

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON FINANCE

Room 400, City Hall
Philadelphia, Pennsylvania
Monday, March 19, 2018
1:10 p.m.

PRESENT:

COUNCILWOMAN JANNIE L. BLACKWELL, CHAIR
COUNCILWOMAN CINDY BASS
COUNCILMAN ALLAN DOMB
COUNCILMAN WILLIAM K. GREENLEE
COUNCILMAN BOBBY HENON
COUNCILMAN KENYATTA JOHNSON
COUNCILMAN DAVID OH
COUNCILWOMAN CHERELLE L. PARKER
COUNCILWOMAN BLONDELL REYNOLDS BROWN
COUNCILMAN MARK SQUILLA

BILLS 170365, 171110, 171111, 180010, 180096,
180138, 180139, 170901, and 180002

- - -

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILWOMAN BLACKWELL: Thank
3 you all for coming. We are convening the
4 Finance hearing. We have ten bills on
5 our agenda today.

6 We will ask the Clerk to read
7 the titles of Bills No. 170365 and
8 180010, and we will ask our City
9 Treasurer to come forward.

10 THE CLERK: 170365, an
11 ordinance amending Chapter 19-200 of The
12 Philadelphia Code, entitled "City Funds -
13 Deposits, Investments, Disbursements," by
14 amending Section 19-201, entitled "City
15 Depositories," by authorizing the City
16 Treasurer to deposit funds in Santander
17 Bank, National Association, under certain
18 terms and conditions.

19 180010, an ordinance amending
20 Chapter 19-200 of The Philadelphia Code,
21 entitled "City Funds - Deposits,
22 Investments, Disbursements," by amending
23 Section 19-201, entitled "City
24 Depositories," by authorizing the City
25 Treasurer to deposit funds in Fulton

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Bank, National Association, under certain
3 terms and conditions.

4 (Witnesses approached witness
5 table.)

6 COUNCILWOMAN BLACKWELL: Thank
7 you very much.

8 Good afternoon. Thank you for
9 being here. And if everyone is agreed,
10 we will go directly to our Treasurer for
11 her testimony.

12 Thank you, Vice Treasurer, for
13 coming here, and thank you --

14 MS. JOHNSON: Chris Schwartz.

15 MR. SCHWARTZ: Chris Schwartz,
16 Deputy City Treasurer.

17 COUNCILWOMAN BLACKWELL: Thank
18 you.

19 Thank you, Madam Treasurer.

20 MS. JOHNSON: Good afternoon,
21 Councilwoman Blackwell and members of the
22 Finance Committee. I'm Rasheia Johnson,
23 City Treasurer for the City of
24 Philadelphia. I'm here to testify in
25 support of Bill Nos. 170365 and 180010

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 that amends Chapter 19-200 of The
3 Philadelphia Code by amending Section
4 19-201, entitled "City Depositories."
5 Specifically, to update the list of
6 financial institutions that the City is
7 authorized to deposit funds.

8 Bill Nos. 170365 and 180010
9 authorizes the Office of the City
10 Treasurer to deposit funds in Santander
11 and Fulton Bank, under certain terms and
12 conditions. Both Santander Bank and
13 Fulton Bank meet the requirements to
14 become authorized depositories and the
15 Administration supports the bills.

16 Santander and Fulton Bank have
17 affirmed to the City that they will
18 participate in the annual lending
19 disparity study.

20 This concludes my written
21 testimony, and I'm available to answer
22 any questions you may have at this time.

23 Thank you.

24 COUNCILWOMAN BLACKWELL: Thank
25 you very much.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 The Chair calls on my colleague
3 who would like to make a statement,
4 Councilman Greenlee.

5 COUNCILMAN GREENLEE: Thank
6 you, Madam Chair.

7 Just very quickly, I just want
8 to make particular mention -- I'm
9 certainly in favor of both of these
10 bills, but as far as Fulton Bank goes,
11 I'd be remiss if I didn't mention that
12 after many, many years of not having a
13 bank at all on the West Girard business
14 strip, something that Council President
15 Clarke, Representative Bullock, and I
16 have been trying to get for a long time,
17 Fulton Bank has stepped up and is putting
18 a branch on there, which I think will
19 further enhance a business strip that has
20 been slowly going in a positive
21 direction. I think a bank would really
22 be a positive addition.

23 So I just want to put that on
24 the record, that they are stepping up in
25 a community that needs a bank and they're

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 producing. So I just want to put that on
3 record.

4 Thank you very much, Madam
5 Chair.

6 COUNCILWOMAN BLACKWELL: Thank
7 you very much.

8 We now have another comment,
9 and we're happy certainly to call on
10 Councilwoman Parker.

11 COUNCILWOMAN PARKER: Thank
12 you, Madam Chair.

13 I too want to lend my voice to
14 the chorus in support of this effort. I
15 do want to say to those who run Fulton
16 Bank, I am a graduate of Lincoln
17 University, which is in Oxford,
18 Pennsylvania, and I will tell you that
19 Fulton is the or was the -- don't ask me
20 how many years ago because I won't tell,
21 but it is the hometown bank in the small
22 rural community where Lincoln University
23 is housed and it was responsible for
24 supporting much economic development in
25 the region. So as noted in the

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 testimony, their willingness to
3 participate in the annual disparity
4 study, I'm looking forward to seeing a
5 robust relationship that will benefit not
6 only the bank but obviously the City of
7 Philadelphia as we move forward. So
8 Fulton is not a household name yet in the
9 City, but we're looking forward to a
10 great partnership.

11 Thank you.

12 COUNCILWOMAN BLACKWELL: That's
13 okay. Lincoln is.

14 Let me note that we do have a
15 quorum. Certainly to my right,
16 Councilman Bill Greenlee. To his right,
17 Councilman Mark Squilla, and to his
18 right, Councilman David Oh. To my left
19 we have Councilwoman Cherelle Parker. To
20 her left, Councilman Bobby Henon, Vice
21 Chair. We have Councilman Allan Domb.
22 So that gives us more than a quorum, and
23 we thank them.

24 Are there any other questions
25 or comments with regard to Bill Nos.

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 170365 or 180010?

3 (No response.)

4 COUNCILWOMAN BLACKWELL: Then
5 we will ask the Clerk to read the titles
6 of Bill Nos. 171110 and 171111.

7 THE CLERK: 171110, an
8 ordinance constituting the Twenty-First
9 Supplemental Ordinance to the Restated
10 General Water and Wastewater Revenue Bond
11 Ordinance of 1989, as amended and
12 supplemented (the "General Ordinance"),
13 providing for certain amendments to the
14 General Ordinance under certain terms and
15 conditions.

16 And 171111, an ordinance
17 constituting the Twentieth Supplemental
18 Ordinance to the Restated General Water
19 and Wastewater Revenue Bond Ordinance of
20 1989, as supplemented; authorizing the
21 Bond Committee to issue and sell one or
22 more series or subseries of tax-exempt or
23 taxable water and wastewater revenue
24 bonds and revenue refunding bonds;
25 authorizing agreements to provide credit

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 enhancement or payment or liquidity
3 sources (or any combination of the
4 foregoing) for such Bonds; providing that
5 such Bonds shall bear interest at fixed
6 or variable rates; determining the
7 sufficiency of pledged Project Revenues;
8 authorizing the Director of Finance to
9 take certain actions with regard to the
10 sale of such Bonds, the investment of
11 proceeds thereof and the City's
12 continuing disclosure obligations with
13 respect to such Bonds; setting forth the
14 use of proceeds of such Bonds;
15 covenanting the payment of interest and
16 principal; and supplementing the Restated
17 General Water and Wastewater Revenue Bond
18 Ordinance of 1989.

19 (Witnesses approached witness
20 table.)

21 COUNCILWOMAN BLACKWELL: Thank
22 you very much.

23 We will now certainly call on
24 our Treasurer, ask her to introduce those
25 with her and begin your testimony.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 MS. JOHNSON: Thank you. With
3 me this afternoon is Melissa LaBuda,
4 Deputy Water Commissioner.

5 MR. BALLENGER: And thank you.
6 My name is Robert Ballenger. I'm here on
7 behalf of Community Legal Services.

8 COUNCILWOMAN BLACKWELL: Thank
9 you very much.

10 MS. JOHNSON: Good afternoon,
11 Councilwoman Blackwell again and members
12 of the Finance Committee. I'm Rasheia
13 Johnson, City Treasurer for the City of
14 Philadelphia. With me this afternoon is
15 Melissa LaBuda, Deputy Water
16 Commissioner. I'm here to testify in
17 favor of Bill Nos. 171110 and 171111.

18 Bill No. 171110 would provide
19 authorization to provide for certain
20 amendments to the Amended and Restated
21 General Water and Wastewater Revenue Bond
22 Ordinance of 1989, under certain terms
23 and conditions.

24 Bill No. 171110 authorizes
25 amendments to Section 2.01, Section 4.09,

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 5.01, and 10.01 of the Amended and
3 Restated General Water and Wastewater
4 Revenue Bond Ordinance. The proposed
5 amendments institutionalize certain
6 already existing bond insurer rate
7 covenants into the ordinance, provide
8 certain flow of funds, modernize
9 definitions for variable rate bonds, and
10 clarify certain definitions.

11 Bill No. 171111 would provide
12 authorization to issue Water and
13 Wastewater Revenue Bonds in an amount up
14 to \$500 million, exclusive of original
15 issue discount, and Water and Wastewater
16 Refunding Bonds in an amount up to \$200
17 million.

18 Bill No. 171111 authorizes the
19 issuance of Water and Wastewater Revenue
20 Bonds to pay for projects which consist
21 of capital improvements to the wastewater
22 system that are authorized and included
23 in the capital budget of the City. The
24 ordinance also authorizes the refunding
25 and/or defeasance of a portion of the

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 outstanding Water and Wastewater Revenue
3 Bonds. Candidates for refunding bonds
4 shall be identified and selected based
5 upon the City's existing debt policy. It
6 is the City policy to issue refunding
7 bonds if such issuance is supported by an
8 analysis that evaluates multiple factors
9 as laid out in the City's debt policy,
10 including present value savings on a
11 maturity by maturity basis and the entire
12 transaction. It is expected that the net
13 debt service after the authorized
14 refundings will lower the existing debt
15 service.

16 I would like to also offer an
17 amendment to 171110 at this time.

18 This concludes my written
19 testimony, and I'm happy to answer any
20 questions at this time.

21 COUNCILWOMAN BLACKWELL: Thank
22 you very much.

23 DEPUTY COMMISSIONER LaBUDA:
24 Good afternoon, Chairwoman Blackwell and
25 members of the Committee on Finance. I

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 am Melissa LaBuda, Deputy Commissioner,
3 appearing before you this afternoon to
4 testify regarding Bill No. 171110 to
5 authorize certain amendments to the
6 Amended and Restated General Water and
7 Wastewater Revenue Bond Ordinance of 1989
8 and Bill No. 171111 to authorize the new
9 issuance and potential refunding of Water
10 and Wastewater Revenue Bonds.

11 Bill No. 171110 authorizes
12 amendments to Section 2.01, 4.09, 5.01,
13 10.01 of the Amended and Restated General
14 Water and Wastewater Revenue Bond
15 Ordinance.

16 Bill No. 171111 would provide
17 the Water Department with continued
18 funding authorization for its capital
19 program. This authorization is critical,
20 as the Department does not have full
21 funding for its Fiscal Year '19 capital
22 program.

23 The Water Department's proposed
24 Six Year Capital Program for Fiscal Year
25 '19 to Fiscal Year '24 emphasizes the

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 renewal and replacement of the Water
3 Department's vast infrastructure, which
4 includes approximately 230 million per
5 year on average over the six-year period
6 to rehabilitate 215 miles of water mains,
7 approximately 63 miles of sewers that are
8 approaching the end of their useful life,
9 in order to prevent leaks and minimize
10 unanticipated breaks and for the
11 continuation of combined sewer overflow
12 mitigation as part of the Long Term
13 Control Plan Mandates.

14 Approximately 120 million
15 annually will be invested to improve our
16 six water and wastewater treatment plants
17 and other installations, to ensure that
18 our drinking water continues to be safe,
19 and that our rivers and streams continue
20 to become cleaner with each passing year.

21 Additionally, there will be 30
22 million spent annually to fund our
23 engineering and administrative staff who
24 work exclusively on capital projects and
25 for vehicle replacements.

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2 In conclusion, I hope that I've
3 been able to adequately outline the
4 necessity of continuing to make funding
5 available for our capital improvement
6 program.

7 Thank you for your
8 consideration and this opportunity to
9 testify. I'd be happy to address any
10 questions you may have.

11 COUNCILWOMAN BLACKWELL: Thank
12 you.

13 The Chair notes that
14 Councilwoman Cindy Bass is present as
15 well. Thank you.

16 MR. BALLENGER: Good afternoon,
17 Chairwoman Blackwell, members of the
18 Finance Committee of City Council. My
19 name is Robert Ballenger. I'm a Senior
20 Attorney at Community Legal Services in
21 the Energy Unit, where we work to ensure
22 that all Philadelphians have affordable
23 access to home electricity, heating
24 service, and water. I'm also the
25 Co-Director of the Energy Unit at CLS and

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 I also serve in our firm's role as Public
3 Advocate, representing the interests of
4 all small users -- that's primarily
5 residential customers of the Water
6 Department -- regarding their ongoing
7 request for an increase in rates and
8 charges.

9 I submitted written testimony
10 in advance today about my primary concern
11 with Bill No. 171110 as introduced, and I
12 believe an amendment may have been
13 offered now which addresses my main
14 concern with Bill No. 171110. And so at
15 this point in time, I would just like to
16 briefly state how important it is that
17 our clients, our low-income families in
18 Philadelphia, have affordable access to
19 utility service and how significant it is
20 that this wise Council determined that an
21 independent Rate Board should be
22 responsible for weighing the interests of
23 the utility and the customers in any
24 proposal to increase rates and charges.
25 And as introduced, Bill 171110 would

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 require the Rate Board to determine an
3 increase in rates and it would take away
4 from the Board some of the discretion
5 that Council gave to it. I believe that
6 has been addressed, so I will simply
7 offer myself for any questions that you
8 may have at this point in time.

9 Thank you.

10 COUNCILWOMAN BLACKWELL: So all
11 of you are okay with this bill?

12 MR. BALLENGER: With the
13 change, with the elimination of any
14 change to the capital account deposit,
15 which was our primary concern, yes. We
16 have no other concerns at this time.

17 COUNCILWOMAN BLACKWELL: Thank
18 you.

19 Councilman Domb.

20 COUNCILMAN DOMB: Thank you,
21 Madam Chairwoman.

22 Just some questions on the
23 financing. Can you tell us the term of
24 the \$500 million? Is it 30-year term,
25 20-year term? And also the potential of

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 what the interest rate might look like
3 and the timing of that, because we're in
4 a market right now where interest rates
5 are climbing. They're already predicting
6 two or three increases. And I guess can
7 we somehow lock in a rate now, even
8 though we have to take it later? Because
9 this is a lot of money involved when
10 you're borrowing, and rates go up. It
11 will cost us a lot of money if we can't
12 lock the lowest rate.

13 MS. JOHNSON: Well, one, the
14 whole 500 million will not be issued all
15 at one time. We plan to go late summer,
16 early fall into the market with
17 approximately --

18 DEPUTY COMMISSIONER LaBUDA:
19 285 million.

20 MS. JOHNSON: -- 285 million of
21 the capital projects, and based upon the
22 projects, then we will take the average
23 useful life there. So it would be
24 anywhere between 30 and the last
25 transaction we did was 35. So between

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 the 30, 35 year range for the structure,
3 which has not been finalized at this
4 time.

5 COUNCILMAN DOMB: Well, I guess
6 my concern is, we know interest rates are
7 going to be going up, and when you
8 look -- I just did a quick calculation.
9 A half a point movement in the rate over
10 30 years of 500 million is \$69 million
11 over the 30 years. So if there's some
12 way that we can work with somebody who
13 can lock in the rate now for us, we'll
14 save money in the long run.

15 MS. JOHNSON: Well, with
16 that -- I mean, we have our financial
17 advisors here today, but as you know, the
18 municipal bond rate has not been moving
19 in tandem with interest rates rising as
20 well. So when we went to the market
21 last, we were around 3 and a half
22 percent, and we will just continue to
23 monitor rates, because locking in the
24 rate now is a cost as well and you also
25 have to sometimes put a hedge on that.

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2 So we're not prepared to do that at this
3 time.

4 COUNCILMAN DOMB: So you're not
5 going to be locking in the rates. We're
6 going to play the market until September?

7 MS. JOHNSON: Well, the
8 legislation does not authorize to do that
9 at this time.

10 COUNCILMAN DOMB: Okay. Let me
11 ask you another question. If I'm doing
12 the calculation correctly, over the next
13 year we're going to borrow roughly \$500
14 million in different segments?

15 MS. JOHNSON: Say that one more
16 time. I'm sorry.

17 COUNCILMAN DOMB: The total
18 outstanding is going to be \$500 million,
19 correct, of what you want to borrow?

20 MS. JOHNSON: Yes.

21 COUNCILMAN DOMB: So the
22 payment at 3 percent is 24 million a year
23 and at 4 percent it's 28.6, amortizing it
24 over 30 years. Do we have that kind of
25 money in the Water Department to make

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 those payments?

3 DEPUTY COMMISSIONER LaBUDA: In
4 addition to what we submitted for today's
5 testimony was a consulting engineer's
6 report. It's the mathematical analysis
7 that reviews what are rates and charges
8 today and what are operating expenses.

9 We are in the middle of a rate
10 case, Councilman. If we don't get the
11 rate increase that we need, we'll have to
12 evaluate very closely our financial plan
13 again and assess whether or not the
14 Department can fully absorb and issue 285
15 million of debt.

16 COUNCILMAN DOMB: Okay. All
17 right. Thank you. I'm concerned about
18 us getting the best interest rate.

19 DEPUTY COMMISSIONER LaBUDA:
20 Understood.

21 COUNCILMAN DOMB: Thank you
22 very much.

23 Thank you, Madam Chair.

24 COUNCILWOMAN BLACKWELL: Thank
25 you very much.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Councilman Greenlee and then
3 Councilman Henon.

4 COUNCILMAN GREENLEE: Thank you
5 very much, Madam Chair.

6 Just quickly, Deputy
7 Commissioner, with the amendments that
8 have been talked about and with the
9 improvements that this could result in,
10 in the long run could you say the Water
11 Department could be saving money because
12 they don't have to do some of the
13 other -- the structure will be improved,
14 I guess, is the best way to say it?

15 DEPUTY COMMISSIONER LaBUDA:
16 Councilman, we are very fortunate by our
17 leadership of Commissioner McCarty and we
18 are always looking for operational
19 efficiencies, and the proactive nature
20 and the thoughtful nature of her
21 leadership will lead us to the proactive
22 replacement of mains and sewers. The
23 hope is that it does prevent some sort of
24 unforeseen expense in the future.

25 COUNCILMAN GREENLEE: It will

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 be down the road.

3 DEPUTY COMMISSIONER LaBUDA:

4 Down the road, that's correct.

5 COUNCILMAN GREENLEE: I got

6 you.

7 Thank you, Madam Chair. Thank

8 you.

9 COUNCILMAN HENON: Thank you,
10 Madam Chair.

11 I have a question, and it does
12 kind of dovetail a little bit on the
13 questions that Councilmen Domb and
14 Greenlee had asked. I just want to be
15 clear for the record. So I don't want to
16 conflate the independent Water Rate Board
17 and the bond authorization that's here in
18 front of us. When was the last time we
19 issued a bond for the Water Department?

20 MS. JOHNSON: Last summer.

21 COUNCILMAN HENON: Last summer.
22 So we do this on a regular basis; is that
23 correct?

24 MS. JOHNSON: That's correct.

25 COUNCILMAN HENON: Has there

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 been any kind of restructuring of any of
3 the bonds that we have existing at lower
4 rates?

5 MS. JOHNSON: We did a
6 refunding last summer as well for debt
7 service savings, yes.

8 COUNCILMAN HENON: So you
9 reduce your debt service. So I think the
10 savings over the long term -- or would
11 the savings over some of the
12 restructuring of our debt service and the
13 savings that you had just mentioned,
14 would that be sustainable for this bond
15 that's in front of us now?

16 MS. JOHNSON: To pay the entire
17 debt service?

18 COUNCILMAN HENON: To pay
19 over --

20 MS. JOHNSON: No.

21 COUNCILMAN HENON: Over the
22 length.

23 MS. JOHNSON: No.

24 COUNCILMAN HENON: Okay. All
25 right. I have no further questions.

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2 COUNCILWOMAN BLACKWELL: Thank
3 you.

