COUNCIL OF THE CITY OF PHILADELPHIA

COMMITTEE ON COMMERCE AND ECONOMIC DEVELOPMENT

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, October 14, 2026
2:14 p.m.

PRESENT:

COUNCILMAN MARK SQUILLA, CHAIR
COUNCILMAN MICHAEL DRISCOLL
COUNCILWOMAN JAMIE GAUTHIER
COUNCILWOMAN NINA AHMAD

RESOLUTION: 260552

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COUNCILMAN SQUILLA:

Good afternoon, everyone. Today is October 14, 2026 and for the Commerce and Economic Development hearing. Welcome to Philadelphia City Council's Committee on Commerce and Economic Development.

I now note that the hour has come. I want to note for the record that we have appointed Councilmember -- Council President has appointed Councilmember Ahmad to the Committee on Commerce and Economic Development. I note for the record that a quorum is present.

To my left, Councilmember Driscoll. To my right, Councilmember Ahmad. To my right, Councilmember Gauthier. This is a public hearing on the Committee of Commerce and Economic Development considering testimony

on Resolution No. 260552.

Mr. Sham, would you please read the title of the resolution.

THE CLERK: Resolution No. 260552, authorizing the Committee on Commerce and Economic Development to hold public hearings on the process of starting a micro business or pop-up shop in Philadelphia and on how the City can streamline that process so more micro businesses grow into small businesses.

COUNCILMAN SQUILLA: Thank you. Before we call up the first panel to testify, I would like to recognize Councilmember Ahmad for opening remarks.

COUNCILWOMAN AHMAD: Thank you, Chairman. And thank you to the committee for holding this important hearing and for appointing me to this committee.

I want to start with the story of a pushcart in 2013. A young man in West Philadelphia set up a batch machine in his parents' basement and pushed a cart of water ice around the neighborhood every summer. That cart became a kiosk in ShopRite. Today, Dre's Water Ice has 13 employees. Andre Andrews is here, I believe, this afternoon, so are Molly and Michelle from The Ground, who started with the sidewalk table selling plants and now have two shops and 30 people on payroll.

The question for today is, why their stories are still hard to repeat. Every small business in the city starts somewhere, a folding table, a booth at a holiday market, a cart on a corner. For a lot of Philadelphians, that is the only way in. Here is what the person

runs into: Three city systems that do not talk to each other, L&I for the license, Health for food, Revenue for taxes. Then the market adds its own application fee and booth fee. A sidewalk sales license is $330. A food vendor without a storefront pays another 179, sell food at events and you file a permit for every event and pay every time.

This year, for the first time, every vendor at the Southeast Asian Market in FDR Park finished the full Health Department process. It took 4 or 5 separate applications, more than three months and close to $1,500 per vendor before anyone could sell a plate of food. And this is a market that I've been following who had started off in the FDR Park, where they were shooed away by police every time they tried to set

up. These are refugees from Cambodia and other parts of Southeast Asia who were trying to make a living because it's so hard to break in anywhere else.

And yet we were inhospitable in how we treated them, but progress has happened. Every one of those rules has a reason. Nobody here wants unsafe food, but sacked together they put the cost of trying on the people least able to carry it. And when somebody quits at Step 4, we never hear about it. There is no form for giving up.

I'm someone who intimately understands the small business arena because I'm part of one. And I know how much risk you take because nobody is watching what you're investing, right. Nobody is holding your hand when things are going wrong. You have

to do payroll. If you have anybody to be on payroll, you have to pay for your premises. Your life goes on as you're investing in this business. And in Philadelphia, which is the second poorest city in the country, if we don't have pathways to wealth-building, and this is a very clear path to that, we are in trouble. So we need to think creatively outside the box.

And I want to be fair to the Administration, because they have inherited many things from past administrations. And really, things are getting better. 86 businesses opened in Center City vending spots that used to sit empty. Health inspectors are doing preview walkthroughs at FDR Park so vendors know what to expect and the commercial activity license is free, online and instant. That one matters. It proves the city can do

this when the system is built for it.

Pittsburgh just took three vending licenses and made them into one and held a support day where a vendor walked out licensed the same morning. We can do that here.

So this is what I am listening for: From Commerce, the numbers, how long it takes, how many give up, what the fees are, what the fees they bring in from the market organizers, what it takes to carry a vendor through because they're doing it now with their own staff, from owners, the honest version of year 1. Then we write something. Then we look at what we can do to be supportive in this space.

So to the witnesses, thank you for giving up an afternoon because time is money.

And I know you're here helping our city to do better so we deeply appreciate it. So for people who are the whole payroll, this is not a small ask to show up here. So I thank you all for being here. We'll try to be as efficient as possible so we can get you back to earning your keep. And I thank again all my Councilmembers here who are deeply supportive of this ecosystem. And we want to make it better.

Thank you, Chair. I yield back.

COUNCILMAN SQUILLA: Thank you, Councilmember.

Mr. Sham, will you now please call the first panel to testify on this resolution.

THE CLERK: Yvonne Boye, Deputy Commerce Director, Office of Neighborhood Economic Development, Department of Commerce.

(Witness approached witness table.)

COUNCILMAN SQUILLA: Yvonne, when you're ready, just state your name for the record and then proceed with your testimony.

MS. BOYE: Good afternoon, Chairperson Squilla and members of the Committee on Commerce and Economic Development. My name is Yvonne Boye and I am the Deputy Commerce Director leading the Office of Neighborhood Economic Development. Before I share my testimony, I just wanted to offer my congratulations to the two businesses you mentioned for staying the course and creating jobs. That is what we all want to see. So thank you for bringing them up and also for FDR Park and the Southeastern Asian Market. We work hand in hand, Commerce Department that is, step by step

over many years to get them to where they are. I also wanted to state that for the record. Thank you.

I am here to share testimony regarding Resolution No. 260552, introduced by Councilmember Nina Ahmad, which authorizes this committee to hold hearings on the process of starting a micro business or pop-up shop in Philadelphia and how the city can streamline that process so more micro businesses grow into small businesses.

Micro businesses are the foundation of Philadelphia's local economy and are vital to a thriving business ecosystem. According to 2023 census data, there were approximately 127,494 non-employer establishments in Philadelphia, which we know are businesses that have no paid employees and have at

least $1,000 in annual business receipts.

Non-employer businesses are generally small, such as mom-and-pop shops and vendors, but can also include businesses we don't consider micro businesses or pop-ups such as real estate. Based on Tax Year 2024 BIRT returns, 43,600 businesses operated completely in Philadelphia and reported less than $250,000 in gross receipts. Over 72,500 businesses operated entirely in Philadelphia, reported more than $250,000 in gross receipts. Tax Year 2024 is the most recent complete year of data available.

The city understands the importance of creating resources and programs to help these entrepreneurs turn their business idea into a reality. To support this important goal, the city has

several new resources available online to help small businesses and independent contractors better understand their tax responsibilities and navigate doing business in Philadelphia. These include accessible guidance such as five tips for starting a business in Philadelphia and five things to know as an independent contractor working in Philadelphia as well as information on tax changes for tax year 2025 and beyond.

Businesses and independent contractors can also participate in Revenue's webinar series, which provides additional information and guidance on business taxes and related requirements. Together, these tools provide easy-to-access information for individuals who are starting a business. Commerce also understands the importance of

direct, personalized support. We encourage entrepreneurs to start their business journey by contacting the Mayor's Business Action Team. They are a talented, dynamic team that provides personalized assistance in multiple languages to business owners on all aspects of doing business in Philadelphia. In Fiscal Year 2026 alone, MBAC supported 7734 businesses.

In the coming weeks, Commerce will launch the Philadelphia Business Resource Hub, a new user-friendly platform that gives entrepreneurs, business owners and anyone interested in doing business in Philadelphia easy access to the tools, information and resources they need to start, operate and grow.

With additional funding beginning in Fiscal Year 2026

through the Jumpstart Initiative, Commerce has significantly expanded its support for small businesses. Last fiscal year, Jumpstart enabled programs, served 4191 more businesses, an increase of 32.5%. Programs to highlight include the Business Technical Assistance Program, the Business Affinity Group Capacity program, vending programs like the Christmas Village, the Merchant -- the Christmas Village Merchant Grant, the Vending Opportunity Expansion Grant and the Small Business Catalyst Fund. These programs create pathways to economic opportunity and help entrepreneurs grow and strengthen their businesses.

Through the Business Technical Assistance Program, Commerce funds business support organizations that provide

workshops, training, and one-on-one technical assistance to small businesses in low- and moderate-income neighborhoods. In Fiscal Year 2026, our partner organizations supported 1035 businesses.

The Business Affinity Group Capacity program, launched in Fiscal Year 2026, collaborated with identity-based organizations to help more than 360 businesses connect with Commerce resources. Fiscal Year 2027 introduces a new partnership with the Reading Terminal Market through the Business Affinity Group program, making three (inaudible) small spaces available to approximately 12 to 24 micro businesses each year. This opportunity will help participating owners gain product visibility, gather customer feedback and receive personalized

coaching to support their next stage of growth.

Vending support strategies also continue to strengthen early stage businesses. Alongside Philadelphia Parks & Rec, Commerce funds nonprofits to help low- and moderate-income and emerging Philadelphia-based vendors participate in the Christmas Village. Over the last four years of the program, more than 60 micro businesses have had the opportunity to vend at the Christmas Village, where they collectively made over $250,000 in sales.

In Fiscal Year 2026, through the Jumpstart funding, we piloted the Vending Opportunity Expansion Grant. 11 organizations received funds to support the creation of low- to no-cost vending opportunities for vendors and emerging entrepreneurs. Based in

Philadelphia, this pilot program is creating vending opportunities across the city this year, giving micro businesses new ways to grow and thrive.

To coordinate this growing portfolio, Commerce has hired a full-time manager of vendor strategies and programs to oversee vending support programs and to streamline interdepartmental processes. This staff position centralizes the many ways Commerce supports vendors and micro businesses, enabling more effective collaboration with other Commerce services and programs.

We also recognize that access to capital remains a significant challenge for many entrepreneurs as they continue to operate and grow. The Small Business Catalyst Fund helps meet this need by prioritizing

businesses based on financial need, growth potential and economic impact.

Since the program launched in 2025, Commerce has awarded more than $10.7 million in grants to over 294 businesses, made possible by Jumpstart funding. The Parker Administration recognizes the challenges that new and small businesses face in Philadelphia as they navigate city systems. That is why Mayor Parker's PHL Open for Business Executive Order was and continues to be so important. The executive order established a partnership led by the Department of Commerce and the Mayor's Office of Policy, Planning and Delivery in collaboration with business-facing departments across the city.

Through PHL Open for Business, the city is working to reduce barriers, improve services

and help Philadelphia businesses thrive. I would like to highlight some examples of the interdepartmental Open for Business projects since 2024. As you mentioned, we reopened Center City Vending Lottery, providing 86 businesses opportunities in previously vacant spots. We delivered three multilingual technical assistance workshops for approximately 60 food truck vendors to help them submit proposals to vend in city parks.

With additional support for businesses, Parks & Rec received twice as many proposals as in previous years. We developed culturally-specific field guidance and tailored communication and bias training for food safety inspectors. These resources helped them better understand global food practices and respond to the

diverse needs of Philadelphia's food businesses.

In addition to the improvements achieved through PHL Open for Business, the Department of Public Health continues to play an essential role in supporting Philadelphia's food-based micro enterprises and vendors. DPH has many resources available to support businesses of all sizes, such as an updated food safety inspection guide to help businesses understand what to expect during inspections and feel more prepared, an online option for completing the food safety certification process, giving business owners more flexibility to choose what works best for them, support for farmers markets with technical assistance and promotion of food safety standards and best practices.

We recognize that many

micro businesses and pop-up vendors get their start in parks and outdoor markets and we remain committed to working across departments to ensure these opportunities are accessible and supportive for emerging entrepreneurs. The Department of Commerce, together with the Parker Administration, looks forward to continued collaboration with City Council, community partners and business owners to ensure that our programs, resources and policies strengthen Philadelphia's entrepreneurial landscape and promote economic opportunity and business stability for all. Thank you for the opportunity to testify today.

