually working through the
15 contracting and financing and then
16 looking at the job force that's on
17 the site. So what the Turn the Key
18 program is focusing on is
19 ownership, and it's really about
20 the minority owners of the
21 construction and development
22 companies.

23 COUNCIL PRESIDENT

24 JOHNSON: Excuse me. For a point

1 of information, the Chair
2 recognizes Rue Landau for a
3 question she wanted to ask
4 following up on Member Bass' line
5 of questioning.

6 COUNCILWOMAN LANDAU: 15
7 out of how many?

8 MR. RODRIGUEZ: I would
9 have to get that to you. I think
10 we have about like 20, but I'd have
11 to follow up with you.

12 MS. THURMAN: So I think
13 it's also important for us to
14 recognize, right, Councilmember,
15 that those Black and Brown firms
16 that you're referencing that for
17 whatever reason were denied, there
18 are provisions within this plan to
19 ensure that whatever those denials
20 were that we can work with them,
21 from bond you want to --

22 MR. LAWRENCE: Bond,
23 contracting, things like that.
24 Things that have historically been

1 barriers before.

2 COUNCILWOMAN BASS:

3 We're going to circle back in
4 writing.

5 MS. THURMAN: We will
6 definitely circle back in writing,
7 but we do want to reflect here that
8 we're thinking strategically about
9 what those historic barriers have
10 been and how this plan could help
11 to address those barriers as well.

12 COUNCIL PRESIDENT

13 JOHNSON: Yeah. Just to balance in
14 terms of this approach, just say
15 for the record the gap financing
16 that's available for developers who
17 historically haven't had an
18 opportunity to participate and also
19 talk about what's the dollar amount
20 of investment in the minority
21 developers program as well as the
22 Accelerator Fund that goes to
23 helping developers, so just state
24 that for the record so folks will

1 know.

2 MR. LAWRENCE: I think
3 we'll get the number on the actual
4 MDP program itself, but I would
5 like to call up David Langley to
6 speak specifically about those
7 numbers in the past, because what I
8 do know is that 90% of the funds
9 that have come through the
10 Accelerator Fund have gone to Black
11 and Brown developers. David.

12 MR. LANGLEY: Thanks,
13 Jeff. I'm pleased to provide some
14 of that information for you. While
15 I can't speak for anything the
16 Accelerator Fund does not touch
17 within our portfolio, we have
18 closed and committed \$14.2 million
19 worth of loans. 26 of those 29 are
20 to Black- or Brown-owned firms. We
21 have a couple nonprofits in the
22 portfolio as well.

23 That covers over 100
24 units of Turn the Key development.

1 14 of those transactions that I was
2 talking about are specifically
3 committed Turn the Key projects
4 that have not gone through the full
5 disposition process yet, but we
6 have derisked those transactions
7 for a senior lender to come in and
8 make those loans and build those
9 units. And as soon as the purchase
10 development agreements come through
11 for that, all of those units will
12 be under construction.

13 So it's been a long
14 while building the pipeline and
15 everything, we work very closely
16 with both MDP as well as the Philly
17 Rise, Black Squirrel Collective,
18 the UDA cohort, all of these
19 fantastic technical assistance
20 programs that get Black- and Brown-
21 owned businesses ready to do this
22 kind of development work. And
23 that's what we're focused on.

24 COUNCILWOMAN BASS: So

1 it's 14.1 million?

2 MR. LANGLEY: 14.2

3 million in overall committed or

4 closed financing. We don't

5 exclusively do Turn the Key. So

6 some of those are affordable rental

7 projects, predev into low-income

8 housing tax credit projects. We

9 run the gamut, because our view is

10 the city needs all kinds of quality

11 affordable housing.

12 COUNCILWOMAN BASS: And

13 26 out of 29 were minority?

14 MR. LANGLEY: Minority-

15 owned development firms, that's

16 correct.

17 COUNCILWOMAN BASS: And

18 what percentage of that 14.2 went

19 to that 26?

20 MR. LANGLEY: The

21 overwhelming majority. I don't

22 have -- the nonprofit to be

23 financed --

24 COUNCILWOMAN BASS:

1 Let's say you got \$100 million
2 right. And you'll say, okay, well,
3 there are 10 applicants, 8 of which
4 were minority, 80% were minority
5 and got funding. But it's \$100
6 million and they got 10 million and
7 the other 90 million went to, you
8 know.

9 MR. LANGLEY: I can
10 assure you it's nothing like that.
11 We have a \$330,000 pre dev loan
12 into a low-income housing tax
13 credit project that just got its
14 tax credits. That's Pathways to
15 Housing, which does excellent work.
16 I would also encourage you,
17 Councilwoman, if you have a
18 developer who has spoken with you
19 about this and has a project,
20 whether it's Turn the Key or not,
21 because we do affordable rental, we
22 do affordable homeownership that's
23 not Turn the Key subsidized,
24 dlangley@phlfund.com, send them my

1 way. I respond always within 24
2 hours. We do our best to be
3 responsive in that.

4 COUNCILWOMAN BASS:

5 Thank you.

6 COUNCIL PRESIDENT

7 JOHNSON: Thank you.

8 The Chair recognizes
9 Councilman Nicolas O'Rourke.

10 COUNCILMAN O'ROURKE:

11 Thank you, Mr. President. And
12 thank you to the Administration for
13 being here today --

14 COUNCIL PRESIDENT

15 JOHNSON: Member O'Rourke, speak
16 into mic.

17 COUNCILMAN O'ROURKE:

18 Yes, sir, I will do just that.

19 Thank you, sir. Kind of picking up
20 where other members have already
21 spoken to or left off. I just want
22 to state that the current H.O.M.E.
23 Plan allocations I think in my and
24 other members' opinions try to do

1 too many things and I know that
2 that means it won't do any of them
3 well enough to actually meet the
4 moment.

5 I think that you're
6 contending that the spread equals
7 wide impact, and I guess what we're
8 wanting, at least myself, is that
9 it will be wide but it won't be
10 deep enough. And then we'll look
11 back on the work after so many
12 years, see that we spent a lot and
13 then won't have the intended effect
14 that I think that we all agree that
15 we want. With the federal and
16 state governments reining crisis
17 after crisis on us, I do think that
18 we need to rethink our strategy and
19 we need to focus more attention on
20 the most urgent need, the programs
21 that keep homeowners and renters
22 safe, healthy and in affordable
23 homes.

24 (Applause.)

1 COUNCILMAN O'ROURKE:

2 Now, that does not mean that we're
3 leaving anyone out to dry. It does
4 mean addressing our housing
5 shortage, where as Member Gauthier
6 said, it most clearly exists at the
7 deeply affordable level, and that
8 includes both the have-nots and
9 have-a-little-bits, and working to
10 ensure that it is not a burden to
11 remain housed in the city of
12 Philadelphia.

13 Maintaining home
14 ownership levels is a worthwhile
15 goal. Helping out as many kinds of
16 Philadelphians as possible is
17 always the task. But I look at the
18 list of priorities prior to last
19 night, and we see a plan in my
20 opinion that's in need of a
21 grounding orientation, a grounding
22 orientation that is informed by
23 those who are fighting to stay in
24 their homes, organized to do so,

1 those fighting for a community
2 where their neighbor isn't priced
3 out. Many of them are sitting in
4 the chamber here today and I
5 believe that they provide that
6 orientation in spades.

7 I think that theirs is
8 the right hand to play at this time
9 and I hope this hearing will
10 actually help make that case to
11 this body and the public that we
12 probably represent. To that end,
13 I'm actually concerned that we're
14 on track to lose, I think we've
15 already spoken at this, at least
16 12,000 deeply affordable units
17 permanently in the next decade,
18 probably twice that in 20 years as
19 contracts with the federal
20 government expire without renewal.
21 This is deeply affordable housing
22 that will permanently vanish
23 forever. And I want that to sink
24 in for those who don't already know

1 it until they process what that
2 means.

3 Talking about 3000 units
4 in your district, Member Gauthier.
5 4000 units in yours, Member Young.
6 1600 in your district, Member Bass.
7 1700 in your district, Member
8 Jones. Even in yours, Brother
9 Squilla, we're looking at 1400
10 units on track to disappear before
11 we're even halfway through paying
12 off those bonds.

13 So my first question is
14 this and I heard the bill: What is
15 the specific plan to preserve the
16 roughly 12,000 units of affordable
17 housing that are set to expire over
18 the next decade? How much of the
19 H.O.M.E. initiative is directly
20 targeted toward preserving these
21 12,000 units of affordable housing
22 that are set to expire over the
23 next decade?

24 (Applause.)

1 MR. DODDS: Good
2 afternoon again. Mark Dodds. I
3 just want to address the 12,000
4 count. It's a staggering number,
5 no question about it. Many members
6 know, in case you don't, we're
7 planning to release an affordable
8 housing directory, which will
9 outline where those properties are,
10 when their expiration dates come
11 up. We're also adding features to
12 that. It's an online web-based
13 mapping application.

14 There'll also be
15 features to understand the market
16 conditions of those properties so
17 we can get a sense of the
18 likelihood of them going market
19 rate or remaining affordable. I
20 think one thing -- not to discount
21 your concerns, but I don't think we
22 anticipate all of them to come
23 offline. I think that we're trying
24 to be proactive. We're actively

1 engaging with the community. LISC
2 convenes a preservation network.
3 The city is an active participant
4 in those meetings. And we are
5 trying to be creative and strategic
6 about where we put our resources.
7 So much of this H.O.M.E. Plan is
8 dedicated to preserving affordable
9 units.

10 But just to get back to
11 that 12,000 figure, while it is
12 alarming, while it is staggering, I
13 don't anticipate all of those to
14 come offline. We still need to
15 dedicate resources towards it, but
16 we need to be strategic about how
17 we do that.

18 COUNCILMAN O'ROURKE: So
19 the plan is to produce a report
20 that analyzes the status of those
21 houses. But there's not a
22 particular plan as it stands right
23 now. You're asking for the money
24 right now to actually preserve

1 those specific 12,000 units.

2 MR. DODDS: Yeah. The
3 plan is to produce a tool that will
4 allow us to get a better
5 understanding of where those units
6 are and their likelihood to go
7 market rate and lose affordability.
8 But the H.O.M.E. Plan itself --

9 COUNCILMAN O'ROURKE:
10 When did you say -- I apologize.
11 When did you say that that plan or
12 that tool was going to be produced?

13 MR. DODDS: We're
14 planning on a soft launch before
15 the end of the year, meaning giving
16 experts a chance to dig in, see
17 that it matches what they're seeing
18 on the ground and then a more
19 formal launch at the beginning of
20 the calendar year.

21 COUNCILMAN O'ROURKE:
22 But we would have had to release
23 the money to you prior to you
24 actually producing that tool?

1 MR. DODDS: No.

2 COUNCILMAN O'ROURKE: I

3 heard the bell. I got another

4 question. Is that all right,

5 Mr. President?

6 COUNCIL PRESIDENT

7 JOHNSON: (Nodded affirmatively).

8 MS. THURMAN:

9 Councilmember --

10 COUNCILMAN O'ROURKE:

11 Yes, ma'am.

12 MS. THURMAN: I think --

13 we also wanted to respond to your

14 comment around the plan will have a

15 sprinkling, will not go deep

16 enough.

17 COUNCILMAN O'ROURKE: I

18 said that I think that -- and I

19 acknowledge that it is wide. I

20 want to acknowledge that it is a

21 widespread. I think what I am

22 understanding you ought to believe

23 is that that wide will mean equal,

24 like strong impact. And I'm

1 suggesting that based off of how
2 wide the spread is, I think the
3 point that we're making is that
4 it's not going to have a deep
5 enough impact where the real issue,
6 the crux of the issue really sits,
7 which is that deeply affordable.
8 And that's the reason why we're
9 raising the point.

10 It's not like we're not
11 trying to argue about the have-nots
12 and have-a-littles. The Mayor has
13 made this point with emphasis from
14 the beginning to yesterday. Got
15 it. What we're suggesting is they
16 both exist at the bottom of the
17 ladder. And so, if we can focus a
18 significant portion of funds
19 towards there, I do think that
20 we'll actually have a deep enough
21 impact that we'll be proud of when
22 the work is done.

23 COUNCIL PRESIDENT

24 JOHNSON: I have a point of

1 information. Councilmember Jamie
2 Gauthier.

3 COUNCILWOMAN GAUTHIER:

4 Thank you, Council President. And
5 thank you to my colleague for
6 bringing up this important issue.

7 I just wanted to
8 interject quickly. I appreciate
9 knowing that the 12,000 housing
10 units that are set to come out of
11 compliance or lose their
12 affordability over the next decade
13 or so is high on your radar. As
14 you all know, this is something
15 I've championed in Council over the
16 last several years.

17 In fact, I brought you
18 an opportunity recently to save
19 1000 of these units through the
20 Neighborhood Restoration portfolio
21 that is in my district and
22 Councilmember Jones', and we
23 partner together on the directory,
24 which comes straight out of my

1 legislation, the People's
2 Preservation Package.

3 So just quick, point of
4 information. One, when I last
5 talked to you about the
6 Neighborhood Restorations
7 portfolio, you suggested that
8 before you could jump in with a
9 strategy on these 1000 units you
10 would need to complete the
11 preservation plan that you're in
12 the midst of. But I thought I
13 heard you say just now that there
14 is no plan. So, one, can you
15 clarify whether there's a citywide
16 plan to save these expiring units?

17 And then secondly, if
18 this is a high priority of the
19 Administration, why was the
20 Affordable Housing Preservation
21 line item in your proposal
22 significantly reduced between
23 transmission and introduction when
24 this is the main way that we would

1 save these units?

2 (Applause.)

3 MS. BROOKS: There were
4 lots of questions, so I'll start
5 with Councilman O'Rourke. I think
6 there's going to be some
7 philosophical differences on the
8 impact and how we're thinking about
9 a housing continuum. And, you
10 know, we can debate back and forth
11 on whether or not focusing in gives
12 bigger impact or if we're thinking
13 about it as a leverage. And I
14 continue to say that the H.O.M.E.
15 Plan and any public investment is a
16 tool to leverage for private
17 investment.

18 And so, what we are
19 hoping is that with the investment
20 of the H.O.M.E. Plan and the
21 expanding of some of the other
22 relationships we have, we can
23 leverage some of them to address
24 that as well as Cheryl Hill is here

1 as well. There's significant work
2 that the Office of Homeless
3 Services is doing that will
4 continue to support and be a
5 complementary plan that will
6 address some of that as well as
7 well as what the Philadelphia
8 Housing Authority is doing as well.

9 And going to
10 Councilmember Gauthier, and I think
11 I was probably not in the meeting
12 so I can't speak to the plan, but
13 what I will say is --

14 COUNCILWOMAN GAUTHIER:

15 That was for Jesse. I'm sorry.

16 MS. BROOKS: Yeah.

17 We'll bring Jesse up for that one.
18 But I do want to just say that some
19 of the expiring tax credits are
20 going to go beyond the four years
21 of this bond. And so, when we're
22 thinking about that, I want to make
23 sure we're putting the proper
24 context on that because that'll be

1 outside of the time of which we are
2 spending this fund so -- oh, here's
3 Jesse.

4 COUNCILWOMAN GAUTHIER:

5 So you might be able to answer the
6 other question. If this is a high
7 priority of the Administration and
8 the main tool that we're using to
9 address the issue is the Affordable
10 Housing Preservation line item, why
11 was it significantly reduced?

12 MR. LAWRENCE: Well, I
13 mean, the number was reduced to the
14 extent that it was because we had
15 to make sure that we left room for
16 some other requests, simple and
17 plain. This comprehensive
18 strategy, you know, we've been back
19 and forth negotiating about where
20 the demand -- excuse me, not the
21 demand, but the certain numbers
22 have been for certain programs.
23 You already know this has been a
24 very dynamic conversation.

1 So for something that
2 has historically been, you know,
3 allocated as such but then had the
4 most flexibility in terms of being
5 able to provide funding for, you
6 know, gap financing, whatever the
7 case may be but then also, you
8 know, there's also an acquisition
9 fund specifically for being able to
10 save these opportunities.

11 But I think to your
12 point earlier about maybe a lack of
13 response specifically to the
14 portfolio at hand, that is one
15 portfolio in one location of the
16 city. We did not want to make any
17 preemptive decisions about
18 committing funds to that when we
19 know that that is a citywide need.
20 So my position and our position was
21 that it's too soon. We may not
22 have a plan to roll out, but we
23 certainly are strategizing to the
24 point that we've shared earlier and

1 that is why we are, you know, to
2 the point that Mark made earlier.

3 Yeah, and again I want
4 to reiterate that H Prez and H Pro,
5 those are the biggest line items.
6 So for us to figure out where we
7 need to move money and renegotiate
8 those certain line items to be able
9 to accommodate certain requests, we
10 went to the biggest line items.

11 COUNCILWOMAN GAUTHIER:
12 Okay. So there's no citywide plan
13 for the preservation of expiring
14 units?

15 MS. BROOKS: I just want
16 to add to the reduction. We also
17 reduced based on the projected
18 plan, LIHTC plans for 2026. So
19 that was based off of a real number
20 that we got in this process.

21 COUNCILWOMAN GAUTHIER:
22 Thank you.

23 COUNCIL PRESIDENT

24 JOHNSON: Thank you, Member

1 Gauthier.

2 I'll relax the time back
3 to Councilman O'Rourke.

4 COUNCILMAN O'ROURKE:

5 Thank you, Mr. President. Thank
6 you, Chair Gauthier, for your
7 emphasis on that.

8 Let me just get my other
9 question because I know there are
10 other members that have some
11 questions to ask. We do know that
12 the greatest --

13 COUNCIL PRESIDENT

14 JOHNSON: Can you speak to that
15 microphone, that big voice you
16 have, young man?

17 COUNCILMAN O'ROURKE: My
18 apologies, good brother. Yes,
19 indeed.

20 We know that the
21 greatest housing shortage is the
22 65,000 unit gap is for families
23 making less than roughly \$30,000
24 per year and only 2% of this plan

1 goes exclusively to them. The
2 Administration claims that 40% of
3 this plan will go to those
4 families. But frankly, the numbers
5 that we've seen don't really show
6 that, which is the reason why
7 Member Gauthier, Member Landau, I
8 think somebody else as well have
9 been asking about why we can't
10 simply codify it into law.

11 If the intention is to
12 serve those families, what's the
13 problem with codifying it into law?
14 I love and agree with the spirit of
15 the prioritization, but projections
16 are not actually protections.
17 That's what the letter of the law
18 is for. So are you opposed to
19 codifying in law that 40% of the
20 funds serve 30% of AMI? And if
21 not -- I mean, if you are, why?

22 (Applause.)

23 MS. THURMAN: I want to
24 be very clear. We are not in

1 support of codifying it into law.
2 That does not mean that we're not
3 in support of deeply affordable and
4 that is the position of the
5 Administration and that won't
6 change. Additionally, we're
7 working very closely with PHA and
8 that won't change either. We'll
9 continue to work closely with PHA
10 Kelvin Jeremiah as well as our
11 counterparts in the state as well.
12 To that end, I'll now turn it over
13 to Angela to answer the second half
14 of the question.