4 Councilman Oh.

5 COUNCILMAN OH: Thank you very
6 much, Chairwoman.

7 You said that you have a rate
8 case pending currently?

9 DEPUTY COMMISSIONER LaBUDA:
10 That's correct, yes.

11 COUNCILMAN OH: And in summary,
12 what is that rate case? What is that
13 about?

14 DEPUTY COMMISSIONER LaBUDA:
15 The Department has requested of the
16 Water, Sewer and Storm Water Board its
17 ability to increase rates and charges of
18 all of its customer base beginning
19 September 1 of 2018.

20 COUNCILMAN OH: And that rate
21 increase before the Board would be the
22 0.5 increase that you're requesting here
23 or is that a different rate increase?

24 DEPUTY COMMISSIONER LaBUDA:
25 It's a different increase, Councilman.

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 It's an increase on the overall system
3 charges to increase water, sewer, and
4 stormwater charges for all of our
5 customers, which is slightly different.
6 The increase today was just looking at
7 our improvements of our -- renewal and
8 replacement costs.

9 COUNCILMAN OH: Could you
10 explain to me what is the difference?
11 You have -- is it an appeal or just a
12 pending rate request, an increase in the
13 rate before which entity?

14 DEPUTY COMMISSIONER LaBUDA:
15 The Water, Sewer and Storm Water Board,
16 Councilman.

17 COUNCILMAN OH: Okay.

18 DEPUTY COMMISSIONER LaBUDA: We
19 filed the first notice in February. The
20 second formal notice came out, I would
21 like to say, last week. I apologize. I
22 don't recall the exact date. It's
23 approximately a 120-day process. We are
24 in the middle of discovery right now.
25 We've probably answered 300 to 400

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 discovery questions. Discovery continues
3 until sometime in May. During that time,
4 there's also technical hearings,
5 something to the akin of
6 cross-examination.

7 Please correct me if I'm wrong.

8 And during cross-examination
9 and discovery, we also have a series of
10 public meetings that are scheduled.
11 There's approximately six meetings
12 scheduled. And at the end of all of
13 that, there'll hopefully be a Board
14 decision sometime in July for rates
15 effective September.

16 COUNCILMAN OH: And that would
17 be approximately \$116 million in
18 operating revenues between September 1st,
19 2018 and September 1st, 2021; is that
20 correct?

21 DEPUTY COMMISSIONER LaBUDA:
22 That sounds correct, sir, yes,
23 Councilman.

24 COUNCILMAN OH: Okay. And on
25 top of that, you're looking for an

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 increase approved by City Council?

3 DEPUTY COMMISSIONER LaBUDA:

4 The increase here before you today is to
5 the critical nature of bidding our
6 capital program for Fiscal Year '19, is
7 for the bond authorization in 171111.

8 And then in 171110, we were seeking and
9 we withdrew from the bill before you the
10 required increase of our capital account
11 deposit from 1 percent to 1 and a half
12 percent, and that shift is to increase
13 the amount we fund for renewal and
14 replacement of our system.

15 COUNCILMAN OH: Okay. Thank
16 you very much.

17 DEPUTY COMMISSIONER LaBUDA:

18 You're welcome.

19 COUNCILWOMAN BLACKWELL: We
20 will also note that the Chair recognizes
21 Councilwoman Blondell Reynolds Brown as
22 being here. So the entire Finance
23 Committee has been present for these
24 bills. Thank you very much.

25 Councilman Domb.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILMAN DOMB: Two comments.

3 Number one, I just want to commend the
4 Water and Sewer Department this past
5 winter. I saw many situations that
6 required them to come out in emergencies,
7 and I thought they did a pretty good job
8 considering the volume of calls that
9 occurred. So I think that's a positive.

10 And, number two, I have to ask
11 this question, so you'll understand. I'm
12 just curious. I know that when I last
13 looked, you guys had like 300 million of
14 delinquent water and sewer bills. Are we
15 doing anything proactively to try to
16 collect that money?

17 DEPUTY COMMISSIONER LaBUDA:

18 Our Commissioner Breslin is not here
19 today, but I will do the best that I can.
20 There are various initiatives underway
21 that the Revenue Department and the Water
22 Department undertake to enforce
23 collections on bills, and some of that
24 unfortunately is looking to shut-offs,
25 other that is using outside collection

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2 agencies. But I'm sure you're looking
3 for a more robust response and I'll have
4 to get back to you.

5 (Witness approached witness
6 table.)

7 COMMISSIONER BRESLIN:
8 Councilman, yes --

9 COUNCILWOMAN BLACKWELL: Please
10 identify yourself for the record.

11 COMMISSIONER BRESLIN: Frank
12 Breslin, Revenue Commissioner.

13 And, yes, those delinquencies
14 are part of our ongoing efforts to
15 collect liabilities. So we use various
16 methods. We start with billing. There's
17 shut-off notices. So we do -- water
18 shut-offs is an effective method of
19 collection. During the winter months,
20 this period of time, we're in a
21 moratorium, so there's no water
22 shut-offs, but that will pick up April
23 1st and we do that. There's also the
24 potential for foreclosure on properties
25 that have significant water

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 delinquencies.

3 COUNCILMAN DOMB: And are we
4 still around 300 million in delinquency
5 for water and sewer or is it less or
6 more?

7 COMMISSIONER BRESLIN: That
8 sounds about right. I don't have the
9 number right in front of me.

10 COUNCILMAN DOMB: I bring it up
11 because -- you know this, because you've
12 been working with me. I'm a big advocate
13 of trying to collect our back real estate
14 taxes, and in the country, the United
15 States, 51 percent of all tax liens sold
16 are actually utility liens, not real
17 estate. So that if we are successful in
18 collecting the real estate taxes, it
19 might be a program to apply to the
20 utilities also, because other
21 municipalities across the country go in
22 that direction.

23 COMMISSIONER BRESLIN: Yeah.
24 It's one of the things that we're doing
25 right now. We started a pilot project of

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 identifying water properties for
3 foreclosure. Another thing we're doing
4 now that we have our data warehouse, it
5 makes it easier to identify properties
6 that may -- we don't have to look at a
7 single source of delinquency. We can
8 look more holistically. So we can look
9 at a property and see L&I liens, Water
10 liens, as well as real estate tax, and
11 use that as a method of identifying
12 properties and then determining what the
13 proper -- I mean, that's one of the
14 things that we're doing with the data
15 warehouse, is scoring delinquencies, and
16 that's kind of in the early stages right
17 now, but that helps us identify what is
18 the best collection method for a
19 particular delinquency, and that's based
20 on a multitude of factors, but age of the
21 delinquency, lien-to-value ratios and
22 other indicators.

23 COUNCILMAN DOMB: Okay. Thank
24 you. Thank you very much.

25 Thank you.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILWOMAN BLACKWELL: Thank
3 you.

4 Councilman Oh.

5 COUNCILMAN OH: I think it's
6 Councilwoman Bass.

7 COUNCILWOMAN BLACKWELL:
8 Councilwoman Bass. Sorry.

9 COUNCILWOMAN BASS: That's
10 okay. Thank you, Madam Chair.

11 I just had a question,
12 Commissioner Breslin, if I could borrow
13 you back. I just wanted to follow up on
14 Councilman Domb's questions, because as
15 we talk about increases, we hear it from
16 our constituents. We hear from folks
17 around the City about the possibility of
18 tax increases and, of course, water
19 increases, and it feels like everything
20 is going up. And so as we talk about
21 what's uncollected, I really would like a
22 little bit more clarity. I'm really just
23 not clear in terms of what our policy is
24 and how some accounts are allowed to go
25 so high and then others it seems like if

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 you're five minutes late on your water
3 bill, you get a nasty note in the mail.

4 So if you could elaborate a
5 little bit further on that in terms of
6 the collection, because I'm just really
7 not clear on what our collection methods
8 are. I was made aware just last week of
9 a half a million dollar water bill, and
10 I'm thinking how does one get a water
11 bill of that size without there being
12 some other collection or enforcement
13 efforts from the Water Department.

14 COMMISSIONER BRESLIN: Right.
15 I don't know the details on that --

16 COUNCILWOMAN BASS: I know you
17 don't, but I can give you details later.

18 COMMISSIONER BRESLIN: But what
19 we do is, we have -- a lot of it is just
20 prescribed billing. So you go through a
21 series of notices. So you'll get at
22 least two notices of delinquency. Then
23 you'll get a shut-off notice, at which
24 time we can do shut-off.

25 Now, some delinquencies -- some

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 taxpayers will come into compliance and
3 they'll get into a payment agreement. So
4 we have payment agreements.

5 COUNCILWOMAN BASS: What's the
6 timing on your collection period? So if
7 I'm 30 days late, I get a note in the
8 mail. If I'm 60 days late. Like when
9 does it come to a point of a lien or
10 foreclosure? When should that happen?
11 Is it a standardized process within the
12 Revenue Department?

13 COMMISSIONER BRESLIN: So as I
14 said, we're really -- we really just
15 started piloting Sheriff Sales for water
16 delinquencies. So that is relatively
17 new. So particular properties have been
18 selected to be put into that pilot
19 project. So that may be why you're
20 seeing some inconsistency, if you will,
21 that one property is in there, another
22 isn't, because we haven't really done
23 this as procedurally, but that's the plan
24 to get to.

25 We're also establishing

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 procedures where we're using, as I
3 referenced, with the data warehouse. So
4 that's new. We're about a year into the
5 data warehouse where the data warehouse,
6 we're using it for scoring of
7 delinquencies. So that will help us
8 determine what the appropriate collection
9 method should be, kind of looking at
10 payment patterns and things, things we
11 haven't been able to do in the past. And
12 then the goal of all of this is to roll
13 out consistent enforcement based on
14 criteria. So we want the data warehouse
15 to really -- and this will be a little
16 bit down the road. This isn't something
17 that's going to happen that quickly, but
18 we're working on it now with some of our
19 real estate tax delinquencies and other
20 delinquencies, where the data warehouse
21 will identify certain characteristics of
22 a delinquency and then actually
23 programmatically move that delinquency to
24 the appropriate collection method.

25 COUNCILWOMAN BASS: And how

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 long have we been doing that? How long
3 has that been the process?

4 COMMISSIONER BRESLIN: That
5 just started. So the data warehouse went
6 live a year ago February. And we're
7 using it for a lot of other purposes, not
8 just case management. So that's one of
9 the things, and we're working on it.
10 We've been doing it with our -- more with
11 our tax delinquency right now, using it
12 more for the tax delinquency for that
13 purpose than for water. But that's
14 coming.

15 COUNCILWOMAN BASS: And I thank
16 you for that. Like I said, because as we
17 talk about increases, people want to know
18 that we're doing everything that we can
19 to avoid increases as much as possible.
20 So I think that we could have further
21 conversation on that, but we'll talk
22 offline about some of the other
23 collection matters and what Revenue is
24 doing and if there's a way that Council
25 can be helpful.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COMMISSIONER BRESLIN: And I'd
3 be remiss if I didn't talk about the
4 support programs, the assistance programs
5 that we put in, and for Water, that being
6 TAP, which is I think a great program.
7 We're rolling that out now. We're
8 getting increased enrollment there, and I
9 think it's one of the most progressive
10 relief programs in the country.

11 COUNCILWOMAN BASS: Very good.
12 Thank you.

13 COUNCILWOMAN BLACKWELL: This
14 is why I love my colleagues.

15 COMMISSIONER BRESLIN: And the
16 rate increase will not impact TAP.

17 COUNCILWOMAN BASS: Good.

18 COUNCILWOMAN BLACKWELL:
19 Councilwoman Reynolds Brown.

20 COUNCILWOMAN BROWN: Thank you,
21 Mr. Breslin. Clearly, we appreciate your
22 presence here this afternoon.

23 COMMISSIONER BRESLIN: I keep
24 trying to escape, but I'll be here all
25 afternoon, so...

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILWOMAN BROWN: And I know
3 we're going to drive deep down during
4 budget hearings. I am curious to know,
5 however, at this time what is our
6 percent -- and my colleague, I'm sure,
7 probably knows this number for sure. The
8 rate of the percentage by which we
9 collect our real estate taxes today as we
10 speak by the City.

11 COMMISSIONER BRESLIN: Our real
12 estate tax collections, our collections
13 in the year of the levy, meaning what we
14 collect in the first year when the tax is
15 levied, is 95.5 percent.

16 COUNCILWOMAN BROWN: So we're 6
17 percent from 100 percent banner?

18 COMMISSIONER BRESLIN: So we're
19 4 and a half percent from 100 percent.

20 COUNCILWOMAN BROWN: 96
21 percent, you said?

22 COMMISSIONER BRESLIN: We're at
23 95.5 percent, yeah. That number is the
24 number in our most recent Consolidated
25 Annual Financial Report, the CAFR.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILWOMAN BROWN: All right,
3 then. So as we prepare for budget
4 hearings, what will be useful for me as
5 an at-large member is to break down by
6 Councilmanic district where those water
7 delinquencies are by Councilmanic
8 district and the same with real estate
9 delinquencies.

10 COMMISSIONER BRESLIN: We can
11 do that. We'll have that ready.

12 COUNCILWOMAN BROWN: So that we
13 have that additional information, which
14 becomes useful to all of us in how and
15 what we can do better to help
16 constituencies by district.

17 COMMISSIONER BRESLIN: We'll
18 make that information available before
19 our budget hearings.

20 COUNCILWOMAN BROWN: And Part B
21 of that will be, of the 96 percent that's
22 collected, divide that up by what the
23 City collects and by what the two outside
24 agencies collect.

25 COMMISSIONER BRESLIN: Okay.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 We can do that.

3 COUNCILWOMAN BROWN: Thank you.

4 COUNCILWOMAN BLACKWELL: Thank
5 you, and we look forward to receiving
6 that information.

7 Councilman Domb.

8 COUNCILMAN DOMB: Commissioner,
9 just a quick question. The collection
10 rate of 95.5, that includes December of
11 '17? Was there a large influx of
12 pre-payments due to what's going on in
13 Washington, that people prepaid a lot of
14 their taxes this year?

15 COMMISSIONER BRESLIN: That is
16 not included -- I don't believe that is
17 included in the 95.5 percent figure, but
18 there was a big influx of payments,
19 because the CAFR I'm referring to is the
20 CAFR period ending June 30th of '17, but
21 you're correct, in December, in reaction
22 to the federal legislation, a lot of
23 taxpayers paid in December, paid their
24 2018 real estate taxes in order to get a
25 federal tax deduction on their 2017

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 federal tax return.

3 COUNCILMAN DOMB: It looked
4 like you had like a blip of \$20 million
5 compared to last year's collections that
6 were higher in '17 versus '16 in the
7 collection.

8 COMMISSIONER BRESLIN: Yeah.
9 It may -- it actually may be a little bit
10 higher than that. I can get you the
11 exact number, but it's significant.

12 COUNCILMAN DOMB: Okay. Thank
13 you. Thank you very much.

14 COMMISSIONER BRESLIN: You're
15 welcome.

16 COUNCILWOMAN BLACKWELL: Thank
17 you very much.

18 If there are no other
19 questions, then we will ask the Clerk to
20 read the title of Bill No. 180002, and we
21 ask DeWayne Gordon, First Deputy Chief
22 Administrative Officer, to come forward.

23 (Audience member talking
24 without microphone.)

25 COUNCILWOMAN BLACKWELL: At the

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 end, yes. If you sign up with the Clerk,
3 as soon as she reads this and after the
4 testimony, you will be allowed to ask
5 your question.

6 Thank you, sir.

7 Clerk, please read the title of
8 Bill No. 180002.

9 THE CLERK: 180002, an
10 ordinance amending Title 12 of The
11 Philadelphia Code, entitled "Traffic
12 Code," by providing for the reimbursement
13 of filing fees for parking ticket
14 appeals; all under certain terms and
15 conditions.

16 (Witness approached witness
17 table.)

18 COUNCILWOMAN BLACKWELL:
19 Reimbursements, always good.

20 Thank you. Welcome. Please
21 identify yourself and begin your
22 testimony.

23 MR. GORDON: I'm DeWayne
24 Gordon, First Deputy CAO.

25 COUNCILWOMAN BLACKWELL: Thank

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 you.

3 MR. GORDON: Good afternoon,
4 Chairperson Blackwell and members of the
5 Finance Committee. My name is DeWayne
6 Gordon and I am the First Deputy Chief
7 Administrative Officer for the City of
8 Philadelphia. I am pleased to provide
9 testimony in support of Bill No. 180002,
10 which provides for the reimbursement of
11 filing fees for parking ticket appeals.

12 Bill No. 180002 will amend the
13 Traffic Code to allow for the
14 reimbursement of court filing fees to any
15 individual whose parking ticket appeal is
16 upheld by the Court of Common Pleas.
17 Currently, these fees are borne by the
18 appellant even if they are successful in
19 their appeal to the Court of Common
20 Pleas. We support the bill as a matter
21 of policy and are prepared to implement
22 its provisions. We do request one
23 amendment to change the effective date to
24 July 1, 2018. A July 1 start date will
25 provide the Administration with time to

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 properly plan for the implementation of
3 this bill.

4 This concludes my testimony. I
5 am happy to answer any questions from the
6 Committee.

7 COUNCILWOMAN BLACKWELL: Thank
8 you very much.

9 Any questions?

10 (No response.)

11 COUNCILWOMAN BLACKWELL: We
12 thank you very much.

13 We'll now ask the Clerk to read
14 the title of Bill No. 180096 and ask
15 Frank Breslin and Kelvin Jeremiah,
16 President, CEO of PHA, to come forward,
17 as well as Frank Breslin, our Revenue
18 Commissioner.

19 THE CLERK: 180096, an
20 ordinance amending Chapter 19-1400 of The
21 Philadelphia Code, entitled "Realty
22 Transfer Tax," by excluding from the tax
23 a transfer of property between the
24 Philadelphia Housing Authority and a
25 Pennsylvania Limited Partnership whose

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 General Partner PHA owns and controls;
3 and a transfer of property from PHA or a
4 PHA-controlled PLP to a wholly owned
5 subsidiary of PHA; all under certain
6 terms and conditions.

7 (Witnesses approached witness
8 table.)

9 COUNCILWOMAN BLACKWELL: Thank
10 you.

11 We ask that -- we know that
12 you're not Kelvin Jeremiah, but we like
13 you still. You didn't come from way
14 overseas. But please identify yourself
15 for the record, both of you, and feel
16 free to make your testimony.

17 COMMISSIONER BRESLIN: I'm
18 Frank Breslin, Revenue Commissioner.

19 MR. REDICAN: And I'm Laurence
20 Redican, PHA's General Counsel.

21 COUNCILWOMAN BLACKWELL: Thank
22 you. You may begin in any order.

23 COMMISSIONER BRESLIN: Good
24 afternoon, Councilwoman Blackwell and
25 members of the Committee on Finance. My

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 name is Frank Breslin, Revenue
3 Commissioner for the City of
4 Philadelphia. I'm here today to present
5 testimony on Bill No. 180096.

6 Bill 180096 excludes transfers
7 of property between the Philadelphia
8 Housing Authority and a Pennsylvania
9 Limited Partnership whose General Partner
10 PHA owns and controls; and a transfer of
11 property from PHA or a PHA-controlled
12 PLP, Pennsylvania Limited Partnership, to
13 a wholly owned subsidiary of PHA from the
14 real estate transfer tax.

15 I'd like to take this
16 opportunity to highlight the generous
17 position the Administration has taken on
18 the 1951 Cooperation Agreement that
19 exempts PHA from real estate tax. We
20 have traditionally allowed those
21 associated entities, for-profit
22 partnerships where PHA is the general
23 partner and subsidiaries, to also enjoy
24 the same tax exemption, even though the
25 general rule is that exemptions should be

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 read narrowly.

3 While we support the long-term
4 goal of Bill 180096 to leave more funds
5 available to support affordable housing,
6 it is difficult at this time to quantify
7 the impact of this change without an
8 economic analysis.

9 Thank you for the opportunity
10 to testify. I'm happy to answer any
11 questions.

12 COUNCILWOMAN BLACKWELL: Thank
13 you, Mr. Breslin.

14 MR. REDICAN: Good afternoon,
15 Chairwoman Blackwell and members of the
16 Committee on Finance. I'm Laurence
17 Redican, General Counsel of the
18 Philadelphia Housing Authority. I'm here
19 on behalf of Kelvin Jeremiah, PHA's
20 President and CEO.

21 Mr. Jeremiah has already
22 submitted written testimony to the
23 Committee, and I'm here to reiterate what
24 he has submitted.

25 In the way of background, PHA

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 serves over 80,000 low-income
3 Philadelphians. PHA owns and manages
4 13,000 public housing units. In
5 addition, PHA administers over 19,000
6 HCV, formerly known as Section 8 units.