COUNCILMAN SQUILLA: Thank you so much for your testimony. Before we move on, is there any questions? Recognizing

Councilmember Ahmad.

COUNCILWOMAN AHMAD:

Thank you so much. Thank you so much for being here. I know how long you've been in the trenches doing this work and you have seen progress, right. Sometimes it's hard for us on the outside to see how much change has happened. So I'm very grateful to you for hanging in there and helping our Commerce Department and the city move forward.

I just wanted to -- in my opening comments, I mentioned Pittsburgh and the fact that they were able to streamline the process. So I wondered if like Pittsburgh, they made three vending licenses and put them into one and held like a half day of engagement with vendors they could meet and then they walk out with the license. Have we looked at

something like this? Are we able to do something like this? And if you could speak to that.

MS. BOYE: That is the purpose of the Open for Business, right. So if we have not looked at it, we certainly are open to looking at it. Our goal, as yours is, is to make it easy or as easy as possible for small businesses to start, operate and grow. And so, I will take whatever information that you have, I'll take it back to my colleagues who are part of the PHL Open for Business and we'll look into it and see where that can go.

COUNCILWOMAN AHMAD: That would be great if you can get back to us so that we can share with our public as well where we are on that. So I appreciate that. And I have one more question. You had said that the Christmas Village has put more than 60 micro

businesses through in four years, and they have made over $250,000 in sales. So clearly it works, right.

So why do we only run it for five weeks of Christmas Village? Maybe there's some other iteration we could look at. You have also piloted the Vending Opportunity Expansion Grant with 11 organizations this year. Which markets did that fund and how many vendors got in? And what is the budget for us to continue to do that? So basically, you've got some tools. How do we amplify them and make them more year-round to do this?

MS. BOYE: So is your question about the new opportunity that we just did?

COUNCILWOMAN AHMAD: Yes. So you had the Vending Opportunity Expansion Grant. So one is to say, if we can do it in

the Christmas Village, we know we can do it more broadly. And then the second part is the Vending Opportunity Expansion Grant and who actually got that? And so, how we can make more people be eligible for that.

MS. BOYE: Okay. So with the Christmas Village, yes, we've been doing it for four years. We don't actually run the Christmas Village, right. So this was just our way to support more small-, low- and moderate-income vendors to be able to participate, right. And so, we don't actually fund the vendors. What we fund are nonprofits who support them to get in there. So there could be opportunity, but we don't run it. And there could be limits to who can get in, right. We can by all means work with Parks & Rec, who is our partner on this, to see if the

opportunity exists to expand it, but this is where we are currently.

COUNCILWOMAN AHMAD: So I would think if we could look at the commercial corridors, right, and work with Parks & Rec and then look at those opportunities to do Christmas Village, like engagement in other corridors all over the city to give people opportunity throughout the year. So we will follow up on that as well. And the second part you were going to answer.

MS. BOYE: Yes. So the second part, I want to give you the right information. And if I don't have it currently, I can send it to you as to who the 11 organizations are, who got it and who they worked with to be part of this. I'm sure I can find it, but we can ask other questions.

COUNCILWOMAN AHMAD:

Maybe you can give that to us.

MS. BOYE: Yes, I can.

COUNCILWOMAN AHMAD: Do any of my colleagues have a question for Yvonne?

COUNCILMAN SQUILLA: Chair recognizes Councilmember Gauthier.

COUNCILWOMAN GAUTHIER: Thank you, Mr. Chair.

Well, first I want to start, Yvonne, by just saying how much we appreciate you. You're like a rock star in our community, especially among the immigrant business owners. And I think that people can see not just how hard you work, but that your heart is in the work. So thank you for everything that you do.

It's been exciting to hear about all of the things that you're focusing on and all of the progress. And thanks to my

colleague, Dr. Councilmember Ahmad, for focusing on this. I think it's such an important topic, particularly if we want to keep dropping, right, in that list of most impoverished cities. So we're at 2, but maybe if we invest in micro businesses and in our entrepreneurs, we can get to 3 and to 4 and off the list one day.

This resonates on a lot of levels with the work that I've done in my district and with what I've seen. I've gotten a chance to see a lot of this up close, sometimes by accident. In particular, my office helped to establish a new vendor market at Clark Park. And this came about because there was a lot of sort of unofficial vending that popped up at Clark Park during the pandemic. However, we have established markets there. We have a very

successful farmers market. We have Uhuru, which is a Black-owned, Black-established market.

And so, there was conflict because you have vendors who have been doing all the right things and they're like, hey, how do people just get to show up here. And, you know, at first, the city was going to enforce on those vendors and we kind of got them to slow down and go through a more intentional process with my office and we winded up establishing a new sanctioned market, but it took so much work.

We didn't realize that there are different rules for vending in the park versus vending on the street. There are multiple agencies, city agencies that have to be involved in this work. And we took a lot of notes from the FDR Park effort, which I commend you

all on, Commerce, Parks & Rec. Justin DiBerardinis did a lot of work on that, all of the entrepreneurs. We borrowed from those lessons, but I know that they have had a hard way to go and it's taken a long time. So a part of me just wants to make this easier.

I, also as a Councilmember, have had to step in so many times to defend food trucks in my district who get bullied by universities and other institutions and large brick-and-mortar businesses and are constantly challenged on their right to exist on their legitimacy as businesses when many times these are folks just trying to make a living, right, many of them new to our city and to our country. I want to see things be easier for them as well.

And then I also think we're missing a gigantic

opportunity on our commercial corridors. I have watched -- in a life prior to Council, I used to work for a community development organization called LISC. And so, I've watched for more than a decade as the vendors on 52nd Street have been treated as a nuisance, right. We just want to shoo them away, get away from, you know, these legitimate businesses, when really they are part of what makes West Philadelphia a special place, right. And they are opportunities to bring culture onto our corridors and vibrancy onto the streets.

So I love everything that you're doing, but I want to see us really dig in on these small businesses because these are the folks that are going to save the city. It's not going to be Amazon, right. It's going to be folks within our communities that are

allowed to connect to opportunity and who are not treated as a hindrance, but treated as the real captains of industry in this city.

And so, thank you for everything that you've done. And I'm all in on working with my colleague and Commerce and everybody else who wants this to dig in even deeper. Thanks so much.

MS. BOYE: Thank you very much. Appreciate your comments.

COUNCILMAN SQUILLA: Thank you, Councilmember. And we echo how important it is for small businesses and appreciate all your efforts here and working with Commerce and understanding the challenges that are out there and how we, as a city, not only look at this part of it, but how we look at in general what we do affects small

business. So with you and Council together, how we can work together to make it better for all. So thank you so much for your testimony.

Are there any other questions?

(No response.)

COUNCILMAN SQUILLA: Seeing none, thank you so much.

MS. BOYE: Thank you for the opportunity.

COUNCILMAN SQUILLA: Mr. Sham, can you please read the next panel to testify.

THE CLERK: Sarey Thach on behalf of FDR Park Southeast Asian Market; Bridget Palumbo, The Food Trust; and Zoraida Cordero, Sustainable Business Network of Greater Philadelphia.

(Witnesses approached witness table.)

MR. THACH: We can

start?

COUNCILMAN SQUILLA: Please come up to the table. We'll start with you. State your name for the record and then we'll proceed to my left.

MS. THACH: Good afternoon, Chair, Councilmember Ahmad and members of the committee. Thank you for the opportunity to speak today. My name is Sarey Thach, and I am the Business Assistance Coordinator at the Southeast Asian Market and a founder of two Philadelphia small businesses in South Philadelphia in 19145.

For over 40 years, the Southeast Asian Market has offered cultural street food, clothing and apothecary goods. Today we hosted more than 70 permanent and rotating vendors. Most of our vendors are refugees and immigrants from

Southeast Asia, and English is their second or third language. With our partners and friends of FDR, we provided translation and business education to help vendors become fully compliant, including commercial activity licenses, ServSafe certifications, and commissary kitchen memberships.

This was the very first year every vendor completed the full Public Health Department process. Each vendor went through 4 to 5 separate applications with many trips, forms and weeks of work. It took over three months and nearly $1,500 per vendor before they passed inspection and were ready to sell. I am very proud of them. Two things made the process more challenging than we expected. First were the permit costs and variety. Vendors need different permits depending on where and how

long they sell, which adds up quickly for small businesses. And the applications are hard to navigate for people with limited English or literacy as well as the time they needed to find translation and support.

Second, formal bookkeeping is new to many of our vendors, and it matters because taxes matter for every business owner. Many of our vendors are not yet familiar with the Business Income and Receipts Tax or the net profits tax or why they apply. They simply want to connect the dots. They want to know everything a business requires so that they can understand their profits and losses and decide on how they want to operate.

A bookkeeping class in their own languages would have made every step a little easier. The

support our vendors needed went well beyond translation. Many cannot read in any language and many carry the lasting effects of the war and genocide in Cambodia and Laos, which makes trusting a new system very difficult.

Our elders often ask why and they deserve a real answer. What did work for us was the Department of Commerce's Affinity Grant program, which funded a business assistance coordinator who helps vendors reach compliance checks, expiration dates, and supports renewals. I respectfully ask the committee to protect this program. The Public Health Department team, led by Dawn Kiesewetter, has also been extremely helpful, offering preview inspections so vendors know what to expect.

I have two requests:

First, support bookkeeping and basic business education in Southeast Asian languages, including how taxes like BIRT and NPT work and why they matter, taught in a way that is sensitive to what vendors already know and what is new to them; second, to support creative, culturally responsive education such as short videos and live demonstrations that explain not only what is required, but why. Business culture here is very different from what many of our elders knew in Southeast Asia, and visual explanations help bridge that gap. Thank you for your time and support of small businesses and immigrant entrepreneurs.

COUNCILMAN SQUILLA: Thank you for your testimony.

Please state your name for the record and proceed, and we'll ask questions after the panel

is completed. Thank you.

MS. CORDERO: I'm Zoraida Cordero, the Executive Director at the Sustainable Business Network. And to get started, I want to say good afternoon to Councilmember Ahmad and the members of this committee. My name is Zoraida Cordero. And again, I am the Executive Director of the Sustainable Business Network, better known as SBN.

And since 2001, we have worked alongside the locally-owned businesses that make this city what it is. And today we reach more than 500 of them through our events and our programs. Thank you, Councilmember Ahmad, for this resolution and for making room for the smallest businesses in this conversation. Starting a business is a path to economic mobility.

A pop-up table, a market

booth on a storefront is how many Philadelphians build wealth. When the first step works, the owners earn more. Hired from the block buys from local businesses and fills an empty storefront. That is a positive economic cycle, and it starts with how easy or how hard we make this first step. Right now, the process itself is a barrier.

Many local owners are starting out while managing English as a second language, little access to capital, no lawyer or accounting to call, a second job, a family. This list can continue to go on for them. A confusing process and extra fees can leave a business feeling limited and unable to grow. It's defeating, and I promise you it can absolutely take a toll on their well-being.

Take a home baker, for example, selling at neighborhood

pop-ups. She filed a separate food application for every event 30 days ahead at $48 each or $113 if she's late. After three events, she starts over with a different application. She grows it into a cart, that's $330 for a vendor license, and $179 for a food license before equipment or booth fees. On a $400 weekend, one late application will take more than a quarter of her sales. So where is the return on investment for this business.

I asked our members what this looks like. One member who recently opened their storefront called getting the city's permit and licenses incredibly challenging. Like many first owners -- like many first business owners, I lost my line, thank you, they put the businesses on personal credit cards to survive the first

year, in their words, many are crippled by the substantial interest with those credit cards, and sometimes even higher interest that is attained on the street to keeping their business alive.

Sarah Schuh of Salt Design Studios does work for the city. She told us billing city agencies means cumbersome forms. The same information entered over and over again. And waiting at least three months to get paid for a small firm, that is a cash flow crisis. This is an equity issue. A $330 vendor license is 11% of revenue for an owner selling $3,000 a year and about one-tenth of 1% for a business selling $300,000 a year. One-size-fits-all pricing means the smallest businesses pay the most. We need an evidence-based, equitable model that meets each business at the size that

they're at.

