

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON FINANCE

Room 400, City Hall
Philadelphia, Pennsylvania
Thursday, April 9, 2015
1:20 p.m.

PRESENT:

COUNCILWOMAN MARIAN B. TASCO, CHAIR
COUNCILWOMAN JANNIE BLACKWELL
COUNCILMAN W. WILSON GOODE, JR.
COUNCILMAN WILLIAM K. GREENLEE
COUNCILMAN BOBBY HENON
COUNCILMAN KENYATTA JOHNSON
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ
COUNCILWOMAN BLONDELL REYNOLDS BROWN
COUNCILMAN MARK SQUILLA

BILL 140607 - An ordinance amending Title 19 of The Philadelphia Code (Finance, Taxes, and Collection), Chapter 1600 (Water and Sewer Rentals), by providing for installment payment agreements...

BILL 150197 - An ordinance amending Sections 19-1303 of The Philadelphia Code, entitled "Discounts and Additions to Tax," and 19-1806, entitled "Authorization of Realty Use and Occupancy Tax," by further tolling additions, interest and penalties when the assessed value of property is under appeal...

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2 COUNCILWOMAN TASCO: Good
3 afternoon. This public hearing is being
4 called to order. City Council's
5 Committee on Finance is here, and the
6 purpose of this hearing is to hear
7 testimony on Bills No. 140607 and 150197.

8 I recognize that we have a
9 quorum in the presence of Councilwoman
10 Brown, Councilman Greenlee, Councilwoman
11 Sanchez, and Councilman Goode.

12 Will the Clerk please read the
13 title of the bill, both bills.

14 THE CLERK: Bill 150197, an
15 ordinance amending Sections 19-1303 of
16 The Philadelphia Code, entitled
17 "Discounts and Additions to Tax," and
18 19-1806, entitled "Authorization of
19 Realty Use and Occupancy Tax," by further
20 tolling additions, interest and penalties
21 when the assessed value of property is
22 under appeal and further limiting tax
23 payments due based on certain assessments
24 under appeal; all under certain terms and
25 conditions; and

1 4/9/15 - FINANCE - BILL 140607, etc.
2 140607, an ordinance amending
3 Title 19 of The Philadelphia Code,
4 Chapter 1600, by providing for
5 installment payment agreements, all under
6 certain terms and conditions.

7 COUNCILWOMAN TASCO: Thank you
8 very much.

9 Councilwoman, do you have any
10 comments?

11 COUNCILWOMAN SANCHEZ: No.

12 COUNCILWOMAN TASCO: I would
13 now like to call Ms. Clarena Tolson, our
14 Revenue Commissioner, to the table.

15 (Witness approached witness
16 table.)

17 COUNCILWOMAN TASCO: Good
18 afternoon. Please state your name for
19 the record.

20 COMMISSIONER TOLSON: Good
21 afternoon, Chairwoman Tasco and members
22 of the Committee on Finance. I am
23 Revenue Commissioner Clarena Tolson. I'm
24 here to testify in support of Bill No.
25 150197 introduced by Councilman Henon.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 This bill amends Sections
3 19-1303 of The Philadelphia Code,
4 entitled "Discounts and Additions to
5 Tax," and 19-1806, entitled
6 "Authorization of Realty Use and
7 Occupancy Tax," by further tolling
8 additions, interest and penalties when
9 the assessed value of the property is
10 under appeal and further limiting tax
11 payments due based on certain assessments
12 under appeal.

13 In 2014, the first year of the
14 Actual Value Initiative, this Council
15 granted taxpayers appealing their new
16 assessment the option to pay their real
17 estate and use and occupancy taxes based
18 on the 2013 assessment until the appeal
19 is resolved. Given that some appeals
20 remain outstanding, the Department of
21 Revenue has allowed taxpayers whose
22 appeals are ongoing to pay their 2015
23 real estate and U&O taxes using the 2013
24 assessment until the appeal is resolved.
25 No taxpayer has been required to pay more

1 4/9/15 - FINANCE - BILL 140607, etc.
2 than they did in 2013 until their appeal
3 is complete. We appreciate and support
4 Bill 150197's legal mandate to extend
5 this option to taxpayers until their
6 appeals are complete in accordance with
7 our current practice.

8 Thank you for the opportunity
9 to testify today. I would be happy to
10 answer any questions that you may have.

11 COUNCILWOMAN TASCO: Are there
12 any questions from members of the
13 Committee?

14 Let me recognize Councilman
15 Henon, who is a member of this Committee
16 and who has joined us.

17 The Chair recognizes Mr. Henon
18 for remarks.

19 COUNCILMAN HENON: Thank you,
20 Madam Chair.

21 Good afternoon. Thank you for
22 your testimony. I just wanted -- it's
23 more of a statement than anything else,
24 and I appreciate the members of this body
25 as well as the Administration in trying

1 4/9/15 - FINANCE - BILL 140607, etc.
2 to ensure that fairness is set in place
3 as we go through the kinks and the issues
4 that we have as we work to resolve them
5 all. So I just want to say thank you for
6 your consideration and your support in
7 helping out a lot of people move forward
8 with a little bit of certainty that the
9 City of Philadelphia is paying attention
10 to them.

11 So thank you.

12 COMMISSIONER TOLSON: Thank
13 you.

14 COUNCILWOMAN TASCO: Thank you.
15 Councilman Greenlee.

16 COUNCILMAN GREENLEE: Thank
17 you, Madam Chair.

18 Good afternoon, Commissioner.

19 COMMISSIONER TOLSON: Good
20 afternoon.

21 COUNCILMAN GREENLEE: It's sort
22 of related to this, and yesterday at the
23 budget hearings I brought up these issues
24 of the -- and I know we've talked about
25 this, where people get a decision from

1 4/9/15 - FINANCE - BILL 140607, etc.
2 the Board of Revision of Taxes, but it
3 seems to take a while to get all the way
4 to Revenue, and then folks are getting
5 bills that don't appear to be accurate.
6 I have a few in my office and I
7 understand other Councilpeople do.

8 Where do we stand now as far as
9 trying to get all the various entities
10 together so we're all working with the
11 same numbers, if you will?

12 COMMISSIONER TOLSON: We
13 continue to work with the Office of
14 Property Assessment and the Board of
15 Revision of Taxes to make sure that our
16 data is as accurate and timely as
17 possible. The process is one that is
18 ongoing. Ongoing improvement is an
19 opportunity that we have. We have not
20 made it as probably as lean as we all
21 would like it to be.

22 But to that end, the Revenue
23 Department has improved some of its
24 processes since our beginning to have the
25 challenges. We currently sent out the

1 4/9/15 - FINANCE - BILL 140607, etc.
2 2015 bills as they would have appeared,
3 absent any type of appeal, and then we
4 also provide notice and the opportunity
5 with a bill that states the 2013 amount
6 until we have formal notice from OPA of
7 the final valuation and assessment. Once
8 we have the notice of that final
9 valuation and assessment, it is literally
10 within days that we send out a revised
11 bill to the property owners and advise
12 them that they either have the need to
13 pay the new assessed value, the
14 difference from maybe what they paid
15 originally or that there's opportunities
16 for a refund.

17 COUNCILMAN GREENLEE: I won't
18 go into big detail here because it
19 doesn't directly pertain to this bill,
20 and I certainly support this bill too,
21 but it seems like people are still
22 getting wrong numbers. We get a lot of
23 that, where it just -- and I'm not saying
24 it's Revenue. Wherever it's coming from,
25 by the time it filters down to you guys,

1 4/9/15 - FINANCE - BILL 140607, etc.

2 I don't know if you have the wrong
3 information or whatever, but we seem to
4 be getting a lot of that.

5 COMMISSIONER TOLSON: I think
6 certainly once the numbers are -- once
7 there's certification and the advice of
8 the numbers that people may be given
9 fairly quickly from the BRT once they are
10 processed and each agency does what it
11 needs to do to make sure that they're
12 accurate, the numbers should align and be
13 correct. But until that happens, there
14 may be a difference, because we may have
15 an assessment value that is based upon
16 something that may have changed in '14 or
17 '15 and we have given them a bill that is
18 for '14, '15 and then tell them that they
19 can pay at the '13 level. So that is
20 part of the challenge.

21 COUNCILMAN GREENLEE: Okay.
22 All right. Thank you.

23 COUNCILWOMAN TASCO: Are there
24 other questions regarding this bill?

25 (No response.)

1 4/9/15 - FINANCE - BILL 140607, etc.

2 COUNCILWOMAN TASCO: Thank you
3 very much.

4 COMMISSIONER TOLSON: Thank
5 you.

6 COUNCILMAN JOHNSON: Clarena
7 Tolson?

8 COUNCILWOMAN TASCO: I'm sorry.
9 The Chair recognizes Councilman Kenyatta
10 Johnson.

11 COUNCILMAN JOHNSON: I just
12 wanted to say for the record thank you,
13 Commissioner Tolson, for your support and
14 your team on working to address this
15 issue that has significantly impacted
16 residents in certain parts of my district
17 who have seen an increase in their taxes
18 as a result of AVI. And so we work very
19 aggressively and hard to try to find
20 different ways to at least allow them to
21 pay their taxes on time, most
22 importantly, and stay inside their homes.

23 So I just wanted to personally
24 say thank you for the record, tell you to
25 keep up the good work, as well as I was

1 4/9/15 - FINANCE - BILL 140607, etc.
2 mentioning in a community meeting the
3 other day our work in going after
4 individuals who are back on taxes and our
5 collection rate. So I just wanted to
6 thank you, tell you to keep up the good
7 work.

8 COMMISSIONER TOLSON: Thank
9 you. I will certainly share that with,
10 for the most part, our Tax Division
11 headed by Frank Breslin, but also in
12 collaboration with our IT team and within
13 the agency, because it was a significant
14 amount of work to be done to make this
15 all happen.

16 COUNCILWOMAN TASCO: Thank you
17 very much.

18 COMMISSIONER TOLSON: Thank
19 you.

20 COUNCILWOMAN TASCO: We will
21 now have the first panel regarding Bill
22 140607, and I call Mr. Howard Neukrug,
23 Philadelphia Water Commissioner.

24 (Witnesses approached witness
25 table.)