7 In addition to operating and
8 maintaining affordable housing, PHA has a
9 pipeline of planned new developments
10 scheduled for completion over the next
11 several years.

12 As you may know, more than 93
13 percent of the funding that PHA receives
14 comes from HUD, and the proposed
15 reductions in funding under the new
16 presidential budget would nearly wipe out
17 capital funding and put both new
18 construction and rehabilitation projects
19 in serious jeopardy.

20 One way that PHA plans to
21 continue to develop and preserve
22 affordable housing is through the federal
23 Low Income Housing Tax Credit Program.
24 However, the use of LIHTCs requires the
25 transfer of property to a limited

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 partnership. The limited partnership
3 consists of an investor and a wholly
4 owned subsidiary of PHA, typically a
5 domestic non-profit corporation, to serve
6 as the general partner of the limited
7 partnership. The general partner manages
8 the day-to-day operations of the property
9 even though the technical owner is and
10 has to be a limited partnership for
11 federal tax purposes. This is true both
12 of new construction projects and
13 substantial rehabilitation under LIHTC.

14 When a LIHTC development
15 completes its 15-year LIHTC compliance
16 period, renovations of the development
17 could result in multiple transfers in
18 order to preserve and protect the
19 affordable housing developments. For
20 instance, Suffolk Manor is a LIHTC
21 development located in the Ogontz section
22 of North Philadelphia that has reached
23 the end of its 15-year LIHTC compliance
24 period. In order to renovate this
25 development, the property must transfer

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 back from the limited partnership to PHA,
3 and then it will need to be transferred
4 from PHA to a newly created limited
5 partnership. In this one instance, PHA
6 estimates that these transfers would
7 require the payment of over 300,000 in
8 transfer tax to the City. In doing so,
9 increasing the cost of the project.

10 This is especially important
11 because when we looked at Suffolk Manor,
12 the development needs about a million
13 dollars in renovations, mostly related to
14 repairs of a roof and the facade where
15 we're having water penetration. So
16 300,000 would substantially take money
17 away from this project that is needed to
18 be rehabilitated.

19 One cost reduction strategy for
20 the creation and preservation of
21 affordable housing in Philadelphia by PHA
22 would be through the passage of
23 Councilwoman Blackwell's bill. This
24 passage would eliminate the real estate
25 transfer tax on transactions solely

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 between PHA and PHA's controlled entities
3 that are created, again, solely for the
4 purpose of utilizing tax credits.

5 I want to thank you for the
6 opportunity of letting me speak on this
7 important topic.

8 COUNCILWOMAN BLACKWELL: Thank
9 you very much.

10 Do we have questions?

11 (No response.)

12 COUNCILWOMAN BLACKWELL: Thank
13 you very much.

14 I'd like to note that the last
15 Mayor said an elected official couldn't
16 be on the Board. I was on the Board
17 years ago. So since he said that, I'm
18 not on the Board, but I'm there at every
19 meeting. So what is the difference? And
20 I'm proud to be there. Thank you very
21 much.

22 All righty. Now we will ask
23 the Clerk to read the title of Bill No.
24 180138. So we ask Mr. Breslin for you to
25 stay and Montgomery Wilson, CLS Senior

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Attorney, to come forward.

3 THE CLERK: 180138, an
4 ordinance amending Chapter 19-1300 of The
5 Philadelphia Code, entitled "Real Estate
6 Taxes," regarding terms of payment
7 agreements, all under certain terms and
8 conditions.

9 (Witness approached witness
10 table.)

11 COUNCILWOMAN BLACKWELL: Thank
12 you very much.

13 The Chair recognizes
14 Councilwoman Parker.

15 COUNCILWOMAN PARKER: Thank
16 you, Madam Chair.

17 My comments are relative to
18 Bill 180138, and I just wanted to note
19 for the record that introduction of this
20 bill for us was very simple, but a very
21 necessary piece of legislation regarding
22 real estate payment agreements and
23 specifically for the homestead properties
24 or primary residence, is what many of our
25 constituents know this as.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 In mid February, new Department
3 of Revenue regulations went into effect,
4 and on Page 15 of these regulations, it
5 clearly stated that a taxpayer who is
6 compliant with a payment agreement shall
7 be deemed not in default, not in default
8 of his or her real estate taxes. This
9 was important, Madam Chair, and necessary
10 to change the regulations, and I want to
11 commend the Department of Revenue for
12 making these adjustments.

13 Commissioner, thank you very
14 much.

15 However, I wanted to see a sort
16 of commensurate change made to The
17 Philadelphia Code. As Councilperson for
18 the Ninth District, I and I know all of
19 the District Councilpeople know all too
20 well of the scourge that this product
21 called reverse mortgages have had on
22 certain neighborhoods in the City of
23 Philadelphia.

24 I just want to be clear for the
25 record that we are not trying to demonize

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 this mortgage product that in some
3 instances -- and maybe someone will find
4 me one or two -- have had a positive
5 impact, but in the district that I serve
6 in, there have been a scourge of reverse
7 mortgages, and oftentimes with our senior
8 citizens not knowing the details
9 associated with the fine print that goes
10 along with those reverse mortgages.

11 So with that being said, it is
12 common for reverse mortgage lenders to
13 sort of swoop in and pay off any
14 remaining real estate tax balance for
15 homeowners even if the homeowners are
16 already in a payment plan, and then
17 they'll use this as an impetus to
18 foreclose on the property of the
19 homeowners.

20 While the Department of Revenue
21 regulations -- and this is just important
22 for me, Madam Chair, to just get this
23 information on the record -- will now
24 protect against this, I wanted to make
25 sure that there was something even

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 stronger.

3 We need to thank our friends in
4 the housing advocacy world, our folks at
5 Community Legal Services and the
6 SeniorLAW project who represent our
7 individual constituents in court whose
8 homes have been unfairly foreclosed on,
9 and we could not have done this without
10 you. They made the argument, and I
11 agree, that while new regulations are
12 important, putting commensurate language
13 in the Code that will give homeowners a
14 statutory basis to legally state that so
15 long as they are in a payment agreement
16 and compliant with it, their real estate
17 taxes are not delinquent.

18 I also want to thank the folks
19 from the Administration, the Department
20 of Revenue, and you heard me mention CLS
21 and SeniorLAW, for attending a meeting
22 with my team last Friday to discuss the
23 potential amendments to this legislation.
24 So today, Madam Chair, I'm going to offer
25 up some technical amendments to further

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 clarify the intent of this bill. One
3 amendment is going to make it clear that
4 this legislation just applies to
5 homestead properties, not investment
6 properties. So for anyone in the public
7 who is paying attention who said what
8 does that homestead word means, it just
9 means your primary residence. Whenever
10 you hear "homestead," think of your
11 primary residence.

12 Another amendment makes clear
13 that the property taxes paid in
14 installments will be considered paid in a
15 timely manner as required by HUD
16 regulations, and it is my hope that this
17 legislation will create another tool in
18 the toolbox that our housing advocacy
19 agencies can use when they are assisting
20 our constituents in dealing with
21 foreclosure due to reverse mortgages.

22 Thank you, Madam Chair and
23 members of the Committee, for your
24 patience.

25 COUNCILWOMAN BLACKWELL: Thank

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 you very much.

3 Please feel free to begin your
4 testimony.

5 (Applause.)

6 COMMISSIONER BRESLIN: Good
7 afternoon, Councilwoman Blackwell and
8 members of the Committee on Finance. I'm
9 Frank Breslin, Revenue Commissioner for
10 the City of Philadelphia. I'm here today
11 to present testimony in support of Bill
12 No. 180138 with anticipated amendments.

13 The bill provides protections
14 for homeowners and amends Chapter 19-1300
15 of The Philadelphia Code, entitled "Real
16 Estate Taxes," regarding terms of payment
17 agreements, all under certain terms and
18 conditions.

19 Bill No. 180138 codifies the
20 position that the Department of Revenue
21 has already taken in the real estate tax
22 regulations that taxpayers who make their
23 regularly scheduled payments and
24 otherwise complies with the terms of
25 their Owner-Occupied Payment Agreements

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 are not delinquent on their real estate
3 taxes. The Department notes that those
4 conditions include an equitable owner
5 making a good-faith effort to acquire
6 record ownership within three years of
7 entering into his or her first OOPA.

8 That concludes my testimony,
9 and I'm happy to answer any questions.

10 COUNCILWOMAN BLACKWELL: Thank
11 you.

12 MR. WILSON: Thank you. I'm
13 Monty Wilson. I'm a Senior Attorney at
14 Community Legal Services. And I've
15 learned, having come before this Council
16 before, that it's always dangerous to
17 follow the Councilwoman, and she's pretty
18 much stolen my thunder. So I'm very
19 tempted to just say "what she said" and
20 shut up, but I will give you quickly my
21 testimony.

22 I am a Senior Attorney at
23 Community Legal Services. I think many
24 of you know us. We provide legal
25 representation and advice to literally

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 hundreds, almost a thousand low-income
3 homeowners on homeownership, mortgage,
4 and retention advice every year. And I'm
5 here today to speak in support of this
6 Bill 180138, because this bill will help
7 those homeowners who have both a
8 mortgage, in particular a reverse
9 mortgage, and taxes that they have to pay
10 every year.

11 The bill adds a level of
12 protection for homeowners who have a
13 conventional mortgage and a reverse
14 mortgage, but who struggle each year to
15 pay their taxes in full by March 31st.

16 Many low-income homeowners and
17 working-class families simply can't
18 afford to come up with \$4,000, \$5,000 or
19 \$6,000 as a lump sum by March 31st. What
20 this bill does is set forth the
21 commonsense idea that if you pay it in
22 installments, as the Commissioner said,
23 as accepted by the City, you will be
24 considered paying in a timely manner and
25 not in default. That matters, because

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 mortgage lenders on their reading,
3 particularly reverse mortgage lenders on
4 their reading of the law, argue that
5 their obligation is to pay the taxes as
6 soon as possible, typically in February
7 or March, and that if they're not paid by
8 that date by the homeowner, they will
9 step in and pay the amount in full, but
10 then immediately credit the delinquency
11 to the account and if not reimbursed
12 quickly, turn around and announce you are
13 now delinquent on your mortgage, we're
14 going to move forward with foreclosure.

15 What this bill does is give
16 them the breathing room they need to pay
17 it in installments in the first 12 months
18 that it is due before any adverse action
19 really needs to be taken.

20 Councilwoman Parker's bill
21 makes it harder for the lender to simply
22 legally say, we're required to do this.
23 It's not a legal requirement. The City
24 has said 12 monthly payments is
25 acceptable. And there's really four

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 things worth mentioning. One, as already
3 been said, it's limited to residential
4 owner-occupied homesteads. This does not
5 apply to commercial properties or
6 industrial properties.

7 Two, the amendment clarifies
8 that so long as homeowners are compliant
9 with the owner-occupied installment
10 agreement, real estate taxes are deemed
11 not in default, making it clear to both
12 kinds of lenders that they don't have
13 grounds to simply say we had to pay this
14 on April 1st and then they can move
15 forward with foreclosure.

16 Three, the most recent change
17 that was made to the original bill was
18 the language "in a timely manner." That
19 was put there because there are HUD
20 regulations that say that taxes have to
21 be paid in a timely manner. What this
22 does is clarify that if you complete the
23 installments in 12 installments in one
24 year, you have in fact paid it in a
25 timely manner.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 And, lastly, there's no
3 prejudice to the Department, since if the
4 taxes in fact are not paid at the end of
5 the 12-month period, once the taxes
6 become delinquent, then the Revenue
7 Department is free to record liens
8 against the property and proceed forward.

9 Really this is a matter of
10 common sense, Council. We need to make
11 clear that not just a homeowner can take
12 12 months, we need to make clear to the
13 lenders that that is legal and not a
14 basis for foreclosure, and this bill will
15 help do that. I would urge you to vote
16 for it today.

17 COUNCILWOMAN BLACKWELL: Thank
18 you very much.

19 MR. WILSON: I would also be
20 happy to talk about the scourge of
21 reverse mortgages if Councilwoman Parker
22 wants me to, but that's not why I'm here
23 today.

24 COUNCILWOMAN BLACKWELL: Thank
25 you very much.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Any comments or questions?

3 (No response.)

4 COUNCILWOMAN BLACKWELL: We
5 will proceed to Bill No. 180139. We will
6 ask Rob Dubow and Darrell Davis to come
7 forward, our Finance Director and Chamber
8 of Commerce Manager of Local Government
9 and Civic Affairs.

10 (Witnesses approached witness
11 table.)

12 THE CLERK: 180139, an
13 ordinance amending Section 19-1806 of The
14 Philadelphia Code, entitled
15 "Authorization of Realty Use and
16 Occupancy Tax," to revise the timing of
17 the determination of assessed value,
18 under certain terms and conditions.

19 COUNCILWOMAN BLACKWELL: Thank
20 you very much.

21 Feel free to identify
22 yourselves for the record and begin your
23 testimony. Thank you.

24 MR. NUNEZ: Good afternoon,
25 Chairwoman Blackwell and members of the

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Committee. My name is Yvette Nunez, Vice
3 President of the Chamber of Commerce for
4 Greater Philadelphia, and I'm here to
5 provide testimony in support of Bill No.
6 180139.

7 As we've shared here, the
8 Chamber's mission is to attract, retain,
9 and grow jobs for the City and region.
10 We follow principles of economic
11 competitiveness to guide our public
12 policy. We believe that government at
13 all levels must operate in an efficient
14 way to maximize the services that it
15 provides, and the Chamber will work with
16 other organizations to advance an agenda
17 leading to economic growth and
18 prosperity.

19 The Chamber will continue to be
20 a strong advocate for comprehensive tax
21 reform at the City level as it improves
22 competitiveness and encourages economic
23 development and job creation in
24 Philadelphia. We seek to advance this
25 issue at the local level by supporting a

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 long-term sustainable approach to
3 reducing the cost of government and
4 ensuring taxes are broad based and do not
5 target a specific industry.

6 In 2017, the Office of Property
7 Assessment issued notices of
8 reassessments for 65,000 properties in
9 the City, with the goal of reducing the
10 value of inequities and accurately
11 reflecting sales and market forces within
12 the reassessments. Such properties
13 included hotels, office and apartment
14 buildings, retail properties, warehouses,
15 and additional facilities zoned for
16 commercial usage. Businesses understood
17 the need for reassessment, but were
18 simply caught off guard by the rise in
19 value at which their properties were
20 assessed and needed more time to prepare
21 in order to make payments on the newly
22 assessed values.

23 Currently, when OPA issues
24 revised assessments, these revised
25 assessments used to calculate U&O are

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 effective July 1st, leaving businesses
3 with only a few months to prepare for
4 changes in U&O due.

5 The Chamber applauds Councilman
6 Domb for the introduction of this bill
7 and supports Bill No. 180139, as this
8 does not raise current U&O rates and
9 changes the effective date of the
10 assessments used to calculate U&O to
11 January 1st. Businesses will now have
12 more time to plan ahead for any possible
13 increases to U&O if there are changes in
14 assessed value.

15 The Chamber urges thoughtful
16 and deliberate analysis when considering
17 regulations impacting taxes at the local
18 level. We are happy to serve as partners
19 in guiding legislation as to best
20 effectuate a policy's intent.

21 Thank you for the opportunity
22 to testify in support of Bill No. 180139.

23 COUNCILWOMAN BLACKWELL: Thank
24 you very much.

25 Mr. Dubow.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 MR. DUBOW: Good afternoon,
3 Councilwoman Blackwell, members of the
4 Committee. I'm Rob Dubow, Director of
5 Finance, and I'm here to testify in
6 support of Bill No. 180139, which would
7 revise the effective date used to change
8 the use and occupancy tax liability
9 caused by a change in a property's
10 assessed value.

11 The U&O is calculated on the
12 assessed value in place each tax year
13 beginning July 1st. This bill would
14 change that effective date to the
15 following January 1st beginning in Fiscal
16 Year '20. It's January 1st, 2020 is when
17 it would be effective. So it would mean
18 that from July through December, U&O
19 would be paid using the prior year
20 assessed value, and the current assessed
21 value would then be used for payments
22 beginning in January. That would make
23 the effective date of the change
24 consistent with the effective date for
25 property tax and would allow property

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 owners to go through the first-level
3 review process and begin the appeal
4 process with the BRT before the effective
5 date of the change.

6 While the change would have a
7 one-time cost to the School District, it
8 would also provide more certainty to the
9 District by reducing the number of
10 credits the District would have to
11 provide to property owners who receive
12 reductions in their assessments after the
13 effective date of their liability.

14 This concludes my testimony.
15 I'm available to answer any questions you
16 might have.

17 COUNCILWOMAN BLACKWELL: Thank
18 you very much.

19 Any questions or comments?
20 (No response.)

21 COUNCILWOMAN BLACKWELL: Thank
22 you very much.

23 MS. NUNEZ: Thank you.

24 MR. DUBOW: Thank you.

25 COUNCILWOMAN BLACKWELL: All

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 right. We now have one last bill. We'll
3 ask the Clerk to read the title of Bill
4 No. 170901.

5 THE CLERK: Bill No. 170901, an
6 ordinance amending Chapter 19-3800 of The
7 Philadelphia Code, entitled "Tax
8 Exemptions for Longtime Owner-Occupants
9 of Residential Properties," to extend the
10 availability of exemptions and making
11 related changes, all under certain terms
12 and conditions.

13 COUNCILWOMAN BLACKWELL: Thank
14 you very much.

15 We ask Frank Breslin again, our
16 Revenue Commissioner, to testify, along
17 with Walter Spencer.

18 (Witnesses approached witness
19 table.)

20 COUNCILWOMAN BLACKWELL: Thank
21 you. Feel free to begin.

22 COMMISSIONER BRESLIN: Good
23 afternoon, Councilwoman Blackwell and
24 members of the Committee on Finance. I'm
25 Frank Breslin, Revenue Commissioner. I'm

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 here today to present testimony in
3 support of Bill No. 170901 with
4 anticipated amendments.

5 Bill No. 170901 amends Chapter
6 19-3900 of The Philadelphia Code,
7 entitled "Tax Exemptions for Longtime
8 Owner-Occupants of Residential
9 Properties," to extend the availability
10 of exemptions and making related changes.

11 The Longtime Owner-Occupants
12 Program, LOOP, provides real estate tax
13 relief for those homeowners who
14 experienced substantial changes in their
15 property assessment, a 300 percent
16 increase in property assessment between
17 2013 and 2014.

18 In this fiscal year, 16,901
19 homeowners are enrolled in LOOP. The
20 program saved Philadelphia homeowners
21 over \$14 million this year, and over time
22 this amount will rise to over 17 million
23 in 2023. While we support the effort to
24 protect homeowners in the neighborhoods
25 where property values are changing, we

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 also recognize that those protections
3 have a cost.

4 The Department of Revenue has
5 worked closely with Councilman Johnson's
6 office to address our concerns, and I
7 think they're presented in the
8 amendments. As proposed, the legislation
9 had 150 percent of AMI in order to stay
10 in LOOP after the ten-year period, and
11 we, in conjunction with the Councilman's
12 office, the amendment brought that number
13 down to 120 percent of AMI. And
14 specifically our concern with the 150
15 percent number was, at that level we
16 would potentially hit -- there's a \$20
17 million cap on this program, and we would
18 potentially hit that \$20 million cap down
19 the road. In the event that we would hit
20 that cap, the benefit across the board
21 for all LOOP-eligible participants gets
22 prorated. So our concern was that we
23 would be siphoning money from lower
24 income participants to upper income
25 participants. And 120 percent is

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 preferred because it's the federal
3 standard for workforce housing and some
4 affordable housing programs.

5 So we thank the Councilman for
6 working with us, and we recognize that
7 homeowners in neighborhoods with rapidly
8 rising property values are particularly
9 vulnerable and appreciated the
10 opportunity to work with Council. And
11 the Department also has put a variety of
12 assistance programs in place to give
13 protection to these vulnerable
14 homeowners. We look forward to
15 continuing these conversations and
16 implementing solutions that protect
17 homeowners.

18 That concludes my testimony,
19 and I'm available to answer any
20 questions.

21 COUNCILWOMAN BLACKWELL: Thank
22 you very much.

23 Mr. Spencer.

24 MR. SPENCER: Good afternoon,
25 Chairwoman Blackwell and Committee

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 members. My name is Walter Spencer. I
3 have lived in Center City for 21 years.
4 During my professional career, I served
5 as a Chief Financial Officer for a county
6 government in upstate New York. I
7 oversaw both property assessments and tax
8 collections. I later worked for a
9 national consulting firm that specialized
10 in these areas. My clients included the
11 cities of Atlanta, Chicago/Cook County,
12 New York City, and the states of Kansas
13 and Montana, among many others. In this
14 area, I worked with Chester, Delaware,
15 and Montgomery Counties.