At SBN, through the work of our Cohort Sustainability Initiative program, we help owners find what their business needs and where the gaps are from expenses and managing funds to operations and sales. Mentoring opens the door to these things owners rarely talk about, especially the legal side. Leases, vendors, agreements and contracts come with fine prints, and many owners sign without knowing what that means.

A member who says let's read, or a mentor who says let's read this together before you sign, can be the complete difference of a business that grows and one that will eventually have to close. Partnerships like this and the Department of Commerce Business Action Team are working. They're worth protecting, but also we need

to continue to improve them so it works for everybody.

So here's what we ask: First, one license that lasts all year for pop-ups and temporary vendors. One guide with every free and contact up front and a dedicated point of contact for our micro businesses. Second, an evidence-based, equitable free model that matches the size of the business so the smallest owners aren't priced out before they grow into the taxpayer the city needs. And that makes it easier for businesses across the region to take part.

Third, faster payment and simpler forms for local businesses that work for the city. Fourth, investing in trusted partners like the ones that are here today or partners like SBN who work with owners through the

process and the fine print. When we lower the cost and simplify the process, owners keep more of what they earn. They reinvest, they hire, they grow, their neighbors benefit and the city gains a stronger tax base and livelier corridors.

Economic mobility for one owner becomes prosperity for the whole neighborhood. We need to create sustainable models and processes that help businesses build to last, not build to struggle. So SBN is ready to help. We will bring this work to our network and partner with the committee and the Department of Commerce wherever it is useful. Thank you for having us here today.

COUNCILMAN SQUILLA: Thank you for your testimony.

Please state your name and proceed with your testimony.

MS. PALUMBO: Hi. Good afternoon, everyone. My name is Bridget Palumbo, and thank you all for inviting us here with this opportunity. I recognize many of you as Councilmembers where we have some of our markets in your district. So it's great to speak with you today. So I am Director of Healthy Food Access at the Food Trust, which is a Philadelphia-based nonprofit.

As many of you may know, we work to ensure that everyone has access to delicious, nutritious food. And I oversee our market programming, which includes our farmers market network and night market programming. Our CEO, Mark Edwards, he sends his regrets that he couldn't be here today, but he also sends his regards to you all and is grateful for us to join this conversation. So I can just share

that.

So for more than 30 years, the Food Trust has operated farmers markets in Philadelphia. And through that work, we have worked alongside hundreds of farmers, producers, food entrepreneurs, food truck operators, makers and other small businesses, many of them who are from the neighborhoods where their markets are sited. And we have stood up over 30 markets throughout the city. Many of them are along commercial corridors and city parks, public spaces, and out front of co-located spaces such as health centers and centers to increase access.

Across the Philadelphia farmers markets, vendors generate approximately 3.6 million in annual sales. And that's millions of dollars that's flowing directly

back to local farms, our food producers, small businesses and communities, while also strengthening neighborhood economies and expanding access to nutritious food. We see firsthand what this resolution recognizes. For many entrepreneurs, a folding table really is where a business begins.

Farmers markets and pop-ups provide relatively low-cost opportunities for them to test products, build a customer base and grow a business before investing in that brick-and-mortar storefront. These spaces are essential infrastructure for Philadelphia's smallest business members, our business ecosystem and for neighborhood food access.

But that first step is often difficult and unfortunately also very discouraging for

entrepreneurs. Members of our Farmers Market Advisory Group recently have been sharing experiences of navigating multiple city departments, stating that it's unclear around what licensing requirements they need to meet, that they receive inconsistent guidance depending on which door they enter the process through.

One vendor reported waiting months just for their commercial license because an approval depended on one single unavailable staff member and another couldn't easily determine whether assistance was available in their spoken language. For a 1 or 2 person business, these barriers can mean lost income and missed opportunities because these entrepreneurs are made to be both the maker, salesperson, bookkeeper, marketer, compliance officer and

lawyer all at once. And for that reason, we encourage the city to consider for key recommendations. These are going to be my CliffsNotes versions, but we did include more data and details and recommendations that we think are opportunities from other cities and the written resolution that we -- or testimony, sorry, that we submitted for you.

So first, echoing what other panelists have shared, creating a true one-stop shop for micro businesses is the first recommendation. We feel that entrepreneurs should receive a clear roadmap of requirements, costs, and timelines with a dedicated navigator to help them work their way across departments. It would be even better if that was a single stream application, as we're seeing in other cities.

And it was great to hear from Ms. Boye in the Commerce Department that they are working on an online business hub. We feel there is still a need to have more inperson neighborhood-based opportunities like micro city halls or inperson business hubs with office hours, where business owners and entrepreneurs can pop in on their timelines.

Second, we recommend rightsizing the requirements and costs for micro businesses, which is another thing I've heard echoed today. Encouraging a review of the cumulative cost, the renewal schedules and the overlapping approvals to ensure that the processes are proportionate, predictable and affordable for smaller entrepreneurs while maintaining important public protections. Some of those

recommendations that are in the written testimony include that consolidation of the permits and also considering especially for farmers market vendors and those vendors who are farmers evaluating the permits that they need right now.

Many of the farmers, for example, are required to get a prepared food license when they're really selling grocery items, they're selling whole fruits and vegetables or things that haven't had to be processed. But our understanding is they still have to apply for a prepared food permit, which it triggers a whole slew of additional permits.

Third, strengthening connections between markets and market operators and small business resources, farmers market operators such as the Food Trust and some of

our partner market operators. We have John Glenn here from Evergreen Events and a few others in the room today. They've been helping entrepreneurs with personal and warm handoffs, the technical assistance, financing, and storefront opportunities that city agencies offer. And we've already seen what this kind of collaboration can accomplish.

The Food Trust and other members of Philadelphia's Farmers Market Advisory Group worked alongside, for example, the Philadelphia Department of Public Health and the Streets Departments the past two years developing the city's Farmers Market Operator Guide, which helped to translate the very complicated requirements into a clearer resource for specifically farmers market vendors and operators. And we feel like we

have a great opportunity to continue building on that model and that momentum.

Finally and fourth, we want to make sure that there's a mechanism for keeping all of our micro businesses and pop-up entrepreneurs included at the table through this process so that their voice is heard and we can get iterative feedback in place. One market vendor who participates in our monthly Farmers Market Advisory Group suggested creating an ongoing micro business advisory committee. And we as the Food Trust support that recommendation so that they can help identify the barriers themselves since they're in it and help evaluate solutions and test drive some of those systems that we put in place.

Philadelphia, this is a city of entrepreneurs and a city of

markets. It has been since its beginning, as we know, like Headhouse Farmers Market. It was one of the first outdoor markets and we still have it today. Some businesses begin with a substantial capital and storefront, and others begin with just a recipe, a folding table and someone willing to take a chance on their idea. Our responsibility in this room is to make sure that the latter is there, and that the first rung is within reach for everyone.

And with that, I just want to thank you all for this opportunity to share with you today. The Food Trust looks forward to continuing this conversation with you and working with City Council, city agency partners, other market operators, and Philadelphia's entrepreneurs to refine our systems so that it helps

all business owners start, grow, and thrive and create a resilient ecosystem for all.

COUNCILMAN SQUILLA:

Thank you all for your testimony and we appreciate your advocacy and support. Obviously, looking at some of the challenges, not also the advocacy, but it's important to hear the recommendations because that goes a long way on putting things together, at least for us working with the Administration on how we could make it easier and streamline the process and how we as Council either need to do it through regulations or through legislation. So thank you.

Are there any questions from members of the panel? Councilmember Ahmad.

COUNCILWOMAN AHMAD:

Thank you. Thank you so much for your testimony. And I heard some

common themes through it. One of it is about the regressive nature of the fees, right. And we are at a disadvantage here because of the uniformity clause that the state has in terms of how we levy. And we have to look into it to see what we can or cannot do in terms of fees versus taxes. If it's a fee, is it treated differently than if it's a tax.

We need to examine that to see what we legally can do. But I hear the regressive nature of what the fee structure is. So definitely that is something we need to explore further. And all three of you mentioned, I think, about having the entrepreneurs, the micro businesses or small business at the table as we are crafting this. So I want to make a commitment about no decision about you without you, right.

Let that that be operational for us in this space so that we make good policy, right. Rather than just being able to say, I did policy, it has to be actionable. And as our Chair Mark Squilla said, we want the implementers to be at the table, which is Commerce, the executive branch to be there so they can work hand in hand. This is not a gotcha, you know, we're going to make you look bad. This is about all working together and thinking outside the box.

Sometimes, you know, we're a very old city and it's hard to break out and think differently. We encountered that in many spaces, because we keep doing what we have done because that's just habit. And to disrupt that, we need disrupters like you at the table to help us do that, because thinking

outside the box with the real lived experience is going to be critical.

I just have very fundamental questions that we can actually follow up on. Talking about, Sarey, you said it took $1,500 and about three months to get one vendor through the Health Department. Do you know where all that money went because we want to follow the money?

MS. THACH: Yes. Well, it was a combination of just fees, permits as well as them having to get compliance. So, for example, instead of having two cutting boards, they need now six, for example. So it's also inventory that they also had to have as well, yes.

COUNCILWOMAN AHMAD: The devil is always in the details. Like I would never have known two cutting boards versus six, right.

That's an expense to the operator, to the business owner. So a lot of the times, I think part of it is many who make these plans and decisions and forms have never run a business. And that is why it's important to have your voices, all of your voices, to actually say why do you need six cutting boards. We understand it's for hygiene. Is there another way to go around that.

And if you haven't actually operated in a small space that is coming and moving, coming every weekend, I can only imagine how problematic that is, answering to authorities who really have never run a business or a business of that type. And sometimes, even if they have to actually go out and experience, I would recommend everybody who makes policy around that to stand in your shoes

literally, to spend a day in all of these different types of businesses to say what does it mean when you're asking so many things from us.

And so, how do we streamline it. So hearing loud and clear about streamlining, I think our executive branch is really invested in doing that. Sometimes it's a matter of bureaucracy and going through all the layers. I can tell you Yvonne understands this intimately. But for her to work through all the layers to actually get it, you know, a regulation change needs all of us. And that's why we are here as your advocates within government as well to do that. So that was one question for you.

And quickly for Bridget, thank you again to the Food Trust for being in so many spaces, right,

and supporting healthy nutrition. So you work with the Health Department and other operators to write the Farmers Market Operator Guide, and you're suggesting a standing micro business advisory committee. I'm always very nervous to have one more committee, to have one more body that something could get lost in.

So if you can quickly kind of comment on what did you imagine with that? Because I just don't want another committee with another report to say this and then nothing happens, right.

MS. PALUMBO: Right. And not every committee has to be forever. I can say for the Farmers Market Advisory Group, it started with a very specific and tangible goal of walking through a list of processes and trying to troubleshoot with the city partners

on how can we make it easier, like any step of the way, like what things are, what levers can we pull on and what things are kind of frozen in place that we can't really touch. And the operator guide was an outcome of that.

And now, we continue to meet, but it's more like a pop-in monthly office hours. So people come, we'll check in by email and say is there anyone that has a big issue that we need to address in the moment. And if not, then we skip for the month and stay connected through email. So it started very high touch and it's since more of a we will keep in touch and be in touch as needed.

But I think having the space there and knowing that it's available has helped a lot. Just knowing that it's kind of a security blanket of sorts, where

the Farmers Market Advisory Group members can come together when needed.

COUNCILWOMAN AHMAD: You're speaking about farmers market. I'm talking about this kind of micro --

MS. PALUMBO: Yeah.

COUNCILWOMAN AHMAD: -- so we can talk later more about whether there has to be a space where people come with practical problems, not so big, and it can lead to bigger changes. But to say -- we get a lot of office calls, our constituents, it's like a constituent call, right, for small business to say, I encountered this, my water got shut down or something happened, what do we do. I think we need an action team more than just an advisory, right, and we'll think about that. But that's where my head was going.

What do people need who are busy? They don't need more theory. They need this, you know. The two cutting boards versus six cutting boards, that could be something that could have come up, right, and immediately had the Health Department respond, what is the reason, what is the need for that, can we change that, do we need that. And what other ways can we meet the need without having to invest in four other cutting boards. It's the example I'm thinking of.