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2 COMMISSIONER NEUKRUG: Good
3 afternoon, Councilwoman Tasco and
4 Councilwoman Sanchez and members of the
5 Finance Committee. I am Howard Neukrug,
6 Commissioner of the Philadelphia Water
7 Department. I am here with my colleague
8 Clarena Tolson, Commissioner of the
9 Revenue Department. Thank you for the
10 opportunity to provide testimony on Bill
11 No. 140607.

12 Philadelphia Water shares the
13 goal of providing all our water customers
14 the assistance that they need to continue
15 water service. We know that there is
16 more we can do, and we renew our
17 commitments to working with the sponsor
18 of this bill and other members of the
19 Council to fully realize this goal.
20 However, Philadelphia Water Department
21 and Water Revenue Bureau do have some
22 concerns with the bill in its current
23 form, which leads us to recommend that
24 the bill be held today so that we can
25 continue our dialogue with Council.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 Most importantly, changes that
3 forgive debt or payment structures must
4 be fully analyzed to ensure legal
5 compliance with the General Bond
6 Ordinance. The City is contractually
7 obligated to enforce its rates and
8 charges to meet these covenants and to
9 maintain its favorable water bond
10 ratings. This analysis has not yet been
11 performed, so we request more time to do
12 so and that we can fully understand the
13 legal and financial implications that may
14 follow.

15 While significant, these
16 concerns go to the actual mechanics of
17 the bill and not to the overarching
18 theme. We get it. There are too many
19 people in delinquency and too many
20 properties with liens. The current
21 situation is not acceptable.

22 Our request today is to provide
23 us the time to work with Council and
24 stakeholders to find the right balance
25 and create a low-income assistance

1 4/9/15 - FINANCE - BILL 140607, etc.
2 program that offers real improvements for
3 those in need while observing legal
4 requirements and fairness to all
5 taxpayers, all ratepayers.

6 Last fiscal year, over \$20
7 million was expanded on a variety of
8 assistance programs, including the
9 charitable organization discount, the
10 senior citizen assistance program, and
11 support through the Utility Emergency
12 Services Fund, to name a few. Water
13 Revenue Bureau provides standard payment
14 agreements, SPAs, for any customer
15 experiencing difficulties in paying their
16 bills as well as more targeted assistance
17 programs for households below 250 percent
18 of the federal poverty level, where the
19 level of assistance provided is based on
20 the water usage and the customer's
21 ability to pay. But still more needs to
22 be done. We have been working with our
23 friends at Community Legal Services to
24 implement solutions to some of our
25 customer service issues. The outcomes

1 4/9/15 - FINANCE - BILL 140607, etc.
2 include creating an easy and more
3 transparent application process and a
4 simplified entry into payment agreements
5 and a more streamlined process for
6 appeals.

7 In addition, on May 1st we
8 inaugurated the Residential Customer
9 Assistance and Services Advisory Group --
10 we're calling it RCAS -- to further
11 review and improve our assistance
12 programs with many of our stakeholders.
13 They include Community Legal Services,
14 City Council, PennFuture, Energy
15 Coordinating Agency, the Homeowners
16 Association of Philadelphia, the Greater
17 Philadelphia Corporation for Aging, and
18 Action United. If there are other
19 recommendations for stakeholders for this
20 group, we are very happy to include them
21 also.

22 We have also recently engaged
23 an independent contractor to review and
24 analyze our assistance programs. We hope
25 that with the support of City Council we

1 4/9/15 - FINANCE - BILL 140607, etc.
2 can create an affordable rates program
3 similar to one recently begun in
4 Washington, DC. This work will also be
5 in collaboration with Philadelphia's
6 first Water, Sewer and Stormwater Rate
7 Setting Board, which has just been
8 confirmed by City Council in February.
9 As it is the entity now in charge of
10 setting water rates, their involvement is
11 critical, as they can factor any new
12 initiatives, payment agreements or
13 financial programs into rate
14 considerations.

15 In conclusion, we are very
16 supportive of the intent of the bill, but
17 respectfully request that the bill be
18 held today so that Water Department,
19 Water Revenue, CLS, the sponsor of this
20 bill, City Council, and others can ensure
21 an equitable and fair program that is
22 responsive to all of our customers'
23 needs, especially our neediest.

24 I am happy to answer any
25 questions you may have at this time.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 Thank you.

3 COUNCILWOMAN TASCO: Thank you
4 very much for your testimony.

5 The Chair recognizes
6 Councilwoman Sanchez.

7 COUNCILWOMAN SANCHEZ: Thank
8 you, Madam Chair.

9 When I got elected and I began
10 to look at some of the challenges of the
11 district, one of the things that caught
12 my eye was the large number of debt both
13 on the real estate and water in my
14 district. In the real estate, many of my
15 colleagues know that we presented a tax
16 payment plan which is the most
17 progressive payment plan we've had based
18 on people's incomes to ensure that people
19 in poverty are not paying more than a
20 third of their salary towards property
21 taxes.

22 When I got elected, 20 percent
23 of the water debt was in my district, and
24 I only represent 10 percent of the
25 district. Throughout the last seven

1 4/9/15 - FINANCE - BILL 140607, etc.
2 years, I've worked very closely with the
3 Administration, and I believe my number
4 is down to 11 percent -- the Commissioner
5 may want to correct me -- 11 percent of
6 the debt. That's progress, but it's not
7 enough.

8 Yesterday I received extensive
9 information by the Administration in
10 preparation for today's hearing, and
11 while I have not had a full time to
12 analyze the data, one of the things that
13 is startling to me -- and I've shared it
14 with this Finance Committee -- is the
15 number of liens on residential
16 properties.

17 If you look at the enclosure
18 that we circulated, we have 311
19 residential properties with liens, water
20 liens in the City of Philadelphia. I
21 think we all understand in the City with
22 growing poverty that this number is not
23 acceptable.

24 Commissioner, how does this
25 compare with other comparable cities,

1 4/9/15 - FINANCE - BILL 140607, etc.

2 just level of debt?

3 COMMISSIONER NEUKRUG: Well,
4 first of all, I absolutely agree with you
5 that the level of debt is too much, and
6 we have concerns about that. I don't
7 have any information in front of me, but
8 I would be very happy to either find it
9 back in my office or to collect it
10 through a search of other cities on how
11 ours compares to other cities. But as
12 you know, when you compare us to the ten
13 largest cities in America, we are one of
14 the most neediest.

15 COUNCILWOMAN SANCHEZ: One of
16 the things that I want to say for the
17 record, at no time in our discussions
18 with the Water have we talked about
19 eliminating the period of no shut-off,
20 and I just want -- because in your
21 testimony there's a mention of that
22 period of time when people are not
23 allowed -- when we do no shut-offs, and
24 that has never been on the table for
25 discussion. I just want to be clear.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 COMMISSIONER NEUKRUG: And just
3 to be clear, I did not add that to my
4 oral testimony back, simply because I
5 didn't want to take this subject off
6 kilter, but it is an extremely important
7 piece of a very large puzzle of how we
8 can ensure that people get water and can
9 afford to pay their water bill and not
10 rack up debt.

11 COUNCILWOMAN SANCHEZ: So one
12 of the things that the Administration has
13 requested is more time. How much time
14 are we talking about and what else do you
15 feel you need time to do and what would
16 be the timeline? In order for me to
17 consider the request not to move this
18 bill, I need to have date certain about
19 what we're talking about.

20 COMMISSIONER NEUKRUG: Well,
21 we're ready to move full steam ahead and
22 we've already, as I believe you know,
23 been working with CLS on a whole host of
24 issues that are near this issue, but not
25 this issue in particular. We're very

1 4/9/15 - FINANCE - BILL 140607, etc.

2 happy to expedite and work, and

3 Commissioner Tolson and I are ready to

4 commit ourselves to working with you.

5 In terms of the timeframe, I do

6 not know where these conversations go,

7 how complicated they get in terms of the

8 analyses needed to be done by third

9 parties, but other than that, you have

10 our full commitment, because there's

11 really not much more of, other than for

12 me, making sure people have clean,

13 healthy drinking water every day. There

14 aren't a lot more important issues to

15 making sure that people have affordable

16 rates and that people have ways to be

17 able to pay their bills.

18 COUNCILWOMAN SANCHEZ: So is

19 this something we can get done in the

20 next 30 days?

21 COMMISSIONER NEUKRUG: That

22 would -- we could have a discussion and

23 see.

24 COUNCILWOMAN SANCHEZ: I

25 introduced this bill -- we have to do

1 4/9/15 - FINANCE - BILL 140607, etc.
2 better than that. I think it's
3 important. I think my colleagues are
4 ready to support this, and clearly like
5 we did with the real estate tax payment
6 plan, this is too important and we want
7 to get it right. Let me correct that. I
8 no longer shoot for the perfect, one of
9 the things I've learned as a legislator.
10 We're going to get better and sometimes
11 not even get it right. But how much time
12 do we need? How much more time do you
13 need?

14 COMMISSIONER TOLSON: One
15 thing, Councilwoman -- excuse me, if I
16 could just interject -- that would be
17 helpful for us to understand the part of
18 the question is, our original
19 understanding was this was to address
20 those who, for lack of a better term,
21 might be underwater in terms of their
22 water bills being greater than the values
23 of their property. The legislation as it
24 appears right now appears to address the
25 entire population of the City versus

1 4/9/15 - FINANCE - BILL 140607, etc.
2 those who might be in that circumstance.
3 So is it that circumstance that we're
4 trying to address?

5 COUNCILWOMAN SANCHEZ: No. We
6 are trying to address the City putting
7 forth a very deliberate, very thoughtful,
8 intentional process by which people can
9 come forward and enter into compliance.
10 And so while I understand that there may
11 be -- my huge concern over the structural
12 ones that I've seen, I may have 200
13 accounts in the City that meet that
14 guideline of water debt may be greater
15 than the value of their house, but one of
16 the things that we've learned in looking
17 at the private industry, PECO and PGW, is
18 that the more generous and deliberate the
19 plans, the higher rate of compliance by
20 the customer. And so we felt it was very
21 important to be as comprehensive in light
22 of the fact that this Administration and
23 all of us understand the large poverty
24 that exists in the City. So we wanted to
25 be broader because we wanted folks to

1 4/9/15 - FINANCE - BILL 140607, etc.
2 know that they could come in and that in
3 addition to water and real estate taxes,
4 that the City would not overburden them
5 with payment plans that sets them up to
6 fail.