15 COUNCILMAN O'ROURKE:

16 But why, Madam Chair -- I mean,
17 Madam Chief, why? I understand
18 what your position is. You're ten
19 toes down on it. Copy. Why? It
20 seems to me that if it is the
21 intention, that is the spirit,
22 there should be no barrier that
23 would stop you from making that the
24 law of the land. That's the whole

1 point here was to be able to make
2 these things real.

3 And so, as opposed to --
4 and I think actually the Majority
5 Leader mentioned earlier that if it
6 ain't written, it ain't real. And
7 so, I think it's worth getting on
8 the record --

9 (Applause.)

10 COUNCILMAN O'ROURKE:

11 You know, if you have a good reason
12 on why other than because I said
13 so, say that.

14 MS. THURMAN: We never
15 said because we said so.

16 COUNCILMAN O'ROURKE:

17 Well, why.

18 MS. BROOKS: Okay. So
19 first of all, I'm not really sure
20 where the numbers are because I
21 keep hearing 20% for the
22 projection, so I think there's a
23 discredit. So we're acknowledging
24 that 41% of the projections are

1 going to 0 to 30 or we've not --
2 because that there's been a
3 misnomer out there that only 20 or
4 whatever number you guys have been
5 quoting, so I just want to make
6 sure we're all agreeing that 41% of
7 our projections are going to 0 to
8 30. That's kind of where we are
9 now. I had a question about that
10 as well.

11 COUNCILMAN O'ROURKE:
12 Yeah. What I'm saying is I believe
13 there's this -- there's a 65,000
14 unit gap and it's for families
15 making less than \$30,000 per year,
16 and that only 2% of this plan goes
17 to them exclusively and that you're
18 claiming that 40% of the plan
19 actually goes to those families?

20 MS. BROOKS: Yes. So
21 when you look at our production and
22 preservation projection numbers,
23 specifically we've got for 0 to 30
24 under production, we've got a total

1 of 17,870 going to 0 and 30
2 exclusively over the four-year
3 period. So that would be 41% of
4 30,000. So that is the number that
5 we are working with based on the
6 projections that we have for the
7 H.O.M.E. Plan.

8 We've got a projected
9 16,293 going to 30% to 50%
10 affordable. We've got -- and these
11 are going to total over 30,000.
12 One of the things the Mayor has
13 always said that 30,000 is what we
14 are specifically focused on, but we
15 project that there will be more
16 impact.

17 Workforce housing will
18 be 7285. Workforce plus, which
19 would be the 80 to 120 that many
20 people are commenting on, is only
21 1600. So those are the numbers
22 that we are projecting and that
23 will be impacted by the H.O.M.E.
24 Plan.

1 COUNCILMAN O'ROURKE: I
2 did not hear a -- can someone talk
3 to me about the why respectfully?

4 MS. THURMAN: Again,
5 from the very beginning we've said
6 that we're not going to move into a
7 trap where we have an argument
8 regarding deeply affordable versus
9 affordable and not even -- our
10 commitment is to 41% for --
11 according to this plan here, which
12 we're not deviating from, deeply
13 affordable 41%, affordable 38%,
14 workforce housing 17%.

15 Why? Because when we're
16 on the elevator with a
17 Councilmember staffer who said to
18 us, thank you for the plan that you
19 have in place so now I can accept a
20 promotion, that is only -- we're
21 not talking about thousands and
22 thousands of dollars, but they can
23 accept the promotion and still
24 qualify for the plan.

1 And so, that's why.

2 Because we have those people in
3 mind, because we have our workforce
4 in mind, because we're thinking
5 about the teachers, the therapists,
6 the police officers as well as
7 folks like my grandfather who was
8 in that that deeply affordable that
9 would benefit from this as well
10 because we're thinking -- why,
11 because we're thinking about
12 everyone and we refuse to be pulled
13 into a trap or we're having an
14 argument that really is moot to
15 what we're talking about here
16 today. We just won't do it.

17 COUNCILMAN O'ROURKE: In
18 conclusion, Mr. President, the
19 claims that the majority of program
20 funding already prioritized under
21 50% AMI is based as I understand it
22 on programs that are currently --

23 COUNCIL PRESIDENT

24 JOHNSON: Member O'Rourke, speak

1 into that microphone with your
2 great voice you have.

3 COUNCILMAN O'ROURKE: I
4 be thinking I'm talking --

5 COUNCIL PRESIDENT
6 JOHNSON: Can I get the Pastor
7 O'Rourke voice?

8 COUNCILMAN O'ROURKE:
9 You're right. Now, let me --
10 now --

11 COUNCIL PRESIDENT
12 JOHNSON: Let me get that Pastor
13 O'Rourke voice. Go ahead, bro.

14 MS. THURMAN: Yeah, and
15 the numbers don't lie --

16 COUNCILMAN O'ROURKE:
17 Let me just finish.

18 MS. THURMAN: Sure.

19 COUNCILMAN O'ROURKE:
20 The claim that the majority of
21 program funding already prioritizes
22 under 50% AMI is based on programs,
23 as I understand it, that are
24 currently kept around 60% AMI and

1 which you're raising to 100% or
2 120%. And so, the question I have
3 is why should we expect those
4 numbers to remain constant?

5 MS. BROOKS: I think
6 Jesse mentioned it earlier when he
7 referenced when BSRP went to 50 to
8 60, we only saw a small percentage
9 gap. So we're basing our thoughts
10 based off of past experience. But
11 I think to your original question
12 on why we don't want to codify it
13 would just simply be because
14 historically the numbers have shown
15 that we meet those numbers
16 regardless and at the end of the
17 day, we want to have some level of
18 flexibility as the need shifts and
19 changes. And it's really that
20 simple.

21 It's not some nefarious
22 thing that seems to be implied in
23 this room. It's just a matter of
24 this is how the programs work and

1 we can work with the robust housing
2 counseling agencies that we have --

3 COUNCIL PRESIDENT

4 JOHNSON: Can I get a point of
5 information, Angela.

6 MS. BROOKS: Yes.

7 COUNCIL PRESIDENT

8 JOHNSON: Just respectfully, I
9 don't think there's a nefarious
10 approach --

11 COUNCILMAN O'ROURKE:
12 Thank you, sir.

13 MS. BROOKS: I'm not
14 necessarily talking about this
15 side. But I think there's some
16 thought that --

17 COUNCIL PRESIDENT

18 JOHNSON: No, you just said in
19 general in this room there's a
20 nefarious approach --

21 MS. BROOKS: Thank you
22 for clarifying.

23 COUNCIL PRESIDENT

24 JOHNSON: I don't think it's people

1 being nefarious respectfully. I
2 just think they have a position
3 like you. I've got a position.

4 MS. BROOKS: No, I think
5 people think we have a nefarious
6 approach and just I'm saying we do
7 not.

8 COUNCIL PRESIDENT
9 JOHNSON: So my point is I don't
10 think a member in this room thinks
11 that the Administration has a
12 nefarious --

13 MS. BROOKS: Thank you.

14 COUNCIL PRESIDENT
15 JOHNSON: -- perspective, which you
16 are proposing. I just think that
17 they have a right and an opinion on
18 how they think this should be
19 shaped --

20 MS. BROOKS: Absolutely.

21 COUNCIL PRESIDENT
22 JOHNSON: -- based upon them voting
23 for this piece of legislation that
24 will allow the \$800 million

1 initiative to move forward. It's
2 expressing --

3 (Applause.)

4 COUNCIL PRESIDENT

5 JOHNSON: And I'm not saying that
6 for, you know, to clap and all
7 that. We're working in partnership
8 so I'm not even getting into that
9 part. But I do when I hear --
10 that's not where my members are
11 coming from. No one here is
12 thinking nefarious about the
13 Administration's approach. They're
14 just as passionate about H.O.M.E.
15 as you are. We need to figure out
16 what's the meeting of the minds.

17 And then also when you
18 say this is our approach and
19 there's no other way to address
20 this issue and this is our approach
21 at this point, I just want to just
22 say --

23 MS. BROOKS: No --

24 COUNCIL PRESIDENT

1 JOHNSON: Hear me out respectfully.
2 It was several members that did not
3 want to relinquish their
4 councilmanic prerogative for a
5 thousand units to move forward.
6 But yet in talking to them and
7 talking about the bigger picture,
8 members said, for the sake of the
9 greater good, we want to relinquish
10 that level of councilmanic
11 prerogative for the greater good of
12 making sure this program, which is
13 a very historical investment, and
14 obviously it's going to be a
15 win-win for everyone. We just have
16 to deal with the process.

17 Because the people will
18 win in the event that this moves
19 forward because at the end of the
20 day, we're addressing housing
21 inequality here in the city of
22 Philadelphia. So I just wanted to
23 touch base on that part.

24 Member O'Rourke and then

1 we're going to take a five-minute
2 break.

3 COUNCILMAN O'ROURKE:

4 Thank you, Mr. President.

5 I could not say it any
6 better. There is not a nefarious
7 intent. I mentioned in my opening
8 line that I appreciate the spirit
9 and agree with it. There is the
10 spirit of the law and then there is
11 the letter of the law. And as you
12 come before the body that makes the
13 law, we want to get into the law,
14 the actual letter that says we're
15 prioritizing XYZ people so that way
16 we can be sure that it happens or
17 at least for our due diligence, to
18 the Council President's point, we
19 can see our positions reflected and
20 however this thing turns out in the
21 long run, we can say we at least
22 contended for this and this is what
23 happened.

24 If it's not in there,

1 people will ask, well, why didn't
2 y'all make sure that was in the
3 writing. It's a thing that we've
4 learned. So thank you,
5 Mr. President, for clarifying that.
6 Please do not read me as trying to
7 be agitational for the sake of
8 agitation or be reading you as
9 nefarious. I do think that the
10 project, it is exciting. I think I
11 mentioned at the beginning we need
12 to make the major investment.

13 Ms. Thurman, you've
14 mentioned several times that it's a
15 housing crisis. That's why we're
16 trying to meet this moment. I'm
17 just asking the questions that I
18 think are important to this body.

19 MS. THURMAN: They are
20 important. And we've seen how, you
21 know, roughly 5% to 7% of those who
22 have applied have been denied on
23 BSRP and AMP alone. And so, what
24 we want to ensure is that while

1 this plan, as you described it is
2 why, the word that we use is
3 comprehensive.

4 And I believe that when
5 you say why, you mean
6 comprehensive. Please correct me
7 if I'm wrong. We want to make sure
8 that we also can measure impact to
9 the best degree possible. But to
10 the comment around nefarious, we
11 certainly understand and respect
12 the body here and, Councilmember,
13 in no way are we taking the intent
14 of your question to be anything but
15 you asking on behalf of the people
16 that you serve.

17 COUNCILMAN O'ROURKE:

18 Thank you very, very, very much.

19 MS. THURMAN:

20 Absolutely.

21 COUNCILMAN O'ROURKE: I
22 appreciate it. Thank you for the
23 time that's been allotted,
24 Mr. President.

1 COUNCIL PRESIDENT

2 JOHNSON: Thank you very much.

3 We're going to do a very, very
4 quick five-minute recess. We still
5 have another hearing that's coming
6 on after this and I still have
7 several members who didn't have a
8 chance to ask the line of
9 questioning.

10 And so, can we do the
11 five-minute recess and then come
12 right back, Member Bass; is that
13 okay?

14 COUNCILWOMAN BASS:
15 (Nodded affirmatively).

16 (Brief recess.)

17 COUNCIL PRESIDENT

18 JOHNSON: Chair recognizes
19 Councilmember Quetcy Lozada.

20 COUNCILWOMAN LOZADA:

21 Thank you, Council President.

22 Thank you so much for
23 being with us today. I want to
24 follow up on the line of

1 questioning that Council President
2 had as well as Councilmember Cindy
3 Bass. I don't know when the word
4 councilmanic prerogative became a
5 dirty word or became a negative
6 word, but I think that councilmanic
7 prerogative, especially in
8 districts like mine, are extremely
9 important because if you know the
10 district, you know that as a result
11 of past development we have allowed
12 for development by private
13 developers that quickly displaced
14 hundreds of families that called
15 the 7th Council District home for
16 generations. And so, I think that
17 it's extremely important for
18 Councilmembers to play a vital role
19 in this entire process.

20 You mentioned in nine
21 of -- I have nine wards, nine
22 political wards in the 7th Council
23 District. Of those nine wards,
24 five of them are home to residents

1 who live with a 30% to 40% AMI.

2 And to me, the H.O.M.E. initiative
3 doesn't directly respond to them
4 the way that I needed to respond to
5 them.

6 And so, I want for the
7 record to -- and I've had this
8 conversation with many of you
9 before, I want to for the record
10 state that Councilmember Lozada and
11 the community-based organizations
12 in my district are not against or
13 opposed to the H.O.M.E. initiative
14 or to the Turn the Key program. We
15 need development that responds to
16 the need of the people that live in
17 our district, not just what private
18 developers want to put in our
19 district.

20 And so, my question to
21 you is if we know that private
22 developers can't build what we need
23 and we have very responsible,
24 reliable, capable, community-based

1 development organizations in
2 districts like mine, why are we not
3 identifying additional funds to be
4 able to partner with them so that
5 they give us what we need so that
6 the development that they do
7 doesn't take five to six, seven
8 years but can be done as quickly as
9 a private developer can do it if we
10 support them with that funding?
11 And it will ensure that communities
12 or that development will be
13 infinitely affordable.

14 (Applause.)

15 MR. LAWRENCE: So thank
16 you for that question,
17 Councilmember. I think that it's
18 important to recognize that, one, I
19 think you hit the nail on the head.
20 We certainly recognize that as an
21 ongoing conversation, a very
22 important conversation too. The
23 RCOs in your particular district
24 have been folks that we have been

1 aware of for a while on the land
2 side, understanding that there are
3 specific hurdles in their ability
4 to develop, what you've just
5 described.

6 When it comes to the
7 public sector and being able to
8 access that land and those
9 opportunities, we recognize that
10 there are barriers within the
11 application process, not because
12 they are things that can't be
13 understood. It's just hurdles that
14 they can't quite clear, right.

15 So I think that we're
16 looking at the affordable housing
17 preservation and production line
18 items to be able to speak
19 specifically to that, right, being
20 able to minimize our reliance on
21 everything I think you just
22 described, on the federal side, the
23 CDBG, because there's a level of
24 uncertainty around that which I

1 think heightens the need and the
2 responsibility for us to be able to
3 roll out what we're rolling out
4 here.

5 But I think that to do
6 what you've just described requires
7 the activation of that land, right.
8 And that land that is held by the
9 City of Philadelphia Land Bank and
10 the respective entities that hold
11 that land. There's a series of
12 qualified app -- there's a series
13 of requirements that allow them or
14 require them to get to a threshold
15 review, and that has been the
16 biggest hurdle to your point about
17 why it takes them so long to get
18 through a process.

19 Simply put, we have a
20 process that basically says you
21 have to have clear documentation of
22 committed funds and that's not
23 always the case. So I do recognize
24 that that is a barrier. But I also

1 recognize in your district that
2 there is a dynamic where certain
3 parts of your district or where the
4 vacant land or where the market is
5 and where the vacant holdings
6 exist, a little bit more than
7 others.

8 So I think that we need
9 to be very coordinated in how that
10 goes, which is why I think that we
11 certainly have been not necessarily
12 standing by, but cognizant of the
13 fact that there is a collective of
14 our CEOs in your particular
15 district that are all looking to do
16 the same thing but in different
17 ways, in different locations.

18 So I recognize what
19 you're saying, is that there needs
20 to be some support but also want to
21 recognize that there needs to be
22 some support on the end user. And
23 so, whether that's tenants or
24 homeownership as well, we recognize

1 that that's something that's needed
2 there. So that's why we're trying
3 to roll out this plan to be able to
4 respond to everybody, whether it's
5 homeowners or actual renters.

6 In terms of developers,
7 it takes a lot for them to achieve
8 what they -- it takes a lot for
9 them to do what they can do as far
10 as responding to anything that's
11 deeply affordable. And I think
12 that there is a bit of -- I don't
13 want to use the word incongruence,
14 but I think that there needs to be
15 some sort of compromise between
16 what the product is that we're
17 delivering or the ones that we've
18 kind of modeled ourselves or
19 prepared ourselves to deliver and
20 what your constituency actually
21 needs.

22 I'm not debating that
23 what you just described is not an
24 issue, particularly in your

1 district, because we recognize
2 that. But we also want to make
3 sure that we're doing it on a
4 coordinated basis. So it's not
5 just, you know, the residents
6 themselves, but it's also making
7 sure that the developers know what
8 they're responding to and what they
9 have to provide as a need. And
10 that's the complicated part of
11 this.

12 I know that we've talked
13 a lot about homeownership
14 opportunities and Turn the Key and
15 knowing that there's a lot of land
16 in your district, but again it has
17 to work. People are not going to
18 build things to lose money, right.
19 So I think understanding that we've
20 developed a model that's at a
21 particular price point for
22 particular constituents, which
23 honestly Turn the Key is allowing
24 for those that are anywhere between

1 50% to 60% of AMI, they're the
2 ones -- I mean, we cap it at 100%
3 and 80%, but the homebuyers are
4 coming in at 56%, 57%, 58% of AMI.
5 So there are people below that 60%
6 mark that are homeowners. But I
7 think in your particular district
8 there's an even deeper need and I
9 think that's where we need to get
10 to.

11 So I've recognized that.
12 Happy to have continued
13 conversation about that. You have
14 a lot of land to activate and we're
15 looking forward to doing that in a
16 very coordinated effort.

17 COUNCILWOMAN LOZADA: I
18 do have a lot of land to activate,
19 and that is why it is important for
20 me to continue the conversation
21 with you all in leadership
22 positions because I think that the
23 conversations that are sometimes
24 had with the staff level, with the

1 people that actually do the work
2 day-to-day, the information doesn't
3 get to where it needs to get to as
4 clearly and as effectively as it
5 should, right.

6 I think that -- in my
7 opinion I don't think that the Land
8 Bank works the way that it needs to
9 work, right. I don't think that
10 the follow-up in Land Bank is the
11 way that it needs to be. And if
12 we're looking to build 30,000
13 units, is Land Bank prepared to
14 respond to this type of a project,
15 right, with the staffing that they
16 have, with the process that they
17 have.

18 Because my experience,
19 and I think everybody has different
20 experiences, right, you heard
21 Councilmember Bass' earlier, my
22 experience is that when you're
23 dealing with Land Bank, it depends
24 on who the developer is, right,

1 where the applicant is and how
2 quickly they move through a
3 process. And when it is
4 convenient, they follow the
5 ordinance. And when it is not,
6 they find loopholes in the
7 ordinance to be able to continue
8 certain projects forward.

9 And so, it is because of
10 that, that councilmanic prerogative
11 is so important because I have a
12 responsibility to protect the
13 culture, the history and the
14 identity of neighborhoods like mine
15 who have seen a displacement as a
16 result of development that was not
17 intentionally thought out.