So we would like to work with all of you further to see what that sort of action team, which would also include, you know, Commerce and potentially Health, and have all representatives from there to be a clearinghouse for problems.

MS. PALUMBO: Yeah, and

I agree with that. And I think with an action committee, there's so many people in this room that could be the funnel of the information. Also knowing that it's really hard to get small business owners all in the room. They're not operating on the same schedule. But even for this hearing, like we were able to incorporate the voices of at least six vendors that we work with who aren't able to be here today because of their schedules. So I think it's leaning on the people who are connected.

COUNCILWOMAN AHMAD: Well, thank you for modeling good behavior.

COUNCILMAN SQUILLA: Thank you.

Councilmember Gauthier.

COUNCILWOMAN AHMAD: Thank you, Mr. Chair.

First, I wanted to thank you all for all of your work in the city. I love the Southeast Asian Market. It's just amazing. If people haven't visited, they should. Zoraida, as a former Executive Director of SBN, I'm always proud to see you and the work that you're doing. And obviously the farmers market at Clark Park that's run by the Food Trust is such a beloved community asset and also is providing a lot of healthy, healthy food.

I also wanted to thank you all for coming with actual recommendations. I really appreciated them. Everything from streamlining these processes and applications, making permits last longer so folks don't have to do the same processes again and again. Rightsizing fees, making sure that impacted business owners are

actually at the table as we're making policy. Those all seem like extremely reasonable recommendations.

And I'm glad that Yvonne stayed beyond her testimony. And I hope that we'll be taking some of these recommendations to heart and implementing them. I also fully agree that we have to do so much better around language access. So I hope that that is one that we also run with.

I heard you say one item in your recommendations around the city paying faster. And I just wanted to say that I had a wonderful conversation this week with our fairly new Procurement Commissioner, Commissioner Hovey. And he seems to be doing a lot of work reforming our system, all of our procurement systems. And working with Pew around research

and recommendations that they've offered the city around changes to procurement. And so, I hope that your recommendations make it to him as well as he's undertaking this effort with the city.

I wanted to touch on Dr. Ahmad's comments that this is not just about, yes, we should be helping the most disadvantaged business owners. But this is not just about that. This is about what makes economic sense, good economic sense for our city. And I think some of these fees that happen, some of them are because people have never run a business.

But I think some of them are -- because we just make enormous value judgments on who is bringing the most benefit to Philadelphia. I see time and time again we give big tax benefits to big businesses. We don't, in my

opinion and my humble opinion, ask enough questions, ask to see enough data on actually what they're achieving and when. I think if we peered more deeply into it, a lot of economic benefit comes from helping people to start their own small businesses, helping them move up the ladder. So this is not even just about doing what's good. I think this is also about doing what's good economically for our city. So I'm hopeful and we'll push for all of these recommendations to actually become things that we do as a matter of practice in our city. Thanks so much.

COUNCILMAN SQUILLA:

Thank you. Thank you so much for your testimony. And I really appreciate your advocacy as we continue to work through these challenges.

Can we please read the next panel to testify.

THE CLERK: We have Michelle Miller and Molly Kiriacoulacos, The Ground; Erica Sweeney, Medusa Raptor; Desiree Rivers, Sistah Scents; and Andre Andrews, Dre's Water Ice.

(Witnesses approached witness table.)

COUNCILMAN SQUILLA: Michelle, I guess we'll start from the left, my right. Just state your name for the record and proceed with your testimony.

MS. KIRIACOULACOS: Thank you. Hi. Thank you, members of the committee. My name is Molly Kiriacoulacos and I'm here with Michelle Miller, my friend and business partner, co-owner of The Ground Coffee Plants & Gifts. We began just the two of us with pop-ups, testing the idea through

sidewalk sales and outdoor events, and we opened our first shop near North Square in 2022 with one employee. Today we have two locations, including The Ground Rittenhouse, and we employ approximately 30 people.

Although we've grown, we do remain small, self-funded, owner-operated business with a tight cash flow. We do not have a development team, dedicated staff to navigate, permitting. Michelle and I do all that work ourselves by also running the business. Our biggest challenge is that the cost and complexity of the process can make expansion financially out of reach for us.

For example, our second location here in Rittenhouse Square, we greatly scaled back our renovation plans and limited our work to just cosmetic changes. We

couldn't afford the combined cost of architectural drawings, engineering drawings, the permits and paying for the space to sit empty while we did all of that work. Once we obtained the lease, the effects of that scale-back meant retrofitting equipment into a space that does not fully meet our needs, and repeatedly patching flooring that we had hoped to replace from the beginning.

Scaling back helped us afford to open and helped us open quickly, but left us with ongoing maintenance costs and a less efficient working space. Our experience with outdoor seating illustrates another challenge understanding the permitting process, the requirements and finding a way to resolve those problems. We initially understood that the existing outdoor seating

permit issued under the previous business owner's name covered our location, similar to other use permits that we had worked under.

In September of 2025, we received approximately a year's worth of outdoor seating violation notices together through the mail bundled in one mailing with rubber bands, all with the same postmark date. And by the time they arrived, some of the stated appeal deadlines had already passed. We began pursuing an appeal while also starting the process of obtaining our own outdoor seating permit. We call the number on the notices.

We scheduled an appeal hearing for January 27, 2026. You may not remember, but that was one of the days that the city offices closed due to a snowstorm. We received no notification about the cancellation and no follow-up

instructions on rescheduling. Despite numerous calls to that same number that we originally scheduled the appeal with, no one that we reached could reschedule the hearing or could connect us with someone that could reschedule it. We've received no further communication explaining how to pursue the appeal. And as far as we know, those tickets remain outstanding, but we've been unable to confirm their status or get an appeal heard.

MS. MILLER: I'm Michele Miller. So just to add on to that story, meanwhile the permit application presented its own barriers. We were adding tables and chairs, not constructing an outdoor structure. The application information indicated that we could submit our own drawings and measurements, but we could not

complete the online submission without an architect's identifying information.

We ultimately had to hire an architect and spent more than $1,000 on drawings and information we believed that we could have provided ourselves. That added expense and time to a straightforward request, especially because this same location had a permit approved for the same exact thing for more than a decade previous to us. We were unable to access these pre-existing approved applications, which could have saved us a tremendous amount of time and energy. Our direct interactions with city employees have generally been positive. People have been willing to help.

The difficulty is navigating the system, finding the right person and getting a problem

resolved. We found difficulty finding someone who could give us answers. We were pointed in the wrong direction multiple times over and over again, and landed with no resolution to this day. We asked the committee to consider two improvements. First, create an affordable and clearly defined path for simple projects, allowing owners to submit their own drawings or measurements where appropriate, and ensuring that the online portals support that option.

Second, provide clear point of contact, which I feel we've heard many of the other panelists say today to help small businesses understanding or to understand permit requirements, resolve errors and navigate appeals. Owners should receive notices in return, in time to respond with clear instructions for

rescheduling when hearings are cancelled. If this cannot be resolved easily, then a fair resolution needs to find its way forward without being the sole burden for the small business owners to try to navigate and resolve.

We understand the need for safety standards and proper review, so we ask that the cost and complexity of the process reflects the scale of the project and the resources of the business itself. Businesses like ours can grow from a sidewalk table into employers supporting dozens of jobs. A clear, more accessible process would help Philadelphia entrepreneurs make that journey and continue growing. We know how important small creative businesses are to creating vibrant neighborhoods, contributing to the

safety and even real estate values, which ultimately helps our city create real tax revenue beyond just what these small businesses contribute alone. Small brick-and-mortars and street and festival vendors are the fertilizer for a strong and healthy economy and tax base. We want to do everything that we can to support that. Thank you.

COUNCILMAN SQUILLA: Please state your name for the record and then proceed.

MS. RIVERS: Hi. My name is Desiree Rivers. Good afternoon, Councilmember Ahmad and members of the Committee on Commerce and Economic Development. Again, my name is Desiree Rivers and I own Sistah Scents Fragrance Bar. It's a Philadelphia-based retail and experience business. And so, thank you all for welcoming

my perspective as a micro business owner and member of the African American Chamber of Commerce.

I support the goal of Resolution No. 260552, making it easier, more affordable and more understandable for entrepreneurs to start small and build lasting businesses. I have participated in community events, curated markets, church events, pop-ups throughout Philadelphia and the surrounding area while growing my business from a studio space into a storefront. These opportunities have allowed me to introduce customers to my products, build relationships and generate interest in the experiences that we offer.

But access to event and opportunity and the ability to afford that opportunity are two different things. Before making a single sale, a vendor must prepare

inventory, arrange transportation, set up displays and sometimes pay for parking, staffing, product contributions in addition to the market fee for micro business, as we've heard earlier, those upfront expenses. They can determine whether participation is possible at all.

For example, during the summer of 2023 I visited Dilworth Park and I intentionally selected weekends that coincided with major events, including the Roots Picnic and the Fan Expo Convention, expecting that the additional activity would bring potential customers, foot traffic and sales were still very slow. And I understand that no market organizer can guarantee sales.

But my point is that when resources are limited, one unsuccessful weekend can affect the

money available for the next opportunity supplies or regular business expenses. Clear information before committing helps owners weigh that risk. I've also considered participating in the annual Christmas Village, but the cost has kept it out of reach for my business.

Beyond the market fee, I would need to prepare additional inventory and arrange coverage while continuing to pay my storefront's rent and overhead. The resolution recognizes established markets as models worth learning from. I agree that we should build on what works, while also asking whether the smallest business can realistically afford to participate.

I also work a full-time job while operating Sistah Scents, so not all entrepreneurs are only

entrepreneurs. Many of us rely on outside employment while building a business that cannot yet replace our income and benefits. I balance that job with production, customer service, private events, storefront hours and administrative work. Limited time, just like limited capital, affects which opportunities I can pursue.

I want to acknowledge and thank the Department of Commerce for the resources and programming that it offers. I appreciate the evening and weekend workshops that have started becoming available and I encourage those options to continue growing. They do help working entrepreneurs participate without having to choose between their jobs, their customers and learning how to grow.

My firsthand experience speaks most directly to market

costs and access, rather than specific licensing or permitting delays. Based on that experience, I ask the city to consider three priorities: First, I would like to see options that allow small businesses to participate at a level it can realistically afford, and that could include sliding scale fees, a sponsored booth, a shared space or a one-day or one-weekend option at a proportionate price instead of a full season commitment.

Second, consider support for the expenses beyond the booth fee. Even when an opportunity is affordable and clearly explained, a small business still needs inventory, transportation, equipment and sometimes additional staffing to participate. Small participation grants, shared or provided equipment or partnerships

that provide those services could help more entrepreneurs take advantage of existing opportunities. Knowing the full cost before applying and receiving realistic information about attendance and vendor placement helps small business owners decide which opportunities fit their resources, and no organizer can guarantee sales, but clear communication helps vendors prepare and make informed choices.

Third, build on existing business support resources with clear practical guidance about vending requirements, available assistance and upcoming opportunities and continue offering that support at times, working entrepreneurs can access it. And finally, please remember that obtaining a storefront does not mean a business has moved beyond

needing micro business support. Many of us still operate with small teams or team of one, limited capital and narrow margins.

And we're not asking the city to guarantee our success. We are asking for a clear and affordable opportunity to work toward it. Thank you for listening and for considering how Philadelphia can help its smallest business start, stay and grow.

COUNCILMAN SQUILLA: Thank you. Is there anyone else to testify on this?

MS. SWEENEY WEBBER: (Nodded affirmatively).

COUNCILMAN SQUILLA: Okay. Just state your name for the record and then proceed.

MS. SWEENEY WEBBER: Thank you. Good day, members of the committee. My name is Erica Sweeney Webber. I am also known as

Medusa Raptor within the art community. I've been a working artist for over 20 years. Currently, I work from the Bridesburg section of the city. From my home I work alone, although I do occasionally collaborate with other artists or hire a helper for the day at shows where I need extra assistance.

I work in a range of mediums, from photography to custom fabric design to upcycle clothing, with a strong focus on the use of recycled materials. I also work a regular day job to provide myself with consistent income and health insurance, and I am also a caretaker for my mother. I went to Temple University's Tyler School of Art for fine art photography.