7 COMMISSIONER TOLSON: So,
8 again, to help us try to address it
9 instead of timelines for how we could
10 resolve some of this, the water issues
11 and the tax issues are expressed slightly
12 different and certainly what's proposed
13 here is different from even the OOPPA
14 plans that are developed for real estate
15 taxes. OOPPA does not eliminate
16 principal. The principal remains with
17 the property, as well as currently water
18 debt remains with the property.

19 So under this legislation as I
20 think we're reading it, this would
21 eliminate principal for the property
22 after several years of payment based upon
23 income.

24 COUNCILWOMAN SANCHEZ: And one
25 of the reasons we put on there that

1 4/9/15 - FINANCE - BILL 140607, etc.
2 allowance is that we found that most
3 people who are eligible have not been
4 enrolled into low-income programs. And
5 so what we wanted to do was allow the
6 Administration to take into consideration
7 someone who has been poor based on where
8 they live and their income who should
9 have been enrolled in one of our
10 low-income programs, was not, so that in
11 the calculation you would take that into
12 consideration, because we have such a low
13 enrollment in our low-income programs.

14 COMMISSIONER TOLSON: Okay. So
15 as we approach that issue, I'm not sure
16 how that is done without also looking at
17 the issue of the moratorium, because that
18 does impact how people may accrue their
19 debt and what is owed.

20 COUNCILWOMAN SANCHEZ: I think
21 one of the principles of the bill is, we
22 want people to demonstrate that they can
23 come into compliance, and that's why the
24 forgiveness part of this is based on
25 people demonstrating that they're going

1 4/9/15 - FINANCE - BILL 140607, etc.
2 to get on a payment plan that they can
3 afford and allow them to get in the good
4 record so that the Administration can
5 then say, you know, you have a \$10,000
6 debt or, let's say, you have a \$3,000
7 debt. If you would have been enrolled in
8 the WRAP program, your debt might have
9 been \$1,500. If you come forward and you
10 pay and you show good effort, in two
11 years, guess what, we're going to take
12 into consideration the fact that you were
13 eligible for that low-income calculation
14 and you were not as payment, because for
15 whatever -- as we know, homestead, AVI
16 LOOP, districts like mine are still 50
17 percent under-enrolled in these relief
18 programs. It's a challenge. I'm not
19 totally saying that it is all our
20 responsibility, but because our practice
21 is people have to opt in as opposed to
22 opting out, that creates this low
23 enrollment that we have for folks who are
24 eligible for benefits. So what we were
25 really doing is giving the Administration

1 4/9/15 - FINANCE - BILL 140607, etc.
2 the ability to say this is someone who
3 would have paid had they not needed a 50
4 percent deposit or 25 or the medical
5 hardship or whatever to become compliant.

6 COMMISSIONER TOLSON: Is the
7 intent also to make this like an amnesty
8 program?

9 COUNCILWOMAN SANCHEZ: What
10 we've seen from PECO and PGW is, PECO
11 four years ago or three years ago wiped
12 out like \$40 million what was of bad
13 debt, because they knew it wasn't
14 collectible when people showed good faith
15 in trying to get compliance.

16 So, again, I don't look at it
17 as amnesty, because most of those people
18 should have been enrolled in the
19 low-income program. So you could call it
20 amnesty if you want. I say people are
21 eligible for service they have not been
22 enrolled in.

23 COMMISSIONER TOLSON: I'm
24 saying amnesty from the standpoint of is
25 the intent that there be a period where

1 4/9/15 - FINANCE - BILL 140607, etc.
2 people be allowed to sign up for this
3 program, address their current
4 delinquency, and then going forward be
5 expected to stay current in their bill
6 or, as it could be read, that people
7 would be allowed to come in and out or to
8 start to stop paying and then utilize
9 this as an option, because the way -- it
10 could be perceived that doing it as
11 written here to not pay is a better
12 option than paying for the water bill.

13 So I'm trying to understand
14 what the intent, to try to make this a
15 certain time period, clean it up, and
16 then going forward stay current or is it
17 a different type of program?

18 COUNCILWOMAN SANCHEZ: Well, I
19 think in light of the kind of the
20 economic times that we've faced over the
21 last four or five years to say a person
22 is only eligible to clean up their record
23 once, not understanding what a medical
24 hardship or other situation can happen in
25 the household, I hate setting up policy

1 4/9/15 - FINANCE - BILL 140607, etc.
2 for the folks who know how to break
3 rules, because those are few, and so
4 that's usually not good policy. When you
5 look at 311 delinquent accounts, it's
6 going to take us a while to clean that
7 up. So I'm not ready to say we're going
8 to do this only for a time period,
9 because a medical emergency, as we all
10 know, can lead people into hardship,
11 poverty, and sometimes losing their
12 homes, as we've seen in this country. So
13 I'm not willing to look at limits for
14 what could be. I want to look at how do
15 we get 311,000 people potentially a
16 pathway to compliance. So that's the
17 difference.

18 I'm sorry. I won't monopolize
19 the conversation. Go ahead.

20 COUNCILWOMAN TASCO: Councilman
21 Greenlee.

22 COUNCILMAN GREENLEE: Thank
23 you, Madam Chair.

24 Councilwoman Sanchez mentioned
25 this. I don't mean this in any

1 4/9/15 - FINANCE - BILL 140607, etc.
2 disrespect, Commissioner, but when I was
3 reading your testimony beforehand and you
4 were asking for more time, then I look
5 back and I saw the bill was introduced
6 June 19th, 2014, that's ten months ago
7 almost. Has there been any outreach or
8 any work done on this in the interim
9 to -- because like some of the questions
10 you raised about the bonds and all, it
11 seems like that could have somehow been
12 figured out by now.

13 COMMISSIONER NEUKRUG: I hear
14 you, and we have done what we could in
15 order to investigate this further and
16 understand this further, but we need more
17 time at this point in order to work with
18 City Council and to work diligently with
19 the City Council to make some
20 improvements.

21 COUNCILMAN GREENLEE: Okay.
22 Well, Councilwoman asked about a
23 timeframe. I'd like to say personally
24 ten months sounds like a lot of time and
25 if she's ready to move it, I'm certainly

1 4/9/15 - FINANCE - BILL 140607, etc.
2 ready to move it, but that's certainly up
3 to her.

4 But let me ask you one more
5 question. Has there ever been any study
6 done -- the Councilwoman mentioned about
7 people getting in agreements that they
8 know they can't really make, but they do
9 it just to keep the water on for a
10 certain amount of time. Is there any
11 study how many of those kind of things
12 get broken? Maybe Commissioner Tolson
13 might be able to answer that better.

14 COMMISSIONER TOLSON: I can
15 share with you that around the moratorium
16 in Fiscal '13 that our number of
17 delinquent accounts prior to the start of
18 the moratorium was about 4,400 and then
19 at the end of the moratorium, it went to
20 40,000 accounts that were eligible for
21 water shut-off for lack of payment.

22 COUNCILMAN GREENLEE: I don't
23 know if that's exactly where I was going.
24 I guess looking back to my constituent
25 service days, I remember many people that

1 4/9/15 - FINANCE - BILL 140607, etc.
2 got in trouble that made an agreement,
3 and I had asked them, I said, You knew
4 you couldn't pay this, why did you make
5 this agreement, and the basic answer was,
6 I was trying to keep my water on, which
7 is a pretty good answer I guess.

8 COMMISSIONER TOLSON: And
9 that's the comment that we're making
10 about the moratorium, why it has to be
11 part of the discussion, because a little
12 over half of our agreements, payment
13 agreements, are made at the end of the
14 moratorium at the shut-off time. At that
15 point, the amount that is owed has
16 increased past the point where it is
17 affordable, because oftentimes it is not
18 paid during the moratorium period.

19 COUNCILMAN GREENLEE: If it
20 isn't -- I'm sorry.

21 COMMISSIONER TOLSON: So that
22 causes a problem. We need to improve our
23 enforcement on breaches and talk about
24 how do we want to handle that, but that's
25 part of this bigger discussion about how

1 4/9/15 - FINANCE - BILL 140607, etc.
2 do you look at having the affordable
3 rates, having affordable payment plans,
4 maintaining those, can you go in and out
5 of a breach state, getting another
6 agreement. With OOPPA, for example,
7 you're allowed to have a breach on that
8 one time and then you move on from there.
9 It's not clear as it's written here that
10 you have that same requirement. So
11 that's why I asked the question that is
12 it the intent to be like an amnesty and
13 why there's the difference between this
14 and the OOPPA agreement.

15 COUNCILMAN GREENLEE: Okay.
16 I'll just repeat that it seems like those
17 questions could have been asked over the
18 last ten months, but I'll leave it at
19 that.

20 Thank you, Madam Chair.

21 COUNCILWOMAN TASCO:
22 Councilwoman Blackwell.

23 COUNCILWOMAN BLACKWELL: Thank
24 you very much.

25 My staff reminds me along this

1 4/9/15 - FINANCE - BILL 140607, etc.
2 line of questioning that there are
3 outside agencies like Pioneer Company,
4 for example, that are not located in our
5 city where when we have issues with
6 others, taxes and so forth, at least we
7 know Linebarger, we know GRB. We can
8 contact them as well, but outside
9 agencies that people have no way to
10 access, so they can't -- they don't have
11 any way of getting their bills
12 straightened out, and because they're an
13 outside firm, nor do we have an
14 opportunity where with like real estate
15 taxes we can forgive penalty and interest
16 different ways, but when you have
17 contracts with an outside company,
18 they're not doing business the way we're
19 used to.