16 Over the last two years, I have
17 had the privilege of working with a group
18 of LOOP participants from the North of
19 Washington and East Passyunk
20 neighborhoods, many of whom are here
21 today. I've come to understand the
22 dramatic impact of this program on their
23 futures. Both experiences form my
24 testimony today.

25 I want to thank Councilman

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Johnson for his strong support of the
3 LOOP program. He was one of the authors
4 of the original bill creating LOOP. He
5 successfully sponsored the bill extending
6 the life of LOOP. Although that bill
7 lowered the income limit for LOOP
8 participation from 150 percent of area
9 median income to 80 percent of AMI
10 effective in Fiscal Year 2024, the
11 Councilman promised to revisit the income
12 limit. This bill before you today keeps
13 that promise.

14 The original version of Bill
15 170901 restored the 150 percent of income
16 limit for LOOP participants effective in
17 2024. The amendment before you today, as
18 Commissioner Breslin indicated, reduces
19 the income limit to 120 percent of AMI.

20 I estimate that this amendment
21 would cost 1,000 to 1,200 homeowners to
22 be removed from the program. Who are
23 they? There's no way of knowing without
24 reviewing confidential income
25 information. We do know that they have

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 owned and occupied their homes for at
3 least 20 years, many for much longer. I
4 suspect that most of them will be people
5 in their 60's and 70's.

6 Where do they live? We know
7 that 70 percent, seven out of ten, LOOP
8 participants live in the First, Second,
9 and Fifth Councilmanic Districts, all
10 districts with gentrifying neighborhoods
11 and rapidly escalating property values.

12 This is important. LOOP not
13 only limited participants' taxable
14 assessments for the Fiscal Year 2014 to
15 three times the taxable assessment for
16 2013, it froze the taxable assessment for
17 years 2015 to 2023 at 2014 levels.
18 Consequently, some LOOP participants will
19 not only lose their original tax
20 exemption, they will face a dramatic
21 additional tax increase because of the
22 increasing market values of surrounding
23 properties.

24 You will hear in a few minutes
25 from a property owner in the East

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Passyunk neighborhood who will face a 600
3 percent, 600 percent increase in her
4 taxes in 2024.

5 I want to tell you about
6 another property owner in the North of
7 Washington neighborhood. Even though she
8 had a full-time teaching position, she
9 cannot secure a mortgage because of
10 redlining. She scraped together \$6,000
11 and purchased her house in 1976. Her
12 current assessment is \$206,000. Under
13 the LOOP program, she pays taxes on an
14 assessment of 93,600. Similar properties
15 in her neighborhood are now selling for
16 \$300,000, and values continue to rise.
17 She will face an increase of at least 400
18 percent in her tax bill if she is unable
19 to continue in LOOP.

20 The community groups have
21 raised another important concern. As
22 they age, many people may require a
23 caretaker. If they ask family members to
24 move into their homes to care for them,
25 the family member's income counts against

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 the LOOP limit. Several argue that
3 extending LOOP from middle-income
4 property owners is unfair because a
5 homeowner in LOOP pays less taxes than a
6 neighbor who is not. However, there are
7 more egregious tax inequalities in our
8 city. A person who buys a
9 multi-million-dollar condominium enjoys a
10 ten-year tax abatement, which can reduce
11 their property taxes by \$100,000 a year.
12 His or her next-door neighbor living in
13 an older single-family home receives no
14 comparable benefit.

15 The City has authorized
16 numerous Keystone Opportunity Zones.
17 Properties in these zones benefit from
18 reduction or waiver of 11 city and state
19 business taxes. The Urban Outfitters
20 headquarters at the Navy Yard enjoys
21 these benefits. The business woman
22 operating a clothing store on one of the
23 City's neighborhood commercial corridors
24 does not.

25 In the interest of time, I will

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 not include other examples.

3 I believe that the best way to
4 address perceived inequalities is to
5 consider changes in all of them that
6 would improve equity rather than focus on
7 one, particularly one that benefits
8 middle-income property owners.

9 I would add that applications
10 for the LOOP program are no longer
11 accepted. The number of LOOP
12 participants decrease each year as people
13 apply for the senior citizen tax freeze,
14 sell their home or title to their estate
15 passes to their heirs.

16 Before I close, I'd just like
17 to say that Commissioner Breslin raises a
18 concern about the \$20 million limit. His
19 own department in 2016 issued an estimate
20 that the limit in 2024 -- or the cost of
21 the program in 2024 would be \$18,200,000.
22 They felt that the number of people
23 leaving the program each year would
24 compensate for the tax increases that
25 were being -- or rather the assessment

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 increases that would take place.

3 The other comment that I would
4 like to make is that the \$20 million
5 limit on LOOP was enacted by the Council
6 in 2013 when the LOOP bill was passed,
7 and the Council has it within its power
8 to raise that limit if it became
9 necessary.

10 In conclusion, while I like to
11 work with numbers, the thing I never
12 forget is that the numbers represent real
13 flesh and blood people. As I spent time
14 with the LOOP participants and heard
15 their concerns, I became increasingly
16 convinced that passage of Council Bill
17 170901 as originally introduced is the
18 right thing for the City.

19 This concludes my testimony,
20 and I would be happy to answer your
21 questions.

22 (Applause.)

23 COUNCILWOMAN BLACKWELL: Thank
24 you very much. Thank you very much.

25 The Chair now recognizes

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Councilman Squilla.

3 COUNCILMAN SQUILLA: Thank you,
4 Madam Chair.

5 Commissioner Breslin, thank you
6 so much for participating and all your
7 work into looking out for the fiscal
8 stability of our citizens.

9 When we first did the LOOP
10 program, the gentrification bill that
11 allowed us through state enabling
12 legislation, we added additional money
13 into the rate to cover the \$20 million.
14 So in your statement, I guess it says
15 that the City, by continuing this on
16 forward, would have less money than was
17 projected; is that correct?

18 COMMISSIONER BRESLIN: No.
19 There's an annual \$20 million cap. So at
20 the 150 percent of AMI, we project that
21 probably by 2031 we would hit the \$20
22 million number, and the law reads that if
23 the cap is hit, then that number -- then
24 the benefits get apportioned among all of
25 the participants. So they would get less

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 than -- so then all participants would
3 get less than 100 percent benefit.

4 COUNCILMAN SQUILLA: Are we
5 aware that there are some participants in
6 the LOOP program that shouldn't be in
7 there, some commercial property owners,
8 some people who have sold their property
9 in the past?

10 COMMISSIONER BRESLIN: In our
11 estimate, we account for attrition, and
12 in terms of people that may be in LOOP
13 that should not be, our compliance area
14 does essentially LOOP audits to determine
15 if participants within LOOP should be
16 there. I mean, part of the original
17 legislation says that if a person exceeds
18 the income limits, then they have to
19 self-disclose to the Department that
20 they're no longer eligible for LOOP and
21 they would be removed from the program.
22 There's a possibility that people will
23 exceed those income limits and not
24 self-report. So we have a compliance
25 program that takes a look at our

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2 assistance programs and tries to
3 determine if the people who are taking
4 advantage of them are truly eligible for
5 those programs.

6 COUNCILMAN SQUILLA: Isn't it
7 true that there were some people that
8 were in the LOOP program that sold their
9 properties and that LOOP continued to the
10 next property owner?

11 COMMISSIONER BRESLIN: I don't
12 know a specific, but that could happen.
13 The way the program is supposed to work,
14 my understanding is we have programming
15 in place that when the deed -- when a
16 deed changes, the benefit then is
17 removed. Now, there's the possibility if
18 there's a property deed or something or
19 the deed doesn't get recorded timely or
20 doesn't get recorded and that doesn't go
21 through our system, then obviously that
22 would kind of short-circuit that process
23 and that would not happen and a property
24 could continue to receive LOOP.

25 COUNCILMAN SQUILLA: The reason

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 why I'm asking this line of questioning
3 is to show that -- I believe that the
4 people going off LOOP is greater than
5 what is being projected by the City over
6 time, and this program is that, you
7 heard, no new people will be added into
8 this program. Only people will be
9 removed, either by selling the property,
10 they pass away, transferring the property
11 and/or no longer eligible for the LOOP
12 program. So as this goes down, it's less
13 and less people to go into the LOOP
14 program. You're saying that the
15 assessment values are going to go up
16 enough in these programs to eventually
17 hit a cap in 2031?

18 COMMISSIONER BRESLIN:

19 Approximately, yes.

20 COUNCILMAN SQUILLA:

21 Approximately 2031. We don't know.

22 COMMISSIONER BRESLIN: We don't
23 know because they're based on estimates.

24 COUNCILMAN SQUILLA: Right. So
25 at this point, why would we worry about

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 changing it from 150 down to 120 when it
3 could be true that we'll never hit that
4 cap if more and more people leave the
5 program?

6 COMMISSIONER BRESLIN: That's
7 possible. We don't -- our projections
8 don't show that, so that's not what we
9 think. Our projections are what we
10 think, based on our data, we think will
11 happen.

12 There's other concerns. One is
13 the cost of the program. At the 150
14 percent number, I think the program costs
15 about \$6 million per year. Another
16 aspect is, I think one of the goals of
17 AVI was to remove the different -- the
18 inequities that were perceived by people
19 on a particular block. I remember seeing
20 the articles where somebody on a block is
21 paying \$700 in real estate tax. Someone
22 in an identical property on the same row
23 home on the same block was paying \$3,000.
24 And so part of the goal was to remove
25 those inequities, and in this case, those

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 inequities remain. And, again, as I
3 stated in my testimony, we think, the
4 Administration thinks, that 120 percent
5 represents -- is a better representation
6 of where the relief is really needed,
7 because that tends to be a federal
8 standard for workforce housing and
9 affordable housing programs. And to kind
10 of go to the numbers, which you probably
11 know, but at AMI at 150 percent for a
12 family of four is \$125,000. For a single
13 person, it's \$87,360. At 120 percent,
14 family size of one is \$70,000 and a
15 family of four is \$100,000. So we think
16 that at those numbers, it still provides
17 substantial protection.

18 COUNCILMAN SQUILLA: But if
19 you're in a neighborhood that's
20 gentrifying and the values of properties
21 are so much more than they were, they
22 still will not be able to pay for the
23 increase in values of the real estate
24 taxes. So if we're going to protect
25 those people, why not protect them at the

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 original bill rate than what we're -- why
3 would we want to reduce it?

4 Now, if the LOOP income limited
5 is maintained at 150 percent, how does it
6 affect the Five Year Plan?

7 COMMISSIONER BRESLIN: I'm not
8 the right person to talk about the Five
9 Year Plan. I'm not sure what the impact
10 would be. But to your point about the
11 120 or the 150, I mean, these numbers are
12 always moving, and so there's somebody at
13 151 percent that's not getting any relief
14 that thinks that 155 should be the right
15 number. I mean, that's -- I think that's
16 certainly the challenge in establishing
17 what the right number is. I mean, the
18 program was initially contemplated as a
19 ten-year limited-term program which would
20 sunset. Then legislation was introduced
21 to extend it at 80 percent. I think
22 that, and the Administration agrees, that
23 raising that from 80 percent to the 120
24 percent is fiscally responsible and
25 offers the right degree of relief, if you

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 will.

3 COUNCILMAN SQUILLA: Now, when
4 we raised the tax level, when we were
5 doing original AVI, we put in the
6 subsidies that were going to be -- we put
7 in money for appeals, right, and we put
8 in money for LOOP of \$20 million. So
9 each taxpayer, even taxpayers that are
10 paying this, paid a little bit more for
11 percentage to cover these costs, because
12 initially we did not -- we added
13 additional revenue to cover the cost of
14 the 20 million for each year, even though
15 we're only about 14 million, right? So
16 there's 6 million actually extra going
17 into the General Fund because we actually
18 raised the rate a little bit more to
19 cover the cost of the LOOP. So it's not
20 like we're actually getting less money.
21 We're actually getting more money each
22 year because of the LOOP program; isn't
23 that correct?

24 COMMISSIONER BRESLIN: I
25 believe it's correct that money -- I

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 wasn't part -- I'm not part of that
3 process, but I believe money was factored
4 in to account for LOOP during the AVI
5 process, yes.

6 COUNCILMAN SQUILLA: I don't
7 know if Rob Dubow is still here, but he
8 would be able to answer that since we
9 beat him up on that for --

10 MR. SPENCER: You're correct,
11 Councilman.

12 COUNCILMAN SQUILLA: Thank you.

13 All right. So there is
14 additional dollars each year going into
15 the General Fund because of the LOOP
16 program, because we're not using it all.
17 And so that money each year, if you add
18 it over ten years, if it's 4 million, 6
19 million, it becomes over ten years \$60
20 million extra that we gave to the City
21 just by using the subsidy.

22 So to say that it's reducing
23 funds contradicts that notion that I have
24 that we're actually putting more money
25 into the General Fund because of the

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 subsidy.

3 COMMISSIONER BRESLIN: I think
4 my analysis just if you look at the
5 numbers at 120 -- at 80, 120, at 150, at
6 the higher levels obviously it's more
7 expensive. There's less money for
8 something --

9 COUNCILMAN SQUILLA: It's not
10 more expensive because we're paying for
11 it already. So it's not more expensive.
12 We already -- it would carry this -- if
13 you would have took all that money and
14 put it into a pot from the original time
15 we started collecting it, this would go
16 on forever and you would never reach it.
17 If, say, it wasn't supposed to -- but
18 we're using that extra 6 million, 8
19 million, 4 million a year in the General
20 Fund for other things.

21 How many people would be
22 removed from LOOP in 2024 if this bill
23 passes, as amended?

24 COMMISSIONER BRESLIN:
25 Approximately -- let me just look at my

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 numbers. About approximately 1,400.

3 COUNCILMAN SQUILLA: So 1,400
4 people in the LOOP program will lose the
5 ability to stay in that LOOP program, and
6 we don't know how we would be able to
7 help them to pay that increase in taxes.
8 As you heard, Mr. Spencer said just a
9 couple examples, and we don't know all of
10 that, but we're worried more about the
11 affordability in the gentrifying areas
12 and to be able to have those folks who
13 now, at an older age, they own their home
14 for at least 20 years but most likely
15 more, how do we help them? And somebody
16 says, well, they could go on the senior
17 freeze at a lot less rate and not --
18 unless people even would be able to get
19 approved for that program. How do we
20 then help those people stay in their
21 homes?

22 COMMISSIONER BRESLIN: Yeah. I
23 mean, there are relief programs. There's
24 senior freeze, there's installment
25 programs, there's our Owner-Occupied

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Payment Agreements. I mean, the goal is
3 not to -- we do not want to see people
4 move out of their home. That is not the
5 goal. And there's various relief
6 programs that are available for these
7 people that might be affected by this
8 legislation. As Mr. Spencer testified,
9 there's lots of different situations.
10 So, I mean, we can have seniors, we can
11 have -- and senior tax freeze is actually
12 a more beneficial program. And there's
13 other programs, but it's really finding
14 the right program for each of those
15 individuals. And I can't say that
16 everyone that would be affected would be
17 eligible for a program. They would at
18 least be eligible for a payment
19 agreement, but not necessarily a relief
20 program, yes.

21 COUNCILMAN SQUILLA: All right.
22 One last thing before -- I'll come back,
23 let other people speak. But I would as a
24 department try to look at the numbers, at
25 least some of the ones that we saw that

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 were on LOOP, and we can forward you some
3 concerns we had with people who sold
4 their properties and the new owners still
5 stayed on the LOOP program and their
6 mortgages are still paying the LOOP
7 amount when they shouldn't be. You guys
8 have fixed a bunch of them, which has
9 been great. We're not still sure why
10 that happens, but there are still some
11 commercial properties that seem to be in
12 the LOOP program that we need to get off
13 the LOOP program. That would also save
14 the City some money and, therefore, open
15 up the number of people -- open up this
16 cap to take a longer effect before it's
17 reached.

18 Thank you.

19 COUNCILWOMAN BLACKWELL: Thank
20 you very much.

21 We would like to thank the
22 sponsor of this bill, Councilman Kenyatta
23 Johnson, and call on him if he would like
24 to make remarks.

25 COUNCILMAN JOHNSON: Yes.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Thank you, Madam Chair. I've been
3 working on this from day one, because
4 obviously I live in one of those changing
5 neighborhoods.

6 So, Mr. Breslin, can you go
7 back and just clarify the response to
8 Councilman Squilla when he talked about
9 originally when we started this LOOP bill
10 and we took into consideration the AVI,
11 we put forth additional funding. I think
12 you said to the tune of 6 million per
13 year. Can you clarify those numbers?

14 COMMISSIONER BRESLIN: I don't
15 know those numbers offhand what was put
16 into the budget back in 2014 to --

17 COUNCILMAN SQUILLA: Point of
18 information. According to some of the
19 information that you guys had gave us, it
20 looks like -- I don't have the numbers
21 from previous to 2018, but it looks like
22 the combined value is 14.3 million for
23 2018 of the LOOP, is that correct, 14.33?

24 COMMISSIONER BRESLIN: Yes.

25 COUNCILMAN SQUILLA: Okay. So

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 to me that's \$5.7 million under the cap
3 or 5.6?

4 COMMISSIONER BRESLIN: Yes.
5 That's correct.

6 COUNCILMAN SQUILLA: Right. So
7 that's extra money. Even though we put
8 into the figure, to the rate to get that
9 20 million, that \$5 million goes into the
10 General Fund, correct, that we're not
11 using for the subsidy?

12 COMMISSIONER BRESLIN: That's
13 correct. Well, that is -- no, that's not
14 correct. I'm sorry. Because that's the
15 total amount of the real estate tax. So
16 that includes the School District and the
17 General Fund portion. So 55 percent is
18 for the School District and 45 percent is
19 for the General Fund.

20 COUNCILMAN SQUILLA: But the
21 total between this, it looks like the
22 City is 6.47 million and the School
23 District is 7.86 million for a total of
24 14.33.

25 COMMISSIONER BRESLIN: That's

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 correct.

3 COUNCILMAN SQUILLA: Right? So
4 if you take that whole total, we're
5 giving the School District the money
6 that -- that \$20 million extra that we
7 have is already in the account.

8 COMMISSIONER BRESLIN: Yes.

9 COUNCILMAN SQUILLA: Okay. And
10 then previous to that, I'm sure those
11 numbers were higher before '18. So when
12 we initially did it for the current four
13 years, that number might have been 15
14 million and 16 million -- I mean, 13
15 million and 12 million. I think our
16 original one was like 12 million,
17 correct?

18 COMMISSIONER BRESLIN: Correct.

19 COUNCILMAN SQUILLA: So that
20 would have been 8 million additional
21 dollars into the General Fund.

22 COMMISSIONER BRESLIN: Yeah. I
23 mean, I think it's important to note that
24 that money goes into the fund and it's
25 not sitting in an escrow. There's not a

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 pool of money somewhere. We've talked
3 significantly about the financial
4 condition of the School District. So
5 that money goes into a fund and then gets
6 used for expenses, whether it be in the
7 General Fund or for the School District.

8 COUNCILMAN JOHNSON: And at 150
9 per year, at the 150 percent, right, and
10 you're scaling it down to 120, at 150 how
11 much is that each additional year?

12 COMMISSIONER BRESLIN: How much
13 expense?

14 COUNCILMAN JOHNSON: Yes.

15 COMMISSIONER BRESLIN: So at
16 120 in 2024, the cost of the program
17 would be \$15 million, 15.14 million. And
18 at 150 percent of AMI, it would be 17.44
19 million. So \$2.3 million more.

20 COUNCILMAN JOHNSON: Per year?

21 COMMISSIONER BRESLIN: Per
22 year.

23 COUNCILMAN JOHNSON: Two
24 point -- say it again -- 3 million?

25 COMMISSIONER BRESLIN: \$2.3

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 million.

3 COUNCILMAN JOHNSON: It's \$2.3
4 million more per year, but we also with
5 the additional cushion that's bringing in
6 how much per year?

7 I wanted to be clear on it,
8 Mark. That's the numbers where I'm
9 trying to get clarity on. I thought you
10 said 6 per year.

11 COUNCILMAN SQUILLA: Every
12 year -- if you look at the
13 Administration's numbers, every year the
14 number into the General Fund, the total
15 number from 20 million to be reduced by
16 the number spent would go down. So we're
17 saying maybe 8 million when it first
18 started, and it gradually goes down to 6
19 million this year and then by then, if
20 it's 150 percent in 2024, it's 2.6
21 million. We would be below the cap by
22 2.6 million.

23 COUNCILMAN JOHNSON: Below the
24 cap?

25 COUNCILMAN SQUILLA: Yes.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILMAN JOHNSON: So do you
3 have a response to us being below the cap
4 versus over the cap at 150?