After I graduated, I started my journey as a working artist slowly. It began with a

table that I split with two other friends at a market at Head House Square. It was a way to make a little extra money with our spare craft materials, because God knows we had enough of them. As time passed and my skills and reach grew, I did larger markets. It was less about making extra money and it became a way for me to support my community in a more direct way.

Eventually, I had stores in other states reaching out for me to join them. The prestigious Tyler School of Art taught me many things. I can conceptualize a project. I can pivot when things are not working out as planned. I can pick and mix colors and patterns in my sleep.

Unfortunately, the one thing that five years of schooling and tens of thousands of dollars in merit-based scholarships, grants and tuition

and student loan interest did not teach me was how to navigate the business and government side of art. Five years of art school with no education on how to make money is a grave disservice to the students of that school.

Everything I have learned over the years about licensing, taxes, fees, permits, the paperwork of art I have learned by doing it has been through talking to other vendors, showrunners, tripping my way through various government websites to figure out what I did and did not need and sometimes spending hours calling different departments within state and local government agencies to finally get to that one right person who could help me. And it's a process that is perpetually ongoing.

In the time I've been a

working artist, I have worked in markets from Connecticut to Delaware, and each area has its own local and state requirements. Each government website has its own strengths and weaknesses as far as the ease of use for obtaining information. New York State to date has the best in terms of information for providing to vendors about the requirements necessary to work in New York State. They even have YouTube videos embedded in their website to walk people through those specific processes. And yes, I have used those YouTube videos to pay my taxes to New York State.

The biggest challenge I have found as a working artist in Philadelphia is the lack of support and communication from the city. Artists face unique challenges in this city. Affordable studios and

art centers are disappearing in favor of luxury housing. Developers are offered ten-year tax abatements while artists are saddled with the new BIRT tax.

It is already a challenge to make ends meet, and many of us are working additional jobs to sustain us. In the last 60 days, I have been part of two markets that were negatively affected by the weather. It's quite easy to end up losing money as an artist. All of this takes money out of our pockets. One friend of mine had used rent money to pay a market fee to try and get more bills paid. It was a gamble that did not pan out for him, and he had to scramble to make up that loss and, no, his rent did not get paid.

In my experience, three things would help our community

most immediately. First, put the exemption to the BIRT tax back in place. Few of us are making enough to survive to begin with. That tax puts a heavy burden on us. Second, the Creative Philadelphia office can provide more specific, targeted information to vendors and artists about what the requirements are to work in Philadelphia. And from what it sounds like, a lot of us are asking for that information. So it doesn't have to be the Creative Philadelphia office.

Third, low-barrier safety nets for low-income working artists need to be in place. Artists should not have to bet their rent money against a market fee in the hopes of being able to eat and to continue to buy materials to continue working. I have been incredibly fortunate to be a part of a community that has

worked hard to keep ourselves afloat through lean times and through prosperous times.

We have a joke in my immediate friend circle. Whose turn is it with the $20 this week. This is a reference to the fact that once one of us makes money, it is very quickly spent within the community, often times at other small and micro businesses. We keep the money moving. We do not let it sit and fester in some billionaire's account to do nothing for anybody else. And with City Council's help, the artists who run the small and micro business, and not just the artists, because I'm only speaking for artists right now, but from everything I've heard today, it's not just us. It is everybody in this city. We can continue to help shape the culture of this city and truly help us live

up to our reputation as a UNESCO World Heritage City. Thank you for your time.

COUNCILMAN SQUILLA: Thank you so much for your testimony.

Please state your name for the record and then proceed.

MR. ANDREWS: I'm sorry?

COUNCILMAN SQUILLA: Please state your name for the record. Then you can proceed with your testimony.

MR. ANDREWS: Good afternoon. My name is Andre Andrews. I'm the owner -- co-owner of Dre's Water Ice and Ice cream. Thank you for having us, providing the opportunity for us to speak to you this afternoon. I do have a laundry list of things my colleagues before me mentioned, so I'm not going to go through every laundry list.

My first issue I would like to speak on is in reference to navigating the city's website. I know being in business for 13 years is still very hard to navigate the city website for different departments, if it's the Health Department, L&I or whatever the case may be in reference to our business.

The second thing I would like to speak on, as has been mentioned earlier, is vending fees. I know it hasn't been displayed over the news, but we are -- the country is dealing with tough economic times right now. I propose that maybe the City Quarterly will look over the different fees for vending as well as the Health Department or Special Events to say, hey, the economy is rough, should we consider lowering vending fee, supplies is out the

roof, we have to pass this on to the consumer.

And we have a lot of events going on throughout the city for 250 prior to the fourth quarter. And a lot of people are showing up, but they're not spending money. So we have to spend money for supplies to be -- the vending fees, the Health Department fees and we have to pay our employees and a lot of businesses are not making money.

So in the long run, vendors are not going to show up. And then we're not going to have any events for the taxpayers to come to enjoy the different seasons of Christmas Village, if it's different events for 4th of July or events going throughout the city.

The third thing I would like to speak on is the different Health Departments that you have to deal

with in reference to vending.

So for example, I've been in business for 13 years. I have a tent setup, I have several cart setups and I also have an ice cream truck setup. And I have to deal with different departments. And sometimes for me, I've been in business for 13 years so I know, but for someone that may be in business for 2 or 3 years might not understand what the -- might not know what department to speak with.

So for my tent setup, it's a different Health Department than my truck. And my car setup is a different department, which I believe over there on Chester Avenue is one department. Essington Avenue is a different department. And another issue I have is I have two ice cream trucks and 2024 I applied to be a vendor on the streets, but I did not apply

to be a vendor in 2025. So this year I have a lot of things going on in 2027.

So I went to go get my truck license so I'll be prepared for 2027. I had to wait until the last minute or when an event come up, and he told me I had to pay a fee for 2025. So I'm trying to understand where is this written at that I have to pay for 2025 to get a license for 2027 or it was this year, so for 2026, 2027. Where is this written at in the books or where do I go to L&I, is this a written rule for L&I, is this the Health Department. Which department says I have to pay.

She said I had to notify her that I'm not vending on the streets in 2025, so I can't get 2026, 2027 without paying for 2025. So an entrepreneur who may not have the funds is not going to have the

money for 2025 and 2026 at the present time and they're looking to seek a license to be a vendor for the previous or the current year.

And last but not least, I know -- like I said, I've been in business for 13 years. So for example, something I experienced this year for the Roots Picnic is every year the rules have changed. So I'm planning to be a vendor and I'm being told I have to pay, that I have to be in compliance with my taxes, which I understand. One of my issue is vendors from out of state don't have to follow the same rules as vendors in the city.

So when I went to go apply, as any taxpayer or entrepreneur, you can apply for an extension for your taxes. You don't always have to pay by April 15th. I with the city or with the state put an extension to pay my

taxes before I think October 15th. So when I go to pay for the license, I was informed that I have to be current, not current, but be in compliance, I believe, with my taxes.

So someone that doesn't have accounting or bookkeeper, they might have issues of getting that at the last minute. I was able to call my tax preparer and she was able to comply with the city. And I was able to get my license for the Roots Picnic. But my issue is why someone from New York City or Baltimore doesn't have to follow the same tax rules and regulations that we do as a vendor. I'm okay with paying my taxes. It's just that the prior year I didn't have to go over to the next apartment to fill out the forms, just let the city know that I was in compliance. And that's all my issues for today.

Thank you.

COUNCILMAN SQUILLA:

Thank you. Thank you for that. And there are some regulations and requirements from L&I and permitting if there's no tax compliance. So they would have to get you to either file probably 0s for the previous year and then you would be up-to-date. And then you would be able to get the permit for the following year. So that's normally how that would work. But we could work with L&I.

Councilmember Ahmad.

COUNCILWOMAN AHMAD:

Thank you, Chair.

Thank you all for your testimony. It's all synced up it seems, right, in terms of what are the issues. I'll just start with Andre. Thank you so much. I don't know if you were here. I started my opening remarks with you,

talking about you, and congratulations on your success despite all these things that you've had to bear with.

And I want to thank everybody who's actually still in business after having to jump through so many hoops. So we're grateful to you for that. This whole compliance issue, your tax is due tomorrow because you got that extension and --

MR. ANDREWS: Yes, I paid two weeks ago.

COUNCILWOMAN AHMAD: But you brought up the point, the Health Department should know that, should know that you filed for an extension and that's fine, right. The fact that the Health Department is not here is also not fine for us to be listening and hearing everything, because we have only Yvonne here from the Administration

to sort of gather all this. But she's Commerce.

We're talking about L&I. We're talking about the Health Department. Where are they? They should be in this room listening to each one of you. I will make sure they get the transcript of this and the recording from this because it is disrespectful that they're not here. I thank Yvonne for Commerce to be here, but they're the ones who are setting up these ridiculous kind of hoops you have to jump through and they're not here to actually hear you directly to say how they can mitigate that.

So I don't take that lightly. If you can be here, they can be here. That's a point I want to be very, very clear about. We're all sitting here and people who are causing this trouble from not being creative are not here.

So please all make a note of that. It just aggravates me that we are trying to make revenue for the city. That's what you're doing. You are paying taxes. You are causing our General Fund to be solid. And yet we're not making it -- just sorry, but it just makes me so mad to think that everybody is here taking their time out of their business, which as I said time is money, and people who are paid a salary are not here.

Okay. So point well-taken about your particular issue. We're happy to follow up with you if you need any assistance in that particular issue. All of what you have said, common sense, right. All of what you've said is being collated. This is my data-gathering effort to hear directly from you, to take all of what you have said. And the fact that

you're still here is commendable, right.

So we need to be very clear that you're doing the work. We need to support you to be able to do the work, earn a living, pay your taxes and make the City of Philadelphia a creative haven for all of you. You talked about the creative economy. We depend on the -- the creative economy is a significant part of our economy. And yet, as you said, artists are sort of second-class citizens here in terms of how you survive, right. So we hear you all. It's on the record and thank you all.

So far, every panel has come with recommendations. This is a solution-oriented hearing. This is not just to voice your complaints with no solutions. You've each given us a solution. I'm very grateful for that because

we're going to take all of that and we'll be back in touch with you in order for which ones we can work on and what are the low-hanging fruit here so that you actually have some confidence in your government that we are listening and responding because we need to build that trust as well, you know, as someone said, who is the right person to talk to after navigating a big space, who is helpful.

It's not that people are not trying to be helpful, but you can't find them. And I think it seems almost like it's on purpose to obfuscate you. I hope that's not the case, but that's how it feels from your end and my end. Let me tell you, when I have to negotiate the space, I don't want to use I'm City Council so do this. I want to go the regular route to see what are you experiencing.

And I can tell you there's a vast difference and it should not be that vast difference. So this is just a statement for me to be really upset that we don't have all the entities that impact you not being in the room. I needed to go on the record to say that at some point I'm good to my -- I already said a lot. I yield back.

COUNCILMAN SQUILLA: Are there any other questions for this panel?

(No response.)

COUNCILMAN SQUILLA: Seeing none, thank you so much for your testimony.

Mr. Shaw, can we please call the next panel to testify.

THE CLERK: We have Garrett O'Dwyer, Philadelphia Association of Community Development Corporations; Regina

Hairston. And I also see Zachary Wilcha, if you want to come up too on behalf of Diverse Chambers Coalition of Philadelphia. Audra Anusionwu, East Falls Development Corporation; and Patrick O'Brien, Northeast Philadelphia Small Business Alliance.

(Witnesses approached witness table.)

COUNCILMAN SQUILLA: Thank you for all being here. And, Garrett, if you want to start first. State your name for the record and proceed with your testimony.

MR. O'DWYER: Good afternoon, Chairperson and members of City Council's Committee on Commerce and Economic Development for the opportunity to offer testimony on the challenges that small businesses and micro businesses continue to face in

Philadelphia. My name is Garrett O'Dwyer, and I'm the Policy Director for the Philadelphia Association of Community Development Corporations or CDC.