20 So I think that whole question
21 enters into this discussion and we would
22 like to hear your response to it.

23 COMMISSIONER TOLSON: I think
24 that we certainly want our vendors to
25 follow the policy that we have and for

1 4/9/15 - FINANCE - BILL 140607, etc.
2 them to be consistent. If there are any
3 that are not being consistent with
4 exercising, one, notice to taxpayers or
5 ratepayers about all of their rights and
6 all their opportunities for assistance,
7 we have a problem with that and we need
8 to correct that. Certainly if they're
9 not responsive, we need to know about
10 that so that we can address it. They are
11 an extension of the City and thereby,
12 from my perspective, have to follow the
13 rules that we follow and thus the rules
14 that we would want them to follow. We
15 have no intent for any of our vendors to
16 be, for lack of a better word, a strong
17 arm that we aren't willing to exercise
18 ourselves. We're not going to try to
19 make somebody else a scapegoat that way.
20 And to the extent that we want to offer
21 assistance, they have to offer that
22 assistance as well.

23 COUNCILWOMAN BLACKWELL: That's
24 important. It keeps within the exact
25 same thing my colleagues are talking

1 4/9/15 - FINANCE - BILL 140607, etc.
2 about. People have problems and they
3 need the opportunity to make agreements,
4 not to have to stay on the phone all day
5 because there's no person they can access
6 locally in order to get help.

7 Thank you.

8 COMMISSIONER TOLSON: If the
9 access issue is an issue, we certainly
10 will go back and try to address that. I
11 was not aware of that as being an
12 issue --

13 COUNCILWOMAN BLACKWELL: Thank
14 you.

15 COMMISSIONER TOLSON: -- with
16 that firm, but I will certainly discuss
17 it and see how we can correct it.

18 COUNCILWOMAN BLACKWELL: Thank
19 you.

20 COUNCILWOMAN TASCO:
21 Councilwoman Sanchez -- I'm sorry;
22 Councilwoman Brown.

23 COUNCILWOMAN BROWN: I too am
24 struck by the request to hold and
25 Councilman Bill Greenlee's line of

1 4/9/15 - FINANCE - BILL 140607, etc.
2 questioning. So to hold would mean what?
3 First of all, what has happened since the
4 bill was introduced by way of bringing
5 the stakeholders to the table, members of
6 your team to address the tenets of this
7 bill? What has happened since the bill
8 has been introduced?

9 COMMISSIONER NEUKRUG: Well,
10 we've had some internal discussions and
11 we've met with Councilwoman Sanchez's
12 staff, and the bill just -- the
13 conversations -- and I'll take full blame
14 for this -- just came to an end and we
15 moved on. We've been doing an awful lot
16 of work in many different areas, but with
17 this, we just need some more time to
18 refocus on this and redouble our efforts.

19 COUNCILWOMAN BROWN: So the
20 impasse was linked to what? What created
21 the impasse? You said it came to an end,
22 end without a solution. So what's the
23 sticking issue here in your sit-down with
24 members of your team, Commissioner of
25 Water?

1 4/9/15 - FINANCE - BILL 140607, etc.

2 COMMISSIONER NEUKRUG: Yes.

3 COUNCILWOMAN BROWN: What were
4 the sticking issues where it came to an
5 end and we're here today and you're
6 asking for a continuance on the matter?

7 COMMISSIONER NEUKRUG: No
8 particular issue, because I mean they're
9 all -- as I said in my testimony, these
10 are all very fine, important issues that
11 need to be resolved and I'd rather
12 resolve them as quickly as possible. We
13 are in the process of looking this over
14 and hiring consultants to work with us to
15 look at affordable rates and we're doing
16 a lot of positive proactive --

17 COUNCILWOMAN BROWN: On this
18 bill I'm talking about, on this
19 particular bill. So were those items
20 listed in writing presented to the
21 Council Lady so that there could be some
22 additional progress and movement on those
23 issues specific to the impasse related to
24 this bill?

25 COMMISSIONER NEUKRUG: I'll

1 4/9/15 - FINANCE - BILL 140607, etc.
2 have to go back to my staff and get a
3 write-up of what exactly happened with
4 this bill. I don't have an answer for
5 you obviously.

6 COMMISSIONER TOLSON: And,
7 Councilwoman, I would just add, I think
8 that certainly from our perspective the
9 issue of the moratorium is one that we're
10 not sure where that is in terms of
11 discussion, but we believe it is a
12 significant issue, because as you try to
13 put together the entire policy, that's
14 something that can't be left out of the
15 equation, how that will be handled
16 relative to payment agreements.

17 COUNCILWOMAN BROWN: A separate
18 question. What red flags or signals are
19 given to citizens and in particular
20 seniors when it appears that they are at
21 a place overburdened with the financial
22 duties related to their water bill? What
23 kind of triggers are there in the system
24 for seniors in particular?

25 COMMISSIONER TOLSON: Both

1 4/9/15 - FINANCE - BILL 140607, etc.
2 departments I think have a tremendous
3 amount of outreach to educate people
4 about opportunities for support, whether
5 it be the senior citizen discount or the
6 WRAP program or the grant program. It's
7 something that we just have to continue
8 to do.

9 COUNCILWOMAN BROWN: I'm very,
10 very, very aware of what Revenue does
11 because you attend our senior citizen
12 forums eight times every fall. I'm
13 interested in hearing what the Water
14 Department does with regards to outreach
15 specifically for seniors.

16 COMMISSIONER NEUKRUG: Well, we
17 provide outreach through education
18 packets and information in our mailers.
19 We offer a 25 percent discount. Again,
20 this is done through Water Revenue.
21 Water Revenue is the revenue arm of the
22 City of Philadelphia for the Water
23 Department. So it is really
24 responsibility and is dealt with by Water
25 Revenue. But there is a 25 percent

1 4/9/15 - FINANCE - BILL 140607, etc.
2 discount for all senior citizens and we
3 fund that every year.

4 COUNCILWOMAN BROWN: I see.
5 Okay, then. Thank you very much.

6 COMMISSIONER TOLSON: Just to
7 clarify, our outreach efforts on the
8 water issues are on behalf of the Water
9 Department, the assistance programs.

10 COUNCILWOMAN SANCHEZ: We're
11 going to allow for the rest of the
12 testimony. The moratorium, as I
13 mentioned earlier, is not on the table.
14 PGW has the same restrictions and they
15 figured it out. So I don't want to go
16 into any negotiations with anybody
17 thinking that I'm going to move on the
18 moratorium. Okay? I think PGW, there
19 are other best practices. I'm open to
20 considering the holes. I just -- again,
21 I'm going to say for a date certain and
22 know that I intend to move this bill
23 sooner rather than later, and as we did
24 with the real estate taxes, very open to
25 suggestions around the practicality of

1 4/9/15 - FINANCE - BILL 140607, etc.
2 and even whatever legal or logistical
3 issues, but we want to get this done in
4 the next 30 days. I think it's hugely
5 important that we get this done.

6 So we'll take the rest of the
7 testimony, Madam Chair, if you will
8 allow. Thank you.

9 COUNCILWOMAN TASCO: The Chair
10 recognizes Councilwoman Brown.

11 COUNCILWOMAN BROWN: To our
12 Water Commissioner, unrelated but
13 related, linked to our budget hearings, I
14 want to restate for the record at
15 whatever point you're coming to speak
16 during budget hearings so that there's no
17 confusion and we don't have to hear the
18 response, I'll get back to you. What I
19 want is a demographic breakdown of your
20 department in a table of organization.
21 Not graphic numbers, but in a table of
22 organization that has you at the top and
23 then all of your levels of your
24 department, the demographic numbers on
25 the General Fund side and then a separate

1 4/9/15 - FINANCE - BILL 140607, etc.
2 table of organization for the grant side,
3 the grants that you get through the
4 Department -- from the Department from
5 other sources.

6 COMMISSIONER NEUKRUG: The
7 grants we get from other sources?

8 COUNCILWOMAN BROWN: Yes, and
9 what those numbers are demographically.

10 COMMISSIONER NEUKRUG: And for
11 the General Fund side, be aware we're an
12 Enterprise Fund, so it's the operating
13 fund.

14 COUNCILWOMAN BROWN: I'm sorry.
15 Repeat that.

16 COMMISSIONER NEUKRUG: We are a
17 separate water fund. We're not part of
18 the General Fund, so you'll see the water
19 fund piece and you'll see a grant piece.

20 COUNCILWOMAN BROWN: And the
21 demographic breakdown of your employees.

22 COMMISSIONER NEUKRUG: Right.

23 COUNCILWOMAN BROWN: By gender
24 and ethnicity.

25 COMMISSIONER NEUKRUG: You got

1 4/9/15 - FINANCE - BILL 140607, etc.

2 it.

3 COUNCILWOMAN BROWN: Thank you.

4 COMMISSIONER NEUKRUG: Thank

5 you.

6 COUNCILWOMAN TASC0: Thank you

7 very much.

8 We're going to recess the

9 hearing briefly to go back to the first

10 bill so that we can report it out,

11 because one of our members has to leave.

12 Councilwoman Blackwell, would

13 you please move 150197 with a suspension

14 of the rules.

15 COUNCILWOMAN BLACKWELL: Thank

16 you, Madam Chair.

17 COUNCILWOMAN TASC0: We're in a

18 public meeting right now.

19 COUNCILWOMAN BLACKWELL: Thank

20 you. I move that Bill No. 150197 be

21 moved out of Committee with a favorable

22 recommendation and a recommendation for

23 suspension of the rules so as to permit

24 first reading at our next session of

25 Council.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 (Duly seconded.)

3 COUNCILWOMAN TASC0: It has
4 been moved that Bill 150197 be reported
5 out of Committee with a favorable
6 recommendation and that rules of Council
7 be suspended so that this bill can be
8 heard at Council's next session.

9 All in favor?

10 (Aye.)

11 COUNCILWOMAN TASC0: Any
12 opposition?

13 (No response.)

14 COUNCILWOMAN TASC0: There
15 being none, thank you. The motion is
16 carried. We will now go back into our
17 public hearing.

18 We will now call on this panel:
19 Robert Ballenger, Roger Colton, and
20 Roxanne Crowley.

21 (Witnesses approached witness
22 table.)

23 COUNCILWOMAN TASC0: Good
24 afternoon.

25 MR. BALLENGER: Good afternoon,

1 4/9/15 - FINANCE - BILL 140607, etc.