18 And so, I need to know
19 what are you all doing differently
20 in the Land Bank to be able to
21 ensure that there is a fair playing
22 ground, right, and that those that
23 can develop and respond to the need
24 in certain districts are actually

1 responded to?

2 MS. THURMAN: So the
3 timing of your question could not
4 be better. When we were here last
5 time we talked about the Land Bank
6 assessment. We made a promise to
7 the Council President that not only
8 will we deliver that Land Bank
9 assessment, but that it would be
10 action oriented. And sometimes
11 government makes promises and for a
12 myriad of reasons, they're not able
13 to keep it.

14 And I'm honored to say
15 here today that we've kept that
16 promise. So we have an assessment
17 that is finished. We have briefed
18 the Mayor on it and we are adopting
19 those recommendations. However, we
20 also want to present that
21 information to this body as well.
22 And so, we are working closely with
23 the Council President and his
24 staff. And then beyond that, we

1 will then roll it out to you all.

2 Before we make any
3 announcements on what we're doing
4 and moving forward, we're going to
5 be accountable to this body as we
6 said. So we've already taken the
7 first step with working closely and
8 directly with Council President and
9 his team in that assessment. We
10 recognize and acknowledge exactly
11 what you said about the real
12 barriers and challenges with the
13 Land Bank in its current form and
14 that's why we did the assessment.
15 And we have some real changes
16 coming in short order, not down the
17 pike, not six months from now or
18 even three months from now, this
19 year with the 50-plus days
20 remaining in this year, probably
21 less than 50 at this point.

22 I'm going to ask Angel
23 Rodriguez, the Executive Director
24 of the Land Bank, to come up to

1 talk a little bit about some of the
2 findings and the legis -- not the
3 legislation, but the assessment,
4 some of the things we already knew.
5 There were some revelatory moments
6 in the assessment, the outcome of
7 the assessment. In fact, some of
8 the Council staff were engaged and
9 surveyed in that assessment
10 process.

11 So Angel can walk
12 through a little bit of that ahead
13 of the briefing that we will
14 formally provide to every member of
15 this body.

16 MR. RODRIGUEZ: Angel
17 Rodriguez. So I'll just go right
18 to the pain points. The plan I
19 thought really to give kudos to
20 Guidehouse. They did an excellent
21 job in a brief period of time. I
22 think Council and the
23 Administration will find it to be a
24 very helpful document. I thought

1 it was very helpful to go to this
2 process.

3 I think the first pain
4 point obviously were Land Bank's
5 been level funded so that's been a
6 recommendation. We started
7 immediately addressing that
8 predominantly. The second pain
9 point was staffing. So prior to
10 any net new fiscal year, money has
11 been allocated. We have been
12 hiring. I have been hiring senior
13 development specialists. I did
14 hire a new real estate director.
15 They will be on board on December
16 15th.

17 We've already been
18 working to orient that person and
19 bring them on board, so there you
20 start with the ground running. I
21 have two staff that have already
22 started. We are hiring more
23 clerks. We have posted for
24 attorneys, one a senior attorney,

1 and then a regular attorney has
2 been posted. We have also posted
3 for paralegals, because another
4 pain point that was identified was
5 deed transfers between agencies
6 from the city to PRA to the Land
7 Bank. That adds extra time even
8 though you may have -- the board
9 may have approved the project,
10 Council may have approved the
11 project, does not allow the project
12 to move forward to get to
13 settlement because title has not
14 consolidated into the Land Bank.

15 The other issue is our
16 website. So that was identified.
17 I'm happy to say that we have
18 executed an agreement under PHDC to
19 continue with our subcontractor,
20 which did a great job on Turn the
21 Key for the housing counseling.
22 That's already committed and
23 augmented, so we're going to be
24 looking at a point of service

1 issue.

2 I've already met with
3 OIT to assist us with also document
4 retention and helping us actually
5 create a system that's much more
6 interactive. Our hope and goal is
7 to mirror what we do with Turn the
8 Key. So if a homebuyer comes in,
9 starts the application, they can
10 see where their application is.
11 They can see what's missing with
12 the application, how far they are
13 from approval. So we will mirror
14 that system and we've already
15 started that work.

16 MS. THURMAN:
17 Additionally, we have a member of
18 Guidehouse here to talk a little
19 bit more about the Land Bank
20 assessment.

21 MS. MOONEY: Hi,
22 everyone. Ali Mooney from
23 Guidehouse. I'll just echo what
24 Angel and Tiffany have said. We

1 were able to complete the Land Bank
2 assessment, which was brought up in
3 these chambers by the Council
4 President, and we worked very
5 closely with the Land Bank and the
6 Administration.

7 We did a number of
8 interviews to identify key pain
9 points. In the process, we mapped
10 out every single acquisition and
11 disposition process in detail to be
12 able to identify pain points and
13 then make concrete recommendations.
14 We have a list of short-term and
15 long-term recommendations. The
16 short-term recommendations or quick
17 wins we believe can be accomplished
18 within just a few weeks, from three
19 to six weeks, and we are working
20 with the Administration to move
21 those forward.

22 MS. THURMAN: And just
23 to correct the record, we want to
24 make sure there is, you know, that

1 transmental between the two
2 entities, or the three entities
3 that Angel mentioned it does
4 require support and legislation
5 from this body. And so, we'll be
6 talking about that further as we
7 continue conversations with Council
8 President and of course with
9 members of Council. Thank you.

10 COUNCILWOMAN LOZADA:

11 Thank you.

12 COUNCIL PRESIDENT

13 JOHNSON: Thank you.

14 COUNCILWOMAN LOZADA:

15 Can I --

16 COUNCIL PRESIDENT

17 JOHNSON: Real brief.

18 COUNCILWOMAN LOZADA:

19 Okay. You mentioned a robust
20 outreach plan for housing
21 counseling. Can you talk a little
22 bit more about the housing
23 counseling plan and how it will
24 respond to residents that are

1 limited English proficient?

2 MR. RODRIGUEZ:

3 Apologies. Just point of

4 clarification -- Angel Rodriguez.

5 Is that PHDC's housing counseling

6 or the housing counseling partners

7 you're asking questions?

8 COUNCILWOMAN LOZADA:

9 Housing counseling in general,

10 right.

11 COUNCIL PRESIDENT

12 JOHNSON: I think she's

13 specifically referring to under the

14 H.O.M.E. initiative and the

15 rollout, how are we addressing

16 housing counseling.

17 MR. DODDS: Sure. So

18 currently we have approximately 24,

19 25 housing counseling agencies

20 spread across the city. That gives

21 us a lot of coverage. I believe

22 we're one of the national leaders

23 in how much we focus on housing

24 counseling. In terms of the

1 H.O.M.E. Plan, there's \$2.85
2 million additional dollars
3 allocated for housing counseling
4 services. In large part, that
5 money is meant to replace some
6 federal funds that are drying up.
7 But we are also thinking about
8 programs such as One Philly
9 Mortgage that will require more
10 robust counseling services. And
11 we --

12 COUNCILWOMAN LOZADA:
13 What does mean? What are they
14 going to do different than what
15 they're doing now?

16 MR. DODDS: In that
17 particular case, we will be
18 implementing post purchase
19 counseling, and that is something
20 that only a few organizations
21 currently do based on need and some
22 other parameters, but that's one
23 major change with One Philly
24 Mortgage. And we also understand

1 that with the magnitude of programs
2 that we're rolling out, there will
3 be a greater need for housing
4 counseling services and we intend
5 to meet that need.

6 COUNCILWOMAN LOZADA:

7 Thank you.

8 COUNCIL PRESIDENT

9 JOHNSON: Thank you, Member Lozada.

10 COUNCILWOMAN LOZADA:

11 I'm good. Thank you.

12 COUNCIL PRESIDENT

13 JOHNSON: You're welcome.

14 Chair recognizes

15 Councilmember Jones, then

16 Councilmember Brooks and

17 Councilmember Phillips.

18 COUNCILMAN JONES: Thank
19 you very much, Mr. President.

20 I've been around long
21 enough to listen to the various
22 debates that we have in these
23 chambers. Sometimes we debate
24 because we have too little, too

1 little revenue, too little money,
2 too little programs to address a
3 need. And then every now and then,
4 like now, we argue because we have
5 a surplus or a lot or an abundance
6 of resources. We just like to
7 debate and I guess that's a part of
8 why we are elected.

9 But what I want to
10 emphasize is this is a good problem
11 to have, that we're talking about
12 resources that we haven't seen
13 since NTI, that we actually are
14 going to be able to solve some
15 problems related to housing. And
16 who goes first in line is the
17 debate but let me make my case.

18 I think that AMI in its
19 formula is a flawed formula, that
20 we are lumped in with Bucks,
21 Montgomery, Delco to average the
22 median incomes of people in
23 Philadelphia which have to be
24 adjusted one way or another. So I

1 think at some point this
2 Administration, along with this
3 Council, need to ask Congress to
4 make adjustments for cities of the
5 first class. You can come up with
6 all kinds of reasons, but to adjust
7 it so that it makes sense for
8 Philadelphia. So that's number
9 one.

10 Number two, yesterday
11 was Veterans Day and I spent time
12 at a memorial in Wynnefield in
13 Kathy Gilmore's neighborhood. And
14 one of the veterans was a postman.
15 Another one was I think a school
16 teacher and other different middle
17 class activities but they all
18 served our country.

19 What I'm saying to you
20 is that they would not be eligible
21 under the current circumstances for
22 home improvement programs. And you
23 know I love Basic Systems Repair.
24 My guy Dave Thomas works miracles

1 every year. So they can't
2 participate. I will go on further
3 and say 74% of my district would
4 not be eligible under the current
5 levels of evaluation.

6 I was there when the
7 Mayor went door-to-door in the 34th
8 Ward, which the part that we were
9 in was Overbrook Park. And we
10 knocked on the door. Couple came
11 to the door and it was like the
12 Price is Right. They were excited
13 that the Mayor -- not me, they were
14 surprised. They were surprised
15 that the Mayor came to the door and
16 they said, we're going to vote for
17 you. We're going to vote for you
18 in the election. However, we're
19 getting ready to move. We're
20 getting ready to move because we're
21 not eligible for the home
22 improvement programs that you
23 offer. And it made me and the
24 Mayor sad.

1 And I don't want to
2 claim that this is the reason why
3 we are here at this point, but it's
4 one of the reasons we are here.
5 74% of my district can't get help.
6 30,000 people moved to the suburbs,
7 middle class, working class people.
8 This goes back about four years,
9 moved out of the city because they
10 said I can get a better deal for
11 school. I can rent this house. I
12 can rent this house and not have
13 that burden of having to fix
14 everything all the time. I can get
15 revenues in here.

16 So we got to figure this
17 out and we got to figure it out
18 fairly, because I do not believe
19 that the have-a-littles have to be
20 in opposition to the have-nots.
21 It's not or. It has to be and. So
22 therefore, I'm asking you this:
23 You're talking about increasing the
24 application load, and I've sat on

1 that side of the table before. How
2 many inspectors does the city have
3 for housing right now? How many
4 estimators does the city have for
5 housing right now? You're talking
6 about more applications with less
7 capacity?

8 COUNCIL PRESIDENT

9 JOHNSON: Can we just clarify a
10 point of information?

11 COUNCILMAN JONES: Yes,
12 sir.

13 COUNCIL PRESIDENT

14 JOHNSON: L&I inspectors, correct?

15 COUNCILMAN JONES: No.
16 For housing units, you have to go
17 out and see what the condition of
18 the house is. You have to --

19 COUNCIL PRESIDENT

20 JOHNSON: Who would do that?

21 COUNCILMAN JONES: PHDC
22 and also --

23 MS. THURMAN: PHDC, yes.

24 COUNCIL PRESIDENT

1 JOHNSON: Okay.

2 COUNCILMAN JONES: How
3 many do we employ?

4 MR. LAWRENCE: There are
5 19 inspectors on staff right now.

6 COUNCILMAN JONES: What
7 is the length of our backlog?

8 MR. LAWRENCE: Our
9 backlog -- are you talking about in
10 time or how many people? I'm just
11 trying to figure out --

12 COUNCILMAN JONES:
13 Backlog on time.

14 MR. LAWRENCE: Well,
15 it's anywhere between six to nine
16 months to get the work done. On
17 average it's about it's 6 to 12
18 months to get the work done. The
19 average turnaround time is nine
20 months.

21 COUNCILMAN JONES: All
22 right. My guy Dave Thomas does
23 more with less than he should. I'm
24 saying is there a plan to increase

1 his capacity in anticipation of the
2 increased demand for these
3 programs?

4 MR. LAWRENCE: Yes,
5 there is a plan.

6 COUNCILMAN JONES: Tell
7 me what the plan is.

8 MR. LAWRENCE: The plan
9 is to staff up some more and
10 include more people to do that.

11 COUNCILMAN JONES: How
12 many?

13 MR. LAWRENCE: Dave
14 would be able to give you those
15 numbers, but we definitely
16 recognize that there needs to be
17 more than 19. We've dedicated a
18 certain amount of funds for him to
19 staff up to be able to respond to
20 this, not just on the inspection
21 side but on the intake side as
22 well.

23 But I think we are at a
24 point where he has at least 10

1 positions to be able to fill at
2 this point, but that is a good
3 amount of what the dedication of
4 funds for PHDC to do the work that
5 they need to do is going to go
6 specifically to be able to address
7 what you've just described,
8 inspection side, but also on the
9 intake side for potential influx of
10 applications.

11 MS. THURMAN: And I do
12 know that that was what we asked
13 for in the FY26 budget, which was
14 approved here. But you want to
15 know the specific number. We will
16 definitely get that to you in
17 writing. Unfortunately, Dave is
18 not here today. He could not make
19 it today, but we definitely will
20 get that information to you.

21 COUNCIL PRESIDENT

22 JOHNSON: We have a point of
23 information. Jamie Gauthier.

24 COUNCILWOMAN GAUTHIER:

1 Thank you, Council President.

2 I just want to interject
3 because I think we keep losing the
4 thread. When we're talking about a
5 prioritization of people at 30% of
6 AMI or 60% of AMI, one, we're
7 talking about programs that already
8 essentially restrict themselves to
9 people at these levels of income.
10 Secondly, there's a lot of space
11 between someone at 30% or 60% and
12 120% of AMI.

13 At that point we're not
14 talking about excluding the
15 have-a-littles. We're talking
16 about having a preference because
17 we want to open the doors to the
18 middle class. So I think that we
19 have to be more pointed maybe in
20 this discussion. One, a
21 prioritization is not an exclusion
22 of other people. It's a focus.
23 And secondly, there's a huge gap
24 between the income levels that we

1 are talking about going up to.
2 100% of AMI, for example, I believe
3 is \$112,000 for a family, and the
4 AMI levels that these programs
5 currently serve. Thank you.

6 (Applause.)

7 COUNCIL PRESIDENT

8 JOHNSON: Chair recognizes
9 Councilmember Jones.

10 COUNCILMEMBER JONES: So
11 like I said, being in these
12 chambers a lot you hear a lot of
13 things. Six months ago we were
14 arguing for sanitation workers
15 being able to afford their
16 lifestyle in the city of
17 Philadelphia. How do we now say
18 that they should not be eligible
19 for programs that we put forth as a
20 city?

21 UNIDENTIFIED SPEAKER:
22 No, I think they are.

23 COUNCILMAN JONES: No,
24 but I'm saying they need to be

1 eligible. We need to assure,
2 assure that if we're going to argue
3 for them not getting food stamps,
4 that we should argue for them being
5 able to live in the city of
6 Philadelphia that they serve. And
7 I don't know if without adjustment
8 they would be eligible.

9 COUNCIL PRESIDENT

10 JOHNSON: Chair recognizes
11 Councilmember Jamie Gauthier.

12 COUNCILWOMAN GAUTHIER:

13 I made a mistake. AMI at 100% used
14 to be 112,000. It is now 120,000.
15 And also just to the last
16 conversation, I was on the picket
17 line with the sanitation workers
18 arguing for them to receive more.
19 I definitely want them to make it
20 into our housing programs, if
21 they're not already.

22 COUNCILMAN JONES: So we
23 agree that people that work for our
24 staff should be able to afford to

1 live in Philadelphia and should
2 benefit from these programs.

3 COUNCILWOMAN LANDAU:
4 (Inaudible).

5 COUNCILMAN JONES: Not
6 all of them. And I'm telling
7 you --

8 COUNCIL PRESIDENT
9 JOHNSON: Chair -- wait. Chair
10 recognizes -- let him do his time.
11 Do your time and then I will
12 recognize Councilmember Rue Landau.

13 COUNCILMAN JONES: Say
14 it again, Prez.

15 COUNCIL PRESIDENT
16 JOHNSON: Member Jones, go ahead.

17 COUNCILWOMAN LANDAU:
18 (Inaudible).

19 COUNCILMAN JONES: No,
20 it's okay. What I would then offer
21 is an analysis of the city's
22 workforce to see who would be
23 eligible for the programs that we
24 offer and who would not.

1 COUNCIL PRESIDENT

2 JOHNSON: Can I get a point of
3 information though, right, as we
4 kind of shape this debate? I don't
5 think nobody's excluding anyone who
6 makes a certain amount of money to
7 participate in this program. Just
8 want to be clear on it. I think
9 this is a comprehensive approach
10 that the Administration has put
11 forth.

12 However, I think members
13 of the body, certain members of the
14 body, right, not everybody, but
15 particularly a portion of members
16 are saying, could we target a
17 specific AMI number. That doesn't
18 mean 100 to 120 don't participate.
19 Am I correct when I say that? I
20 just want to get clarity because --

21 COUNCILMAN JONES: No, I
22 actually --

23 COUNCIL PRESIDENT

24 JOHNSON: And I don't want the

1 narrative to be that the proposal
2 on the Council side to exclude
3 individuals who make a certain
4 amount of money from these
5 programs. Just for clarity --

6 COUNCILMAN JONES: No, I
7 agree, Mr. President. I didn't
8 hear that from any member.

9 COUNCIL PRESIDENT
10 JOHNSON: Okay.

11 COUNCILMAN JONES: What
12 I do hear though is that you put
13 them at the bottom of the list and
14 don't prioritize their needs.
15 There are people that are moving
16 out of this city. They're packing
17 their bags as we speak because they
18 can't find their way to programs
19 like this and they deserve to be
20 represented too.

21 COUNCIL PRESIDENT
22 JOHNSON: I agree. I do think if
23 you have the money to move, that
24 means they're kind of doing all

1 right.

2 COUNCILMAN JONES: Say
3 it again.

4 COUNCIL PRESIDENT

5 JOHNSON: I said if they have the
6 money to move, I think they're kind
7 of doing all right.

8 (Applause.)