I'd like to thank Councilmember Dr. Nina Ahmad for sponsoring the resolution to hold this hearing on the challenges small businesses face and the solutions for how we can better meet their needs. PACDC is the leading voice of nonprofit community development organizations in Philadelphia. Our 60 CDC members and over 90 additional associate members are responsible for addressing key economic development, social service and affordable housing needs across the city.

Many of our members play key roles in managing the commercial corridors of their

neighborhoods, supporting small businesses and catalyzing economic growth. We understand that the small businesses of Philadelphia truly are the backbone of our communities. They provide opportunities for wealth-building, create neighborhood jobs and supply important goods and services and make the places we call home stronger and more vibrant. We're pleased to be able to count the Commerce Department as a true ally in supporting the small business ecosystem in Philadelphia.

Dedicated staff provide an array of programs and services aimed at building the capacity of entrepreneurs and making commercial corridors more inviting, dynamic places to shop, enjoy entertainment and dine. However, significant hurdles still exist to start, sustain and grow small businesses

in Philadelphia. Many small businesses are still adjusting to the altered economic landscape and consumer behavior from the COVID-19 pandemic. The challenges of this transition have been compounded for many commercial corridors by the heavy-handed, too often violent immigration enforcement actions of the Trump Administration for immigrant-owned businesses or those along corridors with a substantial representation of immigrant-owned businesses.

This has led to a drop-off in foot traffic, paying customers and staffing challenges for many corridors. There are also persistent problems of trash and crime. The loss of the BIRT exemption has made it more costly for smaller businesses, as both a matter of expense and compliance.

Despite assistance programs designed to help businesses harmed by the repeal, the exemption gaps persist and many still struggle to navigate the Revenue Department and handle back taxes.

This speaks to a larger issue of interagency cooperation. While the Commerce Department has robust services for small businesses, many find it challenging to engage with other departments, such as Revenue and L&I. We cannot control all of these challenges. We cannot dictate what will come out of Washington, D.C. or control macroeconomic changes.

However, a greater investment in the programs and services that work and an insistence on better consistency of customer experience, that is, small business owner experience across

city agencies are essential steps that we can work to achieve. Most Philadelphia neighborhoods don't have the same level of resident disposable income compared to other major cities, so it makes sense for local government to play a larger role in supporting them and to reduce the barriers they face if we want independent and local enterprises to continue to be a defining feature and a draw for Philadelphia's identity and culture.

The city can also work to better leverage existing opportunities to support new business development. Many commercial corridors have vacant storefronts in which the owner, often an LLC controlled by an out-of-town investor, has no interest in finding a first-floor business tenant. This takes away

storefront opportunities from new businesses and hurts the corridor overall.

The city should work to find ways to disincentivize this behavior among property owners and to incentivize reuse. In particular, the city could find a way to support a pop-up model that would help local entrepreneurs try out a brick-and-mortar location at a formerly vacant storefront for the first time and demonstrate proof of concept in their dream business.

The city should also consider expanding more intensive and comprehensive technical assistance models like that used by our Strengthen Your Biz Philly program, where the priority is meeting corridor business owners where they are both literally and figuratively. Black Squirrel and

the Temple University Small Business Development Center partner with community-based CDCs that have developed trust in underinvested neighborhoods. Through this program, we are able to bring robust business coaching workshops and vetted professional services to small businesses in the community where they operate and in the language that they are comfortable with.

This multi-pronged and collaborative approach provides business owners who are less likely to access traditional services, the high-quality and individualized support they deserve, and ensures that these services reflect a commitment to equity in our approach to small business support. Additionally, Philadelphia's Neighborhood Street Festival is often organized by CDCs or business

improvement districts create opportunities to showcase corridors and local businesses and provide very small and upstart merchant vendors with a chance to build their brand and name recognition.

However, the fundamental economics for these festivals are increasingly challenging given the cost that the city imposes on organizers. These costs make it harder to produce these events and more expensive for merchants to participate in them. We must do more to reduce barriers to holding these events and leverage them as opportunities to support new entrepreneurs. While we consider ways to help small businesses get started, we must also look to how we can better support existing and legacy small businesses.

For many of these businesses, longevity bred from

success exposes them to new challenges, especially when their community faces gentrification and development pressures. We do not currently provide protections or assistance for small businesses related to predatory lease terms, drastic rent increases or absentee landlords who refuse to adequately maintain their properties.

In addition, a number of cities have implemented programs to support legacy businesses and communities at risk of displacement. These have included help with acquiring or improving the property where they are located and assistance with succession planning, both of which are strategies the Commerce Department has begun to explore with some early success. The Philadelphia identity at a neighborhood and citywide level is deeply

intertwined with those small businesses that are central to the experience of residents and visitors, central to what it means to be part of a place. We must do more to protect these spaces before they're lost for good.

We have much to be proud of in Philadelphia, and there's been a lot of great work done in partnership between the city's business technical assistance providers like LISC, the Merchants Fund, CDC and small business owners. There's more we can do to ensure our micro and small business ecosystem contributes to a stronger Philadelphia. We look forward to working or continuing to work together to see that through. Thank you again for convening this hearing and for allowing me the opportunity to offer testimony.

COUNCILMAN DRISCOLL:

Thank you. Please state your name and proceed with your testimony.

MS. HAIRSTON: Good afternoon to the distinguished members of Council. My name is Regina Hairston, President and CEO of the African American Chamber of Commerce. Speaking on behalf of the Diverse Chambers Coalition of Philadelphia, the Diverse Chambers Coalition of Philadelphia is in support of the intent of Resolution No. 260552 and Council's examination of the licensing and permitting and market access requirements affecting micro businesses in Philadelphia.

As recognized in the resolution, a micro business is generally understood to be a business employing fewer than ten people, generating modest annual revenue and often operating without a permit, a permanent storefront

just for the record. And so, that is clear for the African American Chamber of Businesses, 91% of those businesses are considered micro businesses because they do not have any employees.

So only 9% of Black businesses in the city of Philadelphia actually have an employee. These businesses include sole proprietors, independent service providers, home-based businesses, market vendors and mobile food operators. While their business models vary, their size and limited administrative capacity can make compliance with multiple regulatory requirements particularly challenging.

The Coalition represents Chambers of Commerce, whose members operate businesses at various stages of development. Through our direct engagement with

entrepreneurs, we recognize that the cumulative cost and administrative requirements associated with starting a business can create significant barriers before an enterprise generates sufficient revenue to sustain operations.

We believe this hearing should identify practical opportunities to simplify these requirements, improve coordination among city agencies and establish a more accessible pathway for micro businesses to enter the marketplace and grow while maintaining appropriate health, safety and consumer protections. Although Resolution No. 260552 focuses substantially on pop-ups and market venue vendors, the review should include other micro businesses facing similar barriers.

Home-based food

preparation and production businesses, for example, must navigate licensing, zoning, health and permitting requirements that may affect their ability to operate legally and eventually expand to commercial facilities. The Coalition recommends examining whether these requirements are clearly communicated, appropriately coordinated and responsive to the nature and scale of these operations. Food trucks and other mobile food businesses also face restrictions affecting where they may legally operate. These restrictions directly influence market access, customer reach and the ability to establish sustainable operations.

Philadelphia's food industry is an important economic asset and its regulatory framework should support the reasonable

development of new businesses. The Coalition recommends a comprehensive assessment of Philadelphia's food truck framework, including geographic restrictions, permitting requirements, enforcement practices and the impact on commercial corridors and surrounding communities. That assessment should inform a citywide management strategy, establishing clear operating standards and identifying appropriate opportunities for expansion.

More broadly, micro businesses may be required to obtain approvals from multiple city agencies before commencing operations. Depending on the business activity, these requirements may involve the Department of Revenue, Department of Licenses and Inspections,

Department of Public Health, Streets Department and other agencies.

Market vendors may also incur separate application and participation fees charged by event organizers. The cumulative cost-processing time and administrative complexity of these requirements can present substantial challenges for businesses with limited financial and operational resources.

The Coalition recommends examining opportunities to eliminate duplicative processes, improve interagency coordination and ensure that licensing requirements are proportionate to the nature and scale of business operation. Philadelphia currently offers temporary and annual special event permits. The coalition recommends reviewing whether the

existing permitting structure adequately serves entrepreneurs participating in multiple markets throughout the year, including weather, application procedures, fees and relative approvals can be simplified.

Council should also examine whether existing vendor credentials can be recognized across multiple approved markets and events, without compromising applicable public health and safety requirements. Business tax compliance is another consideration affecting micro businesses.

Beginning with Tax Year 2025, Philadelphia eliminated the 100,000 Business Income Receipts Tax exemption. Consequently, businesses that previously qualified for the exemption are now subject to BIRT filing requirements and any applicable tax liability

for micro businesses operating with limited working capital. These additional obligations can present financial and administrative challenges.

The Coalition recognizes that the city has existing payment agreement programs and has provided certain estimated payment accommodations for newly affected businesses. We recommend that the Department of Revenue evaluate whether these measures adequately address the circumstances of micro businesses, particularly those filing and paying BIRT for the first time.

This review should include consideration of interest-free installment options, reasonable repayment periods, simplified enrollment procedures and additional penalty relief for qualifying first-time filers. This

measure would support compliance while allowing businesses to retain the working capital necessary to sustain their operations. And of course, we support any effort to bring the exemption back.

Finally, the city should examine how existing business assistance resources support entrepreneurs during the transition from startup to sustained operations. Philadelphia already provides licensing guidance, online permitting tools and direct business assistance. However, the availability of these resources does not necessarily ensure that entrepreneurs can easily identify and navigate the requirements applicable to their businesses.

The Coalition recommends evaluating how existing resources can better be coordinated into a clear, micro business-specific

process identifying applicable licenses, permits, tax obligations, reasonable city agents, responsible city agents and available assistance. This would provide entrepreneurs with a more predictable process for establishing operations and pursuing growth.

Based on these considerations, the Diverse Chambers Coalition respectfully recommends Council and the Administration improve coordination of licensing, licensing and permitting requirements, review existing temporary and annual food permitting requirements, conduct a comprehensive assessment of Philadelphia's food truck regulations, evaluate and strengthen existing BIRT payment arrangements, improve access to existing city business assistance

resources.

Micro businesses are an important component of Philadelphia's economy and a source of future employers, commercial tenants and suppliers. Some will remain small by choice, while others will expand into larger enterprises. Their ability to enter the marketplace and grow depends in part on a regulatory system that is understandable, consistent and proportionate to the nature of their operations.

Resolution 260552 provides Council with an opportunity to assess that system and identify practical reforms that support business development while maintaining appropriate regulatory standards. The Diverse Chambers Coalition of Philadelphia appreciates the opportunity to submit this testimony and welcomes

continued engagement with the Committee and the Administration as recommendations are developed. Thank you for this opportunity.

COUNCILMAN DRISCOLL: Thank you. Please state your name for the record and proceed with your testimony.

MS. ANUSIONWU: Good afternoon. Good afternoon, Councilmembers. And thank you so much, Councilmember Ahmad, for your leadership on this. My name is Audra Anusionwu and I am a small business owner. And I'm a Board member on the East Falls Development Corporation, and I'm also the President of the East Falls Business Association.

Through my experience as a business owner and through my work with other local businesses, I have seen firsthand both the incredible potential of our

entrepreneurs as well as the barriers that we face. I am here today to advocate for creating a clearer, everyone has said this, more accessible pathway for vendors, for pop-up businesses and other small business entrepreneurs who are ready to take the step and establish a permanent home in brick-and-mortar locations.

Many of these businesses have already demonstrated that there is a market for what they offer. They have built customers that have tested their products, participated in community events and even generated revenue, often times while operating with very limited resources. The challenge comes in when they are ready to scale, right.

If you're dealing at a pop-up level, you know, at a table level, it becomes even more

challenging trying to scale. The process of moving from a pop-up and table vendor storefront can be extremely difficult to navigate. One of the biggest barriers is the lack of clear step-by-step roadmap. Everyone has said it.

Business owners are often sent from one city office to another, receiving information from multiple departments that may not always be consistent. I've been there. Requirements, processes, timelines and points of contact can be difficult to understand. A business owner may receive one set of instructions from one office and something different from another.