2 Chairwoman Tasco, Vice Chairwoman

3 Blackwell, Councilwoman Sanchez and --

4 COUNCILWOMAN TASCO: Would you
5 speak into the microphone. Somehow these
6 mikes have just gotten crazy.

7 MR. BALLENGER: I always have
8 that problem, Councilwoman.

9 Good afternoon, Chairwoman
10 Tasco, Vice Chairwoman Blackwell,
11 Councilwoman Sanchez, and members of the
12 Committee on Finance. My name is Robert
13 Ballenger. I'm an attorney at Community
14 Legal Services in the Energy Unit where I
15 specialize in utility matters. I'm here
16 to testify in support of the proposed
17 amendment to 140607, which was
18 circulated, along with a fact sheet, by
19 Councilwoman Sanchez's office. The
20 amendment would establish affordable
21 bills based on monthly income for
22 eligible families ranging from 2 percent
23 to 4 percent.

24 COUNCILWOMAN TASCO: Excuse me.
25 Can you kind of --

1 4/9/15 - FINANCE - BILL 140607, etc.

2 MR. BALLENGER: Zip through?

3 COUNCILWOMAN TASC0: Yeah.

4 MR. BALLENGER: Yes.

5 Absolutely. I'm not reading -- I
6 actually do have separate comments, so
7 I'm not going through exactly what I
8 submitted.

9 COUNCILWOMAN TASC0: Because
10 your written testimony is --

11 MR. BALLENGER: That's correct.
12 I'm going to summarize my written
13 testimony.

14 COUNCILWOMAN TASC0: Thank you.
15 Thank you. Thank you.

16 MR. BALLENGER: I'm testifying
17 here based primarily on my experience
18 representing low-income families in
19 utility matters here in Philadelphia,
20 families who need help to restore and
21 maintain life-essential water utility
22 service, and it is truly life-essential.

23 In the overwhelming majority of
24 these cases, my clients come to me after
25 they've already incurred a loss of

1 4/9/15 - FINANCE - BILL 140607, etc.
2 service. I've represented elderly and
3 disabled household members who need
4 access to water for safety, for health,
5 for medication, for basic sanitation;
6 parents with young children whose custody
7 is threatened by the loss of service;
8 families facing eviction from subsidized
9 housing and loss of voucher assistance;
10 heirs who have inherited homes that they
11 can't get water service to; tenants who
12 have paid their landlords who haven't
13 paid the water bills; and many, many
14 people who lived without utility service
15 for a long period.

16 The consequences of the loss to
17 those families are severe. The
18 consequences to the Department and the
19 City are no less severe. They result in
20 the loss of service revenue, instability
21 in housing, public health risk, and the
22 degradation of our quality of life.

23 I urge the Committee to take
24 this opportunity to fully consider and
25 act upon the testimony of Mr. Roger

1 4/9/15 - FINANCE - BILL 140607, etc.
2 Colton, which you'll be hearing soon via
3 the modern technology available to us
4 here today, and the expertise he's making
5 available to us. We should be grateful
6 for his generosity in being with us and
7 providing us with the opportunity to
8 benefit from his guidance. He is truly
9 an expert on developing appropriate
10 low-income programs to assist utility
11 customers.

12 Quite simply, I think
13 Mr. Colton will help us understand that
14 while the difficulties low-income
15 families have in maintaining service are
16 avoidable through a proper program
17 design, they will actually produce
18 tangible, quantifiable benefits for both
19 customers, the Department, and the City
20 of Philadelphia as a whole.

21 So I express my gratitude on
22 behalf of my clients to Councilwoman
23 Sanchez for the proposed amendment to
24 Bill 140607.

25 My written testimony covers a

1 4/9/15 - FINANCE - BILL 140607, etc.
2 lot of things. It covers how do we
3 determine what's an affordable bill, and
4 we look at the expertise that's available
5 to us. We look at the census figures.
6 We look at what an average bill is for an
7 average family in Philadelphia, and we
8 try to figure out as that average bill is
9 applied to people with decreasing amounts
10 of income, how unaffordable that bill
11 becomes over time.

12 So this bill, this proposed
13 amendment that we've all been talking
14 about, it represents the best of the
15 information that's available to us from
16 experts, from national policymakers.
17 You'll see that my testimony relies upon
18 the Environmental Protection Agency in
19 saying that really municipalities should
20 be encouraged to look at different rate
21 structures for low-income families. It
22 relies on best practices in saying that
23 there's a widespread and growing
24 recognition of the need to deal with
25 arrears in the context of setting

1 4/9/15 - FINANCE - BILL 140607, etc.
2 affordable bills, because a family who
3 can't afford to pay for the service
4 that's rendered most certainly cannot
5 afford to pay more than what the service
6 is rendered.

7 So we think that this bill
8 presents a comprehensive mechanism to
9 determine what an affordable bill is. We
10 believe the repayment schedule, the 24 to
11 36 months for earning forgiveness,
12 promotes timely and good payment
13 practices for these families for amounts
14 they can actually afford to pay. And
15 what Mr. Colton is going to hopefully
16 explain to us is how that is actually in
17 the financial interests of the
18 Department, because you're collecting
19 revenues you wouldn't otherwise collect.
20 And he's done studies on other utilities
21 implementing these programs. As
22 Councilwoman Sanchez indicated, all
23 regulated Pennsylvania utilities have
24 low-income programs that target
25 affordability as a percentage of

1 4/9/15 - FINANCE - BILL 140607, etc.
2 household income. They may mis-target it
3 or they may target it very well. It
4 varies among the utilities. But what
5 they all do as well is, they provide
6 arrearage forgiveness. PECO provides it
7 over 12 months. PGW provides it over 36
8 months. This bill starts at the mid
9 point of 24 months. I think that's
10 reasonable in this context, and it
11 escalates up to 36 months for those
12 families who may have relatively higher
13 but yet nonetheless low income.

14 Affordability is very
15 important, and I'll just close with these
16 remarks. I don't think anything is going
17 to be a surprise that I'm about to say.
18 We have the highest rate of deep poverty
19 amongst our peers, the largest ten cities
20 in the United States. Nearly 185,000
21 people, 12.2 percent of Philadelphians,
22 including 60,000 children, face deep
23 poverty. Their household income is less
24 than 50 percent of federal poverty
25 guidelines. Many more, approximately

1 4/9/15 - FINANCE - BILL 140607, etc.
2 half of all Philadelphians, are
3 challenged to afford basic life
4 essentials and qualify for some form of
5 utility service protection. So what
6 we're doing here in addressing
7 affordability, it's essential, it's
8 necessary. We're backed up by best
9 practices both within the state and
10 nationally and by the experts that we're
11 hoping to hear from a little later today,
12 again, through the benefit of modern
13 technology, because Mr. Colton will be
14 joining us from his home instead of
15 appearing in person due to the distance
16 of his travel.

17 But, again, I thank the
18 Committee for its consideration. I'm
19 available to answer any questions you may
20 have.

21 COUNCILWOMAN TASCO: Thank you.

22 Ms. Crowley.

23 CROWLEY: Yes. Good afternoon.

24 Good afternoon, members of the Finance
25 Committee, Councilwoman Quinones-Sanchez,

1 4/9/15 - FINANCE - BILL 140607, etc.
2 Councilwoman Tasco. Thank you for
3 inviting me here today. My name is
4 Roxanne Crowley. I'm a staff attorney at
5 Philadelphia VIP. At Philadelphia VIP we
6 are the hub of pro bono. We match
7 low-income clients with volunteer
8 attorneys who handle their civil cases
9 for free. We have a large practice of
10 tangled title or homeownership cases. In
11 fact, we handle the most tangled title
12 cases in Philadelphia.

13 Tangled title is the concept of
14 someone living in a property with a legal
15 right to it, but his or her name is not
16 on the deed. They may have a right to
17 the house due to an incomplete lease
18 purchase agreement, adverse possession,
19 deed fraud, and most commonly because
20 they are an heir to the property and the
21 record owner is deceased.

22 In 2007, the University of
23 Pennsylvania conducted a study, along
24 with Philadelphia VIP, to assess
25 approximately how many tangled titles

1 4/9/15 - FINANCE - BILL 140607, etc.
2 there were in Philadelphia, and they
3 estimated over 12,000. So our clients,
4 our tangled title clients, are considered
5 equitable owners because they do have a
6 legal right to the property. Their name
7 just isn't on the deed.

8 VIP supports the bill before us
9 today, 140607, because it creates a water
10 assistance program that ensures all
11 Philadelphians experiencing financial
12 hardship have access to the assistance
13 needed to keep their water on and to
14 avoid losing their properties to a water
15 foreclosure. My testimony is brief. I
16 do want to focus on the hurdles our
17 equitable owner clients, the tangled
18 title clients, must overcome in order to
19 even have a shot at getting their water
20 service restored.

21 For many of these tangled title
22 properties, the water bill is in the name
23 of the record owner. This person may be
24 dead, may be missing, may have moved to
25 Alaska, may have absconded. We don't

1 4/9/15 - FINANCE - BILL 140607, etc.

2 know. Our clients, the equitable owners,
3 are paying this water bill to keep the
4 water service on.

5 The equitable owners experience
6 some kind of financial hardship, the
7 medical hardship that the Councilwoman
8 mentioned earlier. As a result, they
9 begin to become behind on the bill. They
10 may go to Revenue to try to get into a
11 payment plan. They don't have much
12 success. Over time the bill gets so big,
13 the water is shut off.

14 Those equitable owners with the
15 tangled titles who are most resourceful
16 do make their way to Community Legal
17 Services. At that time, CLS assesses the
18 case. They determine that it's a tangled
19 title case. The person may have a legal
20 right to the house. They just can't get
21 their water on. That case is then sent
22 to Philadelphia VIP. Our staff assesses
23 the case. We interview the client. We
24 review any factual information relevant
25 to that client's claim to title. If we

1 4/9/15 - FINANCE - BILL 140607, etc.
2 determine the client is an equitable
3 owner and has a valid legal claim to
4 title, we will issue a letter of
5 meritorious claim to title. That letter
6 briefly describes why the client has a
7 right to the house and it also says that
8 we are going to try to match that client
9 with a volunteer attorney who will help
10 resolve the tangled title problem.