9 COUNCILMAN JONES: So
10 what I --

11 COUNCIL PRESIDENT

12 JOHNSON: Hear me out --

13 COUNCILMAN JONES: The
14 question is if --

15 COUNCIL PRESIDENT

16 JOHNSON: If you can move and rent
17 out a house to somebody else --

18 COUNCILMAN JONES: But
19 that's why they argue in the
20 contracts to be able to move out of
21 the city, but those are the same
22 people that we should keep in the
23 city because they --

24 COUNCIL PRESIDENT

1 JOHNSON: I agree.

2 COUNCILMAN JONES: They
3 become the college coaches. They
4 become the high school track team
5 folk that work for the city. And
6 they aren't the examples. Instead
7 of role models, they're real models
8 that live in our community. When
9 kids want to know who they can grow
10 up to be, they need to be able to
11 see those people, not in Bala
12 Cynwyd.

13 Thank you,
14 Mr. President.

15 COUNCIL PRESIDENT

16 JOHNSON: Member Jones, more time,
17 sir? You good?

18 COUNCILMAN JONES: Yeah,
19 I'm good.

20 COUNCIL PRESIDENT

21 JOHNSON: All right. Thank you,
22 sir.

23 MS. BROOKS: Council
24 President, can I just jump in real

1 quick and just indicate --

2 COUNCIL PRESIDENT

3 JOHNSON: Sure.

4 MS. BROOKS: -- that of
5 all the programs, 120% AMI is not
6 the level we're expanding to. It's
7 to 100. There's only two that go
8 over the 120 so I just want to
9 clarify.

10 COUNCIL PRESIDENT

11 JOHNSON: Cool.

12 MR. LAWRENCE: And just
13 really quick to codify a statement
14 I made earlier. I don't want to
15 imply that we have to hire our way
16 out of everything, right, and staff
17 up our way. We're thinking about
18 different ways of doing different
19 things. A month ago, Council
20 President, you and I sat next to
21 each other at a groundbreaking
22 where we unveiled L&I's virtual
23 inspections, right.

24 COUNCIL PRESIDENT

1 JOHNSON: Yes, virtual.

2 MR. LAWRENCE: I want to
3 be clear about the fact that that's
4 one of the complex things that
5 we're thinking about at PHDC,
6 following suit with that, because
7 we understand that that's a very
8 hard position to fill, but we also
9 understand that there's some
10 advantages to automation as well.
11 So I just want to be clear about
12 that's something that we're
13 exploring as well.

14 COUNCIL PRESIDENT

15 JOHNSON: Okay. Thank you very
16 much.

17 Chair recognizes
18 Minority Leader Kendra Brooks.
19 Then next we have Councilmember
20 Dr. Anthony Phillips and then
21 Councilmember Jim Harrity.

22 Member Brooks.

23 COUNCILWOMAN BROOKS:

24 Thank you. Thank you, Council

1 President.

2 So I'm going to frame
3 this a little bit. So I ran on a
4 campaign as housing is a human
5 right and rent control and I fought
6 to transform those systems with the
7 Renters Access Act, which banned
8 discrimination and rental
9 applications, with the Angel Davis
10 Eviction Accountability Act, with
11 ending for profit evictions. The
12 Eviction Diversion program would
13 make Philadelphia a leader in
14 preventing eviction.

15 And my office has also
16 championed the Turn the Key
17 program, with two of my staffers
18 going through the process and
19 helping other staffers within City
20 Hall get through their process.
21 And I know that we must build on
22 that success to make housing a
23 human right.

24 But with the investment

1 this large with the H.O.M.E. Plan,
2 I need to see the details. You
3 know, there's been a lot of
4 conversations about pitting the
5 haves with the have-a-little-bits.
6 That's not what I'm talking about.
7 Because I've been a have and I've
8 been a have-a-little-bit or have
9 nothing, and every time I reach
10 back to help somebody else.

11 I would like this
12 conversation to be shifted towards
13 wealth tax and making sure that
14 we're making people who have more
15 money pay more money, but that's a
16 separate thing. Still didn't get a
17 hearing on that.

18 (Applause.)

19 COUNCILWOMAN BROOKS: So
20 right now there are two concerns
21 that I have with the H.O.M.E. Plan.
22 First, we need to make sure that we
23 are investing in programs for
24 housing repairs that already have a

1 multi-year waiting list. These are
2 proven ways to keep families in
3 their homes. And the
4 Administration must explain how it
5 plans to deal with the backlogs and
6 not just make promises to do so.
7 To Majority Leader, if it's not in
8 writing, it didn't happen.

9 Second, this plan does
10 not invest enough in building new
11 housing immediately. I have long
12 supported social housing and we
13 have a real opportunity to come
14 closer to that vision with the
15 Revolving Loan Fund. This has been
16 done successfully in Montgomery
17 County, in Chicago and it's
18 currently being discussed in
19 Bethlehem, PA. Why are we rushing
20 to rubber stamp a plan that could
21 be transformative but has some
22 shortfalls.

23 We could have a real
24 partnership on this issue, but

1 that's not what we have here. The
2 behind-doors negotiations that have
3 been the hallmark of City Hall have
4 failed Philadelphia. That's why I
5 voted against the budget before we
6 started allocating the money --

7 COUNCIL PRESIDENT

8 JOHNSON: Point of information,
9 Minority Leader Brooks. I just
10 want to state for the record when
11 you say behind-the-scenes
12 conversations rather it be the
13 budget, rather it be homes, just to
14 be quite frank to everybody that's
15 out there, rather it's the budget
16 process or the H.O.M.E. process,
17 members of City Council have been
18 briefed on both parts, on both
19 processes as well as provided
20 opportunities to submit questions,
21 their issues and their concerns.

22 And we've always asked
23 the Administration or required the
24 Administration to get back with us

1 or any member in this body with
2 issues, questions and concerns. So
3 I do respect your advocacy, but
4 when you start saying behind-the-
5 scenes and backdoor deals, that has
6 never been the case in this
7 particular body. It is a
8 transparent process with any member
9 that has a specific issue and or
10 concern. I have an open door
11 policy. My leadership team has an
12 open door policy. And if you have
13 objections to that process, then
14 you come forward and say, well,
15 here's our alternative, here's our
16 perspective.

17 And so, I appreciate the
18 advocacy. But in terms of whatever
19 your speaking points are, that
20 particular part in terms of back
21 door or no one knows what's going
22 on, that's totally not the case.
23 Because we've had at least
24 briefings from our tech team to

1 every member of City Council as
2 well as then we asked the
3 Administration to do a briefing
4 with every member of City Council.

5 And then recently when I
6 met with the Administration, we
7 talked about making sure that we
8 have a process, that if any member
9 has questions, issues and concerns
10 to let's get that back to members
11 in a timely fashion. So I just
12 wanted to state that for the record
13 because some people may run with
14 those type of words, those type of
15 terminology to make it something
16 more than it is. So I have to just
17 state that for the record.

18 Member Brooks, the floor
19 is yours.

20 COUNCILWOMAN BROOKS:

21 All right. Thank you so much,
22 Council President. And I will not
23 debate you on that. I'm just going
24 to leave that where it is.

1 So my lens for the
2 questioning right now is clearly,
3 as I mentioned in my remarks, that
4 Montgomery County, Maryland has a
5 \$50 million Revolving Loan Funds
6 that allows the county to build
7 social housing that is permanently
8 affordable and unlocks millions of
9 more grant funding. Chicago,
10 Nashville and many others have
11 followed suit. Even Bethlehem is
12 looking for this approach.

13 Can you talk about how
14 the H.O.M.E. Plan is both similar
15 and different to other cities that
16 have been using the Revolving Loan
17 Fund? And we included the
18 Revolving Loan Fund as part of
19 passing the H.O.M.E. initiative.
20 When are we planning to allocate
21 funding to it? And will you commit
22 to working with Council to ensure
23 that the upcoming city budget,
24 whether through bonds or otherwise?

1 MS. THURMAN:

2 Councilmember Brooks, thank you for
3 the questions. We were having a
4 hard time hearing all of the
5 questions. Would you mind reading
6 them again so that we can answer
7 them specifically?

8 COUNCILWOMAN BROOKS:

9 Can you talk about how the H.O.M.E.
10 Plan is both similar and different
11 to other cities that have used the
12 Revolving Loan Fund? That's the
13 first question. And the second one
14 was, we included the Revolving Loan
15 Fund as part of passing the
16 H.O.M.E. initiative. When are you
17 planning to allocate funding to it,
18 and will you commit to working with
19 Council to ensure that that is in
20 the upcoming city budget whether
21 through bonds or otherwise?

22 MR. LANGLEY: So Dave
23 Langley, Philadelphia Accelerator
24 Fund. Councilwoman, I'm happy to

1 talk a little more about what we
2 do. We function essentially like a
3 Revolving Loan Fund. We are a
4 certified CDFI with the federal
5 government as well as a 501(c)(3).
6 What we do is fairly similar to
7 what other cities have done with
8 their Revolving Loan Fund.

9 We are still fairly
10 young. We're still fairly small.
11 I've been the full time Executive
12 Director of the fund for about
13 three years. My goal and I think
14 the goal of this Administration and
15 everybody within the civic
16 leadership of the city who wants to
17 do something about affordable
18 housing is to help us expand and
19 help us grow and to do it in an
20 equitable way.

21 My hope is that the
22 funding that is in the H.O.M.E.
23 bill for us here is able to
24 leverage private debt at a

1 4-to-6-to-1 ratio, depending on
2 whether we're doing multi-family or
3 Turn the Key. So our syndicate of
4 investors has put over \$15 million
5 of private investment into the
6 Philadelphia Accelerator Fund
7 already. That was from the money
8 that was originally appropriated
9 through a forgivable loan from the
10 PRA that served as a loan loss
11 reserve. That attracted that first
12 round of private capital.

13 And what this does is,
14 you know, once this funding --
15 assuming this funding is able to be
16 accessed by us, we think we can
17 leverage that money both in terms
18 of raising new investment at that
19 ratio from private lenders and also
20 from private lenders who are
21 willing to put money into projects
22 themselves. That's how we leverage
23 it both ways.

24 So there was some

1 discussion on Turn the Key earlier
2 in terms of how our borrowers who
3 largely don't have significant
4 personal net worth are able to
5 participate in that program. We
6 derisk it for the senior lender.
7 So we come in with the toughest
8 money, the pre-development money,
9 that 20% to 25% of the money. That
10 derisks it sufficiently for a bank
11 to make that loan at a 70% loan to
12 value, a 75% loan to value,
13 something like that.

14 COUNCILWOMAN BROOKS:
15 Thank you so much. My next
16 question is so I support kind of
17 Turn the Key, but I would like to
18 know where did the last-minute
19 request for the \$40 million come
20 from and why didn't we see that
21 until this morning?

22 MR. LAWRENCE: So as I
23 stated earlier --

24 COUNCIL PRESIDENT

1 JOHNSON: Could you say that again,
2 Member Brooks? I'm sorry. I
3 missed that. What was the
4 question?

5 COUNCILWOMAN BROOKS: I
6 just want to know where did the
7 last-minute request for the \$40
8 million come from for Turn the Key?
9 And why did we just see it this
10 morning?

11 MS. THURMAN: Want to be
12 clear it wasn't last minute. Not
13 sure why you're just seeing it this
14 morning, but we've been in ongoing
15 negotiations. In fact, just
16 yesterday on Veterans Day when the
17 city was closed we were all working
18 and we had received information
19 from Council that we just received
20 yesterday. I believe we got it at
21 12:39 p.m. And then at 3:09 p.m.
22 we were asked for a response, to
23 which we said we're still working
24 on it.

1 So it's just a -- I only
2 use that to say it's a process that
3 we're in, but the process is open,
4 it's transparent and it's
5 collaborative. So we're working
6 with Council President who is
7 working on your behalf.

8 COUNCIL PRESIDENT

9 JOHNSON: Could you also as a point
10 of information, Chief Thurman, I
11 think she's really getting to, not
12 so much the timing in which she
13 received it, but just clarify just
14 for the record the same way you
15 answered it earlier, if we've been
16 working on it since July 11th,
17 right, since this has been proposed
18 to us, I think what she's really
19 getting at is where did the \$43
20 million request come from for Turn
21 the Key, although we were working
22 on this since this summer.

23 Do you want me to
24 clarify is that actually what

1 you're getting it, correct?

2 COUNCILWOMAN BROOKS:

3 Yes.

4 COUNCIL PRESIDENT

5 JOHNSON: And I know y'all answered
6 that earlier, but still for the
7 record answer the member's question
8 please.

9 MR. LAWRENCE: To answer
10 your question, as stated earlier
11 the year 1 shifted. Year 1's
12 budget is shifting from a fiscal
13 year to a calendar year so it's
14 adding another six months onto
15 the -- well, it's shifting the
16 timeline by six months. What we
17 also have learned and understood is
18 that there is a certain
19 appropriation from NPI to get
20 through that pipeline that is not
21 as high as it was when we
22 originally started this
23 conversation in July. So to make
24 sure that we have the coverage and

1 that a program that is important to
2 many members on this body. We want
3 to make sure that that had money.

4 And knowing that that
5 timeline has shifted from July 2026
6 to the end of 2026, the window of
7 need to bridge that has shifted
8 from -- it basically has shifted.
9 So we are not going to have this --
10 we don't have the money by now,
11 which is what original case was.
12 We really thought we would have the
13 bond by now. That's not the case.
14 And knowing that that shift is now
15 going on another six months, we
16 don't want to find ourselves in a
17 place where we don't necessarily
18 have the right amount of funds to
19 get through what's in the Turn the
20 Key pipeline and commit to the
21 mortgages. So again simply put,
22 the timeline, the year bond has
23 shifted from the end of Fiscal Year
24 2026 to Calendar Year 2026.

1 COUNCILWOMAN BROOKS: I
2 have like two more questions. Can
3 I ask --

4 COUNCIL PRESIDENT

5 JOHNSON: Yes.

6 MR. LAWRENCE: And I
7 just also want to state for the
8 record when we began this, \$32
9 million of NPI funds were available
10 for that, and that would have been
11 able to get us to the point of
12 where we originally thought this
13 calendar year was going to end.
14 That's not the case anymore --

15 COUNCIL PRESIDENT

16 JOHNSON: Can I get a point of
17 information though and maybe you
18 and my staff can get together. So
19 according to my team, we got 14
20 million of combined CDBG and HTF
21 funds, which is Housing Trust
22 Funds, are currently available to
23 fill the funding gaps. And we can
24 also borrow from on the

1 preservation projects that we have,
2 correct, that's funding that's just
3 sitting there. That's the money
4 that Rob said we need to always
5 spend down because it's just
6 sitting preservation funds; is that
7 correct?

8 MR. LAWRENCE: The
9 preservation --

10 COUNCIL PRESIDENT

11 JOHNSON: If we had to use this
12 money for emergency to address NPI;
13 is that correct?

14 MR. LAWRENCE: That's
15 not what we originally anticipated.
16 What we are counting on that
17 particular line item is
18 specifically for the preservation,
19 literally just preservation,
20 everything outside of NPI -- I'm
21 sorry, Turn the Key.

22 But, Angel, you want to
23 talk about where we landed on the
24 most recent calculation? I mean,

1 the number that we understand for
2 NPI funds that are committed to
3 Turn the Key is 8.2 million at this
4 moment.

5 COUNCIL PRESIDENT

6 JOHNSON: Okay.

7 MR. RODRIGUEZ: So the
8 original plan in July would be that
9 we would have a truncated first
10 year of H.O.M.E. funding that would
11 follow the fiscal year calendar at
12 that time. Under NPI funding, the
13 third tranche of money that was
14 allocated for Turn the Key was \$32
15 million. I believe 10 million of
16 that was reallocated to backstop
17 BSRP and certain other programs.
18 So we had 22 since July to I would
19 say about a month ago, we had a
20 remaining 8.9.

21 We were just -- Turn the
22 Key is closing on a weekly basis.
23 So we had spent down that 22 to 8.9
24 million. That 8.9 would have

1 gotten us about 109 closings, which
2 would have gotten us to the end of
3 June, which would be the fiscal
4 year.

5 When we found out that
6 we were moving from a fiscal year
7 to a calendar year, and I
8 understood that we would not be
9 able to replenish funds in July, if
10 I did not ask for more money, I
11 would have to wait until 2027. I
12 made a request for the 43 million
13 because I then looked at our
14 projections for the calendar year
15 or Fiscal Year '26 --

16 COUNCIL PRESIDENT

17 JOHNSON: I should have started you
18 off saying you brought
19 up requesting --

20 MR. RODRIGUEZ: Correct.

21 COUNCIL PRESIDENT

22 JOHNSON: -- as to why you're
23 running out.

24 All right. I will

1 relinquish the time back to Member
2 Brooks and we're going to briefly
3 wrap up before I have to recess for
4 a moment for the Chair of Rules to
5 recess her hearing for an hour
6 later so we can have some of her
7 time.

8 COUNCILWOMAN BROOKS:

9 All right. So I have two more
10 questions I'm just asking that you
11 guys can fill in. One is what is
12 meant by homeless prevention and
13 where is the \$3.8 million going
14 specifically? And the other
15 question is, is the Eviction
16 Diversion program going to be
17 expanded through the H.O.M.E.
18 budget?

19 MS. BROOKS: We're going
20 to ask Cheryl Hill, Executive
21 Director of the Office of Homeless
22 Services, to come up at this time.

23 MS. HILL: Good
24 afternoon. Cheryl Hill, Executive

1 Director of Office of Homeless
2 Services. This particular funding
3 is an expansion of a program that
4 was in partnership with PHA. It
5 was part of the NPI program. It
6 previously was referred to as
7 shared housing, but since then we
8 have transitioned to some because
9 what we found that housing for
10 larger families was harder to get.
11 So this funding is used to renovate
12 housing for the larger families
13 that's then subsidized by PHA.

14 MR. DODDS: And just to
15 answer the second part of your
16 question around eviction diversion,
17 the money budgeted as part of the
18 H.O.M.E. Plan is meant to keep the
19 program stable and level as it
20 currently operates.

21 COUNCILWOMAN BROOKS:
22 (Inaudible).

23 MR. DODDS: That's
24 correct.

1 COUNCIL PRESIDENT

2 JOHNSON: And I have a point of
3 information for the Majority Leader
4 Katherine Gilmore Richardson
5 regarding the work that she has
6 been doing around the Office of
7 Homeless Services. And so, how
8 does additional funding play a role
9 in terms of the policies that you
10 have put in place not being
11 sufficient enough to even advocate?

12 Obviously, everyone
13 supports addressing homelessness
14 here, but we also talk about being
15 fiscally responsible and
16 transparent in terms of how we're
17 doing things. So where are we at
18 in terms of working with your
19 office and the Office of Homeless
20 Services in terms of how we move
21 forward with your policy?

22 COUNCILWOMAN GILMORE

23 RICHARDSON: Thank you very much,
24 Council President. Thank you for

1 bringing that up.

2 We are seeking to get a
3 meeting scheduled. I did ask that
4 question at our briefing in the
5 Caucus room. I have additional
6 questions obviously around how the
7 H.O.M.E. Plan will fully address
8 homelessness and which specific
9 programs will be funded. And I was
10 jotting down your response to
11 Councilmember Brooks regarding
12 subsidizing of housing from PHA.