And when there is a delay, as we've heard, a question or a problem, there isn't always an entity or a designated person who can say, here I am to help you, here's what you need to do next,

right. That gap can be devastating for a small business owner. Entrepreneurs are expected to understand zoning permits, licensing, inspection, construction requirements, taxes, finance and insurance and other regulations, all while simultaneously trying to run our businesses.

For a large corporation, navigating multiple government departments may simply be just the cost of doing business. For a small entrepreneur, it can mean the difference between opening or closing. Funding is another significant problem. Many entrepreneurs have proven concepts but don't have the capital necessary to make the transition. Traditional financing can be difficult for us to obtain for startups and businesses without collateral and great credit

history. We need to recognize that these businesses, our businesses are not just vendors. They are potential storefront owners, employers, taxpayers, community anchors and future contributors to the city's commerce corridors.

So I am asking City Council to consider a small business pathway to brick-and-mortar initiative that will make the process more transparent and accessible. These things would include a single point of contact. Everybody has said that. We are fortunate to have that with Commerce. I know who our Commerce liaison is. I can call him if there's an issue or problem.

Like Councilmember Ahmad, I'm extremely disappointed that the other departments aren't here. I was looking forward to getting cards, to connecting to

having a resource. A clear step-by-step roadmap, and we know businesses are complicated, different businesses need different things, but some things should be able to be streamlined.

Consistent information across departments so that entrepreneurs aren't receiving conflicting information, so now we're wasting more time because we've gone somewhere and now, we've got to circle back again. A coordinated system for permits, licensing, zoning, inspections and improvement and approvals, reducing unnecessary time spent on our parts.

A dedicated funding and grant pipeline. There's so many programs, and there's been some represented here, some mentioned, that exist to support small businesses. A lot of programming

go -- the funding, most of it is heavy on the administrative side. Not enough is going directly in the hands and the accounts of the business owners. We need more resources to help the small businesses.

Technical assistance and workshops that educate our entrepreneurs on these specific processes. There should be -- the YouTube thing was great. There should be videos. There should be Quarterlies. Commerce hosts Coffee and Commerce. Where are the other departments, once again, doing similar types of things.

Most importantly, I believe that the need to change the question from what does the business owner need from the city to how can the city help business owners become successful. Our entrepreneurs should not have to be

experts in city government to become successful business owners. If we want thriving commercial corridors, vibrant communities and locally-owned businesses, we have to create a system that helps entrepreneurs grow, not one that unintentionally creates barriers at every stage.

The businesses sitting at vendor tables and participating in pop-ups today could be tomorrow's restaurants, retail stores, and we need them in East Falls. We need retail. Salons, studios and neighborhood institutions, let's give them a clear path. We must eliminate the unnecessary confusion by coordination, consistency, transparency and support.

Entrepreneurs, we are the backbone of the city. We contribute significantly to the

economy. Therefore, we need to make the path from table and storefront easier to understand and clearer to navigate. Thank you for your time and for your commitment to creating an environment where small businesses can not only start, but grow and thrive.

COUNCILMAN DRISCOLL: Well, thank you. I think we have a couple more panels -- or not panels, a couple more testifiers. Is it Pat O'Brien?

MR. O'BRIEN: Yes.

COUNCILMAN DRISCOLL: Thank you. Mr. O'Brien, please state your name for the record and proceed with your testimony.

MR. O'BRIEN: Good afternoon, Chairman and members. I'm Patrick O'Brien. I'm a founding member and the Chief Operating Officer of the Northeast Philadelphia Small Business

Alliance. I am also the primary developer of a new (inaudible) -- I'm also the primary author of a new vision we have called Small Business Forward that we will be launching November 4th, but that has led to me to personally acknowledge Dr. Ahmad for calling for this hearing.

It's ahead of what we were trying to do, but this is very critical and we were hoping that this will create more public hearings on the process of starting micro businesses or pop-ups in Philadelphia. The Alliance was encouraged -- Mayor Cherelle Parker saw the need for new revenue in this year's budget proposal, but we are extremely grateful.

Philadelphia City Council showed the collective courage to reject the proposals that would have placed additional burdens on

working families and small businesses through regressive taxation.

Our organization represents 1800 small businesses. Unfortunately, Philadelphia is still left with an impending budget deficit. Millions in federal grants have been lost. Pennsylvania is facing a $9 billion deficit by 2029. And Philadelphia needs to address the challenge responsibly. It is essential that our city leadership come up with long-term revenue solutions.

We urge City Council and Mayor Parker to pursue creative, bold and equitable solutions to generate additional dollars our city needs while protecting the small businesses that can least afford additional financial strain. The work of governing does not end when a budget is passed. It

continues through the difficult task of building policies that boost small business, invest in our neighborhoods and create opportunity for all Philadelphians.

The Alliance remains ready to work alongside Mayor Parker and particularly with you, City Council, to advance revenue solutions that ensure our city is fully funded and make Philadelphia a place where small business can thrive. We are here today to open discussion on one fact. The Department of Commerce and PIDC can tell you how many corridors they sweep and how many billions they invest, but they cannot tell City Council -- they cannot provide you with a list of which licensed firms on South Street, Point Breeze Avenue, Hunting Park Avenue, Germantown, you get the idea. Which ones of those businesses

received financial support last year and which were denied because they were one block off an eligible map.

The numbers are confusing. In calendar year of 2025, Commerce published 13.1 million of grants and forgivable loans to the 640-plus businesses and 42.3 million to 210-plus community partners. Storefront Improvement remains the number one program. It's reached over 1000-plus firms and 8.57 million over its life, but only on designated corridors. Taking Care of Business grew from 40 corridors to 179. But that number is brooms, not working capital.

PIDC's 2024 revenue stated 1.4 billion of investment. Small business loans that year were only 13.8 million, less than 10%. In 2025, the headline was 388

million. Small business loans were 14.2 million, which is less than 4%. And PIDC's own small business grants were a mere $337,000. Every Council District received investment. That sentence can be true in their reports because of a bond or a playground grant. It is not an answer about a mom-and-pop shop on Germantown Avenue.

The Northeast test. Northeast Philadelphia is where citywide averages hide the gap. Castor and Frankford are in the instore list, but individual storefront rebates show up on those streets and CDBG Quarterlies. Commerce sent $264,000 to 25 firms after the Northeast plane crash, an average of $10,000. But none of that is a table of applications, awards and off-block denials for the other zip codes.

The Pew Trust has

already told Commerce and PIDC where immigrant-owned firms cluster, and the Northeast is a typical example. Unfortunately, Council is still not provided with vision to whether these firms are in the grant file. You simply do not know what you do not know. You're not being provided the education and information from these departments.

We asked Council to pass an award extract ordinance. By March 31st each year, Commerce and PIDC should provide a program, firm, dollars, district, ward corridor, flag, awarded, were denied and why denied a data set to you. There's something called Open Data Philly that already has a storefront disbursement data set. They can use it and expand it to include all grant programs, not just storefront improvement.

Second, fund the partners who already sit with these business owners, create operating grants directly managed by City Council for qualified small business membership and advocacy organizations, many who you've heard from today. Our Small Business Alliance is -- look for a quarterly corridor report to Council. Do not simply pay organizations to sweep sidewalks. Do not make them a substitute for catalyst. Make them the reason the small business forward roadmaps and initiatives are implemented.

We have a great deal of information available for your review, as we said we were going to release on November 5th. We've done a significant amount of Commerce analysis, PIDC analysis, charts. We've drafted some ordinances. We've done a gap

report. We've done zip code addendums and we've looked at an operating grant design as a comprehensive roadmap package. The work left is yours. Please require these data files. Mandate reporting and accountability. Provide oversight and fund the people who will walk the corridors with you. Thank you for your time and attention today.

COUNCILMAN DRISCOLL: Thank you, panel, everybody. Before I recognize Member Ahmad, I want to thank this entire panel and all the other panels as well. We've certainly heard a lot of frustration from the small business community. I at one time was a small business owner and I experienced that. And that's going back to easier access computers, texting, cell phones, you name it.

You would think that we

would have gotten better at it. And from what I think we're hearing today, we haven't gotten better and we apologize for that. I know we have wonderful city workers that are trying their best, but I think sometimes we're too siloed. And if I've heard anything today, it's we need the departments to work together and we have to simplify this process.

So with that, I'll recognize Member Ahmad.

COUNCILWOMAN AHMAD: Thank you so much, Councilmember Driscoll, now Acting Chair.

I just wanted to say thank you to all of you. And because time is short, I'm just going to launch into a few questions. I just want to piggyback on our last witness who talked about accountability and transparency is really at the base

of what you're saying, right. And I do think the more sunshine we have in these spaces, the better decisions we can make because we see the real data, what is actually happening.

And I hear you about Taking Care of Business and the broom issue and how having direct investment can yield far more. I mean, those are cleaning up and all of that is important, but if those dollars can be leveraged differently to allow the entrepreneur, the business owner to make business decisions that they know better than us who are granting those dollars, I think I hear you, I think that we have to figure out a way where this ecosystem is part of the conversation, not just the massive big corporations and businesses that, as you mentioned, some of our

organizations seem to deal with, right.

So this layer is missing -- like, who looks after this layer. We don't have and we need to have a very clear mandate to do that. And that's what I'm hearing from all of you. Given the President of the African American Chambers told me 91% of your businesses are single sole owners, right, that means the rate of growth that we need is impeded. It doesn't mean they're not working hard, effort is working very hard and how you make that next step to the transition of building your business.

And as I mentioned earlier, wealth-building is at the bottom of this, how my colleague Jamie Gauthier, who had to leave, mentioned, how do we get out of the list, top ten poorest cities, this

is where that ecosystem that you all inhabit has to be taken seriously and has to have pathways for direct investment in you. And it's not just government, right, because you know we are limited by how much revenue we have been able to gather to be able to give you the services. We have other ecosystems that can connect with us. We can have a lot more conversations with our bigger corporations and our philanthropic sector.

We can have real public, private conversations around this space that can shore you up, and then you can go into the next level and you won't need it, right. So I don't know that we have really given this space a lot of thought outside of just making sure that you can get your answers quickly. That's very important.

But more than that, how much do we value you. As Jamie had mentioned, 20-year abatements, 10-year abatements seem to be a much more ready conversation. What sort of abatements are we talking about with your sector, with your layer of the ecosystem. I think there's ways to think creatively about that without sacrificing revenue.

I think the biggest fear for us to make changes is how are we going to fill that gap. If we give you stuff and you don't have to pay taxes or we reduce it, how are you going to fill that gap. And I think we need to make that real equation about saying if we put in here, what goes up here, how real is that. And that's where looking at good models outside of our city is really important. So I thank you very much for all this

testimony. I wanted to thank Mr. Wilcha who is here along with Regina supporting our Chambers, our Diverse Chambers.

Quick question to Garrett about when you talked about open storefronts, you know, first-floor buildings that are empty with out-of-town owners. How did you envision that? How would we work to take a private owner of a private building to lease out or do some arrangement to have pop-ups in that space?

MR. O'DWYER: So I think that it would be a carrot-and-stick approach and exactly what the stick, the disincentive looks like. I mean, we've dealt with a lot of challenges in trying to get whether it's vacant property owners or folks who are, you know, maybe just leaving their storefront vacant to actually try to get them to do the

right thing for whether it's a commercial corridor or the broader community.

And so, I think that we need to do more to explore what those could look like. But then on the other side, we also need to provide some kind of incentives, the way that if we were to do a kind of a pop-up model like I was describing, those would be perhaps very short-term leases and we would need to make sure that the property owner was comfortable with that arrangement.

So what it would precisely look like, I don't know. And it could be in different contexts. But certainly we need to do more to stop the bad behavior in addition to finding out to determining what kind of a best-case scenario is. Additionally, we do have CDCs and other community-

based organizations that we can do more to support buying property on commercial corridors that have ground-floor commercial storefronts, upstairs residential.