11 That letter is then sent back
12 to CLS. CLS takes the letter and they
13 use it to support the client's
14 application to become a water customer.
15 And they are in a special narrow group
16 called occupants with ownership interest.

17 Now, after all of this advocacy
18 and review, and keeping in mind that the
19 client's water has been off for days,
20 weeks, even months, sometimes years,
21 after the advocacy of our two agencies,
22 there's no guarantee that this client is
23 going to be able to become a water
24 customer. The only sure way to get
25 someone into the customer status is to

1 4/9/15 - FINANCE - BILL 140607, etc.
2 eventually resolve their tangled title
3 case and get them to become a record
4 owner.

5 So with that in mind and the
6 experiences we have at VIP working with
7 CLS, there are several aspects of the
8 bill that are particularly important for
9 our tangled title clients. The first is
10 the inclusion of equitable owners in the
11 low-income assistance program, IWRAP,
12 because of the challenges I've mentioned
13 but also because there are at least over
14 12,000 properties in Philadelphia with a
15 tangled title. Legal Services doesn't
16 have the capacity to help that many
17 people, and not everyone in that group
18 meets the financial requirements for free
19 legal services. So we need a program
20 that enables all of those people, if they
21 enter financial hardship, to have access
22 to water and to avoid losing their
23 properties to a water foreclosure.

24 We support the financial
25 hardship tiers as outlined in the bill.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 These ensure affordability of water based
3 upon household income and they set clear
4 guidelines that can be consistently
5 applied.

6 We also support the acceptance
7 of income and residency determinations
8 made pursuant to Philadelphia Code
9 Section 19-1305(3)(c), and that is the
10 section of the Code that created the real
11 estate tax assistance program. And many
12 of our clients are also in payment plans
13 for their real estate taxes. By
14 accepting proof of income and residency
15 submitted with their real estate tax
16 application, the IWRAP application
17 process is streamlined and the
18 administrative burden of collecting
19 documentation is decreased for the WRB.

20 So the fact that in 2015
21 Philadelphians live without water for
22 weeks, months, and even years is
23 staggering. Our clients want to pay what
24 they can to avoid losing their homes at
25 water foreclosure and to have running

1 4/9/15 - FINANCE - BILL 140607, etc.
2 water in their properties. They just
3 need the means to do it.

4 So on behalf of VIP and our
5 clients, I thank you for inviting me to
6 testify today.

7 COUNCILWOMAN TASCO: Thank you
8 very much.

9 We have Mr. --

10 COUNCILWOMAN BLACKWELL: May I
11 make a statement, Madam Chair.

12 COUNCILWOMAN TASCO:
13 Councilwoman.

14 COUNCILWOMAN BLACKWELL: Thank
15 you.

16 Another thing -- and certainly
17 I want the Commissioner and you may
18 comment, if you choose. That is, my
19 staff is telling me about another issue
20 where there's a company that's
21 subcontracted to whose name is Official
22 Payment Company. So there is a company
23 named Official Payment Company. So if
24 you pay by phone or online, it takes them
25 seven days to process it. So if your

1 4/9/15 - FINANCE - BILL 140607, etc.
2 water is off, you've got to wait seven
3 days for your water to get back in spite
4 of the fact that you paid it to this
5 company called Official Payment Company.

6 COUNCILWOMAN TASCO: Is it tied
7 in with the City?

8 COUNCILWOMAN BLACKWELL: Yes.
9 Yes. Yes. So that's a whole other
10 issue. How about a company called
11 Official Payment Company? That's pretty
12 shrewd. And then they have to wait seven
13 days until -- even when they have their
14 confirmation number, still they have to
15 wait seven days to get back on. There's
16 something wrong with that too.

17 So we hope that you all, unless
18 you want to comment about it now, check
19 into that and get back to the Chair and
20 sponsor of the legislation and they'll
21 get to all of us.

22 MR. BALLENGER: If I may just
23 briefly, Councilwoman. I'm not familiar
24 with that particular vendor, but we do
25 recognize that it is often a hardship for

1 4/9/15 - FINANCE - BILL 140607, etc.
2 our clients to travel to Water Revenue to
3 make the payment in person that results
4 in the fastest restoration of service. I
5 think it's an important issue that
6 service is sometimes impeded by access to
7 the facilities that are needed to be
8 accessed to make payment, and that could
9 happen online. Like I said, I'm not
10 familiar with that particular company,
11 but we do advise our clients to go in
12 person and make payment, because we know
13 it's the fastest way to restore.

14 COUNCILWOMAN BLACKWELL: Yeah,
15 but that's with everything. Everybody
16 can't always.

17 Thank you.

18 COUNCILWOMAN TASCO: Thank you.

19 We now recognize Mr. Roger
20 Colton, who is by video.

21 MR. COLTON: Thank you. I
22 appreciate the efforts to make the
23 technological arrangement today. My name
24 is Roger Colton and I work with the
25 economic consulting firm of Fisher,

1 4/9/15 - FINANCE - BILL 140607, etc.
2 Sheehan and Colton in the Boston area.
3 I've also previously submitted written
4 comments on the matters we're addressing
5 today.

6 Promoting the affordability of
7 home water service in Philadelphia,
8 there's multiple economic objectives, and
9 my testimony this afternoon will review
10 those objectives within the context of a
11 water affordability program such as has
12 been presented to the Philadelphia City
13 Council.

14 When people consider an
15 affordable water program such as that
16 which is now before the Council, one
17 question that is nearly always asked of
18 me is what the expenditure of those
19 affordability funds buys for the
20 utilities and for the utility ratepayers.
21 Adopting an affordability program can be
22 expected to improve payment coverage by
23 low-income customers and thus increase
24 total revenues from program participants.
25 Stated conceptually, it's better for a

1 4/9/15 - FINANCE - BILL 140607, etc.
2 utility to collect 90 percent of a \$70
3 bill, which is \$63, than it is for that
4 utility to collect 60 percent of a \$100
5 bill.

6 In fact, an evaluation of a
7 rate discount program operated by Public
8 Service Company of Colorado found that
9 the participants in that company's
10 affordability program experienced a
11 sufficiently substantial improvement in
12 payment coverage ratios relative to the
13 low-income non-participants. It more
14 than offset the discount that was
15 provided.

16 As my written comments show,
17 PSCO found that low-income program
18 participants substantially outperform the
19 payment coverage of low-income customers
20 that did not participate in the program.
21 By the end of the Colorado pilot program,
22 the payment coverage ratio, which is
23 simply the percentage of the bill which
24 is actually paid, of the participants in
25 the low-income program was nearly 30

1 4/9/15 - FINANCE - BILL 140607, etc.
2 percent higher than the payment coverage
3 ratio of low-income customers not
4 participating in the program.

5 At the same time that Public
6 Service Company of Colorado revenue was
7 increasing, the effort needed and thus
8 the costs incurred to collect that
9 revenue was decreasing. PSCO not only
10 received more payments, in other words,
11 but the utility didn't have to work as
12 hard to generate those payments. PSCO
13 needed to engage in from three to five
14 times more collection activities for each
15 1,000 customer payments it received from
16 non-participants than it did for payments
17 received from participants.

18 Overall, when higher revenues
19 are coupled with lower collection costs,
20 from a business perspective, Philadelphia
21 Water Department will be financially
22 better off with an affordability program
23 than without one.

24 There are other non-utility
25 benefits as well. As a result of the

1 4/9/15 - FINANCE - BILL 140607, etc.
2 mismatch between water bills and the
3 resources needed to pay them, many
4 low-income households incur unpaid bills
5 and experience the termination of
6 service. In addition, however, even when
7 low-income households pay their bills in
8 a full and timely manner, they will
9 suffer significant adverse hunger,
10 education, employment, health, and
11 housing consequences in order to make
12 those payments. And I want to discuss
13 just one of those non-utility benefits
14 from an affordability program, because it
15 affects the City of Philadelphia in its
16 capacity as a provider of municipal
17 service, and that has to do with
18 education.

19 One study in Missouri found
20 that households with high utility bill
21 burdens are frequent movers, whether they
22 move in search of more affordable utility
23 bills or to avoid the service
24 disconnection due to non-payment. In
25 turn, the frequent uber-status of the

1 4/9/15 - FINANCE - BILL 140607, etc.
2 students was one of the primary factors
3 contributing to educational
4 underachievement. Third grade students
5 that have changed schools frequently are
6 two and a half times as likely to repeat
7 a grade as third grade students who have
8 never changed schools. Frequent-mover
9 students are more likely to be below
10 grade level in both reading and math.
11 The impact is not only to decrease the
12 ability to educate the students but to
13 increase the cost of providing that
14 education.

15 Finally, the problems
16 associated with inability to pay affect
17 the competitiveness of local business and
18 industry. One comprehensive study
19 performed in collaboration with the
20 Center for Workforce Preparation of the
21 U.S. Chamber of Commerce in the Center
22 for Workforce Success of the National
23 Association of Manufacturers reported
24 that many low-wage workers failed to
25 access public benefits such as water

1 4/9/15 - FINANCE - BILL 140607, etc.
2 affordability benefits. This not only
3 hurts the workers who miss out on income
4 and benefits, the study found, but -- and
5 now quoting the study -- It also hurts
6 their employers through higher turnover
7 and increased absenteeism. Unreliable
8 transportation, inadequate child care,
9 and poor health are leading contributors
10 to absenteeism, tardiness, and turnover
11 among low-income workers. These same
12 results would arise from a lack of water
13 affordability, and addressing those
14 impacts would result from adopting a
15 water affordability program.

16 In sum, making water affordable
17 generates many positive economic
18 outcomes. It generates positive
19 financial effects for the water utility
20 itself. It generates non-utility
21 benefits to program participants, but it
22 also generates positive economic benefits
23 to the broader community as a whole.

24 I would encourage you to adopt
25 a program such as has been presented, and

1 4/9/15 - FINANCE - BILL 140607, etc.

2 I again want to thank you for providing
3 me the opportunity to speak to the
4 Committee. I would be happy to answer
5 questions.

6 COUNCILWOMAN TASCO: Thank you
7 very much for your testimony and taking
8 time to present yourself. We've come a
9 long way with technology, so thank you.