13 But, Council President,
14 to answer your question more fully,
15 it is not entirely clear to me how
16 the H.O.M.E. Plan will sort of work
17 with the Office of Homeless
18 Services around addressing some of
19 the programs that we see. And it's
20 more so I guess the collaboration
21 with OHS on the H.O.M.E. Plan, like
22 what does that mean and what does
23 it look like for permanent
24 supportive housing.

1 But as it relates to the
2 other challenges that I think we
3 all have continued to work towards,
4 I am encouraged by the continued
5 opportunities that we've had to
6 continue to go through line-by-line
7 specific contracts and items where
8 we have additional questions, but I
9 just want to make sure we get
10 additional information on the
11 record about the H.O.M.E. Plan as
12 it relates to homelessness
13 prevention and permanent supportive
14 housing assistance.

15 COUNCIL PRESIDENT

16 JOHNSON: Thank you very much.

17 Angela, if you and your
18 team could just follow up with the
19 Majority Leader particularly around
20 the homelessness issue --

21 MS. BROOKS: We've
22 already reached out to set up that
23 meeting.

24 COUNCIL PRESIDENT

1 JOHNSON: Thank you. I just want
2 to take a moment to say Council
3 will be at ease as I allow the
4 Chair of Rules to gavel in.

5 (Council at ease.)

6 COUNCILWOMAN BASS:

7 Thank you, Mr. President.

8 The City Council

9 Committee on Rules is hereby
10 recessed until 2:30 this afternoon.

11 Thank you.

12 COUNCIL PRESIDENT

13 JOHNSON: Thank you very much.

14 The Chair recognizes
15 Councilmember Dr. Anthony Phillips
16 and Councilmember Jim Harrity and
17 then Councilmember Jeffrey Jay
18 Young, and that's a full first
19 round.

20 COUNCILMAN PHILLIPS:

21 Thank you so much, Council
22 President --

23 COUNCIL PRESIDENT

24 JOHNSON: Squilla, I'm sorry.

1 COUNCILMAN PHILLIPS: I
2 recognize our Majority Leader, she
3 got out the queue.

4 COUNCIL PRESIDENT
5 JOHNSON: Could you speak into the
6 microphone please?

7 COUNCILMAN PHILLIPS:
8 Yes, it's kind of -- the mics are
9 kind of low today. I'm not sure.
10 So just want to briefly say that
11 just like the rest of the members I
12 just want to be on record letting
13 you know that I do support the
14 Administration's H.O.M.E.
15 initiative led by Mayor Parker.
16 It's definitely a bold step to
17 addressing Philadelphia's housing
18 crisis, but it urges a careful,
19 equity-centered rollout that
20 prioritizes every Philadelphian.

21 I will say that what's
22 clear to me that is really
23 important in the H.O.M.E. brand in
24 terms of from what I've reviewed

1 and in terms of what we need to
2 work on to make sure that it's
3 successful, we do need to clear the
4 backlogs and serve those waiting
5 first. That is a huge priority for
6 me.

7 Number two, we do need
8 to protect our seniors and fixed-
9 income homeowners, which
10 (inaudible) supports. And then
11 also, we do need to support our
12 middle neighborhoods, right, so I
13 agree with all of that and more.
14 But one of the things, a question
15 that I want to raise which I think
16 is particularly important for me,
17 is how do we ensure that the
18 members of Philadelphia City
19 Council are not receiving tons of
20 calls and emails about where they
21 are with the application for any
22 one of these H.O.M.E. programs?

23 And so, I just want to
24 emphasize and learn more about what

1 is the coordinated effort that
2 you're going to have with our
3 offices as well as residents to
4 figure out how can we be a part of
5 your messaging when it comes to the
6 application process going forward
7 for these programs?

8 MR. LAWRENCE: So I
9 think that it's important to
10 recognize kind of the governance
11 that comes out of H.O.M.E. With
12 this there'll be a centralized kind
13 of approach, right. So this is why
14 we have Angela here who is our
15 Chief Housing and Urban Development
16 Officer. I think I got that title
17 right. But she is our central --
18 she's central to everything, right.

19 So being able to
20 understand our progress on
21 retrofitting our processes and
22 structures and ways that will allow
23 us to do the evaluation process
24 much more swiftly is going to be

1 important. We also are going to be
2 very upfront about these types of
3 things in our tracking, leaning a
4 lot heavily on Philly Stat 360,
5 making sure that that dashboard is
6 reflective of everything you just
7 described so that folks don't
8 necessarily have to call you but
9 they can see where they are in the
10 realm of everybody else kind of
11 applying for the same thing.

12 I think that it's
13 important to recognize that there
14 is a clear distinction between
15 expressions of interest in actual
16 cases. That expression of interest
17 is kind of the front line and I
18 think that we can do very -- we can
19 do really good work on attacking
20 that much more swiftly than we are
21 right now.

22 I talked earlier about
23 leaning and kind of following leads
24 when it comes to L&I and their

1 automation effort, there's
2 opportunity there. So once we do
3 get past the expression of interest
4 phase and we're moving kind of case
5 management, we're a bit more
6 flexible and we can kind of expand
7 ourselves in ways to do things a
8 little bit more, again not
9 recognizing that staffing our way
10 out of this is the way to do it.
11 But I do want to recognize that we
12 will be doing that just to increase
13 the bandwidth.

14 I think that
15 understanding a way to look at what
16 the immediate needs are and being
17 able to align our resources to
18 respond to these types of things,
19 because different emergencies are
20 at different levels, right. I
21 think that we can make sure that
22 not necessarily prioritizing
23 applicants, but prioritizing what
24 the needs are.

1 And then I think that
2 we're also expanding our
3 opportunities to do this good work
4 in looping in Built to Last, right.
5 So Built to Last is a supplement to
6 this as well. There is going to be
7 a ton of overlap. I would imagine
8 there will be a significant amount
9 of overlap between what the Basic
10 Systems Repair applications would
11 come through to describe as the
12 need and that need also being met
13 in partnership with Built to Last.
14 So I think that we're expanding our
15 opportunities for different
16 processes, use different programs
17 to respond to a collective of needs
18 at this point.

19 COUNCILMAN PHILLIPS:
20 The concern that I have is I think,
21 Jesse, and raising this and to me,
22 you know, as comfortable I am with
23 the H.O.M.E. initiative in theory,
24 is that I am not comfortable and

1 confident yet in the process in
2 terms of -- what I was hoping to
3 hear is that, hey, we're going to
4 make sure that there's a training
5 available for all staff members who
6 are part of Philadelphia City
7 Council, we're going to, you know,
8 give tips and strategies on what to
9 say, how to say it but also making
10 people aware even on our teams of
11 how the application process works.

12 But also the biggest
13 thing that to me is one of the
14 things that I struggle with in city
15 government is that there's no
16 timelines, there's no deadlines.
17 And so for me, we need to know if a
18 person applies for a Basic Systems
19 Repair application, there should be
20 a sense to our team members that we
21 can say, if you apply on this day,
22 you should hear back in two weeks
23 initial response. After the two
24 weeks, you should then maybe get a

1 call and there's execution in four
2 weeks. It's just the process part
3 that is just not clear to me and I
4 just want to make sure that this
5 time around we're going to be
6 better at that.

7 MR. LAWRENCE: I do want
8 to restate something that our Chief
9 of Staff stated earlier. We will
10 not be crippled by the ineptness of
11 bureaucracy, you know, and we share
12 that same concern. We understand
13 that some of this bit of a struggle
14 has come before us. But we want to
15 make sure that we're clear about
16 our opportunity to make sure that
17 we're maximizing operations however
18 possible.

19 With that staffing up
20 and with that onboarding, there
21 will be components that allow us to
22 do the training that you just
23 described. And then also making
24 sure again that, you know, for

1 purposes of informing
2 Councilmembers such as yourself,
3 that centralized kind of
4 conversation that will come through
5 Angela to be able to facilitate
6 that, that's important to us. It's
7 important that we're on the same
8 page about what your concerns are
9 and maybe even what your kind of
10 voids and knowledge are when it
11 comes to the process and we're
12 prepared to work very closely with
13 that.

14 MS. THURMAN: And I know
15 that there have been, you know,
16 opportunities where the Mayor's
17 partnered with you, Councilmember
18 Phillips, and gone to different
19 communities within your district to
20 hear directly from your
21 constituents most recently. We
22 welcome those ongoing
23 opportunities. I think that's
24 important.

1 We do host town halls in
2 every district and we do not pick
3 the same location each time. So
4 whether it's advocating for our
5 priorities and our regular fiscal
6 year budget or with H.O.M.E. or
7 other initiatives, we go to
8 different communities, we've done
9 that consistently over the last two
10 years and we'll continue to do
11 that.

12 And so, coupled with
13 working with members directly,
14 District Councilmembers in
15 particular, and going to those
16 community meetings and speaking
17 directly to the people, that's
18 important. So that's the
19 transparency part. What I hear you
20 talking about is also customer
21 service. Yes, we understand and we
22 agree.

23 COUNCILMAN PHILLIPS:

24 Thank you. And I have a really

1 important question I got to get
2 off. We have contractors in the
3 city of Philadelphia that are going
4 to be really interested in part of
5 the H.O.M.E. program. I just want
6 to know what are the current
7 challenges that exist with becoming
8 a contractor in the city of
9 Philadelphia for the H.O.M.E.
10 program and then how can we make
11 sure that we are not having a
12 contractor issue, you know, in
13 general?

14 And then also, I just
15 wanted -- for the eviction
16 diversion person, I am hearing a
17 lot from the landlords that the
18 money is not going to them. And
19 honestly, if there's going to be an
20 eviction diversion program, there
21 needs to be money that goes back to
22 the landlords for the renters who
23 cannot actually afford the rent.
24 So we need to be able to do both

1 for the renters and the landlords,
2 that that's being addressed in the
3 H.O.M.E. program as well.

4 MR. DODDS: So quickly
5 on the eviction diversion side, all
6 of the payments that go out as part
7 of the Eviction Diversion program
8 go directly to landlords. So maybe
9 there's a timing issue or other
10 nuances that we'd be happy to
11 discuss with you and get feedback
12 that you're hearing from your
13 constituents.

14 An exception to that
15 would be programs like the Fresh
16 Start Program, which we talked
17 about a little bit earlier where
18 money would go to either tenants or
19 landlords potentially when they're
20 moving into a new apartment. But
21 as far as eviction diversion goes,
22 all payments are meant or will and
23 do go to landlords.

24 COUNCILMAN PHILLIPS:

1 Thank you. And I'm still waiting
2 for my question about the
3 contractors answer. But as you get
4 that response together, as a member
5 on City Council who championed a
6 long story history of our driveway
7 programs from, you know, starting
8 with Marian Tasco, then
9 Councilwoman Parker, I just want to
10 make sure that we in this
11 particular budget put on record
12 that it is important that we
13 continue to invest in our driveways
14 to complete the rest of the ones
15 that we need to get done.

16 I do know we have a bond
17 that we're waiting for working with
18 Rob Dubow in his office to get the
19 \$50 million so that we can allocate
20 around \$15 million, \$20 million
21 towards the driveway programs.
22 However, I think that we need to
23 do -- if we can work closely
24 together to do an assessment of how

1 many driveways are left in the city
2 of Philadelphia that are going to
3 be needed for repairs and then
4 finally close that loophole so that
5 we can really just finish that as
6 that could be a big win for our
7 city and mirrors our H.O.M.E.
8 initiative.

9 MR. LAWRENCE: We
10 appreciate that. We share that
11 same commitment because it's not
12 about just production and
13 preservation. It's also about
14 stabilization as well and a good
15 amount of what we're putting
16 forward as far as our programming
17 is not just to build and preserve.
18 It's also to make sure that our
19 communities are fully supported
20 however they can.

21 So we're supplementing
22 the new development, the
23 production, making sure that
24 everything you just described,

1 these dilapidated driveways, are
2 also servicing the people and just
3 minimizing the ability for people
4 to say you just build new housing
5 but not supporting the neighborhood
6 itself. But I think that
7 comprehensive approach is what
8 we're standing very firm with. I
9 think it sounds like we're very
10 aligned and we definitely welcome
11 that ongoing conversation.

12 COUNCILMAN PHILLIPS:
13 And is there a reason why we can't
14 add retaining walls into this as
15 part of stabilization?

16 MR. LAWRENCE: I think
17 that we want to make sure that
18 we're clear about what exactly that
19 scope is, because as we understand
20 retaining walls it's a dynamic kind
21 of scope. It really does involve a
22 lot of very deep estimating and
23 what we need to do there. But I
24 think our first step in

1 infrastructure is just the
2 driveways at this moment.
3 Retaining walls is something that
4 we would welcome in discussion
5 further down, but we don't negate
6 the fact that that is something
7 that could be pursued and explored.

8 COUNCILMAN PHILLIPS:

9 Thank you. I have no further
10 questions at this moment. But I do
11 want to just continue to emphasize
12 that we want to be able to focus on
13 retaining walls as much as we can.
14 Because if we complete the ones
15 that we have, we won't have these
16 issues years and years down the
17 line. I think there's ones across
18 the city, just not in the 9th
19 District, that I think we all can
20 agree to work on together.

21 MR. LAWRENCE: We have
22 neighborhood infrastructure
23 improvements as a line item and I
24 think that is encompassing in a way

1 that allows us to have that
2 conversation.

3 COUNCILWOMAN BASS:

4 Thank you. Thank you, Chairwoman.

5 Thank you, Councilman.

6 Chair recognizes Councilman
7 Harrity.

8 COUNCILMAN HARRITY:

9 Hello, Chairwoman.

10 Hello everybody. I
11 guess it's afternoon now. My
12 concerns are -- again, I'm a fan of
13 the H.O.M.E. program but that does
14 not mean that I don't have
15 questions still, especially when it
16 comes to the Turn the Key program
17 because I don't know -- because
18 Councilman Curtis Jones isn't here
19 so I don't know -- but I think what
20 he was trying to say was when the
21 strike was going on and we as --
22 and myself, I noticed this for
23 myself. When I talked to the
24 District Council 33 members, I was

1 actually pretty proud of the fact
2 that we had this Turn the Key
3 program and that we were going to
4 be able to get city employees into
5 these houses and was actually
6 shocked when the D.C. 33 members
7 told me that they don't qualify.
8 They still can't afford the houses
9 in the Turn the Key.

10 That being said, that's
11 not to be faulted. But from what
12 I'm going by, what was said earlier
13 which is that the bulk of the Turn
14 the Key stuff has been done in the
15 1st, the 2nd and the 5th, if that's
16 correct, that would make sense
17 because those districts are some of
18 the most expensive areas in the
19 city.

20 But I know people even
21 where you're saying it was 380 and
22 you're able to get it down to 180
23 for the sale price, I guess because
24 we don't have to make money, we're

1 a city, we're not out here to make
2 money, we're just trying to house
3 people. I get that. But still,
4 people who work for the city and
5 live in my neighborhood, that's
6 still a little way out of their
7 price range.

8 Houses in my
9 neighborhood while they're going
10 up, I mean, top of the market,
11 there's about \$100,000, 110 maybe,
12 if the house is really nice -- are
13 we okay? There was a little
14 distraction going on.

15 Okay. So what I'm
16 getting at is are there going to be
17 changes done to the program in
18 general so that more of our actual
19 employees can afford to live in
20 these to afford to buy these
21 properties?

22 Again, the most public
23 land, as you said, was in the 3rd,
24 the 5th and the 7th. I know at

1 least in my neighborhood the
2 housing would be more affordable
3 because that's what the property
4 value or the rest of the
5 neighborhood calls for. What I'm
6 trying to get at is I can
7 understand while some of our
8 employees still can't afford this
9 because of the neighborhoods
10 they're going into, I would like to
11 know when we're actually going to
12 start branching out into those
13 other districts that actually may
14 be more affordable for our
15 employees?

16 But not only that, we
17 all know that when you have not
18 only police but also city employees
19 living in neighborhoods,
20 neighborhoods tend to get a little
21 better because the city employees
22 have a route to report stuff that
23 the normal citizen really doesn't
24 have which helps the neighborhood

1 come up.

2 I just want to know what
3 changes are we thinking of to make
4 the Turn the Key more affordable
5 for our actual employees that are
6 making that money? Because while
7 some of our average salary District
8 Council 33, I think it was like
9 \$40-something a year, some of them
10 are only one salary so they they
11 can't afford even the Turn the Key
12 program and the subsidies to
13 actually afford to pay for that
14 house.

15 MR. RODRIGUEZ: Name's
16 Angel Rodriguez. Thank you for the
17 question. I think it's a real --
18 I'd like to clarify what the real
19 issue is. We were shocked
20 ourselves. So it's important to
21 note that the average homebuyer for
22 Turn the Key makes \$45,000 a year,
23 so it's about 59% of AMI.

24 What's going on is and

1 what people need to understand is
2 that Turn the Key is a soft second
3 mortgage. So it's 75,000 that buys
4 the project down and then you get
5 the Philly First Home. That's
6 another 10,000. We have 15 partner
7 banks that provide another 10,000.
8 So you're looking at \$95,000. The
9 buyer still has to qualify for the
10 senior debt which is the commercial
11 loan.

12 So we provide, you know,
13 we stack about \$95,000. We buy it
14 down. So the city employees are
15 qualified for Turn the Key. The
16 issue is, is the commercial bank
17 under their underwriting guidelines
18 allowing them to do that. And
19 sometimes what we're seeing is that
20 credit and certain, you know --

21 COUNCILMAN HARRITY:
22 Well, that actually goes right into
23 what I was saying which was if
24 we --

1 MR. RODRIGUEZ: So if I
2 could finish --

3 COUNCILMAN HARRITY: --
4 start in those other areas that's
5 more affordable, the bank loan and
6 the bank note --

7 MR. RODRIGUEZ: If I
8 could just --

9 COUNCILMAN HARRITY: --
10 will be affordable for our
11 employees.

12 MR. RODRIGUEZ:
13 Councilmember, if I could just
14 finish the point. It comes into a
15 cash flow issue. Sometimes what
16 we'll see with certain city
17 employees they have certain debt on
18 their credit rating that makes it
19 difficult for them to meet the
20 underwriting criteria. So we do
21 have great areas where people can,
22 you know, have moved in at 45,000,
23 40,000. We do have partner banks,
24 but the issue here is will they

1 meet the underwriting criteria of
2 the senior debt. That's the
3 commercial bank.

4 So sometimes -- and we
5 do have banks that don't look at
6 credit, but a lot of times what
7 we're seeing is that they can't get
8 the bulk of the mortgage, that
9 primary mortgage, from the
10 commercial bank and we're trying to
11 work with them on that
12 underwriting. But it's not really
13 a location issue. It's more of a
14 financial underwriting issue.

15 COUNCILMAN HARRITY:

16 Yeah, that's why I was trying -- so
17 you just gave my point. What I'm
18 saying is the areas that we have
19 Turn the Key in now the bulk of
20 them, which was what you guys
21 testified to, which was the 1st,
22 2nd and the 5th, those areas are
23 very nice areas of the city for the
24 most part but there are some areas

1 that are a little bit lower than
2 the rest of the areas. But for the
3 most part, those districts that
4 housing is pretty expensive to
5 begin with.