5 COMMISSIONER BRESLIN: I think
6 at 150 we're below the cap and we start
7 approaching the cap -- we're over \$19
8 million in 2028 at 150 percent. So we're
9 really starting to push up against that
10 cap, and understanding that the numbers
11 in here are estimates.

12 COUNCILMAN SQUILLA: Right. We
13 don't know.

14 COMMISSIONER BRESLIN: Yeah.
15 So in 2028 at 150 percent AMI, we're at
16 \$19 million as opposed to at 120 percent
17 of AMI in 2028, we would be at \$16.4
18 million. So a lot more breathing room
19 against the cap.

20 COUNCILMAN JOHNSON: And how
21 much do you estimate the City will save
22 by people coming off of LOOP between now
23 and that same time period? Is there a
24 factored-in number? Because obviously
25 some people are going to sell homes.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COMMISSIONER BRESLIN: Yeah.

3 COUNCILMAN JOHNSON: People
4 pass away.

5 COMMISSIONER BRESLIN: So we
6 have attrition rates of -- let me just
7 make sure that this is right. 195 people
8 coming off in 2024, 195 taxpayers, yes.
9 195 participants would come off at the
10 120 percent rate compared to 222 at the
11 150 percent rate. So in 2024, that's a
12 difference of about 27 participants, more
13 participants, would come off in that
14 year. And the numbers are similar each
15 year.

16 COUNCILMAN SQUILLA: Excuse me,
17 Councilman. Can I have another point of
18 information?

19 It just seems odd that you have
20 more people coming off earlier, and the
21 longer the program goes, you have less
22 people coming off. Is it because -- I
23 mean, aren't those people getting older,
24 and why would it -- you have 261 coming
25 off in 2018 and then it constantly goes

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 all the way -- keeps going down for
3 people leaving the program.

4 COMMISSIONER BRESLIN: Well,
5 yeah. People are getting older. People
6 are going into other relief programs that
7 are more beneficial. There's also an
8 estimate of how many properties will
9 sell. So as properties sell, people come
10 off LOOP. As people age and they may --
11 a couple things may happen. They may
12 become just seniors and they become
13 eligible by the nature of being a senior
14 for other programs that are more
15 beneficial or they may retire and their
16 income may go down and that lower income
17 might make them benefit for something.
18 And that's part of the numbers -- some
19 people that are at the 150 now will age
20 and go into retirement and will fall into
21 the 120 percent bracket. So not everyone
22 there, but --

23 COUNCILMAN SQUILLA: Maybe.

24 COMMISSIONER BRESLIN: Maybe.

25 Some. It's really very -- as Mr. Spencer

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 said, it's pretty dynamic here. There's
3 a lot of different scenarios.

4 COUNCILMAN SQUILLA: Thank you.

5 COUNCILWOMAN BLACKWELL:

6 Councilwoman Blondell Reynolds Brown.

7 COUNCILWOMAN BROWN: Thank you
8 very much.

9 Good afternoon.

10 COMMISSIONER BRESLIN: Good
11 afternoon.

12 COUNCILWOMAN BROWN: I am not
13 interested in the nuances of the numbers
14 the way the District Councilpeople care
15 about this. My broader concern is to
16 what lengths is your department going to
17 to ensure, even if it's redundant, that
18 every single homeowner knows about it,
19 takes advantage of it, and knows about it
20 and takes advantage of it?

21 COMMISSIONER BRESLIN: Right.

22 COUNCILWOMAN BROWN: Because on
23 its face, it's very alarming,
24 particularly for seniors and those who
25 get caught up in the loop of legislation

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 that's designed to help. I need to hear
3 what protocols, what practices, what
4 procedures the Department has gone to the
5 nth degree to ensure that no single
6 homeowner is overlooked and hears about
7 this at the 11th hour and thereby misses
8 the opportunity, because at the end of
9 the day, a piece of dirt is all some
10 people have to rely on.

11 COMMISSIONER BRESLIN: As I've
12 testified before, but I'm glad you asked
13 that question because it's a very
14 important question and it's one of the
15 things that when I came into this
16 position two years ago, two things that I
17 really stressed that were very important
18 to me was taxpayer service and kind of
19 compassionate enforcement. So we want
20 people to pay their fair share, but we
21 also want to provide relief programs that
22 are appropriate, and I think you really
23 nailed it in that one of the challenges
24 that the Department of Revenue faces is
25 getting the word out and getting

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 participation.

3 COUNCILWOMAN BROWN: So what
4 non-traditional approaches have you
5 taken, separate from stuff in the mail,
6 because that doesn't count, separate from
7 the Internet, because that doesn't count,
8 seniors don't have Internet, what
9 non-traditional approaches have you taken
10 to get in the face of citizens where
11 they're impacted?

12 COMMISSIONER BRESLIN: So I
13 think we're trying a really broad base,
14 because that's -- as you say, different
15 things work for different segments. So
16 one of the things we did that I think is
17 really worth noting is that we brought in
18 an administrator of assistance programs.
19 So now we have one person whose role it
20 is to look at enrollment, look at
21 outreach, and try to coordinate a really
22 holistic approach to getting the word out
23 on all our relief programs.

24 COUNCILWOMAN BROWN: Okay.

25 COMMISSIONER BRESLIN: So we've

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 done that. We're also trying to use data
3 where we can to identify potential
4 participants. So for LOOP, one of the
5 advantages is we can see everybody whose
6 property assessed value has increased by
7 the 300 percent. So we can really reach
8 out to every potential property, and LOOP
9 is very highly enrolled, much higher than
10 a lot of our other relief programs.

11 COUNCILWOMAN BROWN: So what
12 does that mean? Is that 80 percent, is
13 that 90 percent compared to the others?

14 COMMISSIONER BRESLIN: Above 80
15 percent. We're above 80 percent
16 enrollment.

17 COUNCILWOMAN BROWN: That's
18 encouraging.

19 COMMISSIONER BRESLIN: Which is
20 fantastic.

21 So the other thing that we did
22 in conjunction with bringing on an
23 administrator is we've really beefed up
24 our communications group. So we have a
25 robust communications group. I don't

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 have the number in front of me, but I
3 think they attended almost or in excess
4 of 100 community events last year. So
5 they go and they meet people. Most of
6 these are in cooperation with City
7 Council. These are events in your
8 district, and we come out to the
9 district. We just did the block
10 captains.

11 COUNCILWOMAN BROWN: Boot camp?
12 I mean at the Convention Center?

13 COMMISSIONER BRESLIN: Yes. We
14 just did that. We were at that. We
15 bring -- it might seem silly to some, but
16 in order to get people to approach our
17 people, we have giveaways, which are tote
18 bags and water bottles and things like
19 that.

20 COUNCILWOMAN BROWN: Sure.
21 Whatever it takes.

22 COMMISSIONER BRESLIN: Whatever
23 it takes. We want people to come and we
24 want them to participate, and when we're
25 there, we have all of our information.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 We have our communications group also
3 working in other languages so we can get
4 it out in --

5 COUNCILWOMAN BROWN: Very good.

6 COMMISSIONER BRESLIN: And
7 we're open to any suggestions. Our
8 administrator and our communications
9 group would love to hear any suggestions,
10 because we're really serious about
11 getting the word out there and getting
12 people to participate. Again, we want to
13 protect homeowners. I mean, that really
14 is our goal.

15 COUNCILWOMAN BROWN: So I'll
16 offer two, and I want my staff to follow
17 up so that we can have a more intimate
18 conversation about non-traditional
19 outreach.

20 Clergy have a role to play.
21 Senior citizen centers have a role to
22 play. The local Y has a role to play.
23 The schools have a role to play.
24 Non-traditional places where homeowners
25 are going to come to and/or touch to hear

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 information that they would not expect
3 that's related to their well-being.

4 COMMISSIONER BRESLIN: That's a
5 great suggestion, and by way of
6 coincidence, on Friday our administrator
7 received -- we received a contact at the
8 Y, at the YMCA, who asked -- who
9 volunteered to help coordinate an effort
10 to get the word out about our relief
11 programs, and we're working with other
12 associations like that. So I agree with
13 you. It's very important, and that's
14 what our communications team -- we've
15 worked with State Reps. I know we worked
16 with Representative Sabatina and he does
17 a big senior expo up in Northeast Philly.
18 We've attended that. And others. So
19 anything we learn of and we ask that you
20 tell us anything that you know of that's
21 coming up, we try to attend. And our
22 staff goes on weekends, they go in
23 evenings, they've gone on -- whatever it
24 takes, we're trying to do what we can.

25 COUNCILWOMAN BROWN: Okay. And

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 the name of that professional you said

3 whose principal responsibility of

4 outreach is, that person's name again?

5 COMMISSIONER BRESLIN: Graham

6 O'Neill.

7 COUNCILWOMAN BROWN: Graham

8 O'Neill?

9 COMMISSIONER BRESLIN: Yes.

10 COUNCILWOMAN BROWN: We'll do

11 the follow-up.

12 Thank you, Commissioner.

13 COUNCILWOMAN BLACKWELL: Thank

14 you.

15 Councilman Domb.

16 COUNCILMAN DOMB: Thank you,

17 Madam Chairwoman.

18 And thank you for your

19 testimony. I just have a few questions.

20 I want to make sure I understand

21 completely the program. This is a

22 program that is closed at this point, no

23 new enrollees. We have a limited amount

24 of people in the program and no one new

25 is coming in the program.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COMMISSIONER BRESLIN: There
3 are some new people coming into the
4 program, but it's very small.

5 COUNCILMAN DOMB: Minimal.

6 COMMISSIONER BRESLIN: Very
7 minimal.

8 COUNCILMAN DOMB: And this is a
9 program that occurred in neighborhoods
10 where the property values went up
11 dramatically, right? They may have gone
12 up from 50,000 to 150,000 or 100,000 to
13 300,000, 300 percent?

14 COMMISSIONER BRESLIN: Yes.

15 COUNCILMAN DOMB: So what's
16 going on here is that properties are
17 increasing dramatically and the taxes are
18 a burden to those in those properties.
19 That's the issue.

20 COMMISSIONER BRESLIN: That's
21 correct.

22 COUNCILMAN DOMB: Okay. And so
23 to the flip side, though, by the way,
24 which is a good thing for everybody here,
25 is that the property that was worth

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 50,000 is now worth 150, and the property
3 that was worth 100 is now worth 300.
4 That's the good news. The bad news is
5 the taxes that go with it. So I
6 understand the issue. And you put
7 together a very good letter,
8 Commissioner, March 16th that I suggest
9 we all really study, because it has
10 charts and information here that I think
11 are very interesting. In the last page
12 it says that the total LOOP enrollees are
13 16,034?

14 COMMISSIONER BRESLIN: Yes.

15 COUNCILMAN DOMB: And it says
16 of the 11,440 of those enrollees, or
17 two-thirds of them, are below 80 percent
18 AMI?

19 COMMISSIONER BRESLIN: Correct.

20 COUNCILMAN DOMB: Okay. Then
21 it says that one-third, I guess, are
22 between 80 and 150, and I guess my
23 question would be, the difference between
24 what you're suggesting, the 120, and the
25 150, how many people fall in that

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 category that might be affected in
3 numbers? And just so I'm clear, if I'm
4 reading this correctly, it's a family of
5 four with, I guess, two children, at 120
6 percent we're protecting people who make
7 up to \$99,840 a year, and at 150 we're
8 protecting people who make 124,000 a
9 year?

10 COMMISSIONER BRESLIN: That's
11 correct.

12 COUNCILMAN DOMB: Just so I'm
13 also clear, the average income in
14 Philadelphia is how much, do we know, of
15 a resident?

16 COMMISSIONER BRESLIN: I'm not
17 sure about that.

18 COUNCILMAN DOMB: It's about
19 44,000.

20 COMMISSIONER BRESLIN: Okay.

21 COUNCILMAN DOMB: So how many
22 people fall in that 120 to 150 category?

23 COMMISSIONER BRESLIN: About
24 1,500. A little less than that, about
25 1,400.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILMAN DOMB: So we have
3 1,400 people who are either a family of
4 two, three or four, whatever the number
5 is. At a family of two, they'd be making
6 \$100,000 that would be affected by this,
7 if we don't have 150 that would be
8 affected?

9 COMMISSIONER BRESLIN: That's
10 right.

11 COUNCILMAN DOMB: But that
12 would have meant that they're making
13 100,000 a year and their property tripled
14 in value?

15 COMMISSIONER BRESLIN: Correct.

16 COUNCILMAN DOMB: Okay. I just
17 wanted to make sure I understood it.

18 And you think it's 1,500?

19 COMMISSIONER BRESLIN: I can
20 give you the numbers. I have them here.

21 COUNCILMAN DOMB: Because I
22 find it hard to believe it's 1,500
23 because you have 4,594 between 80
24 percent --

25 COMMISSIONER BRESLIN: Our

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 projected enrollment at 120, LOOP
3 eligible, is 11,075 and at 150 it's
4 12,567.

5 MR. SPENCER: 1,492.

6 COUNCILMAN DOMB: It's 1,492.

7 Thanks, Walter.

8 Okay. I have no further
9 questions. Thank you. I think I
10 understand. Thanks.

11 COUNCILWOMAN BLACKWELL:

12 Councilwoman Parker.

13 COUNCILWOMAN PARKER: Thank
14 you, Madam Chair.

15 I just wanted to note for the
16 record I wanted to say a special thank
17 you to Councilman Squilla and to
18 Councilman Johnson, and I just shared
19 with Councilman Johnson earlier --
20 Commissioner, you may be familiar with
21 this -- when the enabling authority was
22 provided to give Philadelphia the ability
23 to create LOOP, I was not a member of
24 this body. I was a member of the State
25 House, chaired a delegation in

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Harrisburg, and we were on the front line
3 fighting so this Council could enact the
4 LOOP legislation, and we did that.

5 I also want to note for the
6 record that when you look at the
7 districts that are impacted by LOOP, the
8 Ninth Councilmanic District isn't as
9 appealing for development as some other
10 regions are, and so we are not as
11 impacted by Councilman Squilla and
12 Councilman Johnson's constituency.

13 But with that in mind, I wanted
14 to just note for the record, particularly
15 for the benefit of the public, because I
16 hate when people use these acronyms and
17 these sexy initials and regular people
18 don't understand what they're talking
19 about. So when you hear people talking
20 about this term AMI, that's your area
21 median income. And where does it come
22 from? It is a federal definition that
23 HUD, the federal Department of Housing
24 and Urban Development, they use this to
25 determine who is and who is not eligible

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 for programs that are federally funded by
3 that group.

4 And so when we talk about 120
5 percent of the AMI, that's \$79,000 for a
6 family of two. Two. When we talk about
7 \$99,000 for a family of four. That is
8 important. I just wanted to make sure we
9 get that on the record.

10 And Councilmen Squilla and
11 Johnson, if I appear to be a little
12 sensitive about this, it is because we
13 just got finished working on this loan,
14 the home repair program, and we had to
15 fight to get to this 120 percent even of
16 the AMI so that residents who live in the
17 Ninth Councilmanic District,
18 working-class people who were a nickel
19 away from being considered living in
20 poverty, but they made a nickel over the
21 income eligibility guidelines, that if we
22 didn't fight for that, they would not
23 have been able to participate.

24 And so I know I'm, in essence,
25 talking about two totally different

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 things, but when we talk about the area
3 median income, I need people to
4 understand how delicate that line is and
5 it's the gap between the have's and the
6 have not's. So we will --

7 (Applause.)

8 COUNCILWOMAN PARKER: We will
9 move how we move, and I'm clearly going
10 to take the lead of the Councilmembers
11 who are impacted by this to make sure
12 that we can help as many people as
13 possible, but let us always remember that
14 if we cannot simply be concerned with
15 those people who are at rock bottom,
16 we've got to try to find a way to make
17 working-class people and have them in
18 affordable housing that is not, in
19 essence, being subsidized as low income.

20 Thank you so much.

21 (Applause.)

22 COUNCILWOMAN BLACKWELL: Thank
23 you very much.

24 We have several members here
25 from the panel. We'll call on them now.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Susan Patrone -- these are our
3 constituents -- Margaret Kalalian, and
4 Madeline Shikomba. They'll be first.

5 COUNCILMAN JOHNSON:
6 Councilwoman, can I ask Mr. Breslin one
7 more question?

8 COUNCILWOMAN BLACKWELL:
9 Absolutely.

10 Before you begin, we will
11 listen to Councilman Kenyatta Johnson,
12 who authored this bill.

13 Councilman Johnson.

14 COUNCILMAN JOHNSON:
15 Mr. Breslin, thank you, sir. I just want
16 to get additional information for
17 clarity. You said at 120, 1,400 people
18 will be taken off LOOP at what date?

19 COMMISSIONER BRESLIN: 2024.

20 COUNCILMAN JOHNSON: 2024. And
21 at 150 percent, how many people will be
22 taken off at 150?

23 COMMISSIONER BRESLIN: Yeah.
24 So at 150 percent, everyone is
25 essentially in the program unless there's

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2 attrition, and that's a relatively small
3 number.

4 COUNCILMAN JOHNSON: And what's
5 the dollar amount on that?

6 COMMISSIONER BRESLIN: The
7 dollar amount on the 150 of AMI? 150
8 percent of AMI for a family of four is
9 \$124,800.

10 COUNCILMAN JOHNSON: All right.
11 Thank you very much, sir.

12 (Witnesses approached witness
13 table.)

14 COUNCILWOMAN BLACKWELL: Thank
15 you very much.

16 Good afternoon. Feel free to
17 identify yourself and begin your
18 testimony.

19 MS. PATRONE: Good afternoon,
20 Chairwoman Blackwell and Committee
21 members. My name is Susan Patrone. In
22 my testimony I would like to -- in my
23 testimony on Bill 170901, I would like to
24 give some context for why 150 percent AMI
25 is the best protection for those of us

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 who are in LOOP and who live in
3 exponentially rocket-launching
4 gentrifying neighborhoods.

5 I reside at 1529 South 13th
6 Street in the East Passyunk neighborhood.
7 My husband and I have lived and raised
8 our family here. We have been here for
9 32 years. Both my husband and I are
10 lifelong South Philadelphia residents,
11 and we're third generation.

12 In 1986, we bought our home for
13 \$50,000. Fast forward to 2017, in 2017,
14 1527 next door to me, sold for \$680,000,
15 and earlier in 2017, 1519 sold for
16 \$700,000. Now, that might sound like
17 good news to some people, but our tax
18 bill in 2017 is \$1,800. Even at 150
19 percent AMI, our tax bill in 2023 will be
20 \$10,000, and we are scared.

21 Thank you.

22 (Applause.)

23 MS. MITCHELL: Good afternoon
24 to the Councilpeople. I thank you for
25 the opportunity for me to speak. I have

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 lived in the 1300 block of --

3 COUNCILWOMAN BLACKWELL: Please
4 give us your name.

5 MS. MITCHELL: Oh, I'm sorry,
6 Councilwoman Blackwell. My name is Diane
7 Hamilton Mitchell. I have lived in the
8 1300 block of South 15th Street for over
9 60 years. I remember my mother
10 purchasing this house. It took my twin
11 sister and I like months to find out we
12 had a third floor. So we were honored to
13 be in a three-story house.

14 Right now I am retired with an
15 income of \$944 a month that I have to
16 live on, a month, but then around the
17 corner from me, there's a house that's on
18 the market for \$569,900, over a half a
19 million. How am I going to survive? I'm
20 surviving under the LOOP because I cannot
21 afford to pay 35,000 a year for my taxes
22 if they increase. I can't do it.

23 Majority of some people that
24 live in the South Philadelphia area,
25 we're not poverty stricken. We're living

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 comfortable, but we worry every day how
3 the water bill is going up, utilities,
4 taxes. Soon we'll be paying for having
5 our recycling done like some people do in
6 the Wynnefield area.

7 This is hard times for
8 everyone. I ask the panel, do you pay
9 taxes that's under 1,000, under 2,000?
10 Well, in South Philly, the more houses
11 that are being built from different
12 organizations that are coming in, Newbold
13 or South Philly East or Center City
14 South. South Philly's titles have been
15 changed so much, all I know is that I
16 live in South Philly and I don't divide
17 the titles, because when you're dividing
18 the titles, it's turning into a racial
19 topic. It means entitlement.
20 Entitlement means somebody is going to
21 lose out, you or someone else.

22 We need the LOOP. The LOOP is
23 what's been -- I've been surviving off
24 of. I don't want to lose my home.
25 Coldwell Bankers, Re/Max, Keller Williams

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 constantly, constantly, every other week,
3 call me and send me a letter asking me to
4 sell my house that could probably go over
5 100,000 -- I mean over 500,000, but the
6 only reason why that happens, because
7 people are moving back into Philadelphia
8 and don't really realize that they're
9 pushing people out of their homes because
10 we're being pressured to sell. And then
11 on top of that, this is such -- we're
12 dealing with so many taxes, we don't know
13 what we're paying taxes for.