10 Any comments from members of
11 the Committee?

12 MR. COLTON: Thank you.

13 COUNCILWOMAN TASCO: The Chair
14 recognizes Councilwoman Sanchez.

15 COUNCILWOMAN SANCHEZ:
16 Mr. Colton, I want to thank you for your
17 very robust presentation that you've made
18 to us and to the Committee. Are you
19 available to work with the City of
20 Philadelphia if they were to institute
21 this and ensuring that we put forth best
22 practices in light of our very unique
23 poverty?

24 MR. COLTON: I would not only
25 be available, I would be delighted to

1 4/9/15 - FINANCE - BILL 140607, etc.
2 work. And if you can arrange some
3 participation dates where the Red Sox are
4 playing the Phillies, I would be even
5 more delighted.

6 Thank you.

7 COUNCILWOMAN SANCHEZ: Thank
8 you.

9 COUNCILWOMAN TASCO: Thank you
10 very much for your testimony. We
11 appreciate all the hard work you do, and
12 we now call on our final panel - Emanuel
13 Rivera, Charles Lanier, and Will
14 Gonzalez.

15 COUNCILWOMAN BLACKWELL: While
16 they're coming, if I might, Madam Chair.
17 My staff told me in that case where there
18 was a question about a person doing it
19 over the phone is a handicapped
20 individual. So they could not physically
21 approach anyone.

22 Thank you.

23 (Witnesses approached witness
24 table.)

25 COUNCILWOMAN TASCO: Thank you.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 Good afternoon. Thank you for
3 coming to this hearing. Would you please
4 state your name for the record and begin
5 your testimony, Mr. Rivera.

6 MR. RIVERA: Good morning. My
7 name is Emanuel Rivera. I want to thank
8 City Council for the opportunity to
9 provide testimony today with regards to
10 Bill No. 140607. I am the Project
11 Manager for HACE CDC. We're a local
12 community development corporation located
13 in Eastern North Philadelphia. Since
14 1982 as a non-profit 501(c)(3) community
15 economic development corporation, HACE
16 has been serving the Eastern North
17 Philadelphia section of the City for over
18 32 years. HACE's mission --

19 COUNCILWOMAN TASCO: Speak into
20 the microphone, please. Pull the mike
21 down. Thank you.

22 MR. RIVERA: HACE's mission has
23 been to combat community deterioration
24 through economic development initiatives
25 that address commercial revitalization;

1 4/9/15 - FINANCE - BILL 140607, etc.
2 employment opportunities; the creation of
3 safe, affordable housing; and the
4 provision of supportive services to meet
5 the needs of community residents towards
6 rebuilding their neighborhood's economic
7 face.

8 In the area of housing, HACE
9 has developed over 427 units of
10 affordable housing, both rental and
11 homeownership. HACE has managed over
12 \$100 million of housing and commercial
13 development in the Fairhill and St. Hugh
14 communities, which is the primary focus
15 of a lot of our work. This work has
16 effectively stimulated the local real
17 estate market and supported positive
18 growth of commercial businesses, directly
19 benefiting local residents.

20 In addition to working with
21 corridor businesses and our
22 organization's bricks and mortar
23 development, HACE has for over two
24 decades been directing localized
25 initiatives encouraging homeownership,

1 4/9/15 - FINANCE - BILL 140607, etc.
2 the availability of affordable housing,
3 and the provision of supportive services
4 to our residents. These initiatives have
5 been spearheaded through the work being
6 conducted through our organization's
7 housing counseling program and
8 neighborhood energy centers.

9 HACE's housing counseling
10 program is a core program of fulfilling
11 the organization's mission for preventing
12 homelessness, promoting homeownership,
13 and rental housing in coordination with
14 our development activities. HACE has
15 been providing citywide housing
16 counseling services since 1991, with the
17 financial support from OHCD. In fact, in
18 addition to the Fairhill and St. Hugh
19 communities, for the past decade HACE has
20 been operating a satellite housing
21 counseling program office located at 4660
22 Frankford Avenue in the Frankford
23 neighborhood, serving the Frankford,
24 Juniata, Mayfair, Castor Gardens,
25 Bridesburg, Holmesburg, Lower Northeast,

1 4/9/15 - FINANCE - BILL 140607, etc.
2 and Torresdale neighborhoods. Since
3 2010, HACE's Frankford's office has also
4 served as a neighborhood energy center,
5 providing energy conservation education,
6 fuel assistance, and referrals to our
7 network of conservation service
8 providers. In 2011, HACE's neighborhood
9 conservation center started to provide
10 water conservation education and basic
11 home repairs under the LICAP program for
12 reduction of water bills.

13 The demographic for HACE's
14 housing counseling and neighborhood
15 energy conservation client base are as
16 follows: 8 percent white, 55 percent
17 Hispanic, 24 percent African American,
18 and 13 percent other or unreported.
19 Fully, 43 percent of the households are
20 headed by single mothers. Elderly
21 households represent 16 percent, and
22 disabled persons represent 10 percent of
23 the clients we serve. The poverty level
24 for the target area significantly exceeds
25 that for the City as a whole. Fully, 90

1 4/9/15 - FINANCE - BILL 140607, etc.
2 percent of the households have household
3 incomes below 50 percent of median for
4 the area and are actually in fact closer
5 to 30 percent of AMI. With a client flow
6 of over 200 households per month, these
7 programs reach over 2,400 persons
8 annually.

9 Based on our past experience
10 and interactions with City residents, as
11 an organization we come to you today in
12 support of the proposed Bill No. 140607,
13 as Philadelphia's current water and
14 wastewater building practices make water
15 service unaffordable or unattainable for
16 the populations we presently serve.
17 Water bills have become increasingly too
18 expensive for low-income households, as
19 the present billing rates do not clearly
20 take into account the limited financial
21 resources of our resident populations.

22 Furthermore, enrollment in
23 available assistance programs can be
24 difficult, as there is no transparent
25 process explaining the eligibility

1 4/9/15 - FINANCE - BILL 140607, etc.
2 requirements and what documentation is
3 sufficient to provide household income
4 and residency.

5 Lastly, the present situation
6 is further exacerbated by the fact that
7 assistance is often undermined by the
8 need to make burdensome additional
9 payments on aged debts already accrued,
10 not taking into account our low-income
11 population's inability to afford these
12 services to begin with, making eventual
13 repayment next to impossible.

14 Therefore, we as an
15 organization fully support the proposed
16 changes outlined in Bill No. 140607.
17 Tethering repayment to the individual
18 resident's ability to pay by creating
19 income-based payment guidelines relative
20 to the area median income would allow
21 water customers to pay bills that are an
22 affordable percentage based on their
23 assessed household income. Also,
24 creating an easy and transparent
25 application process and ensuring those

1 4/9/15 - FINANCE - BILL 140607, etc.
2 who qualify are enrolled in the program
3 would create an effectively streamlined
4 process, enabling those residents with
5 both language barriers and those with
6 access to computer devices to effectively
7 navigate the application process.

8 Lastly, the protection of water
9 access and preventing water foreclosures
10 by informing customers who are struggling
11 to pay all available assistance programs
12 and by providing referrals to housing
13 counseling and non-profit organizations
14 such as ours would ultimately aid in
15 creating an effective intervention model
16 to aid in the prevention of water utility
17 debt and water utility foreclosures.

18 In summation, fundamentally all
19 Philadelphians regardless of income
20 should have access to the basic necessity
21 of running water which, at its core, is
22 the foundation of human existence.

23 With that, I open the floor for
24 any questions.

25 COUNCILWOMAN TASCO: Thank you.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 We'll wait until the testimony is
3 completed and we'll open the floor for
4 questions.

5 Mr. Lanier.

6 MR. LANIER: Yes. Good
7 afternoon, Councilwoman Tasco and to the
8 distinguished members of the Finance
9 Committee. As stated, my name is Charles
10 Lanier and I am Executive Director of the
11 Hunting Park Neighborhood Advisory
12 Committee and also we are a neighborhood
13 energy center.

14 As a neighborhood energy
15 center, we are one of 14 that serves
16 thousands of people throughout the City
17 of Philadelphia, and we provide
18 assistance for individuals and families,
19 particularly low-income individuals and
20 families, with applications for LIHEAP,
21 Crisis, UESF utility grants to prevent
22 utility shut-offs. We also conduct
23 energy conservation workshops and budget
24 counseling as well.

25 In addition to these services,

1 4/9/15 - FINANCE - BILL 140607, etc.
2 we pre-screen and provide client
3 recruitment services to low-income
4 customers of the Philadelphia Water
5 Department. Residents who qualify for
6 the low-income conservation program
7 called LICAP receive minor plumbing
8 repairs, inclusive of repair and
9 replacing leaking faucets, low-flow
10 shower heads, minor pipe repairs, and
11 minor toilet repairs.

12 Many of the challenges of our
13 clients is the inability to pay their
14 outstanding water and wastewater billing,
15 which is unaffordable and unattainable
16 for a significant number of the City's
17 population. Hunting Park, as stated, is
18 a very diverse community with one of the
19 highest poverty levels in the City of
20 Philadelphia. This program makes sense.
21 We support this wholeheartedly, Ordinance
22 140607. It would be a major milestone
23 for low-income residents in the City of
24 Philadelphia.

25 The current billing process

1 4/9/15 - FINANCE - BILL 140607, etc.
2 administered by the Water Department is
3 complicated and lacks the opportunity for
4 customers to receive adequate access to
5 information to help resolve this major
6 utility problem. Some of these
7 challenges consist of the following:
8 Beginning with the fact that the customer
9 does not have the actual -- if the
10 customer does not have the actual water
11 shut-off notice in their possession, they
12 cannot receive help, even with
13 verification that they are in shut-off
14 status from the Water Department.

15 If a family member is occupying
16 a property as a renter, they cannot
17 receive any help from the Water
18 Department because obviously they're not
19 the owner. The owner may be an absentee
20 owner, living outside the City,
21 what-have-you, but once the owner does
22 get involved, at that point the property
23 may be -- liens will be administered to
24 the property and maybe even in the
25 foreclosure status.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 In reference to the WRAP
3 program, customers are not told to pay
4 their current bill in full along with the
5 WRAP agreement, which will reduce the
6 total bill, and as a result, the
7 customer's bill while on WRAP continues
8 to increase.