6 So with the subsidies,
7 what I'm saying is if we had those
8 subsidies in an area where the
9 property value isn't as much, the
10 actual mortgage would then not be
11 that much and then they would
12 actually be able to afford that.
13 That's all I'm saying. I'm just
14 asking -- the question is really
15 when are we going to start in those
16 areas like Germantown and stuff
17 like that where there are still
18 affordable properties where our
19 people could afford it, could move
20 in and actually could make a
21 difference? That's all I was
22 trying to say.

23 MS. THURMAN:

24 Councilmember --

1 COUNCILMAN HARRITY:

2 That just explained my point, which
3 is why we started, you know, in
4 those areas. I get it. They're
5 desirable areas, but they're also
6 more expensive areas.

7 MS. BROOKS: And I think
8 the key point in what we talked
9 about earlier and why it's on those
10 districts it's where we own public
11 land. And so, there's a direct
12 correlation between where the
13 public land exists and where Turn
14 the Key is being deployed. So as
15 you see in the year 1 budget, there
16 are allocations for the Land Bank
17 acquisition fund. And we certainly
18 can work with Council to determine
19 some of those areas that you are
20 identifying that we look to acquire
21 land. But Turn the Key is being
22 deployed where we own land and
23 those are the three districts we
24 have the most publicly-owned land.

1 COUNCILMAN HARRITY:

2 Well, your testimony, again because
3 I wrote it down, the three most
4 public land is the 3rd, the 5th and
5 the 7th, by what you told me I
6 would imagine it's because you
7 already developed the public land
8 that was in the 1st, the 2nd and
9 the 5th -- well, 5th is in the
10 thing. There's some more land in
11 the 5th you're saying for
12 development.

13 But those other
14 districts there's not any more.
15 And what I'm saying is they were
16 the areas. All I wanted to know is
17 how are we going to change the
18 program so it's more affordable?
19 When are we going to start going
20 into the areas that our actual city
21 employees can afford?

22 MS. BROOKS: And that's
23 where the acquisition --

24 COUNCILMAN HARRITY:

1 Before those areas are bought up by
2 the developers and then they're not
3 affordable anymore?

4 MS. THURMAN: That's
5 exactly what this plan does.

6 COUNCILMAN HARRITY:
7 Right, that's what I'm trying
8 to get at.

9 MS. THURMAN: The
10 H.O.M.E. Plan addresses that very
11 issue even beyond Turn the Key.
12 I'll turn it back over to my
13 colleague Angela. Thank you,
14 Councilmember.

15 MS. BROOKS: Yes. And
16 so, I think as we start thinking
17 about our acquisition strategy, we
18 can think about that. But then
19 there's also the myriad of other
20 programs, not just Turn the Key.
21 So there's existing down payment
22 assistance that exists, but what
23 you just said also is a good
24 argument for the One Philly

1 Mortgage program that we're looking
2 to deploy as a part of this plan,
3 that we are going to look at
4 different underwriting criteria
5 that will help meet some of the
6 issues that Angel was addressing,
7 that gives people the opportunity
8 to buy property in any of those
9 areas.

10 And certainly, we're
11 looking forward to deploying that
12 and working with city employees
13 because we do want to make sure
14 that we are not setting up our
15 employees not to be able to create
16 the generational wealth we've been
17 talking about. So there are other
18 companion programs, not just Turn
19 the Key that will really open up
20 homeownership opportunities to city
21 employees and residents in general.

22 MS. THURMAN: Yeah, and
23 there's a --

24 COUNCILMAN HARRITY: So

1 that's what I was getting at. So
2 there are programs available that
3 city employees will -- in the new
4 H.O.M.E. program that the city
5 employees might not necessarily be
6 Turn the Key.

7 MS. BROOKS: Correct.

8 COUNCILMAN HARRITY: It
9 may be one of the other programs
10 that they qualify for that will
11 make it and then also so they can
12 afford it?

13 MS. BROOKS: Yes.

14 COUNCILMAN HARRITY:
15 Okay. That's what I was trying to
16 get at. I just want to know what
17 we're doing to change things
18 because the other way wasn't
19 working. We know that because we
20 couldn't, you know, our people are
21 telling us they can't afford it.

22 MS. THURMAN: Yeah. So
23 there's a --

24 COUNCILMAN HARRITY: I'm

1 all for bundling services.

2 MS. THURMAN: Right.

3 And as you very well know this,
4 there's mortgage qualification
5 which is a number of factors to be
6 considered there and then there's
7 affordability and there's a number
8 of factors to be considered there,
9 and I hear a comingling. We are
10 addressing both through a myriad of
11 programs that are within this
12 statement. So I appreciate your
13 question.

14 COUNCILMAN HARRITY: And
15 our city employees qualify for
16 our --

17 MS. THURMAN: Yeah,
18 absolutely. And workforce housing
19 is vitally important. We said that
20 during the period earlier in the
21 year in July when we were at the
22 table, sitting with sanitation
23 workers, sitting with labor. We've
24 been saying that even before then.

1 That's always been a priority.

2 Didn't just become a priority

3 because of the strike. That was

4 always a priority. It will

5 continue to be a priority.

6 Sanitation workers, teachers,

7 therapists, social workers, and on

8 and on. We are thinking about our

9 workforce. We thought about our

10 workforce when we devised this

11 plan. So absolutely. That's why

12 we appreciate your question.

13 COUNCILMAN HARRITY: I

14 appreciate it. We need to take in

15 effect of how do we keep our

16 workforce.

17 MS. THURMAN:

18 Absolutely.

19 COUNCILMAN HARRITY: And

20 keeping them here in the city is

21 one of those ways.

22 MS. THURMAN:

23 Absolutely, sir. And that's a

24 commitment that we made to the

1 workforce as well.

2 COUNCILMAN HARRITY:

3 Thank you. And any other questions

4 I'll submit in writing. Thank you.

5 MS. THURMAN: Thank you
6 so much.

7 COUNCILWOMAN BASS:

8 Thank you, Councilman.

9 Chair recognizes
10 Councilmember Young.

11 COUNCILMAN YOUNG: Thank
12 you so much. Good afternoon,
13 everyone. And I know we had a lot
14 of conversation about Turn the Key.
15 But folks were asking about or
16 talking about what's a different
17 model. Turn the Key is essentially
18 a market-driven product, right.
19 The Councilman mentioned in his
20 neighborhood if it is going for
21 \$110,000, you wouldn't be smart to
22 buy a home for 280 if the market is
23 at 110 at this current moment,
24 right.

1 So what do we do in
2 those situations when the market
3 just isn't there? But one idea is
4 to increase the subsidy from the
5 city from 75,000 to \$100,000 right.
6 And that will create that
7 opportunity where those buyers will
8 feel more comfortable buying in the
9 area where the market just isn't
10 there yet, right. And we can help
11 create that market in those
12 neighborhoods, like particularly
13 I'm just thinking about
14 neighborhoods in North Philadelphia
15 like 19th and Cumberland or 11th
16 and Cumberland.

17 If folks know Philly,
18 you know the Badlands are where I
19 was at on Clearfield earlier.
20 You're not paying 280 for a house.
21 You're not even going to pay 200
22 for a house in those neighborhoods,
23 right. But if the city were to
24 allow the subsidy to increase from

1 75,000 to 100,000 on that end, then
2 those buyers, the ones that we are
3 really paying attention to, then
4 those buyers are like, you know
5 what, I may take this risk to
6 invest in this neighborhood because
7 the city is providing me the
8 opportunity to invest in this
9 neighborhood, right.

10 And so, I just think
11 that's something that we really,
12 really have to consider if our
13 focus is the end buyer in this
14 project, right. If the developer
15 is going to make their spread,
16 they're going to make their spread.
17 But we need to be able to ensure
18 that Philadelphians who work for
19 the City of Philadelphia, right, if
20 I'm a sanitation worker and I make
21 42,000, I may be a little hesitant
22 to go into this program. But if I
23 can get a brand new house that for
24 essentially you add the additional

1 \$20,000 on, so you're telling me I
2 can buy a brand new house for 170,
3 I might jump at the opportunity,
4 right.

5 So I think that's how we
6 have to think a little bit more
7 creatively if we want to create
8 markets in some of these
9 neighborhoods where Turn the Key
10 doesn't exist, because right now
11 Turn the Key is the only product
12 that we have. That's it. So we
13 really have to figure out how to
14 adjust that product to the
15 communities that need the housing,
16 right.

17 I mean, Francisville is
18 a great neighborhood. They fly
19 like hot cakes in Francisville.
20 But then we go up to, like I said,
21 12th and Cumberland, right, not so
22 much, it's not happening, right.
23 So what are we going to do in those
24 neighborhoods that need that

1 additional investment in this new
2 housing product or are we going to
3 create a new product for these
4 communities, right. Because right
5 now under the H.O.M.E. Plan, I
6 don't see anything that exists
7 for -- I don't see something for
8 those communities.

9 As Councilmember Lozada
10 and I share a border in those areas
11 where there is really, really
12 low-income folks. And again, Turn
13 the Key is not the model for that
14 neighborhood, but we have people
15 who want to be homeowners. One
16 idea that I have is essentially
17 allowing the soft mortgage on
18 privately-held lots, right.
19 Because if you think about it,
20 these lots are creating the blight
21 in our communities for a lot of
22 speculators because they can buy --
23 I mean, I've known folks who bought
24 lots for \$5,000 in these

1 neighborhoods, right, just to sit
2 on it and just wait and wait and
3 wait because they can, because they
4 can afford to do that.

5 But if we give them an
6 incentive to say, hey, look, we
7 have an end buyer for you who we
8 know is going to have, what is it,
9 \$100,000, potentially \$125,000 in
10 subsidies or soft mortgages for
11 you, we might entice you to then
12 start developing on these lots,
13 right, because you bought these
14 lots for next to nothing.

15 And so, that can be an
16 idea to help spur development
17 that's affordable in some of these
18 neighborhoods where we have
19 speculators just sitting on it,
20 right. So it's just something to
21 just ponder on. I really think
22 that we have to focus on creating
23 the market in neighborhoods where
24 there is no market right now.

1 I mean, parts of the
2 5th, people mentioned the 5th
3 district. Yes, we throw out RFPs
4 it seems like weekly but that's
5 because those neighbors are
6 gentrifying, right. There are
7 markets that are being created.
8 But again, the other parts of that
9 area, 11th and Cumberland, 19th and
10 Cumberland, it's just not there.
11 So I just want to think creatively
12 on those areas.

13 COUNCIL PRESIDENT
14 JOHNSON: Can I get a point of
15 information though and, Jesse, I
16 don't know if you want to address
17 it this way or not but at least for
18 the 1000 units with H.O.M.E., this
19 is how I envision this. You would
20 sit down with Jeffrey Jay Young and
21 Jeffrey would say, listen, I did an
22 overview of my district, here's
23 where I see we should be
24 developing, right. And then

1 obviously you guys are the experts
2 would say we did a review, right,
3 and here's our recommendation. And
4 you would come to some level of a
5 meeting of the mind.

6 If he's saying 12th and
7 Cumberland, right, because I know
8 it was North Philly, now it's
9 Brewerytown, so he may want to
10 build Jeffrey Jay Young Town,
11 right, or Cecil B. Moore Town --

12 COUNCILMAN YOUNG:

13 That's crazy.

14 COUNCIL PRESIDENT

15 JOHNSON: No, seriously, in areas
16 that's far away from the gentrified
17 area, right, because he wants to
18 spur development where it's most in
19 need, wouldn't it be a meeting of
20 the minds with himself, you, before
21 you go to the Land Bank and say,
22 this is the targeted area and y'all
23 would kind of work out a package
24 like that?

1 MR. LAWRENCE: That is
2 exactly how we work, sir. It's a
3 combination of empowering Turn the
4 Key. But I mean, I just want to be
5 clear about the program itself.
6 It's much more comprehensive than
7 that. It might not always be Turn
8 the Key as the solution to get
9 folks into the home.

10 We have conduits to
11 homeownership by way of Philly
12 First Home. We also are funding
13 things like employer-assisted
14 housing. So there are other
15 interventions that we are making
16 sure that we incorporate into this.
17 And in terms of just kind of being
18 able to simply increase the
19 subsidy, it's taken a lot of
20 conversations, very deep and
21 expanded conversations with the
22 banks and the lending community
23 that have signed on to Turn the Key
24 and being able to provide the

1 amount of subsidy that they have.

2 There is conversations
3 about what price points are, what
4 it takes to actually get a
5 developer to sign on to build that
6 type of thing, but it's also a
7 conversation about risk aversion as
8 well. So it's a much more
9 comprehensive conversation and I
10 think we've recognized and I think
11 Angel behind me, he recognizes that
12 there is, you know, it's a lot more
13 to it than just increasing the
14 subsidy to \$100,000 and getting
15 price points down to where I think
16 certain constituencies might be
17 able to sign on.

18 But you enter into a
19 world where there are different
20 variables and things of concern
21 when you come to that particular
22 buyer in that constituency. But
23 again, maybe not necessarily, you
24 know, achieved through Turn the

1 Key, so to speak, but it does
2 present itself as an opportunity
3 and empowering things like Philly
4 First Home and so on and so forth.

5 COUNCILMAN YOUNG:

6 Mr. President, yes, it is about
7 risk, right, because we're using
8 the market to drive the thing so
9 everything is about risk. And the
10 legislation right now does say we
11 can go up to \$100,000, like it's
12 already codified. So I think
13 that's something that we should
14 take into consideration.

15 And also because it's
16 about risk, I think the city should
17 take more of that risk on. I mean,
18 we're \$800 million -- I looked at
19 some of the programs again -- a
20 public bank would essentially be
21 able to take on that risk, right.
22 We're putting \$25 million into one
23 program where to start a public
24 bank we'll need like 10 million to

1 start that program, right. So I
2 really think if we think
3 creatively, again we have the
4 opportunity to work for the
5 residents that need the help,
6 right, the constituents in our
7 districts that need this \$800
8 million to be able to live in the
9 current communities that they live
10 in today, right.

11 And so, if we just think
12 creatively, we can get there. I
13 really think this is a great
14 program, but I really think again
15 the devil is always in the details
16 on how we are reaching the people
17 that we need to reach for this
18 program. And I have one more
19 question, Mr. President, regarding
20 this is around the body itself --

21 MS. THURMAN: May we
22 respond to that?

23 COUNCIL PRESIDENT

24 JOHNSON: Councilmember Young --

1 MS. THURMAN:

2 Councilmember, may we respond to
3 your question and comment?

4 COUNCIL PRESIDENT

5 JOHNSON: Sure.

6 MR. LAWRENCE: Well, no,
7 I mean, just very quick. I just
8 wanted to come reassert that it's
9 not just meeting the people, but
10 it's also making sure that the
11 developer can do that work. It
12 costs money to finance and actually
13 do this work. So when a price
14 point is where it is and the margin
15 is where it is, when it comes to
16 the ability for a developer not to
17 lose money, it's hard to have that
18 conversation.

19 But again, I think those
20 are also the risks that we're
21 talking about and the things that
22 we have to navigate through that.
23 But it's twofold. It's being able
24 to meet the need of the buyer or

1 the enduser, lease, tenant,
2 whatever the case may be, but it's
3 also making sure that we have the
4 pipeline of people that can
5 actually do that work.

6 COUNCILMAN YOUNG: I
7 mean, when we put our RFPs, we get
8 enough to respond, right. So I do
9 think that the developers, right, I
10 mean, this is a conversation that
11 Councilmember Bass had. The
12 pipeline of developers I think is
13 there to do the program.

14 I mean, when we have a
15 market-based approach, the
16 developer, you know, folks, they
17 want to make their money on the end
18 as well so we can increase the
19 subsidy. That increases the pool
20 of buyers. Developers, they just
21 want somebody to buy it. They
22 don't care who. They want somebody
23 to buy. They want to know at the
24 end of the day this product is

1 going to be sold. And if we are
2 able to provide them that
3 additional subsidy to open the pool
4 up for people, then that gives them
5 the confidence that their product
6 is going to sell and that gives the
7 banks the confidence that their
8 product is going to sell.

9 One thing that Chicago
10 does in their middle income
11 program, whatever it is, but the
12 housing program is they allow the
13 developers to even rent the units
14 out for a year, right, then that
15 can give more folks opportunities
16 to be ready to be buyers. If I can
17 rent this Turn the Key house out
18 for a year, right, then get me
19 ready to become the purchaser, the
20 homeowner of this particular
21 product.

22 And so, I just think
23 that we have to just be real
24 creative in what we're going to do

1 to allow people in these homes
2 because we don't want these homes
3 sitting, but we also want the homes
4 to go to people who are in those
5 neighborhoods right now. And we
6 really need to think about how we
7 are going to provide for the
8 people.

9 Developers are going to
10 get theirs on the back end. If the
11 home is going to sell for 280, they
12 wouldn't apply for the program if
13 they think they couldn't make money
14 on it. They wouldn't be in it,
15 right. Every developer is not in
16 Turn the Key for certain reasons,
17 but the ones that are believe that
18 it is a good product where they can
19 make their money and provide
20 housing for our community. So if
21 we are able to provide them, the
22 end user, with additional
23 subsidies, it's only going to
24 create more confidence in the

1 market as we move forward so --

2 (Applause.)

3 MS. THURMAN:

4 Councilmember --

5 COUNCILMAN YOUNG: --

6 thank you, Mr. President.

7 But I do have one

8 question on the bond that I would

9 like to get to on the bond itself.

10 I really would like to know what's

11 the timeline, if you can provide us

12 with timelines on the bonds when it

13 goes to market, what investors have

14 been offered the opportunity to

15 purchase the bonds, has the outside

16 finance team been selected, i.e.,

17 financial advisors, bond counsel,

18 underwriter, trustees? And also,

19 what's the sales price of the

20 bonds?

21 MS. THURMAN: Sure. As

22 there was a question that we didn't

23 get the opportunity to answer in

24 addition, so if we can answer that

1 question as Angel's preparing to
2 answer that question and Rob is
3 sitting down to answer the
4 questions on the financing piece, I
5 want to be really clear that this
6 is a people's first plan.

7 And so, yes, we're
8 thinking about developers. We're
9 thinking about access to more Black
10 and Brown developers, absolutely.
11 And even beyond thought, this plan
12 integrates that. We're also
13 thinking about making sure that
14 things like mortgage eligibility is
15 considered as well, which is why
16 we're looking at those eligibility
17 requirements.

18 I really appreciate you
19 mentioning the city of Chicago.
20 We've looked at the city of
21 Chicago. We actually recruited
22 someone from the city of Chicago to
23 help us devise this plan. But in
24 addition to that, we've also looked

1 at what other cities are doing.
2 And so, while we know what's
3 working well in Chicago, we also
4 know what's not working. We know
5 what's working well in other
6 cities. We also know what's not
7 working and we've been able to
8 build a plan that we believe is
9 comprehensive and even beyond what
10 we believe. We do have validators
11 external to this work that have
12 also looked at the plan and said
13 there's a lot here that can really
14 help to move the city forward from
15 an economic mobility perspective.