14 We need the LOOP. There's no
15 doubt about it. Kenyatta Johnson, our
16 Councilman, has supported us 100 percent.

17 Councilwoman Brown, thank you.
18 Councilwoman Blackwell and the ones who
19 are supporting us, thank you, because
20 this is a crisis that we're dealing with.
21 Who finds a place to live at the age of
22 65? Tell me where can you find a place
23 to live comfortable. For you to pay
24 569,900 for a house and no backyard and
25 no footage and no -- you know, where are

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 we going to go? Where are we going to
3 go? And I'm asking you, as the others
4 are here to represent the LOOP, I was
5 honored and blessed when this young lady
6 told us about the LOOP program and other
7 women here, Theresa that told us about
8 the LOOP program, and I jumped on it.

9 My daughter is a homeowner. I
10 showed her how to buy a house at 20, but
11 she can't get on it because the program
12 is closed, and we need that program
13 opened.

14 Save the residents who are
15 under this program. We need your help.
16 We need everything that the City can
17 offer us, but do not increase us. Don't.
18 Because we can't handle it.

19 Financially, \$944. How can you
20 manage to live off of that?

21 Thank you so much. Thank you.

22 (Applause.)

23 COUNCILWOMAN BLACKWELL:

24 Ms. Shikomba, introduce yourself and
25 begin.

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2 MS. SHIKOMBA: My name is
3 Madeline Shikomba. I'm President of
4 North of Washington Avenue Coalition,
5 also known as NOWAC.

6 My mom told me a long time ago
7 figures don't lie, but liars do figure.
8 And Revenue, their numbers are cold,
9 inhumane. There's not even an attachment
10 of empathy.

11 They sitting up there talking
12 about if they can get off 1,000 people
13 who come on LOOP when AVI jumped up sky
14 high, and now they want to remove them as
15 soon as they need it in 2024. Ten years
16 older now, not ten years younger. Ten
17 years older, probably less income because
18 they're retired, and now you want to kick
19 us off because 150 percent act like too
20 much. How cold can you be?

21 And then not only that, have
22 the nerve and act that they not going to
23 make any money, they anticipate, by
24 getting rid of those 1,000 people on
25 there.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 The City might come up with 1.5
3 more million dollars in real estate
4 taxes. Why? Because people be buying
5 them at high rates because we will be
6 kicked out. How cold can you be? That's
7 cold. Okay? And then we sit up here
8 talking about parents, four people,
9 196,000. What grandparent you know got a
10 child in there that ain't working? And
11 if they do have them in there working and
12 the only income is their income, they
13 might only be having \$60,000 and they got
14 to support three grand-kids off of that,
15 who are not working.

16 You're talking about adults,
17 working adults, living with us. We need
18 them to live with us. We don't want to
19 live alone.

20 (Applause.)

21 MS. SHIKOMBA: We need them to
22 take care of us. I need -- when I live
23 right now -- I have health problems. I
24 have three sisters that are in
25 wheelchairs, all from hereditary

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 problems. That is affecting me. By

3 2024, I'm going to need a caregiver.

4 That means I got to go up to two incomes.

5 You reduce this down any way at all, I

6 can't afford a caregiver, because all

7 income count. All income count.

8 (Applause.)

9 MS. SHIKOMBA: So now what am I
10 supposed to do? I can either take a

11 caregiver and get kicked off of LOOP or I

12 can keep LOOP and not have a caretaker.

13 How cold can you be? That's cold. Those

14 numbers are cold. I need some warmth,

15 not coldness.

16 (Applause.)

17 MS. SHIKOMBA: Okay. And
18 Revenue talk about LOOP. You know the
19 reason why LOOP has not increased?

20 Because they never advertised. They

21 never advertised. There was not a single

22 invitation when LOOP was opened in 2017.

23 You couldn't find anything, because they

24 didn't advertise. There would have been

25 more people on LOOP.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 And then he talks about
3 figures. This is the figures he gave out
4 in '16 to extend LOOP. Those figures are
5 now changed. Okay? He anticipating that
6 in 2024 there would only be 8,247 people
7 on LOOP and the cost of LOOP would be
8 under \$8 million. Now he's talking about
9 \$20 million. In 2031 the number drops
10 down to 6,664 people.

11 LOOP is a decreasing program.
12 It's not increasing. We're either dying
13 off, selling off, transferring our
14 property or for some other reason losing
15 our property. How in the hell can he
16 come up and say we costing him money when
17 we are a decreasing situation?

18 I have never seen when
19 something goes down the price goes up. I
20 say it's cold, bloody cold. Okay.
21 Colder than the idea for that there
22 northeasterner.

23 I'm sorry. Anyway, I'm not
24 finished yet.

25 (Applause.)

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2 MR. SHIKOMBA: The person that
3 Walter was talking about whose income tax
4 went up 600 percent, no. That was me.
5 When AVI came about, my property jumped
6 from \$30,000 to \$300,000, over a 1,000
7 percent increase. You were kind enough
8 to make me pay on 300 percent increase.
9 So now my property tax is 1,000, whereas
10 I was paying 300. That still was a
11 tremendous increase for me. Okay? But I
12 paid it. I've been living in that house
13 for 40 years, been paying my city's taxes
14 40 years and haven't missed
15 (unintelligible) and now all the sudden
16 you going to kick me out? Hell, no.

17 (Applause.)

18 MS. SHIKOMBA: Anybody who is
19 losing LOOP now because of some stupid
20 figures that Revenue comes up with, it's
21 cold-blooded. We need to keep 150
22 percent. I came in at 150 and damn if
23 I'm leaving it before it goes
24 (unintelligible). We want it at 150.
25 Nobody to be kicked off of LOOP who is on

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 there now. Nobody.

3 (Applause.)

4 MS. SHIKOMBA: I'm tired. I'm
5 tired of these people with their figures.
6 Okay? Doggone tired. Okay? And now if
7 you kick me off LOOP, I'm going to have
8 the income of maybe, what, \$10,000
9 \$15,000 in 2024? Couldn't come up with
10 the 3,000 they had when you came up with
11 it before. No. Stop looking at the
12 figure for one person. Look at the
13 figure for two people, three people.
14 That's the figure you need to look at,
15 because that's where we going. We're
16 moving in our adult children, who cannot
17 even find housing. Actual rent these
18 days are \$1,200 or more, and that will
19 just get you a studio. And these people
20 who are not working, they're not working
21 because what? They are not getting a
22 living wage. They need a living wage,
23 and they can't -- without the living
24 wage, start moving in with mom. And then
25 you want to count everybody's income?

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2 That so-called four people at \$196,000
3 may act like a lot to you, but when you
4 got your mother living in there, then the
5 mother got a couple other people living
6 in there, and you got other people living
7 in there, you got your mother living in
8 there, other people -- got adults moving
9 in there with you, it decreases. That
10 196,000 is no money at all, because you
11 got three working people -- and you can't
12 have three working people at \$196,000
13 because if you divide that by three --
14 four, divide that by four, \$50,000 each.
15 So, I mean, for one person earning
16 50,000, can't stay with her mom, she has
17 to move out. Where is she going to go?

18 With this LOOP, it's helping
19 other people, not just a person who lives
20 in that house, the owner. You're helping
21 other people and their children to stay
22 with them to be their companion, to help
23 them when they sick and tired.

24 COUNCILWOMAN BLACKWELL: Thank
25 you, Ms. Shikomba. Thank you.

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2 (Standing ovation.)

3 MS. KALALIAN: Good afternoon,
4 members of the Finance Committee, and
5 thank you for the opportunity to speak
6 before you. My comment will be quite
7 brief actually.

8 COUNCILWOMAN BLACKWELL: We
9 need your name, please.

10 MS. KALALIAN: Oh, I'm sorry.
11 I'm Margaret Kalalian. I live in the
12 East Passyunk area, Councilman Squilla's
13 district.

14 I really am interested in data,
15 which I don't know if it's been provided.
16 This year I am 73 years old. In fact,
17 this month is my birthday. In six years
18 I will be 79 years old when the original
19 LOOP term expires. And what I'd like to
20 know, if the 1,492 people who will be
21 eliminated should the median limits be
22 reduced, if there's been an analysis of
23 the ages of those 1,492 people and if
24 there's been an actuarial analysis to
25 determine how many people will be dropped

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 from year to year through 2034 and if
3 City Council Finance Committee has
4 received that data.

5 Thank you very much.

6 (Applause.)

7 COUNCILWOMAN BLACKWELL: Thank
8 you all very much.

9 Alan Taylor, Annette Barber,
10 and Richard Gliniak.

11 Alan Taylor, Annette Barber,
12 Richard Gliniak. Are the three of you
13 here?

14 (Witnesses approached witness
15 table.)

16 MR. GLINIAK: That's Taylor.

17 COUNCILWOMAN BLACKWELL: Thank
18 you. Good evening. Please identify
19 yourself and begin your testimony.

20 MR. GLINIAK: My name is
21 Richard Gliniak, and I'd like to read the
22 letter, and I think you have a copy of
23 the letter. I think you might have a
24 copy of the letter. So I'd like to read
25 it and you can follow along, and if

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 there's time enough when I'm done, I'd
3 like to make some additional comments, if
4 possible.

5 Dear Chair Blackwell, Vice
6 Chair Henon, and members of the Committee
7 of Finance, I'm a low/moderate income
8 homeowner on a fixed income living in the
9 Graduate Hospital/Southwest Center City
10 area, 10th Division, 30th Ward. I'm also
11 a longtime homeowner who would lose his
12 home if the 150 percent of area median
13 income guidelines does not continue
14 beyond LOOP's first ten years. I would
15 definitely become tax delinquent without
16 LOOP.

17 Back in the early 2000's, I,
18 along with seven other individuals on the
19 1900 block of Carpenter Street, purchased
20 subsidized affordable homes from the
21 Philadelphia Housing Development
22 Corporation, an arm of the Office of
23 Housing and Community Development. The
24 HUD-funded affordable housing program
25 called the Homestart program was for

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2 first-time buyers in the low to moderate
3 income categories. These income
4 guidelines, along with the fact that the
5 property taxes were low and never really
6 went up, ensured that the purchasers
7 would have their home for a very long
8 time.

9 However, in 2014, the City
10 proposed a new AVI system that increased
11 taxes on these affordable homes to our
12 homes by 427 percent. Taxes went from
13 \$782 to \$4,119, making these affordable
14 homes unaffordable. Other Homestart
15 homes just north of Washington Avenue saw
16 similar increases. Without relief, these
17 homeowners, especially those on a fixed
18 Social Security income, would eventually
19 become tax delinquent and lose their
20 homes.

21 Thankfully, LOOP exemptions
22 brought down the 2014 property taxes to a
23 more sustainable, affordable level of
24 \$1,119.

25 May I just stop here one

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 minute. I'm looking at these figures and
3 I wrote this section of my letter back in
4 2014 and, you know, those who lose their
5 LOOP eligibility now would see increases
6 well beyond the 427 percent. We have a
7 house that went on my block just six
8 months ago that went for \$599,000. When
9 I wrote this letter, houses were going
10 for in my neighborhood of \$360,000. So
11 for anyone that would lose the freeze on
12 the assessment and not be eligible for
13 LOOP any longer, you could easily see on
14 my block tax increases well beyond the
15 427,000 -- 427 percent.

16 Continuing with my letter,
17 today I ask for your support in passage
18 of Ordinance 170901 restoring current
19 LOOP exemptions and conditions of 150
20 percent of area median income for years
21 2023 and beyond. Passage of this bill
22 would allow me and my other low/moderate
23 income neighbors to remain in our
24 Homestart homes just as the HUD-funded
25 program had intended.

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2 Thank you for your time and
3 assistance and for the opportunity of
4 submitting and giving testimony in this
5 important matter.

6 Can I just make one -- I think
7 one other point? I've been heavily
8 involved in my community since moving
9 into my house 16 years ago. I actually
10 became and I worked the polling place for
11 the last 16 years mostly as judge and
12 then at times as the democratic committee
13 person. And so I have to say that I feel
14 fairly comfortable that I know my
15 neighbors, I know the people that come in
16 and vote, and if I would take a street
17 list and just go through this list -- and
18 we could do this together if we have more
19 time, but I could pick out people who
20 would be affected greatly if they lose
21 their LOOP eligibility, people that
22 definitely have an area median income
23 greater than 80 percent, people who are
24 senior citizens on a fixed income who
25 perhaps at one time in their life did

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 work and, therefore, they have a Social
3 Security income and then they probably
4 have a pension income. Usually those
5 people, the moderate income people,
6 definitely have incomes greater than the
7 80 percent of area median.

8 So I look at my list here and I
9 look at Mr. and Mrs. Lewis who live on
10 Montrose Street. Good people that have
11 been in my neighborhood longer than I've
12 been there, been there probably, I think,
13 50, 60, maybe their whole lives.

14 I look at Mrs. Moore on South
15 Cleveland Street, who now is in her late
16 years of life and who needed some
17 additional care and her son moved in,
18 Oscar. Two people that despite any
19 illnesses that they might face who are
20 not physically able to be here today
21 continue at every election and they come
22 in and vote. These are two people that I
23 don't want to leave my neighborhood
24 whether, you know, because they pass, but
25 definitely I don't want them to leave my

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 neighborhood because they are an asset to
3 the neighborhood, and they would be and
4 would have to leave if they are not
5 eligible for LOOP anymore.

6 I think that concludes my
7 testimony, except may I make one more
8 point? And this goes to my personal
9 state, and I'm somewhat uncomfortable in
10 telling you my living situation because,
11 you know, we don't really want to just
12 tell people everything. We want to act
13 like we're better than we are or our
14 situation is more secure than it is.

15 I was an engineer for the
16 Streets Department for the Sanitation
17 Division, and then it turned out that I
18 got a life-threatening disease. So I had
19 to go out on disability. New medicines
20 came out. I regained some strength and
21 then went and changed careers and became
22 a school teacher for the School District
23 of Philadelphia for about ten years.
24 That kind of wore out the system a little
25 bit, so currently right now I'm receiving

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Social Security disability and also a
3 state pension. That income equals about
4 \$43,000, not very heavily taxed.

5 Disability income is not very taxed. And
6 then I do on my taxes a medical deduction
7 and all that kind of stuff. So I get the
8 \$1,500 the feds take in taxes back.

9 So my point is, in looking at
10 this, last year Social Security got an
11 increase of 2 percent. So by 2023 I will
12 no longer be eligible for the LOOP
13 program if it remains at the 80 percent
14 AMI.

15 One other thing that happened
16 in my life recently is, I was in a
17 relationship and I actually thought for a
18 moment that, wow, what if I'm eligible to
19 get married or there's a possibility that
20 I could get married, and this individual
21 that I was dating at the time, they work
22 for a non-profit. They didn't make that
23 much money, \$23,000. And so, you know,
24 you take my 43, you add 23, and you don't
25 get enough money for us to live together,

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 because then I would not have been
3 eligible for LOOP.

4 So, you know, these figures
5 sometimes are a little misleading,
6 because if you're working, a third of
7 your money goes to taxes. If your
8 partners don't make a lot of money, then
9 maybe they can't move in because they're
10 not really helping you. They're going to
11 add to your expenses. And then if they
12 add to your expenses and you lose LOOP,
13 well, then you're screwed two ways, I
14 suppose.

15 So I guess my point is -- and
16 I don't know if I was clear on what I'm
17 trying to say -- is that the 150 percent
18 AMI needs to stay, and that will allow
19 people to stay in their homes and it will
20 allow people like myself, which I hope
21 one day to be married, to get married and
22 not have to move.

23 Thank you very much.

24 (Applause.)

25 COUNCILWOMAN BLACKWELL: Thank

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 you.

3 MR. TAYLOR: Hello. Good
4 afternoon. My name is Alan Taylor. I'm
5 a resident of South Philly. I just want
6 to say I was going to read this, but I'm
7 just going to skip over it.

8 This 80 percent that you're
9 talking about, just to give you in my
10 opinion how dangerous it is for people,
11 if you have somebody that's right on the
12 threshold of this 80 percent that's on
13 the LOOP program and you know like
14 Ms. Shikomba said, you may need a
15 relative to come care for you or maybe
16 that relative just needs to come in your
17 house because they need stuff too, you
18 can have a relative working at McDonald's
19 making minimum wage, full time, and that
20 would disqualify you from the LOOP
21 program. That's what I want you to think
22 about. A minimum wage fast food job from
23 another relative at 80 percent can
24 disqualify you from LOOP program.

25 So meanwhile all around you,

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 you know, these five, six, seven hundred
3 thousand -- I mean, currently I just
4 looked online. There's a property on
5 22nd and Arthur Street running at
6 780,000. How are people that's getting
7 older, I mean that's really retiring,
8 going to compete with people that's
9 coming in with incomes with two, three,
10 four, five hundred thousand dollars?

11 I mean, this is a safety net
12 for us. That's what it is. It's a
13 safety net. And I think that's why y'all
14 go into politics, to help people, all
15 people, not just people with fat pockets.
16 We getting that up in the federal --
17 that's what we're seeing federally right
18 now. The fat are getting fatter.

19 So the last thing I want to say
20 is, I was reading an article by a young
21 man, he did a dissertation on
22 gentrification in the City of
23 Philadelphia, and what he says is prior
24 to what you think about gentrification,
25 what it is is really resegregation.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 That's what it is. So all you're
3 doing --

4 (Applause.)

5 MR. TAYLOR: And I'm not saying
6 you personally, but I'm saying what
7 gentrification is doing is just making an
8 area that was historically black become
9 historically white. Not historically,
10 but it's now white. It goes from 100
11 percent black to 100 percent white.
12 That's, you know, the bottom line.

13 I'm not saying -- you can take
14 it for what you want, whether it's a good
15 thing or bad thing or whatever. I'm sure
16 for the people who are being displaced
17 from their houses it's a bad thing.

18 I like to see us keep this
19 safety net. That's all it is, a safety
20 net. We still going to die. We still
21 going to sell our homes. You know, we
22 still going to move out just like people
23 throughout the rest of the City, but
24 right now Point Breeze is ranked number
25 eighth nationally. 19146 is eighth

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 nationally when it comes to
3 gentrification. 19123 is four spots in
4 front of that. I think that's Northern
5 Liberties. It's ranked fourth
6 nationally. But their median income is
7 much higher than Point Breeze, because
8 Point Breeze is predominantly black right
9 now.

10 So I'm just saying, you know,
11 before you vote, let's -- you know,
12 Mr. Spence, Mr. Walt, he did his numbers
13 thing. The guy from Finance, he did his
14 numbers thing. But this is a human
15 thing. You know, it's a human thing.

16 (Applause.)

17 MR. TAYLOR: That's what it is.
18 It's a human thing. It's real people,
19 real lives that you're dealing with. And
20 I don't think the City of Philadelphia
21 has enough money when seniors start
22 losing their house, their homes because
23 of this gentrification thing, the house,
24 senior citizens and all the ailments they
25 have.

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2 Thank you.

3 COUNCILWOMAN BLACKWELL: Thank
4 you very much.

5 MR. MARINO: Good afternoon,
6 Councilwoman Blackwell and the other
7 esteemed members of Council. My name is
8 Joseph F. Marino and I am the President
9 of the East Passyunk Community Center's
10 Advisory Council. On an average month,
11 we have about 80 seniors who use our
12 facility regularly for knitting, bingo,
13 Zumba, what-have-you, and of those 80 or
14 so seniors, about 60 of them are on the
15 LOOP program.

16 Everyone who spoke before me
17 spoke so eloquently about how it impacts
18 them financially, how it impacts them
19 ethnically, how it impacts them on a
20 racial level. I'm concerned about
21 history. I'm worried that we're going to
22 lose the Philadelphians I was born and
23 raised with, because I live in a house
24 that belonged to my great-grandparents,
25 and I'm worried about the neighbors who

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2 are coming in, not just what they're
3 doing to us financially but what we're
4 doing to our culture as Philadelphians
5 and our history as Philadelphians.

6 (Applause.)

7 MR. MARINO: As a human being
8 and a christian, I'm worried about these
9 people not having their homes. I mean,
10 I'm not -- I don't want to oversimplify
11 what they're dealing with. People are
12 dealing with the possible loss of their
13 home. Except for the possible loss of
14 your health, I don't think there's
15 anything more frightening in your life
16 than the possible loss of your home. But
17 I'm also talking about our culture across
18 the board.

19 I sit there on a weekly basis
20 and listen to these seniors speak about
21 what it meant to grow up in South Philly,
22 and we have seniors of every background
23 at our center, and how wonderful it is
24 for them to experience the new neighbors
25 moving in and teach them our ways. But

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2 it's also scary for them to think that in
3 a moment's notice, they could lose their
4 house because they can't afford to live
5 in the house next door to the house
6 that's now worth \$900,000 when they paid
7 12,000 to buy their house back before
8 World War II.