9 Yes, I've heard earlier that
10 people sign agreements. Yes, they do
11 sign agreements. They sign agreements to
12 prevent the shut-off of their water.
13 They will sign. But without education
14 and information, it's detrimental to that
15 person and/or family. And I'm sure --
16 and I'll go out on a limb with this
17 here -- that when a person comes in to
18 make an agreement, budget counseling is
19 not done at that time to determine
20 whether or not that person can afford the
21 agreement that they're signing. This is
22 basically really one of the very
23 important reasons why we have met with
24 energy centers to assist people with that
25 whole process, but a lot of times it's

1 4/9/15 - FINANCE - BILL 140607, etc.
2 after the fact.

3 By creating income-based
4 payment guidelines, this allows water
5 customers below certain income thresholds
6 to pay bills that are an affordable
7 percentage of the household income and,
8 as a result, gives the Water Department
9 the opportunity to achieve realistic
10 payments by reducing debt over a
11 realistic period of time. Under the
12 current system, the debt will never be
13 paid because the present economy and
14 income levels of people that are affected
15 by this problem will never be reduced.
16 If the debt will never be reduced, it
17 will be continued to pile on and no
18 progress is made.

19 So I respectfully submit this
20 testimony, and I thank you for allowing
21 me the opportunity to speak today.

22 COUNCILWOMAN TASCO: Thank you
23 very much.

24 Mr. Gonzalez.

25 MR. GONZALEZ: Buenas tardes.

1 4/9/15 - FINANCE - BILL 140607, etc.
2 Gracias. Good afternoon, distinguished
3 members of City Council. Thank you very
4 much for organizing a public hearing on
5 such an important topic, the Income-Based
6 Water Rate Assistance Program, and for
7 inviting us to testify before you today.
8 My name is Will Gonzalez. I'm the
9 Executive Director of CEIBA. CEIBA is a
10 coalition of Latino community-based
11 organizations in Philadelphia. We
12 coordinate the housing counseling
13 activities of our member organizations in
14 a way that takes a holistic approach to
15 their finances where we try to
16 incorporate matters of financial
17 literacy, free tax preparation, and
18 access to programs that help them save
19 money.

20 CEIBA enthusiastically supports
21 the creation of an Income-Based Water
22 Rate Assistance Program, as it will help
23 low-income people pay their water bills
24 and help the City collect unpaid water
25 bills through a more affordable, more

1 4/9/15 - FINANCE - BILL 140607, etc.
2 efficient, and more transparent process.

3 This is more than just a
4 program about paying for water. The
5 tethering of payments of water bills to
6 the ability of a homeowner to pay makes
7 it possible for families to meet their
8 obligations, not only with their water
9 invoices but also with their property
10 taxes, their mortgages, and other costs
11 that keep a household healthy and
12 vibrant.

13 You can't get blood out of a
14 stone. If a family only has a certain
15 amount of income coming in, it behooves
16 us to find ways to help them successfully
17 juggle their obligations or we risk
18 decreasing the number of low-income
19 homeowners in the City.

20 Philadelphia is blessed with a
21 favorable homeownership rate among
22 low-income people, according to a 2012
23 report from the Pew Foundation. Families
24 earning less than \$35,000 a year account
25 for nearly 38 percent of owner-occupied

1 4/9/15 - FINANCE - BILL 140607, etc.
2 properties in the City. That puts
3 Philadelphia second in the nation in that
4 category among the 30 largest cities of
5 the U.S. That favorable position is
6 buttressed by a high rate of homeowners
7 who own their home free from a mortgage.
8 Philadelphia is third among the nation's
9 30 largest cities with a rate of 41
10 percent of owner-occupants holding their
11 property free and clear. We need to
12 protect that homeownership advantage for
13 the City.

14 The foreclosure crisis over the
15 last decade already caused a 7.1 percent
16 decrease in the rate of homeownership in
17 Philadelphia. In Eastern North
18 Philadelphia where most of the Latino
19 community of the City lives, that
20 decrease was way above 10 percent. It is
21 important to keep our rate of
22 homeownership strong with efforts like
23 the Income-Based Water Rate Assistance
24 Program, because homeownership and
25 neighborhood stability go hand in hand.

1 4/9/15 - FINANCE - BILL 140607, etc.
2 Homeowners move far less frequently than
3 renters and, consequently, are embedded
4 into the same neighborhood for longer
5 periods of time. That stability is one
6 of the reasons why homeownership helps to
7 lead to positive social indicators for
8 families who achieve it and to
9 neighborhoods in which they live. And
10 some of those social indicators were
11 mentioned by the gentleman who testified
12 over the video screen, Mr. Colton. The
13 more homeowners we have, the more stable
14 our communities are.

15 The existence of customer
16 assistance programs by the Water
17 Department shows that the Water
18 Department recognizes the benefits to the
19 homeowner and to the community of helping
20 low-income families pay their water
21 bills. What is needed now is
22 improvements in the program to make it
23 easier for homeowners and for housing
24 counselors who help them to access those
25 programs and realize them and more

1 4/9/15 - FINANCE - BILL 140607, etc.
2 efficient for the City workers to run it.
3 The Income-Based Water Rate Assistance
4 Program does this by making the
5 application process more open. It
6 clearly explains eligibility requirements
7 and extends the enrollment period to help
8 people successfully complete the program
9 and for the City to collect more revenue.

10 We also encourage City Council
11 to continue to support programs that
12 promote water conservation and
13 multi-lingual public education programs
14 about how people can save on their water
15 bills. So we should not only just look
16 at how to make things more affordable,
17 but also how do we conserve water.
18 Prevention is worth more than a pound of
19 cure.

20 All these measures will not
21 eliminate the need for a good
22 Income-Based Water Rate Assistance
23 Program, all the conservation measures
24 wouldn't eliminate that need, but it will
25 help low-income people too by helping

1 4/9/15 - FINANCE - BILL 140607, etc.
2 them use less water and save money.

3 We also want to encourage the
4 Water Department to heighten its efforts
5 at communicating with the community, and
6 especially the limited English proficient
7 community, about whatever programs they
8 have, especially programs that benefit
9 senior citizens.

10 And I also want to echo the
11 comments made by my colleague from HACE
12 about encouraging the Water Department to
13 utilize the housing counseling network
14 that exists in the City of Philadelphia.
15 Housing counselors provide a great
16 resource to the community and looks
17 holistically at how families can improve
18 their budgets.

19 Thank you very much for your
20 attendance to this matter. Please feel
21 free to contact us if you need additional
22 information.

23 COUNCILWOMAN TASCO: Thank you
24 very much.

25 Councilwoman Sanchez.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 COUNCILWOMAN SANCHEZ: I want
3 to thank all of the stakeholders for
4 helping us get a grasp of this
5 information. We received yesterday some
6 information from the Water Department to
7 questions regarding the debt situation in
8 the City, and one of the things that --
9 again, we haven't had an opportunity to
10 totally digest it, but one of the things
11 that is the most scary, going to,
12 Mr. Gonzalez, your point, was that in
13 Fiscal Year '14, there were 346
14 residential properties sold at Sheriff
15 Sale for owing less than \$2,500 in water.
16 And so I use this -- and we just
17 circulated it to the Committee -- to
18 highlight kind of the urgency of this.

19 And so, Madam Chair, what I'd
20 like to request is that this bill, while
21 I'll agree with the Administration in
22 light of the fact that I just got this
23 yesterday, with the Administration to
24 allow more time, this is very, very
25 urgent, and I'd like to make sure that

1 4/9/15 - FINANCE - BILL 140607, etc.
2 this bill get listed at your next Finance
3 Committee hearing, and in the meantime,
4 we will work with the Administration with
5 whatever amendments. There were some
6 amendments that we have today, and if we
7 can call our members back, we can vote
8 them -- we can go back into the meeting
9 and we can vote the amendments. I'm
10 sorry. I know. They're across the hall.
11 If we could do so. But I just want to --
12 one of the things we want to do, we will
13 share these numbers with the
14 stakeholders, because I think that they
15 really do amplify the urgency of the
16 matter, and we hope that we can bring
17 this to a resolution very quickly. And
18 part of what we will suggest to the
19 Administration is a more comprehensive
20 way of housing counseling relating to the
21 Water Department, including as we've done
22 with -- Councilwoman Tasco led the effort
23 around foreclosure, the sharing of some
24 of the information so that housing
25 counselors could do more preventive work.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 As I mentioned at the beginning
3 of the hearing, when I found out I had 20
4 percent of the debt, to me it was sort of
5 like an insurmountable task, but working
6 with the Water Department and the
7 emergency utility funds and others, we've
8 put a dent in it, but clearly not enough.

9 And so I really do look forward
10 to the implementation of this regulation,
11 as we have been with our tax foreclosure
12 program, as a way to show folks a pathway
13 to compliance and make sure people can
14 stay in their homes.

15 So thank you all, all of you,
16 for testifying today and for your time.

17 COUNCILWOMAN TASC0: Thank you
18 very much for your testimony.

19 (Thank you.)

20 COUNCILWOMAN TASC0: Is there
21 anyone else here to testify on this bill?

22 (No response.)

23 COUNCILWOMAN TASC0: I believe
24 we have a quorum here that we can --
25 we'll come out of the public hearing.

1 4/9/15 - FINANCE - BILL 140607, etc.

2 The Chair recognizes Councilman
3 Greenlee to offer amendments to Bill
4 140607.

5 COUNCILMAN GREENLEE: Thank
6 you, Madam Chair. I move the adoption of
7 the amendment to Bill No. 140607.

8 (Duly seconded.)

9 COUNCILWOMAN TASC0: It has
10 been moved and seconded we adopt the
11 amendment to Bill 140607.

12 All in favor?

13 (Aye.)

14 COUNCILWOMAN TASC0: Any
15 opposition?

16 (No response.)

17 COUNCILWOMAN TASC0: There
18 being none.

19 We will come out of the public
20 meeting and go to the hearing, and we're
21 going to hold this bill until the next
22 session of the Finance Committee.

23 Thank you.

24 (Committee on Finance concluded
25 at 2:45 p.m.)

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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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direct control and/or supervision of the
certifying reporter.)

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