16 But to answer your
17 question, I'm going to turn it over
18 to you, to Angel.

19 MR. RODRIGUEZ: Thank
20 you. Angel Rodriguez. I agree
21 with you, Councilman. We are
22 looking at that issue of what the
23 impact of raising the subsidy would
24 be to 100,000. In our analysis of

1 looking at it what we're
2 identifying, and I think this is
3 important to put on the record,
4 when we sell the property to the
5 developer, we're kind of a third
6 party, we put a declaration
7 restricted covenant, we ensure who
8 the home buyer is, we supply the
9 home buyer.

10 But during the
11 construction phase, that developer
12 has to qualify and be creditworthy
13 for a bank to provide construction
14 financing. One of the tools we've
15 used is the Accelerator Fund, but
16 ultimately we have to work with
17 commercial banks. So that's
18 where -- and I had mentioned in
19 earlier testimony this is where the
20 comps come in, where you see how
21 what's allowed Turn the Key to be
22 ideal and work well in certain
23 areas, because we have comps in the
24 area of previous development that

1 secures the bank's risk during the
2 construction phase. That's the
3 riskiest portion for the bank.

4 And unfortunately, we've
5 had to work with the banks and our
6 declaration if there is a default,
7 they have a cure period but should
8 there be a significant default,
9 that declaration burns off and then
10 we lose that affordability period.
11 So what we have to work on and what
12 we need to look at is how do we in
13 those areas that you're talking
14 about, like up on Clearfield Avenue
15 or above Tioga, moving a little
16 closer where you're not quite
17 getting the comps or maybe in your
18 district, Council President, around
19 Upland Street where they're
20 hovering around 177, not really at
21 200, 300 to secure that
22 construction financing, how do we
23 figure out how to overcome that
24 underwriting criteria for a comp.

1 You know, in the past -- and I
2 might be dating myself -- PHA had
3 done a master appraisal and that's
4 how we got to Lucian Blackwell
5 homes. There were no comps.

6 COUNCILMAN YOUNG: I
7 think we do that by having the city
8 take on that risk and creating the
9 public bank so then the city will
10 take that risk on and shows the
11 market, right, creates that market
12 there. That's how we do that,
13 right. That's how we can take the
14 commercial banks out of it because
15 the commercial banks are only
16 looking at the numbers. And as a
17 city, we have to look at the
18 people. We can't just look at the
19 numbers.

20 COUNCIL PRESIDENT

21 JOHNSON: Thank you, sir.

22 Rob Dubow.

23 MR. DUBOW: Yeah. Rob

24 Dubow, Finance Director. You asked

1 about the timing of the bond issue.
2 If the resolution is passed by next
3 week, then we will be able to go to
4 market in December and then
5 proceeds will be available. If the
6 resolution is passed later than
7 that, the bond issuance will likely
8 slide into January at the earliest.

9 COUNCILMAN YOUNG: And
10 has the city or finance talked to
11 any potential investors of the
12 bond?

13 MR. DUBOW: So we will
14 start that process after the
15 resolution is finalized because
16 then we'll know exactly what it is
17 we're selling.

18 COUNCILMAN YOUNG: And
19 has the city engaged in the
20 selection of the finance team
21 regarding the bonding, financial
22 advisors, bond counsel,
23 underwriter, trustee, et cetera?

24 MR. DUBOW: I'm going to

1 ask Jackie Dunn, the City
2 Treasurer, to answer that question.

3 CITY TREASURER DUNN:

4 Sure. Good afternoon. Jackie
5 Dunn, City Treasurer. Co-bond
6 counsel are Cozen and Ahmad
7 Zaffarese. The financial advisors,
8 co-advisors are PFM and AK and
9 Phoenix Capital, and the
10 underwriters, the book runner is
11 RBC and the co-senior manager is
12 Siebert Williams Shank.

13 COUNCILMAN YOUNG: And
14 how were any of those entities
15 selected?

16 CITY TREASURER DUNN: We
17 completed a competitive process for
18 the selections for the syndicate
19 members and the advisors that
20 support us.

21 COUNCILMAN YOUNG: Thank
22 you.

23 Thank you,
24 Mr. President.

1 COUNCIL PRESIDENT

2 JOHNSON: Just for the record, how
3 many of those bond underwriters --
4 I know you mentioned one but I
5 still want to know for the
6 record -- how many diverse and
7 inclusive, Black, Brown, women that
8 have an opportunity to participate
9 in this historical investment?

10 CITY TREASURER DUNN:

11 Sure. So for the underwriting
12 team, Seibert Williams Shank is a
13 Black and woman-owned firm and
14 they're the co-senior so they're
15 co-leading on the transaction. For
16 the legal and the financial advisor
17 firms that support us, we follow
18 the co-counsel or co-advisor model.
19 And so, that's a 50-50 split. So
20 Phoenix Capital is a Black-owned
21 firm. And for bond counsel, Ahmad
22 Zaffarese is a Black-owned firm.

23 COUNCIL PRESIDENT

24 JOHNSON: Thank you very much.

1 Chair recognizes
2 Majority Leader Gilmore Richardson.

3 COUNCILWOMAN GILMORE
4 RICHARDSON: Apologize, Council
5 President. I just didn't hear the
6 last part of what Treasurer Dunn
7 stated.

8 CITY TREASURER DUNN:
9 For the financial advisors and for
10 the co-bond counsel roles, we
11 follow a co-counsel or co-advisor
12 model so the work is shared 50-50.
13 And so, Phoenix Capital is Black-
14 owned firm and that is a
15 co-financial advisor to PFM, which
16 is a local firm as well. And then
17 for bond counsel, Ahmad Zaffarese
18 is a Black-owned firm and their
19 co-counsel with Cozen O'Connor.

20 COUNCILWOMAN GILMORE
21 RICHARDSON: Thank you. Thank you,
22 Mr. President.

23 COUNCIL PRESIDENT
24 JOHNSON: Thank you, Madam Leader.

1 Chair recognizes
2 Councilmember Mark Squilla and then
3 we will go into public comment.

4 COUNCILMAN SQUILLA:

5 Thank you, Mr. President.

6 My question is sort of
7 piggybacking on the Turn the Key
8 program, but I know there's
9 programs for first-time homebuyers
10 and the programs that I saw was
11 Philly First Home and the Philly
12 Mortgage. And I saw that there was
13 \$25 million. Now, I know that it
14 is not a fiscal year, but calendar
15 year, so the 25 million will be
16 spent over the calendar year. But
17 are those funds also eligible and
18 available to piggyback on Turn the
19 Key program and other programs for
20 first-time homebuyers?

21 MR. LAWRENCE: The
22 answer is yes. If you want detail,
23 we have folks.

24 COUNCILMAN SQUILLA:

1 Yeah, can I just get a little
2 detail on how the Philly First
3 Mortgage works?

4 MR. MONDLAK: Good
5 afternoon. John Mondlak from the
6 Department of Planning and
7 Development. So Philly First is a
8 \$10,000 grant. Were you asking
9 about One Philly Mortgage. So One
10 Philly Mortgage is a program where
11 we partner with lenders, banks that
12 make the loan, but we contribute to
13 buying down the interest rates and
14 also paying into a loan loss
15 reserve so that the bank got
16 protection from defaults.

17 But the philosophy and
18 the reason why it's been so
19 successful in Massachusetts is the
20 act of buying down the rate to give
21 them the same rate that everybody
22 else has so they're not in the
23 subprime market and the act of not
24 having to pay private mortgage

1 insurance lowers their monthly cost
2 and allows the default rate to not
3 be any different than somebody with
4 sort of the ideal credit score and
5 the ideal market that the bank is
6 trying to get like a risk-free
7 mortgage. And so, the subsidy
8 allows them to get something that
9 is much more affordable, reduces
10 the default rate and therefore
11 allows more people to get into a
12 mortgage that otherwise wouldn't.

13 COUNCILMAN SQUILLA: And
14 I think that goes back to
15 Councilmember Young's question,
16 right, can you combine these
17 programs. So you can combine the
18 program?

19 MR. MONDLAK: Yes.

20 COUNCILMAN SQUILLA: So
21 if Turn the Key program doesn't
22 satisfy even Councilmember Harrity
23 said for, say, a sanitation worker
24 or streets worker, they then can

1 combine these other programs to
2 then be eligible by the rate down
3 so then their mortgage payment
4 would be -- they would be eligible
5 to make that mortgage payment?

6 MR. MONDLAK: That's
7 correct.

8 COUNCILMAN SQUILLA: All
9 right. That wasn't explained
10 earlier though when we were saying
11 Turn the Key, you're going to adapt
12 new programs, these new programs
13 that are put in place are going to
14 be able to add the subsidy, sort of
15 like what Councilmember Young said,
16 in order to make those people
17 eligible.

18 MR. MONDLAK: Yeah. I
19 don't know if it's going to achieve
20 exactly what Councilman Young has
21 said, but I think that's something
22 that would require further
23 discussion. I think he was
24 suggesting a different solution and

1 it's something that we can look at.
2 The challenge there is getting the
3 value to support the appraisal for
4 the buyer, the builder, to be able
5 to get the mortgage to build the
6 house. So --

7 COUNCILMAN SQUILLA: But
8 it also sounds like you're going to
9 eliminate PMI?

10 MR. MONDLAK: Correct,
11 That's what the loan loss reserve
12 does.

13 COUNCILMAN SQUILLA:
14 Right. So again, that's another
15 way to make it affordable and you
16 get to the \$100,000 that you were
17 speaking about.

18 MS. THURMAN: Thank you,
19 Councilmember. Yes.

20 COUNCILMAN SQUILLA: All
21 right. I just wasn't clear on
22 that. Now, we know the \$25
23 million -- is there any, and I'm
24 sorry, Councilman, I know you want

1 to -- is there any way that as this
2 goes through the year and we see
3 that either the money is not spent,
4 how that would be used, how does
5 Council then -- how do you guys
6 work with us in saying, all right,
7 we didn't use all 25 million for
8 this, we didn't use 37 million
9 here, how does that thing get
10 reallocated to other programs that
11 are short-funding, that we feel are
12 short-funding?

13 MS. BROOKS: Absolutely.
14 So as part of the original
15 resolution, Council implemented a
16 Home Advisory Group. That's two
17 members of Council, two members
18 from the Administration that will
19 evaluate any changes in the budget
20 that needs to happen throughout the
21 year as well as quarterly reports
22 to Council that will indicate where
23 money is being spent, and that
24 would be the group that would

1 handle the reallocation and under a
2 certain percentage, that would be
3 either handled by that smaller
4 group or come back to Council if
5 it's over 10%.

6 COUNCILMAN SQUILLA: So
7 if it's over 10%, then Council
8 would have to reallocate those
9 funds and agree to reallocate those
10 funds?

11 MS. BROOKS: Absolutely.
12 But there's that smaller group that
13 can evaluate smaller changes. But
14 either way every quarter you guys
15 will be getting a report of
16 spending that we've done for every
17 program that's allocated H.O.M.E.
18 bond funds.

19 COUNCILMAN SQUILLA: So
20 we will see that quarterly up to
21 that point?

22 MS. BROOKS: You'll see
23 that quarterly.

24 COUNCILMAN SQUILLA: So

1 then we could then access change or
2 see if money isn't being spent in a
3 certain area and to reallocate it
4 to another?

5 MS. BROOKS: Yes.

6 COUNCILMAN SQUILLA: All
7 right. Thank you.

8 COUNCIL PRESIDENT

9 JOHNSON: So, members, we'll get
10 another chance also to do a follow-
11 up because I know some of you have
12 still some burning questions about
13 this process. But I know we have
14 another hearing that's scheduled,
15 but I also want to, for the sake of
16 the public who took time out of
17 your schedule who've been here
18 since this morning, to also start
19 the process of getting them on the
20 record in terms of public comment.

21 So I want to thank all
22 of you for being here and I
23 appreciate the opportunity to
24 provide testimony. And so, now

1 we're going to open it up for
2 public comment.

3 Will Mr. Christmas
4 please call the first panel.

5 THE CLERK: Would
6 Reverend Gregory Holsten,
7 Mr. Shawmarr Pitts, Mr. Dawud Bey
8 and Mr. Vincent Raina, please come
9 up to the front and take a seat at
10 the desk.

11 (Witnesses approached
12 witness table.)

13 THE CLERK: Gentlemen,
14 thank you all for being here today.
15 And Mr. Vincent Raina we would ask
16 you to go first. Please state
17 your -- if one of you gentlemen
18 could allow Mr. Raina to sit at the
19 microphone.

20 Mr. Raina, please state
21 your name for the record and begin
22 with your testimony.

23 MR. RAINA: Sure.
24 Vincent Raina. Go for it?

1 THE CLERK: Please begin
2 with your testimony.

3 MR. RAINA: All right.
4 Hi, everyone. My name is Vincent
5 Raina. I'm a professor at the
6 University of Pennsylvania. I
7 teach Housing Economics and Policy
8 and Public Finance. I have the
9 privilege of partnering with the
10 city on some of the most innovative
11 work in the country, so I really
12 appreciate the opportunity to do
13 that work.

14 My research has shown
15 the positive impact on BSRP,
16 reducing crime at the block and
17 city level, the positive impact of
18 rental assistance on reducing
19 forced moves and homelessness,
20 amongst other works. I'm also
21 engaging in practice as well. Got
22 to work with LISC on the 2018
23 housing plan. Have worked on
24 housing plans across the country.

1 And finally, I served as the Senior
2 Advisor for Housing and Urban
3 Policy at the White House Domestic
4 Policy Council. So I understand
5 the many challenges of both
6 creating a budget, negotiating it
7 and implementing it across several
8 different domains.

9 I'm a huge long standing
10 fan of Angela Brooks, Mark Dodds,
11 and I've had the real privilege of
12 getting to know many of the other
13 people at the city over the past
14 couple of years and I'm excited to
15 be a resource going forward. I'm
16 here because, as a professor of
17 planning, I'm trying to practice
18 what I preach, which is to use your
19 expertise to engage in public
20 conversations. And I hope here to
21 be productive and additive, not in
22 any way raising any challenges
23 along the way.

24 Wanted to raise three

1 main points, right. So, one, I
2 really like the point about AMI
3 because I think AMI is confusing,
4 right. As many people in this room
5 know, AMI is set on a metro area
6 which includes wealthier suburbs.
7 So when we're talking about things
8 like 30% and 50% of AMI, it's
9 actually a vast share, a large
10 share, of the city of Philadelphia.

11 So before, I know there
12 was a conversation about sanitation
13 workers. To give a sense,
14 sanitation workers, according to an
15 Inquirer article, made about
16 \$46,000 on average which is 38% of
17 AMI, right. And so, when we're
18 talking about these targets, right,
19 we're talking about sanitation
20 workers, we're talking about
21 teachers, right, who their base
22 income is \$59,000 and the median is
23 about 75k so they're roughly
24 between 50% and 60% of AMI. And I

1 think that's a really important
2 thing to talk about because these
3 numbers kind of take on different
4 forms, right.

5 So the second point here
6 is we have a housing supply
7 problem. Importantly though, the
8 housing supply problem is being
9 driven by the lack of low-cost
10 housing for the lowest-income
11 individuals in Philadelphia. So
12 when we look at this, the 65,000
13 unit shortage is largely for people
14 below 30% of AMI in the city of
15 Philadelphia. And what that does
16 is it jams up everyone else.

17 And I think this is
18 really important for the theory of
19 change here and for not showing
20 these things as an either or,
21 right. So what happens when
22 someone at 30% of AMI can't afford
23 their housing, they spend all of
24 their money to consume a unit that

1 someone at 50% or 60% or even 70%
2 of AMI is actually consuming. So
3 it might not seem like we have that
4 unit at 70%, but we have another
5 person who's spending all their
6 money to avoid homelessness to
7 actually consume that unit.

8 So what this means is
9 that when we talk about solutions,
10 when you serve someone at that 70%
11 of AMI or 80% of AMI, you're
12 helping that household, right, but
13 that person who's at 30% of AMI is
14 still housing cost-burdened. Now,
15 if you help someone at 30% of AMI,
16 you're actually creating an
17 affordable unit for them, but then
18 you're also freeing up that unit
19 that is now affordable for someone
20 at 70% of AMI. This is a housing
21 market. This isn't an either-or.

22 And so, what we have to
23 do is essentially use a filtering
24 up model, right. Because what

1 happens is we haven't built enough
2 housing for enough time that
3 essentially pushed up the price of
4 all housing units and it's causing
5 this jam-up along the way. So I
6 think that's one really important
7 thing.

8 Another thing we've
9 heard a lot about is the home
10 repair needs here in Philadelphia
11 and those are staggering, right.
12 Importantly though, think about
13 programs like the BSRP and who
14 they're serving. They're not meant
15 to serve everyone, right. So if we
16 look at the lowest-income
17 households, very few of them
18 actually apply for home repair
19 loans. Fewer than 20% of those who
20 apply actually receive their home
21 repair loan. Their biggest reason
22 for not getting it is debt, right.

23 They are too poor to pay
24 off their own debt and they need

1 some form of government transfer
2 usually in the form of grant to
3 actually help them to be able to
4 make the repair for their loan.
5 People in the upper income spectrum
6 are more likely to apply for loans,
7 say, at 100% of AMI, and they have
8 a higher share of approvals. Say
9 it's roughly at 50%, right, which
10 is still not great, right, but the
11 reason why they're rejected is also
12 structurally different.

13 They're often rejected
14 because of their credit scores and
15 because of collateral that's not
16 solved with a grant, right. Here
17 we have things like credit
18 counseling, financial counseling,
19 but also things like the amazing
20 work that Ira Goldstein has been
21 working with the Mayor on about
22 home appraisals and allowing people
23 to actually see the true value of
24 their homes and rooting out

1 discrimination that's been driving
2 those.

3 So all to say here is I
4 think there's an important kind of
5 theory of change or what we're
6 trying to work towards. And I
7 don't actually think it's an
8 either-or. I actually think we
9 have a both scenario. And this is
10 really wonderful. And I guess
11 maybe someone who's not in the
12 thick of things on the day-to-day
13 here is kind of losing where the
14 kind of argument is or the threat
15 is along the way. But actually
16 think we could do both.

17 Based on what the data
18 actually shows where the demand is
19 and a theory of change, I think we
20 can and should do deep affordable
21 housing. But I also then think we
22 could go wide, broad. I think
23 there were a couple different words
24 used, comprehensive, to leverage

1 the market to ensure that everyone
2 could have a safe, stable,
3 affordable home in Philadelphia.

4 So in sum, I think this
5 is a really historic and important
6 moment for the city, and thank the
7 Mayor, the Council and the great
8 public servants here. Your work is
9 not easy. I know everyone at the
10 city is working day and night
11 tirelessly to pass this plan and to
12 do the best thing for the
13 residents. I look forward to being
14 a partner with you all as you
15 implement this work and evaluate it
16 going forward. Thank you for
17 giving me time.