9 These seniors are terrified,
10 and I have to deal with this on a regular
11 basis because they look at me as a local
12 authority. I wish I could have brought
13 them all in by bus to you.

14 But the neighborhood in East
15 Passyunk is changing, and change is just
16 a natural progression, but it needs to go
17 slowly, with an educated background,
18 decisions that you make, educated as
19 informed, not educated as in going to
20 school. Educated as informed. They need
21 to be informed of what's going on, and
22 most of them did not know about LOOP
23 until we brought it to their attention at
24 the community center. It wasn't
25 publicized. It wasn't made clear to

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2 people, and that's why it's got a cap on
3 it and that's why there only are so many
4 members.

5 But I just wanted to say that
6 it terrifies me as a slightly younger
7 person in this crowd that we're going to
8 lose these people because they're going
9 to be forced out of their homes. They're
10 going to be forced out of their homes.
11 So we're going to lose the beauty of
12 living next door to these seniors and
13 their wisdom and what they can teach us
14 about their lives in Philadelphia.

15 (Applause.)

16 MR. MARINO: So from a -- I
17 didn't want to repeat what everybody else
18 said. I didn't want to repeat what
19 everybody else said, because they all
20 said it better than I could. But please
21 take into consideration that we don't
22 want to historically lose what has been
23 South Philadelphia, what has been East
24 Passyunk, Point Breeze. Before they were
25 the neighborhoods they are now that the

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2 realtors used to sell them, they were the
3 neighborhoods where my parents and
4 grandparents and great-grandparents lived
5 and these people live and they have lived
6 for all these years. So let's try to
7 save Philadelphia as we know it.

8 Thank you.

9 (Applause.)

10 COUNCILWOMAN BLACKWELL:

11 Councilwoman Reynolds Brown, did you have
12 a question?

13 COUNCILWOMAN BROWN: Yes.

14 COUNCILWOMAN BLACKWELL: Wait a
15 minute, gentlemen. We have a question
16 here. Just a moment, gentlemen. We have
17 a question.

18 COUNCILWOMAN BROWN: To all of
19 those who testified, including our
20 firecracker -- stand up, please.

21 (Applause.)

22 COUNCILWOMAN BROWN: It really,
23 really does matter that you step away
24 from your busy lives and show up here in
25 City Council the way you all have done to

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2 give us your testimony, and it resonates
3 in many more ways than you may think. It
4 matters that you provide your personal
5 stories. And particularly to the
6 community leader where you have 80
7 seniors looking to you, that you showed
8 up and given your voice on behalf of
9 them, that really should not --

10 MR. MARINO: Thank you.

11 (Applause.)

12 COUNCILWOMAN BROWN: That
13 really should not go unrecognized. It's
14 been an eye-opener for me as an at-large
15 member, and I pay attention closely to
16 the anguish that District Councilmembers
17 have to endure as they navigate issues
18 like this. But I could not let you step
19 away without me offering my own sense of
20 gratitude for your testimony. It really
21 does resonate. Thank you very much.

22 MR. MARINO: Thank you.

23 (Applause.)

24 COUNCILWOMAN BLACKWELL: Thank
25 you very much.

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2 Laverne Johnson. We heard from
3 Annette Barber; did we not? Was Joseph
4 Marino -- was that his last name?

5 MR. MARINO: That was me, yes.

6 COUNCILWOMAN BLACKWELL: Thank
7 you.

8 Kelvin Carrington and Atiba
9 Kwesi. Next we have two more -- we have
10 Tiffany Green. I don't know if there's
11 anyone after that. So far as I know, we
12 have called on everyone here, everyone
13 who asked to testify. If you want to
14 testify and we haven't called on you,
15 then come right inside the gate and we'll
16 get you.

17 (Witnesses approached witness
18 table.)

19 COUNCILWOMAN BLACKWELL: Thank
20 you very much. Good evening, all.
21 Please identify yourself to the record in
22 any order and begin your testimony.

23 MR. CARRINGTON: Good
24 afternoon, Councilwoman Blackwell and the
25 members of the Finance Committee. My

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2 name is Kelvin Carrington and I am
3 currently on LOOP program.

4 I don't have to talk about
5 numbers. We've done that. But
6 originally the City said that they were
7 trying to bring seniors back into the
8 City, especially into the neighborhoods
9 surrounding Center City because they
10 would be more easily able to get to the
11 cultural institutions, like the Academy
12 of Music, the Art Museum. I don't see
13 that. I see them coming in in the
14 evenings in their cars and whatnot, but
15 the people that live in these
16 neighborhoods -- that moved into these
17 neighborhoods are all young, pretty much
18 so, and a lot of them I believe to be
19 transient. I mean, there will be no
20 stability in the neighborhood, because
21 they're first-time jobbers who are going
22 to have many jobs over their lifetime and
23 they're going to move around, and a lot
24 of them are young college students who
25 are going to go back home or elsewhere

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2 when they graduate.

3 I need to know from Revenue
4 Department, or whoever, who in the world
5 actually owns all these houses. They are
6 actually structurally deficient. They're
7 overpriced. I don't know who came up
8 with the term "fair market value." It's
9 a total misnomer, because market values
10 are artificially inflated. I mean, they
11 actually had the nerve to come to
12 community meetings and say that, I am
13 from New York real estate reinvestment
14 firm. I want to put a bench in front of
15 your house to raise the property value.

16 When I asked the gentleman why
17 you want to put a bench in front of my
18 house to raise my property value? You
19 going to come in here and pay my taxes
20 when they go up?

21 The gentleman's response was,
22 there's always one in every group.

23 I said, yeah, because I want to
24 question your reasoning. You coming in
25 here. They buying these houses by bulk.

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2 That's what I believe. I believe that a
3 lot of people are paying rent in these
4 homes, because I don't see how in the
5 world they could afford to buy these
6 homes at the level -- the pricing levels,
7 because they don't make that much money.
8 So I guess I am talking about money.

9 Well, to do a little bit of
10 Jesse Jacksonism, this young lady in New
11 York came up with this phrasing: There's
12 relocation, gentrification, isolation.
13 And I'd like to add, where is the
14 diversification that they claim they want
15 across this country? It just does not
16 exist.

17 Pretty much -- I mean, I
18 believe -- like I believe in saving
19 nature, saving animals and everything
20 else, but who is going to save us? And
21 when you run out of us, I guess we have
22 enough people that have actually moved in
23 from other countries -- we have a better
24 foundation of education -- that maybe
25 they think they don't need us anymore. I

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2 don't know.

3 Pretty much that's what I have
4 to say.

5 Oh, one more -- no. One more
6 thing. I did say that, but I really
7 would like to know if anybody could help
8 me out, Councilman Johnson or Finance
9 Committee, with finding out who actually
10 owns these properties, because it's
11 totally unfair that you can go on the
12 computer and find out all my housing
13 information, including what I bought it
14 for, what it's currently assessed at, how
15 much tax I have to pay on it, but I can't
16 go in there and look up One Liberty Place
17 or the store on the corner. I think
18 something really needs to be done about
19 that. If you can know all my business, I
20 should be able to know your business,
21 especially since you're in business and
22 I'm not. I'm a private citizen.

23 Thank you very kindly.

24 (Applause.)

25 MS. JOHNSON: All right. Good

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2 afternoon to all the panel of the
3 Council. I'd like to go through all that
4 part, but, listen, I'm a longtime --

5 COUNCILWOMAN BLACKWELL: Give
6 your name, please.

7 MS. JOHNSON: Oh, I'm so sorry.
8 Laverne Johnson. I'm so sorry. Laverne
9 Johnson, and I live at 2200 block of
10 Montrose Street. Been a South
11 Philadelphian all my life, all my entire
12 life. I love South Philly, ain't trying
13 to go nowhere, and I'm going to stay here
14 as long as I can.

15 That brings me to another
16 point, and that point is, I am on the
17 LOOP program. I am on the LOOP program.
18 I am -- I'm forgetting my age -- 62.
19 I'll be 63 soon. So at the end of 2023,
20 I'm going to be 69. Where am I going to
21 go? Where? What am I going to do? I'm
22 already -- I am disabled. I may not look
23 like that to many people, but I am
24 considered disabled. I really, really
25 am. However, but now where am I going to

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2 go? I mean, like please -- go where? I
3 can walk different little places. I can
4 do things that I've always seen and done
5 all my life, but getting back -- here's
6 the main point I want to say, and that is
7 this: I owned my property for -- and I'm
8 very proud of it, because I didn't make a
9 whole lot of money all my life. So I'm
10 very proud to have purchased that
11 property. That is one of my little
12 tidbits for me. I'm so thankful that God
13 blessed me to get that little house. I
14 call it my little dollhouse, and it's
15 just enough for me, and I thank God for
16 that, but I've never had to go on a
17 payment plan. But what will happen if
18 numbers change and this, that, and the
19 other change, I will no longer be able to
20 have LOOP. I won't be able to have LOOP,
21 and I'm going to lose the LOOP program.
22 I won't have it. So what I have to do is
23 start to pay on a payment plan.

24 Now, here's a person that have
25 been able to pay their taxes for over 19

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2 years, and now I have to go to a payment
3 plan as a result of something being
4 provided for me to help me and then turn
5 around and take it out. You put it in
6 with a spoon and take it out with a
7 shovel. Take it out with a shovel, and
8 then I have to get on the program and pay
9 that, because I would not be able to pay
10 \$2,500 for my real estate taxes at the
11 end of 2024, taking me from \$800. That's
12 a big jump, and you heard me say I am
13 disabled. My income ain't -- it ain't
14 changing. Where I'm going? What am I
15 going to do?

16 I need help. I need help, like
17 hundreds of others. It's one-third left
18 in that -- well, on the north side of
19 Washington Avenue, it's a third, and most
20 of them are senior citizens. You know,
21 like I'm considered I'm over there now.
22 I wasn't, but I'm over there now. Keep
23 on living, you'll be over there too. All
24 of us will. And I need not only myself
25 but the community needs help.

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2 You heard all of the
3 testimonies. It really is a humanities,
4 a human thing. It's a human thing. And
5 we're here in flesh and blood presenting
6 a human issue.

7 Thank you so very much to all
8 the Councilmembers and all of you that
9 stood for this bill or representing and
10 backing this bill up, which is 12 of our
11 Councilpeople, and I'd like to applaud
12 you personally. I love that. And
13 there's five that I don't know where you
14 at, on the fence, behind the fence, under
15 the fence or where, but I would just say
16 let God touch your heart and see what's
17 right in front of you.

18 Thank you.

19 (Applause.)

20 COUNCILWOMAN BLACKWELL: Thank
21 you.

22 Before the next person speaks,
23 the Chair recognizes Councilman Kenyatta
24 Johnson.

25 COUNCILMAN JOHNSON: Thank you,

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2 Madam Chair.

3 COUNCILWOMAN BLACKWELL: Thank
4 you.

5 COUNCILMAN JOHNSON: So I'm the
6 original author of this bill to allow
7 individuals to have the LOOP program for
8 the lifetime of them owning their homes
9 until either they sell their homes or
10 someone pass away. Based upon the
11 advocacy of the constituents primarily
12 who are in this room who are addressing
13 the issue of gentrification not only in
14 Point Breeze but also the Graduate
15 Hospital area and I also know that
16 there's a lot of gentrification taking
17 place in the East Passyunk area as well,
18 I always also like to negotiate in good
19 faith with individuals, but even going
20 through this process and learning
21 information, I'm allowed to have my
22 thought process evolve as well. And so
23 I'll deal with the Administration in the
24 near future or have a conversation with
25 the Mayor as well and his team, but I'm

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2 going to ask for the bill to be passed
3 throughout Committee at the 150 percent
4 rate, which was originally planned based
5 upon the legislation as it was started.

6 (Applause.)

7 COUNCILMAN JOHNSON: Surely if
8 we find ways -- and I talked to Walt
9 about this the other day. There's a
10 variety of different ways where we
11 find -- we find the willpower as the City
12 to provide tax breaks for a variety of
13 different entities. We put together a
14 great package for Amazon to come here to
15 the City of Philadelphia. I chair -- I
16 sit on the Board of Philadelphia
17 Industrial Development Corporation and I
18 oversee development taking place down at
19 the Philadelphia Navy Yard. We created a
20 safe environment for developers to come
21 and build in that capacity. I've signed
22 legislation for Keystone Opportunity
23 Zones all throughout my district to allow
24 businesses to come and not pay taxes for
25 a period of time.

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2 And so, again, I always like to
3 negotiate with individuals in good faith.
4 I did talk to the Administration about
5 where I was at at that particular time as
6 it relates to the numbers, but going
7 through this process and working with my
8 colleague who lives on the east side of
9 Broad, Mark Squilla, last night, we were
10 up at an event up at the Hilton Hotel and
11 we had a real long conversation about
12 what the numbers look like but, most
13 importantly, my primary number one
14 concern is to represent the constituents
15 who have sent me here to do my job. And
16 everyone who is here primarily advocating
17 for this bill to keep it at 150 percent,
18 to be quite frank with you, are the
19 individuals who came with me with the
20 idea from the beginning, from day one,
21 saying can we make this be life long, and
22 we started this process, the advocacy, to
23 make sure long-term residents, regardless
24 of their background, have an opportunity
25 to stay inside their homes.

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2 I think as a body moving
3 forward with the Administration, we'll
4 find ways to kind of move around and fill
5 in the gaps, if there is any, as it
6 relates to moving forward.

7 So I just wanted to state that
8 for the record.

9 Thank you.

10 (Applause.)

11 COUNCILWOMAN BLACKWELL: Thank
12 you very much. Thank you very much.

13 The next person. I understand
14 there was one more person that Councilman
15 said who wanted to testify. Is that so?
16 Well, come forward the two of you and
17 that will be it for those testifying
18 today.

19 Thank you very much. Sir,
20 you're next.

21 MR. KWESI: Good afternoon.

22 COUNCILWOMAN BLACKWELL: Good
23 afternoon.

24 MR. KWESI: To everyone. My
25 name is Atiba Kwesi. I am the President

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 of the West Philly Voting Block, and we
3 talked about -- we heard a lot about
4 statistics today, so I want to start with
5 a few statistics that I didn't hear.

6 The paper that I gave out to
7 the Council and some of the audience here
8 and people that have spoken, this paper
9 is a copy of something that I was given
10 at one of the fundraisers for one of the
11 State Reps. I live in the 192nd
12 District. So that's the district I
13 looked up and that's the district that I
14 wanted to show the map.

15 If you look at the top, it says
16 tax delinquent owner-occupied properties.
17 These are people in the 192nd who live in
18 their homes. If you look down the bottom
19 on the left-hand side, it has a blue dot
20 and it says delinquent homeowners and it
21 has a red flag and it says seniors. If
22 you look to the right, the list at the
23 top, it says tax delinquent
24 owner-occupied properties by house
25 district. The first list is all the

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2 legislative districts. The second list
3 is the number of people who are in that
4 legislative district that are tax
5 delinquent. The third list, it shows how
6 many of those people are seniors and what
7 the percentage of seniors are in each one
8 of those legislative districts. I would
9 like for everybody to look at the bottom
10 where it says total. It says 28,265
11 citizens of Philadelphia who are tax
12 delinquent right now and are in jeopardy
13 of losing their homes. And it says that
14 6,157 of those citizens are seniors.

15 We were talking about the
16 statistics of the LOOP program. There
17 are twice as many people right now about
18 to lose their homes, almost twice as
19 many, as there are who are in the LOOP
20 program. I think somebody said there's
21 16,000, is that correct, 16,000 in the
22 LOOP program? It's 28,000 delinquent
23 taxpayers about lose their homes and
24 6,000 of them are senior citizens.
25 That's almost half of the people that's

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2 already in the LOOP program and they're
3 talking about reducing it? Really?

4 I live in Overbrook and I'm on
5 the dividing line between Overbrook and
6 Carroll Park, and I went to a police
7 captain's meeting at the 19th District,
8 and the police captain told me -- he made
9 a statement that in our area from City
10 Line to Market Street, from 67th Street
11 to 52nd Street, he said that 41 percent
12 of the people living there make \$20,000
13 or less a year. One of the Councilpeople
14 said the average -- I think it was you
15 that said the average salary in
16 Philadelphia is 40,000. Well, not in my
17 neighborhood. It's half that. Okay?
18 Almost 50 percent of people in my
19 neighborhood -- so when these developers
20 come in talking about affordable housing,
21 affordable for who? For the residents
22 who have been living there or the people
23 they plan to bring in? That's the
24 question for me. When they come to you
25 and say we're going to build affordable

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2 housing in this part, affordable for who?
3 That's my first question.

4 Then I want to ask -- I think
5 it was Councilwoman Blondell Reynolds
6 Brown that said -- she spoke about how do
7 people get notified of the different
8 programs. Friday we had a meeting, and
9 there was a woman from the Philadelphia
10 Revenue Department that came, and her
11 name was Vicky Reilly, and she told us
12 about six programs that the City has to
13 deal with mostly seniors losing their
14 homes, but people in general, how they
15 can keep their homes. Well, we had
16 28,000 people who evidently don't know
17 about those programs.

18 So when we start talking about
19 all these programs that we have and how
20 we need to get these people in, my
21 question is, how are they going to know?
22 What happened to public service
23 announcements on the television and the
24 radio? I don't hear them. I heard a
25 public service announcement from the

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2 federal government about something you
3 can -- some tax break you can get on your
4 house, on a homeowner, but I don't hear
5 anything from the City or the City
6 Council on my television or my radio
7 about all these programs that we have.

8 If I'm correct, they said that
9 the LOOP program is closed. So none of
10 the people on here can even get in, can
11 even seek any help. And I need to add
12 that they are having sales of these
13 properties this month. They had two
14 sales already on the 8th, which was
15 Thursday a week ago, and last Wednesday
16 they had a sale of these people that --
17 tax delinquent homes. They have a list
18 of them. I can have that printed up and
19 given to each one of the Councilmembers.
20 They have dates for tax delinquent
21 collection sales. And then on April the
22 3rd, they're having Sheriff Sales.
23 Although the Sheriff's Department handles
24 both, they are categorized differently.

25 Twenty-eight thousand people in

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2 the City losing their homes and we
3 talking about shutting some programs down
4 or reducing the program? And it's only
5 half of that many in the program?
6 Something seems wrong with that to me.
7 I'm really kind of questioning who came
8 up with the idea that it was time to stop
9 the program or close it and who came up
10 with the idea that we needed to roll it
11 back with all of these people in
12 jeopardy?

13 How are we going to help these
14 people? They're losing their homes now,
15 right today. This month they are having
16 sales for these homes. We are asking --
17 and 6,000 seniors, 6,000 of the people
18 that you see here today about to be put
19 in the street and somebody going to come
20 and buy their house and tear it down or
21 redo it and sell it for \$500,000.

22 Really?

23 My grandmother -- I was one of
24 the first black people to move into West
25 Philly on the 1700 block of 62nd Street.

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2 We were the fourth black family in 1963.
3 I went to Overbrook Elementary. It was
4 90 percent white. I graduated in '72.
5 It was 99 percent black. Now they
6 talking about regentrification. I looked
7 the word up. Regentrification.
8 Gentrification. Gentrification was
9 something that came from the knights and
10 the lords and the dukes. They would go
11 out into the wilderness and they'd find a
12 place and they'd gentrify it. They'd
13 make it good for living for them. So
14 what does regentrification mean? You
15 going to come in to the hood and clean it
16 up and make it what's livable for you and
17 kick everybody else out who you don't
18 feel as though is worthy? Because that's
19 what the word means, gentrification,
20 regentrification.

21 When I moved here --
22 COUNCILMAN JOHNSON: If you
23 want us to pass the bill at 150
24 percent --

25 MR. KWESI: Thank you, Brother,

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 but I got one more thing to add. I got
3 one more thing to ask, please. This is
4 why I went and got this. I wish I could
5 have got enough copies, but I'm a poor
6 man. I got as many copies I can get, and
7 I was glad that the people here -- some
8 of the Councilpeople had their people
9 make some more copies.

10 We need to have some solutions
11 to this problem while we're here. If we
12 pass the bill at 150 percent, are we
13 going to open the program up so that some
14 of these people can get saved? Twice as
15 many people we have in the program now
16 are losing their homes. So how can we
17 brag about a program we have when we only
18 have a third of the people who need the
19 help --

20 COUNCILMAN JOHNSON: Madam
21 Chair, can I do a point of information,
22 please.

23 COUNCILWOMAN BLACKWELL:
24 Please. Yes, sir.

25 COUNCILMAN JOHNSON: So,

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 listen, I'm just as passionate with you.
3 We all grew up in these same type
4 neighborhoods. I'm still in Point
5 Breeze. I look at the issue of
6 gentrification that's going on. I'm very
7 passionate about you just as well, but
8 just for the record, we're here for the
9 LOOP program, right? And just to give
10 you some additional information, even if
11 we did open up the program for these
12 individuals that are on the list, first
13 of all, you have to see if they fit the
14 criteria. Do you know if every person on
15 here lived in their home for more than
16 ten years and their tax has tripled?

17 MR. KWESI: I know three
18 people.

19 COUNCILMAN JOHNSON: Okay.
20 Well, those three people, maybe you can
21 have a conversation with the Revenue
22 Department. They're here. We can go
23 from there. But if you don't mind, could
24 we just focus on LOOP. They want it at
25 150 percent. We're going to get that

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2 done. And I'll follow up with you
3 personally myself and work with you with
4 the delinquent issues. You gave us some
5 ideas about maybe the possibility of the
6 amnesty component. So maybe we'll have a
7 further conversation, if you don't mind.

8 MR. KWESI: Thank you. I
9 appreciate that.

10 COUNCILMAN JOHNSON: If that's
11 okay.

12 MR. KWESI: I appreciate that.

13 COUNCILWOMAN BLACKWELL: Thank
14 you very much.

15 COUNCILMAN JOHNSON: And I hear
16 everything that you said, and I'm taking
17 it all in and all of us are as a panel.
18 We just want to try to stay focused on
19 task so we can kind of --

20 COUNCILWOMAN BLACKWELL: Thank
21 you very much.

22 MR. KWESI: No problem.

23 COUNCILWOMAN BLACKWELL: Thank
24 you very much, Mr. Kwesi.

25 All right, ladies. I think

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 you're next.

3 MS. GREEN: Hi. I'm just going
4 to piggyback on what he said right now.
5 Tiffany Green, and I am from Point
6 Breeze.

7 So the thing about it is, is
8 that -- I'm going to keep it very short
9 because I know we have other hearings
10 coming up on the 29th to discuss Point
11 Breeze. But the thing about it is is
12 this: Let's get down to the solutions.
13 I don't think we should -- it pains me to
14 hear people have to come here and say all
15 this about gentrification when we really
16 don't need to do it, because the question
17 is this: If you create the problem, then
18 you should be willing to do the solution.
19 The question is this: Did you vote for
20 the five increases for AVI? Because if
21 you voted for the five increases of AVI,
22 then you understand why we have this
23 problem. Did you vote for the ten-year
24 tax abatement? Did you vote for this to
25 happen? If you pro new development, then

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 you know this is happening. So let's
3 talk about the solutions.

4 The solution is this: Number
5 one, we need to have open access. If you
6 are issuing permits for new development
7 every day, outside developers can come
8 into Philadelphia and go down to the tax
9 abatement office and get a tax abatement,
10 then Philadelphians should be able to go
11 down and get on LOOP every day.

12 Number two --

13 (Applause.)

14 MS. GREEN: Number two, why do
15 we have to live ten years -- well, it's
16 ten years. I understand that, because so
17 we can have existing residents. But why
18 does it have to be three times our taxes?
19 Because if you live below Reed Street,
20 Reed Street, you were not increased --
21 and I'm talking to Councilman Johnson on
22 this. You were not increased three times
23 your rate at the time of opening the
24 LOOP. So since you weren't increased at
25 the time three times your rate, many

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 people did not qualify for LOOP. So a
3 lot of the people in Point Breeze that
4 live from like Reed Street all the way
5 back does not qualify for LOOP because
6 their taxes hadn't yet reached three
7 times the rate.

8 The question is this: Why do
9 we have to go three times the rate to
10 qualify for LOOP? The developers don't
11 have to do three times to get a tax
12 abatement. The developers don't have to
13 wait for a program to be closed -- you
14 didn't close down tax abatement office
15 yet. Why are we as pro people being
16 limited to access, but yet you want to
17 keep the candy store open for the
18 developers? That's just not right.

19 (Applause.)

20 MS. GREEN: So let's make it a
21 level playing field. Okay?

22 The other issue that I have a
23 concern -- the reason why I'm asking,
24 because I'm saying that this should not
25 be voted on right now. It should wait

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 until after the hearings on the
3 redlining, and the reason why I say that
4 is because that both of them have a
5 direct correlation to each other,
6 relationship to each other.

7 And my other concern is this:
8 If you live in your house and your parent
9 die, okay, and they transfer it over to
10 the child at that particular point or if
11 you inherit -- if you inherit a house and
12 you got two houses or three houses at the
13 most, let's say three houses at the most,
14 what you let your relative live in, you
15 got a sister with three kids. You know
16 she ain't doing right, so she live in one
17 house. And then you got a brother,
18 because you know he can't keep a job, and
19 he live in the other house. So,
20 therefore, at that point, then therefore
21 you should be able to qualify for LOOP.
22 As long as it's not income-producing,
23 then you should be able to qualify for
24 LOOP, because you want to keep those
25 houses in your family. It took a long

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 time for us to obtain housing.

3 So I think that this bill needs
4 to be amended right due to the fact of
5 the redlining report and everything,
6 because let's make it a level playing
7 field. Why pass this through -- and it
8 just takes amendments. Why pass this
9 through as it is when it's not really
10 helping everybody at this particular
11 point? Because two houses and you living
12 in one house, then we should be able to
13 qualify for LOOP too. Okay? That's not
14 fair to make it limited at this
15 particular point.

16 And the last thing I want to
17 talk about is the fact that the
18 developers are block-busting. They're
19 block-busting intentionally. They
20 putting houses on each block so that when
21 the time of assessments, that we all can
22 be reassessed. So if they're doing
23 block-busting intentionally, then you
24 know what, then LOOP should be open. It
25 should be open, period. There should not

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 be no limit. Like I said, as long as you
3 issuing those tax abatements, then at
4 this particular point, that should be it.

5 COUNCILWOMAN BLACKWELL: Thank
6 you.

7 MS. GREEN: That's all I'm
8 asking for at this point. Okay? Thank
9 you.

10 COUNCILWOMAN BLACKWELL: Thank
11 you.

12 MS. GREEN: Anything else,
13 unfair treatment.

14 COUNCILWOMAN BLACKWELL: Thank
15 you.

16 Ma'am, give us your name.

17 MS. DAVIS: My name is Barbara
18 A. Davis and I am a South Phillian, been
19 born and raised in South Philly all my
20 life. I bought a house back in 1974 in
21 the 19146 zip code area, which is a
22 very -- they had a write-up in the paper
23 about that zip code because that was the
24 most valuable development and the
25 fastest -- one of the fastest in the City

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 that they are putting these houses up.

3 I just want to say that I need
4 LOOP. I'm retired, and when I did
5 retire, I was -- before I retired, I had
6 work done in my house, like make sure my
7 roof was okay so that I knew that I would
8 try to be able to afford sitting back and
9 sort of relaxing.

10 When I got my tax bill and they
11 went up on everybody's taxes because the
12 assessment values went up and the house
13 next door to me, which was 300,000 at
14 that time, they assessed mine for the
15 same amount. That house was three-story,
16 built from the ground up, with a deck.
17 My house is two-story, old house. It's
18 probably about 100 years old by now.
19 It's probably built in the early 1900s.
20 When I got my tax bill, I was very upset,
21 because I just thought it was a no
22 win-win situation. When I appealed it
23 and everything got straightened out and
24 they brought the LOOP, I was -- it was a
25 lot of weight off my shoulders.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 I need LOOP. We need to do the
3 150 percent so that we can benefit from
4 that and -- I mean, the abatements are
5 still going on. There's no timeframe.
6 They put a ten-year cap on us from 2013
7 to 2023, which I thought was unfair, and
8 they still have abatements going on and
9 they haven't stopped them. So why should
10 we get thrown in the street or limited to
11 what our income is?

12 I just want to say that I'm
13 hoping that everything gets passed, and
14 we need it. A lot of seniors need it.
15 I'm not the only one.

16 Thank you.

17 (Applause.)

18 COUNCILWOMAN BLACKWELL: Thank
19 you very much. We thank all of you for
20 coming, all of you for testifying.
21 That's going to complete our public
22 hearing for today. We're going to enter
23 into our public meeting.

24 The Chair calls on Councilman
25 Greenlee for a motion with regard to Bill

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 170365.

3 COUNCILMAN GREENLEE: Thank
4 you, Madam Chair. I move that Bill No.
5 170365 be reported from this Committee
6 with a favorable recommendation and
7 further move that the rules of Council be
8 suspended to permit first reading of this
9 bill at the next session of Council.

10 (Duly seconded.)

11 COUNCILWOMAN BLACKWELL: It has
12 been moved and properly seconded that
13 Bill No. 170365 be reported from this
14 Committee with a favorable recommendation
15 and further moved that the rules of
16 Council be suspended so as to permit
17 first reading of this bill at the next
18 session of Council.

19 All those in favor of the
20 motion will signify by saying aye.

21 (Aye.)

22 COUNCILWOMAN BLACKWELL: Those
23 opposed?

24 (No response.)

25 COUNCILWOMAN BLACKWELL: The

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 ayes have it and the motion carries.
3 Bill 170365 will be reported from this
4 Committee with a favorable recommendation
5 and also that the rules of Council be
6 suspended so as to permit first reading
7 at our next session of Council.

8 The Chair now recognizes
9 Councilman Greenlee for a motion with
10 regard to 170901.

11 COUNCILMAN GREENLEE: Thank
12 you, Madam Chair. I move that Bill No.
13 170901 be reported out of this Committee
14 with a favorable recommendation and
15 further move that the rules of Council be
16 suspended to allow for first reading at
17 our next session of Council.

18 (Duly seconded.)

19 COUNCILWOMAN BLACKWELL: It has
20 been moved and properly seconded that
21 Bill No. 170901 be reported from this
22 Committee with a favorable recommendation
23 and further moved that the rules of
24 Council be suspended so as to permit
25 first reading at our next session of

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 Council.

3 All those in favor will say
4 aye.

5 (Aye.)

6 COUNCILWOMAN BLACKWELL: Nay?

7 (No response.)

8 COUNCILWOMAN BLACKWELL: The
9 ayes have it and the motion carries.
10 Bill No. 170901 will be reported from
11 this Committee with a favorable
12 recommendation and also a recommendation
13 for suspension of the rules so as to
14 permit first reading at our next session
15 of Council.

16 (Applause.)

17 COUNCILWOMAN BLACKWELL: Thank
18 you. The Chair recognizes Councilmember
19 Greenlee for a motion on the amendment to
20 Bill No. 171110.

21 COUNCILMAN GREENLEE: Thank
22 you, Madam Chair. I offer an amendment
23 to Bill No. 171110. A copy of the
24 amendment has been circulated to all
25 members. I move for the adoption of the

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 amendment.

3 (Duly seconded.)

4 COUNCILWOMAN BLACKWELL: It has
5 been moved and properly seconded that the
6 amendment to Bill No. 171110 be approved.

7 All those in favor of the
8 approval will say aye.

9 (Aye.)

10 COUNCILWOMAN BLACKWELL:
11 Opposed?

12 (No response.)

13 COUNCILWOMAN BLACKWELL: All
14 right. The Chair again recognizes
15 Councilman Greenlee for a motion to Bill
16 171110, as amended.

17 COUNCILMAN GREENLEE: Thank
18 you, Madam Chair. I move that Bill No.
19 171110, as amended, be reported out of
20 this Committee with a favorable
21 recommendation, the rules of Council be
22 suspended to allow for first reading at
23 our next session of Council.

24 (Duly seconded.)

25 COUNCILWOMAN BLACKWELL: It has

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 been moved and properly seconded that
3 Bill No. 171110, as amended, be reported
4 from this Committee with a favorable
5 recommendation and also a recommendation
6 for a suspension of the rules so as to
7 permit first reading at our next session
8 of Council.

9 The Chair recognizes Councilman
10 Greenlee -- all those in favor will say
11 aye.

12 (Aye.)

13 COUNCILWOMAN BLACKWELL:
14 Opposed?

15 (No response.)

16 COUNCILWOMAN BLACKWELL: The
17 ayes have it and so the bill is reported
18 out with a favorable recommendation and
19 suspended so that -- the rules suspended
20 so that it can be heard at our next
21 session of Council.

22 The Chair now recognizes
23 Councilman Greenlee for a motion on Bill
24 No. 171111.

25 COUNCILMAN GREENLEE: Thank

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 you, Madam Chair. I move that Bill No.
3 171111 be reported out of this Committee
4 with a favorable recommendation and that
5 the rules of Council be suspended to
6 allow for first reading at our next
7 session of Council.

8 (Duly seconded.)

9 COUNCILWOMAN BLACKWELL: It has
10 been moved and properly seconded that
11 Bill No. 171111 be reported from this
12 Committee with a favorable recommendation
13 and further moved that the rules of
14 Council be suspended so as to permit
15 first reading of this bill at our next
16 session of Council.

17 All those in favor of the
18 motion will signify by saying aye.

19 (Aye.)

20 COUNCILWOMAN BLACKWELL: Those
21 opposed?

22 (No response.)

23 COUNCILWOMAN BLACKWELL: The
24 ayes have it and the motion carries.
25 Bill No. 171111 will be reported from

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 this Committee with a favorable
3 recommendation and a request that the
4 rules of Council be suspended so as to
5 permit first reading at our next session
6 of Council.

7 The Chair now recognizes
8 Councilman Greenlee for a motion on the
9 amendment to Bill No. 180002.

10 COUNCILMAN GREENLEE: Thank
11 you, Madam Chair. I offer an amendment
12 to Bill No. 180002. A copy of the
13 amendment has been circulated. I move
14 for the adoption of the amendment.

15 (Duly seconded.)

16 COUNCILWOMAN BLACKWELL: It has
17 been moved and properly seconded that the
18 amendment to Bill No. 180002 be approved.

19 All those in favor of the
20 motion will signify by saying aye.

21 (Aye.)

22 COUNCILWOMAN BLACKWELL: Those
23 opposed, nay.

24 (No response.)

25 COUNCILWOMAN BLACKWELL: The

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 motion carries and Bill No. 180002 has
3 been amended.

4 The Chair again recognizes
5 Councilman Greenlee for a motion on Bill
6 No. 180002, as amended.

7 COUNCILMAN GREENLEE: Thank
8 you, Madam Chair. I move that Bill No.
9 180002, as amended, be reported from this
10 Committee with a favorable recommendation
11 and that the rules of Council be
12 suspended to allow for first reading at
13 our next session of Council.

14 (Duly seconded.)

15 COUNCILWOMAN BLACKWELL: It has
16 been moved and properly seconded that
17 Bill No. 180002, as amended, be reported
18 from this Committee with a favorable
19 recommendation and further moved that the
20 rules of Council be suspended so as to
21 permit first reading of this bill at our
22 next session of Council.

23 All those in favor will say
24 aye.

25 (Aye.)

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 COUNCILWOMAN BLACKWELL: Any
3 nays?

4 (No response.)

5 COUNCILWOMAN BLACKWELL: The
6 ayes have it and the motion carries.

7 Bill No. 180002, as amended, will be
8 reported from this Committee with a
9 favorable recommendation, also with a
10 rules suspension so as to permit first
11 reading at our next session of Council.

12 The Chair now recognizes
13 Councilman Greenlee for a motion on Bill
14 No. 180010.

15 COUNCILMAN GREENLEE: Thank
16 you, Madam Chair. I move that Bill No.
17 180010 be reported from this Committee
18 with a favorable recommendation and that
19 the rules of Council be suspended to
20 allow for first reading at our next
21 session of Council.

22 (Duly seconded.)

23 COUNCILWOMAN BLACKWELL: It has
24 been moved and properly seconded that
25 Bill No. 180010 be reported from this

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Committee with a favorable recommendation
3 and further moved that the rules of
4 Council be suspended so as to permit
5 first reading at our next session of
6 Council.

7 All those in favor say aye.
8 (Aye.)

9 COUNCILWOMAN BLACKWELL:
10 Opposed?

11 (No response.)

12 COUNCILWOMAN BLACKWELL: The
13 ayes have it, the motion carries, and
14 Bill No. 180010 will be reported from
15 this Committee with a favorable
16 recommendation and with a request for a
17 rules suspension so as to permit first
18 reading at our next session of Council.

19 The Chair now recognizes
20 Councilman Greenlee for a motion on Bill
21 No. 180096.

22 COUNCILMAN GREENLEE: Thank
23 you, Madam Chair. I move that Bill No.
24 180096 be reported from this Committee
25 with a favorable recommendation and

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 further move that the rules of Council be
3 suspended to allow for first reading at
4 our next session of Council.

5 (Duly seconded.)

6 COUNCILWOMAN BLACKWELL: It has
7 been moved and properly seconded that
8 Bill No. 180096 be reported from this
9 Committee with a favorable recommendation
10 and further moved that the rules of
11 Council be suspended so as to permit
12 first reading of this bill at the next
13 session of Council.

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

16 (Aye.)

17 COUNCILWOMAN BLACKWELL: Those
18 opposed, nay.

19 (No response.)

20 COUNCILWOMAN BLACKWELL: The
21 ayes have it, the motion carries, and
22 Bill No. 180096 will be reported from
23 this Committee with a favorable
24 recommendation and a request that the
25 rules of Council be suspended so as to

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 permit first reading at our next session
3 of Council.

4 The Chair now recognizes
5 Councilwoman Parker for a motion on the
6 amendment to Bill No. 180138.

7 COUNCILWOMAN PARKER: Thank
8 you, Madam Chair. I offer an amendment
9 to Bill No. 180138. A copy of the
10 amendment has been circulated to all
11 members of the Committee. I move for the
12 adoption of the amendment.

13 (Duly seconded.)

14 COUNCILWOMAN BLACKWELL: It has
15 been moved and properly seconded that the
16 amendment to Bill No. 180138 be approved.

17 All those in favor of the
18 motion will signify by saying aye.

19 (Aye.)

20 COUNCILWOMAN BLACKWELL: Those
21 opposed, nay.

22 (No response.)

23 COUNCILWOMAN BLACKWELL: The
24 motion carries, and Bill No. 180138 has
25 been amended.

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 The Chair again recognizes
3 Councilwoman Parker for a motion on Bill
4 No. 180138, as amended.

5 COUNCILWOMAN PARKER: Thank
6 you, Madam Chair. I move that Bill No.
7 180138, as amended, be reported from this
8 Committee with a favorable recommendation
9 and further move that the rules of
10 Council be suspended to permit first
11 reading of this bill at the next session
12 of Council.

13 (Duly seconded.)

14 COUNCILWOMAN BLACKWELL: It has
15 been moved and properly seconded that
16 Bill No. 180138, as amended, be reported
17 from this Committee with a favorable
18 recommendation and further moved that the
19 rules of Council be suspended so as to
20 permit first reading of this bill at our
21 next session of Council.

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

24 (Aye.)

25 COUNCILWOMAN BLACKWELL: Those

1 3/19/18 - FINANCE - BILL 170365, ETC.

2 opposed, nay.

3 (No response.)

4 COUNCILWOMAN BLACKWELL: The
5 ayes have it, the motion carries, and
6 Bill No. 180138, as amended, will be
7 reported from this Committee with a
8 favorable recommendation and a request
9 that the rules of Council be suspended so
10 as to permit first reading at our next
11 session of Council.

12 The Chair now recognizes
13 Councilman Domb for a motion on Bill No.
14 180139.

15 COUNCILMAN DOMB: Thank you,
16 Madam Chair. I move that Bill No. 180139
17 be reported from this Committee with a
18 favorable recommendation and further move
19 that the rules of Council be suspended to
20 permit first reading of this bill at the
21 next session of Council.

22 (Duly seconded.)

23 COUNCILWOMAN BLACKWELL: It has
24 been moved and properly seconded that
25 Bill No. 180139 be reported from this

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 Committee with a favorable recommendation
3 and further moved that the rules of
4 Council be suspended so as to permit
5 first reading of this bill at our next
6 session of Council.

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

9 (Aye.)

10 COUNCILWOMAN BLACKWELL: Those
11 opposed, nay.

12 (No response.)

13 COUNCILWOMAN BLACKWELL: The
14 ayes have it, the motion carries, and
15 Bill No. 180139 will be reported from
16 this Committee with a favorable
17 recommendation and a request that the
18 rules of Council be suspended so as to
19 permit first reading at our next session
20 of Council.

21 That completes all of this. I
22 thank all members of the Committee.
23 Thank you. Thank you all very, very
24 much.

25 Thank you to those who came and

1 3/19/18 - FINANCE - BILL 170365, ETC.
2 testified, and that means that we will be
3 recessed.

4 (Committee on Finance concluded
5 at 4:15 p.m.)

6 - - -

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CERTIFICATE

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

MICHELE L. MURPHY
RPR-Notary Public

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March 19, 2018

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