18 COUNCIL PRESIDENT

19 JOHNSON: Thank you.

20 (Applause.)

21 COUNCIL PRESIDENT

22 JOHNSON: Chair recognizes Member
23 O'Rourke for a brief response.

24 COUNCILMAN O'ROURKE:

1 Thank you, Mr. President.

2 I wanted to catch
3 Mr. Raina while we had the
4 opportunity to do it, and I know
5 we're in public comment and we want
6 to move quickly so I will be brief,
7 so I'm going to stack them real
8 quick. You didn't mention it here,
9 but I want to get on the record.
10 I've seen different data points.
11 So I want to be clear. Can you
12 confirm for us the number of units
13 of subsidized housing we're set to
14 lose permanently over the next 10
15 years? Can you break that down by
16 district?

17 Will building more
18 luxury housing help us solve the
19 gap of 65,000 units in the under
20 30% AMI range? Why not? And if
21 you were in charge of this \$800
22 million bond measure what, given
23 your housing expertise, would you
24 do with it and why? We got to get

1 the experts while they're in the
2 house, Mr. President.

3 MR. RAINA: Those are
4 big questions.

5 COUNCIL PRESIDENT

6 JOHNSON: You can summarize and --

7 MR. RAINA: Fortunately,
8 I've gotten this question in the
9 White House itself where someone
10 was like how are we going to solve
11 our nation's housing affordability
12 problems. I've thought a bit about
13 this at the national and local
14 level. So we'll just say on the
15 subsidized housing stuff, I want to
16 say to the point we have this
17 really big challenge going forward,
18 which is that the federal
19 government made historic
20 investments in urban areas in the
21 '60s and '70s, particularly with
22 deeply affordable rental subsidies
23 that essentially were set to expire
24 at a certain period of time.

1 To Mark's point earlier,
2 right, just because something is
3 expiring doesn't mean it will
4 expire, the owner will leave the
5 program. But it often means an
6 owner can leave these programs.
7 And my own research shows owners in
8 areas with high price appreciation,
9 you see those owners exiting those
10 programs left and right, right,
11 across the country. This isn't
12 Philadelphia specific, so it is a
13 real threat, right. And the
14 numbers are large.

15 There's over 10,000
16 units over the next 10 years that
17 essentially are in this kind of
18 expiration bucket and potentially
19 at risk. To give you a sense of
20 that, that's at least a third more
21 than we produce on any given year
22 through all our kind of subsidized
23 housing programs, right. So we're
24 at a point where without action and

1 kind of intent, we could be losing
2 more affordable units than we're
3 actually being able to produce.

4 That's particularly
5 important because things like the
6 project-based Section 8 program,
7 once you lose it, you don't have it
8 anymore. It's gone, right. Once
9 it's not renewed, you can't do
10 anything about it. Those convert
11 to vouchers, and those don't even
12 increase the pool of vouchers to
13 the Public Housing Authority. The
14 Public Housing Authority just has
15 to use their existing vouchers,
16 essentially in a different form, to
17 help those households. So that's a
18 really important asset that's
19 potentially lost.

20 I want to just
21 highlight, this is actually a week
22 ago, we had a small roundtable
23 highlighting a report we have
24 coming out next week. The city has

1 done an absolutely amazing job
2 building a database where one of
3 the people helping them kick the
4 tires on that to ensure the data is
5 correct. This is not an easy
6 endeavor. I think Mark and his
7 whole team for that huge work,
8 because in many ways it's thankless
9 because it's huge work to get the
10 numbers out there and then
11 everyone's like so what are we
12 doing about it right now, right,
13 which is an important next step,
14 right, but all to say is this is
15 really important work.

16 But what you see is a
17 really kind of staggering
18 distribution of these units across
19 9 of the 10 Council Districts we
20 found and in kind of unusual spots
21 as well because of where these
22 units were built historically. So
23 there are 64 Section 8 properties
24 set to expire over the next 10

1 years, with roughly 5300 units.

2 The highest number of

3 properties are in Councilmember

4 Young's District with over 1000

5 units, followed closely by

6 Councilmember Bass which is 11

7 properties -- 11 properties, yes.

8 The most units at risk are in

9 Councilmember Jones' District with

10 roughly over 1000 units and 10

11 properties.

12 This is a new challenge

13 for some districts as well. It

14 looks like -- and sorry if I think

15 I might be messing up numbers and

16 names along the way. But Council

17 District 10, there are currently 91

18 units of housing that are going

19 through some kind of preservation

20 program, including BSRP. But in

21 the next 10 years, there are 5

22 properties with 904 units where

23 Section 8 contracts will be up for

24 renewal.

1 And, Council President,
2 the median number of units for the
3 whole city actually sits in your
4 district which is 537 units over 4
5 properties. These numbers are
6 staggering. Again, to Mark's point
7 not all these owners will exit
8 these programs, but it really poses
9 a whole new challenge about the
10 need for preservation. Sorry, I
11 think I answered one of your three
12 questions.

13 COUNCIL PRESIDENT
14 JOHNSON: You did. Thank you very
15 much. And also, we have a Part 2
16 so you can be more than welcome to
17 come back for Part 2 when we have
18 additional time allotted as well if
19 you want to still put on the record
20 those particular follow-up
21 questions and also any other
22 information you think is pertinent
23 to members. But I do think that
24 you should provide the report to

1 members of Council whose districts
2 will be impacted regarding houses
3 that will be going off.

4 MR. RAINA: Appreciate
5 that. Fortunately, I had all the
6 tabs open here so I could read the
7 report as I'm in realtime here. So
8 thank you. Appreciate that.

9 COUNCIL PRESIDENT

10 JOHNSON: No, thank you for your
11 time.

12 THE CLERK: Reverend
13 Holsten, please state your name for
14 the record and begin with your
15 testimony.

16 REVEREND HOLSTEN: My
17 name is Reverend Gregory Holsten.
18 I'm the Executive Director of Just
19 Nation, a racial justice
20 organization here in the city of
21 Philadelphia, and I'm a member of
22 the Coalition to Defend Democracy
23 here in the city. Housing is an
24 emergency and it's a crisis in this

1 city. We've said it over over for
2 the last four hours.

3 But the reality is that
4 I only heard once and that was from
5 Councilmember O'Rourke the figure
6 that the person just gave public
7 comment said. We have 65,000
8 housing shortage unit, deeply
9 affordable housing shortage unit in
10 this city. 65,000 right now
11 according to University of
12 Pennsylvania, right now.

13 We're not talking about
14 units that are going to disappear.
15 We're talking about units that
16 aren't here and therefore people,
17 some are living on couches, some
18 are living in shelters. Some are
19 paying 70% of their salaries for
20 the place that they're in. This is
21 the core of the crisis.

22 I know I heard a lot
23 about middle income and properties
24 that need to be preserved. I agree

1 with all of that. We need to do
2 all of that. I do believe that's a
3 both and, but the crisis starts
4 where the crisis is and it is with
5 the poorest people in this city.

6 (Applause.)

7 REVEREND HOLSTEN: I'm
8 proud to say that I have one of my
9 daughters who actually is an
10 emergency doctor doing her
11 residency at Temple University.
12 And so, she's often faced when
13 people come into the hospital with
14 a crisis of several things
15 happening in the body at the same
16 time, and she has to make the
17 choice each and every time what do
18 I do first, what demands my
19 attention now to save that person's
20 life.

21 The life of our city is
22 like that right now. These 65,000
23 deeply affordable housing unit
24 shortage is that crisis for our

1 city. It affects everything else,
2 from the gun violence in our
3 community, from the lack of
4 education going on in our schools,
5 from the disasters are happening at
6 our rec centers. All of it is
7 coming back to income and coming
8 back to housing. And so, we do not
9 measure that first. Not saying we
10 don't do the other things, but we
11 don't measure it first and look at
12 the crisis that way first. And
13 that is probably the fundamental
14 flaw with the Mayor's program
15 because it doesn't do that. And I
16 heard that for four hours, that it
17 does not do that.

18 So what does that mean?
19 That means the program that has
20 been put in place, the \$800 million
21 that we're championing as the most
22 and biggest and the largest amount
23 of money ever put into housing is
24 simply inadequate to the challenge

1 of the crisis. It is. It is
2 inadequate.

3 First of all, we don't
4 even need to go into debt for the
5 \$800 million. We have a \$1.2
6 billion surplus. We've had a
7 surplus 19 out of the last 21
8 years. We can fund the entire 800
9 million, \$200 million a year out of
10 our own city budget now, and not
11 even go in debt. We can solve all
12 of this, this particular part of
13 those issues in our own city
14 budget. Then make the decision
15 that if we do go in debt, we go in
16 debt big time.

17 We go in debt to get the
18 problem solved. We go in debt to
19 say we're going to go after those
20 65,000 deeply affordable housing
21 units and we're going to build them
22 over the next 10 years along with
23 the 11,000 that we're going to
24 lose, and we're going to spend the

1 money to do it. It may take 5
2 billion, it may take 7 billion, but
3 I'd rather us go in debt and
4 actually solve the problem than to
5 go in debt and still five years
6 from now we're looking around and
7 the problem is still here.

8 (Applause.)

9 REVEREND HOLSTEN: So we
10 can do this. And the only way you
11 do that is not by market-driven
12 stuff. It's got to be straight up
13 public or social housing, maybe
14 public-private partnership in some
15 way. But we have to say that we're
16 going to build it. We're going to
17 make sure it stays affordable and
18 we're going to build it because we
19 are a city that believes in
20 brotherly love and sisterly
21 affection and we're going to take
22 care of our people. Thank you so
23 much.

24 (Applause.)

1 THE CLERK: Thank you
2 very much for your testimony.

3 COUNCIL PRESIDENT

4 JOHNSON: Thank you.

5 THE CLERK: Mr. Bey,
6 would you please state your name
7 for the record and proceed with
8 your testimony.

9 MR. BEY: Yes, sir.
10 Thank you very much. My name is
11 Dawud Bey and I want to state for
12 the record that I'm not the typical
13 Black guy that's just here to
14 represent the city or whatever the
15 case may be. I worked my ass off
16 to get to where I'm at, bottom
17 line.

18 COUNCIL PRESIDENT

19 JOHNSON: Excuse me, sir. Just for
20 the record, we do decorum
21 professionally in this building --

22 MR. BEY: Oh, I'm sorry.
23 But anyway, I did want to make that
24 statement though because I heard my

1 name mentioned earlier --

2 COUNCIL PRESIDENT

3 JOHNSON: I think my colleague is
4 rubbing off on you, so got to make
5 sure --

6 MR. BEY: -- as if I was
7 this typical Black guy. I mean,
8 I'm here, you know, because I was a
9 participant in the minority
10 developer program and it was 16
11 Black and Brown members a part of
12 that cohort that we did, but I was
13 the first one to respond.

14 You know, I worked my
15 behind off. Been doing
16 construction and development for
17 over 20, 30 years so my track
18 record spoke for itself and that's
19 what gave me the qualifications.
20 So there ain't no hookups here when
21 it comes to Dawud Bey. I went back
22 to school, went back to Temple
23 University and took up construction
24 management classes. So I'm here

1 based on my qualifications and my
2 hard work. I just wanted to put
3 that out there first. Can I get a
4 round of applause, y'all?

5 (Applause.)

6 MR. BEY: Thank you.

7 You know what I mean, for the
8 people, right. All right. Okay.
9 Good morning. Well, good
10 afternoon. I had my speech ready
11 for this morning, but good
12 afternoon. I want to first thank
13 Councilman President Kenyatta
14 Johnson and Councilwoman Jamie
15 Gauthier for giving me the
16 opportunity to speak today and the
17 rest of the Councilmembers here.

18 My name is Dawud Bey,
19 and I'm the founder and president
20 of Fine Print Construction and Fine
21 Print Companies as well as the
22 founder of the Dawud Bey Training
23 Academy, a certified workforce
24 development program that trains

1 returning citizens and young people
2 to become the next generation of
3 skilled tradesmen and women in our
4 city.

5 Today I come before you
6 with a sense of urgency and purpose
7 because I have seen firsthand what
8 the H.O.M.E. Opportunity Made Easy
9 program represents. Just recently,
10 I stood beside a first-time
11 homebuyer who purchased one of our
12 homes through this initiative. I
13 watched the pride in his eyes, the
14 relief in his smile and the tears
15 and joy, the tears of joy from his
16 parents as he held the keys in his
17 hand. That moment was powerful and
18 it was proof that this mission
19 mattered.

20 Programs like H.O.M.E.
21 don't just build houses, they build
22 hope. They give working families a
23 foundation. They help stabilize
24 communities that have been

1 overlooked. They create pathways
2 to generational wealth and pride of
3 ownership. But as we move forward,
4 I urge City Council -- sorry. As
5 we move forward, I urge City
6 Council not only to continue to
7 support this program but to look
8 deeply at every component of it.

9 Let's make sure every
10 piece of this program, every
11 contractor, every developer, every
12 financial partner, every training
13 pipeline is equipped with the
14 system tools and capacity to
15 succeed. We all share the same
16 goal, to make Philadelphia a city
17 where everyone, no matter their
18 background, has a fair chance to
19 own a home and build a future.

20 But we must also
21 recognize that this work requires
22 more than just ambition. It
23 requires structure, accountability
24 and investment in the people that

1 work on the ground. Let's make
2 sure that as we move boldly with
3 Mayor Parker's vision, we are also
4 building the support systems that
5 make it sustainable.

6 Because when the systems
7 work, when the builders are
8 prepared, the workforce is trained.
9 And when the finances is
10 accessible, entire neighborhoods
11 can be transformed. So I stand
12 here today in full support of the
13 H.O.M.E. program, and I pledge that
14 Fine Print Construction and the
15 Dawud Bey, Jr. Training Academy
16 will continue to do our part to
17 help build not just homes but a
18 stronger, more equitable
19 Philadelphia for generations to
20 come. Thank you very much.

21 (Applause.)

22 THE CLERK: Thank you
23 very much for your testimony.

24 MR. BEY: Thank you very

1 much.

2 THE CLERK: Mr. Pitts,
3 pleasure to have you here today.
4 Please state your name for the
5 record and begin with your
6 testimony.

7 MR. PITTS: My name is
8 Shawmarr Pitts and I'm a lifelong
9 South Philadelphia resident and I
10 am the Co-managing Director of
11 Philly Thrive, an environmental
12 justice organization and I advocate
13 for my community. And today, a
14 long day, this was a long day,
15 right.

16 A lot of back and forth
17 and testimony and stuff like that,
18 right. But just the whole time
19 while I'm here what it does is it
20 just makes me remember all of the
21 people in the community and how all
22 of these things are relevant to my
23 community. And my community being
24 a poor community, it does something

1 to my heart when I'm here, you
2 know, in City Council. And we
3 speak about these things because my
4 community is hurting right now,
5 when it comes to housing, it's
6 really tough and it's really tough
7 just all around the board in my
8 community.

9 And there's a lot of
10 development in my community and I
11 see a lot of opportunity going
12 right by because we're left behind,
13 because in this development it's
14 not of our culture to just involve
15 my community in that development.
16 It's like we're shut out from that
17 development.

18 And so, just this past
19 week, you know, the Councilman, the
20 Council President was in my
21 neighborhood doing a food giveaway,
22 right, because of SNAP benefits
23 being cut from people in my
24 neighborhood, right. And we saw

1 that line going all the way around
2 the corner, all the way around the
3 corner.

4 And as we sit here today
5 when we talk about the prioritizing
6 of this H.O.M.E. initiative, these
7 are the people that's going to be
8 affected if we don't do it right.
9 These are the people that's going
10 to keep on suffering if we don't
11 prioritize them right now, because
12 we haven't prioritized them before
13 when the other developments was
14 going on and we speak about it and
15 we speak about it and we speak
16 about it. They keep getting pushed
17 back. They keep getting pushed
18 back.

19 And so, right now we see
20 it. It is obvious to all of us
21 here that they're not going to be
22 prioritized as the way it stands
23 right now in this plan. Because in
24 my community, guess what, there are

1 also people who are on that other
2 line that's cut out. They go to
3 work every day. They make \$45,000
4 a year and they can't afford to do
5 the home improvements on their
6 roofs and on their basement and the
7 foundations is messed up because
8 the developers is pounding the
9 ground, pounding the ground and now
10 their house it's a crack in their
11 basement and they don't know where
12 to turn and they call me.

13 They gonna call me. Yo,
14 come around here, I want to show
15 you something, right. So now, it's
16 like all of that's in play so we
17 have to get it right. We just had
18 one of the experts. I'm glad he
19 was here, right, from University of
20 Penn. And he got to come back
21 because we need to talk some more.
22 How we going to get this stuff
23 right, because we got to get it
24 right. We got to get it right so

1 we can stop that suffering.

2 We don't want our people
3 to keep suffering. And if we
4 don't, the housing crisis is no
5 joke, man. It's no joke. It's
6 people living in the park around
7 the corner from me. They live in
8 the park and they from the
9 neighborhood, grew up there and
10 they don't want to leave.

11 Yeah, my family moved to
12 Upper Darby, they moved to Yeadon
13 and then they moved -- but this is
14 home that's not home to them and it
15 messes with them mentally and now,
16 they live in the park, they live in
17 the park. We got to get it right.
18 We got to get it right so we can't
19 pass the resolution as it stands.
20 We just can't do that. We got to
21 fix it first, you know what I mean.

22 We got to fix this
23 resolution so that it prioritizes
24 the people who are always

1 marginalized, because I'm there
2 with them every day. I'm there
3 with them every day and they do
4 enough suffering. They don't need
5 to suffer anymore. And thank you
6 for hearing me out and it's been a
7 long day so I'm giving everybody's
8 day back.

9 COUNCIL PRESIDENT

10 JOHNSON: Thank you. And so,
11 because we are at the hour of our
12 time and we know there's other
13 individuals who did come down to
14 participate, however, we do have a
15 hearing that we actually pushed
16 back the Rules hearing, so we want
17 to ask for other individuals who do
18 want to come down and testify, to
19 be patient with us.

20 We will recess this
21 public hearing and public meeting
22 of the Committee of the Whole to
23 reconsider Resolution No. 25 -- not
24 reconsider, but consider Resolution

1 No. 250955, we will stand in recess
2 until November 17th at 10:00 a.m.
3 in City Hall, Room 400. Thank you,
4 members.

5 (Committee of the Whole
6 adjourned at 3:05 p.m.)

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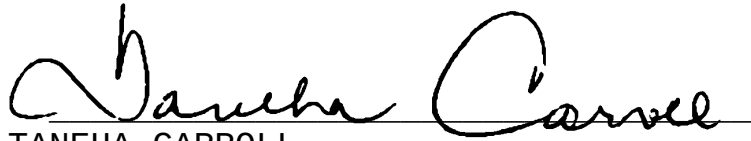
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C E R T I F I C A T I O N

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

A handwritten signature in black ink, appearing to read 'Taneha Carroll', written over a horizontal line.

TANEHA CARROLL
Court Reporter - Notary Public

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

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