When we're having broader conversations about the H.O.M.E. Initiative and the affordable housing crisis here in Philadelphia, these can be opportunities to create real affordability, residentially upstairs as well as affordable commercial space downstairs that we could have a whole network of pop-up opportunities that folks that are ready to make that transition from maybe a merchant vendor at a food festival to actually having their own brick-and-mortar location, we could have different opportunities around the city that are owned and managed by community development corporations

to be able to host that. So that would be another approach.

COUNCILWOMAN AHMAD:

Well, thank you. And I hear you about the CDC. Who's here, thank you, Audra. You were asking for a small business pathway to brick-and-mortars with a navigator. And I heard this navigator conversation across the board of somebody who will help you instead of having to call ten different places and then get no answer and wait. We hear you on that. These are all great ideas. It's execution and reallocation of some resources potentially without having to incur new costs. But that means we have to, like Pat O'Brien talked about, look at clearly what is happening and where the dollars are going in order to reallocate dollars for something like a navigator. So thank you for that input. We're

going to take all of this seriously and look at it. So I wanted to thank all of you. And I'm done with questions because we need to go to our public comment.

COUNCILMAN DRISCOLL: Thank you, panel.

The Clerk will please call the next panel to testify on this resolution.

THE CLERK: There are no additional panels.

COUNCILMAN DRISCOLL: And seeing no additional questions or comments from members of the Committee for the witnesses?

(No response.)

COUNCILMAN DRISCOLL: Hearing none, we will now transition to our public comment session. Please note that the time limit for each speaker is two minutes.

Mr. Sham, will you

please call the first speaker for public comment.

THE CLERK: The first speaker on the public comment list is Jondhi Harrell. And then we also have two members from SEAMAAC, if they're here.

(Witnesses approached witness table.)

COUNCILWOMAN AHMAD: Call the other names.

THE CLERK: We have Arnett Woodall and then Jennifer Horton, Natalia Cardona Sanchez, Amaury Abreu.

(Witnesses approached witness table.)

COUNCILMAN DRISCOLL: Okay. I'll remind each testimony we're going to adhere to a strict two-minute limit. We do want to hear from you.

And with that, from left to right please state your name for

the record and proceed with your testimony.

MR. BRENNAN: Good afternoon, Councilmembers. My name is Dominic Brennan. Thank you so much, Councilmember Ahmad, for convening this really important public hearing. Thank you, Councilman Driscoll, as well. As I mentioned, my name is Dominic Brennan.

I'm the Community Building Coordinator at SEAMAAC. We are a nonprofit in South Philadelphia in its role. I work with businesses on the South 7th Street Commercial Corridor, many of whom are first generation immigrants. The South 7th Street Commercial Corridor currently has 77 stores, representing as many as 16 languages and dialects and 14 different ethnicities.

I'd like to use my time

today to speak on behalf of some of our store owners, one of whom is Salma, who up until recently ran our 78th business on the corridor. We were going to have another store owner join today, but they're running their business. So I first met with Salma in April of 2024, when she began renting the bottom floor of a business on the 2300 block of South 7th Street, a Burmese refugee by way of Thailand.

Salma is no stranger to bureaucracy. However, the property needed a lot of renovation in order to open. She was able to open by August 1, 2025. Her store was Sofia Halal Meat Market. In that intervening year, she had a series of issues with permitting. She had multiple submissions for plumbing, electrical zoning and needed to hire consultants for all of them. So she had to hire a plumbing

consultant and architectural consultant all to file these. And all of this cost her and her family a lot of money, in addition to all of the rent that she was paying this entire time.

I think that all of this could have been solved if, as we mentioned today, there is a clear navigation system and an inland navigation system. Once she ultimately opened the business, it took her about six months to get her EBT processing application approved. Of course, that will be a different channel than City Council could do.

But as we discussed last week at the Affordability hearing, 75% of businesses or 75% of sales for businesses on the 7th Street Corridor go through EBT. So that six months was really difficult for her. And, yeah, her store was no

exception. This past June, a small fire broke out in her business and she took that as a sign that she just wasn't cut out to be a business owner. So although I'm incredibly thankful for the many programs that the Commerce Department has available and that SEAMAAC partners with, and I'm really thankful for the willingness of City Council to think creatively about how we can support our small businesses and how we can support our immigrant community, I believe that we should have additional supports for interpretation, and like I said, in-language navigation and additional funding from the city or directly to small businesses and to organizations like SEAMAAC for outreach staff to assist in that particularly risky startup moment.

I think that that

initial phase is really difficult for businesses. There's a lot of funding for the second year, the third year of business, but that startup phase is really difficult for a lot of businesses.

Lastly, we mentioned earlier -- Deputy Commissioner Boye mentioned that so many of our vendors start doing pop-ups in parks, and a lot of our vendors at FDR now started at Mifflin Square Park, very close to the 7th Street Corridor. By bringing vending back to our local parks, it is not only good for the economic engine, it's also good for the social engine of our neighborhoods and creates a community that works for everyone. So thank you both for your time. I really appreciate it.

COUNCILMAN DRISCOLL: Please state your name for the record and proceed with your

testimony.

MR. WOODALL: Arnett Woodall. I'm the owner and builder of West Philadelphia Produce. I've now been open -- I'm also a University of Penn scholar. West Philadelphia Produce has now been open 18 years. We've been at that location 22 years. As a consultant, I was asked to come to this lot that was a drug lot, that all the heroin and crack was being sold at. Before you had Kensington, it was under the El at my location.

West Philadelphia Produce was built from the ground up by 14-, 15-, 16-, 17- and 18-year-olds. We're pandemic-proven, concept-proven. We've saved more lives in the City of Philadelphia than any business, big or small, that you have. We had to do all of this unsupported by the

city. No funding, no help whatsoever. Now, we have small businesses from around the country and from around Philadelphia asking us to help them do the same thing that we've done. We have a 46% reduction in crime, drug sales and violence.

The White House has reached out to us. As you'll see in that document, that dossier, we have other municipalities asking us to come to their city. Currently, right now I have six cities, three countries asking me to leave the City of Philadelphia. I'm still here right now because I have a delegation of small business owners that ask for my help and want my help. I can't give them my help because I'm not getting any help from anyone, the Commerce Department.

We wrote documents as a

consultant for City Hall. Councilwoman Jannie Blackwell is how West Philadelphia Produce was formed and created. She asked me to meet her there. She showed me the needles. She asked me how to fix it. I asked her if I fix it, will I get the support of the city. I still to this day haven't gotten any support.

Right now West Philadelphia Produce is on the sheriff's sale list because the city refuses to give me my tax abatement, ten years. So I'm asking for my ten-year tax abatement still to this day. Reduce the ten years, give me the balance of what's owed and I'll pay you.

One of the businesses that we have, you have incarcerated that are home now, that are looking for businesses trying to keep and

create businesses. That's Salim Lonnie Dawson over there and that's Nathaniel Yates. One of them just did 43 years. The other did 28 years. When they come back, they have no one to go to. They come to me across the city. I've hired more youth across the city than any business that you have in the city, big or small. You'll see it on ABC6 Community Hometown Hero.

I'm partnered with John Dye here. John Dye and I have fed more people across the City of Philadelphia than any from a former drug location. I now sell and give away more produce than the narcos. I've given away over 100,000 tons of food. Your commercial corridors need to be revamped through the Commerce Department. They don't work and they don't work for small businesses.

If you have been the

number 1 big city in poverty for 18 years, and number 2 now, the 19th year, something's wrong, and you can see that something is wrong. We need to fix it. Thank you. If you need proof of concept, these were not given to me or presented to me, but I have all the proof of concept.

One more thing I'd like to say. An organization cloned me and came down here to City Council and was given a citation. There's two citations that say Community Solution. Both of them have my face on them, but only one of them's mine. One corporation, one entity is mine. You have a copy of this citation in that booklet. Both of these organizations have my face on them. The one that was honored was honored here in City Hall. It's not my organization. It just has my face on it. I've

been unsupported and ignored since I brought this to everyone's attention on the Commerce Department's website. You'll see my face on there too.

My name is Arnett Woodall. But you'll see on the City of Philadelphia's website, my name is Ted Smith. I need help fixing this. I would like for this citation given to this phony organization to be disqualified or whatever, but I'd like an investigation on how they even got this citation with my face on their website, with my face on the City of Philadelphia's website. Thank you. Everything's in there. If you need more information, my team and I are ready and willing to give it to you, but we have done all the work.

COUNCILMAN DRISCOLL: Thank you for providing this, and

we're going to move on here.

MR. WOODALL: I appreciate it.

COUNCILMAN DRISCOLL: Please state your name for the record and proceed with your testimony.

MR. HARRELL: Good afternoon, Councilmembers and all in attendance. And thank you to the office of Councilperson Nina Ahmad for the opportunity to speak here today. My name is Jondhi Harrell and I'm the Executive Director of the Community Healing Center Food Distribution. I'm here to ask for your support in helping Philadelphia's small food businesses grow, especially businesses that feed Philly families. And all small businesses are in need of capital. Everything else flows from that.

Since 2020, TCRC has fed

thousands of families throughout Philadelphia. Every month we procure and distribute food from adjacent counties and three neighboring states. We supply food pantries who are not fully serviced by the three major food suppliers and are in need of food. There are literally hundreds of small food pantries who need to be organized, standardized and incorporated so that food distribution in Philadelphia could be improved.

The Philly Food Coalition, which we are organizing, could be the answer to this dilemma. A diverse coalition could raise funds to help with the crushing expense of diesel, which powers our refrigerated food trucks. We pay tolls. Our truck drivers, trainees. We supervise volunteers, transport and also purchase food.

We have five staff, seven trainees, and 47 volunteers. We operate mobile food distributions and pop-up food giveaways across the city. However, we are truly in need of dedicated warehouse space and refrigeration units. Many times we can go far away to acquire food, but we can't distribute it on the same day, and we are currently storing it in refrigerated food trucks. But we need warehouse space. We also need additional trucks to transport more food efficiently, and also to build revenue by transporting freight from state to state.

So the City of Philadelphia could assist us by funding through specific grants and forgivable loans that are earmarked for small businesses. Also, many of the food pantries that we help

to service need to have legal and accounting support so that they can set up business tax accounts and commercial activity licenses. City and state, federal taxes and worker's compensation. But most of all, these small food businesses need workers. If we could plug into the workforce programs and supply youth to work in these food pantries, that would solve many problems. It would get youth off the street. It would attack the problem of violence in the streets. And it would also help these food distributions because it would bring youthful energy.

Most of our volunteers are elderly. In fact, we work with Maturity Works, which pays our elderly volunteers and turns them from volunteers to trainees, but they're in their 50s, late 50s, 60s and 70s. Bringing youth to these

organizations would really assist us. So I'd like to ask City Council to support us in practical ways financing a compliance assistance and workforce pathways for small businesses and to consider our approach. The TCRC method of bringing it all together and working as a coalition that could create jobs and meet the needs of our population. Thank you.

COUNCILMAN DRISCOLL: Thank you.

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

MS. HUNT HORTON: Good afternoon, Councilmember Nina Ahmad, members of the committee and all the small businesses in this room today. Thank you, Dr. Ahmad, for mentioning that L&I and the Health Department are not here

today. It is very important that they need to be here and part of our issues.

I am Jennifer Hunt Horton from Fifth of a Farm Creations established in 2011. My husband, Steve Horton and I own and operate a culinary micro enterprise in Philadelphia, making jams, jellies, marmalades and chutneys. We make all of our products in a kitchen in Kitchen Korners, a shared kitchen in the Oxford Circle neighborhood.

Since we do not have a standalone brick-and-mortar location, we sell our products at various farmers markets, special events and retailers. We are licensed by L&I as a food establishment, retail non-permanent location as a food business in Pennsylvania and in Philadelphia. We are regulated by three different

agencies, the Pennsylvania Department of Agriculture, the City of Philadelphia, Licenses and Inspections, L&I and the City Health Department.

The Pennsylvania Department of Agriculture stipulates from the Food Safety Act of 2010 that every person operating a food establishment within this Commonwealth to register with the Department. Food establishments must comply with local jurisdiction regulations. The initial application process and subsequent annual renewal is seamless and user-friendly. Each year, we receive the food-established registration renewal in the mail, pay the $35 fee and schedule an inspection at our shared kitchen.

The City of Philadelphia regulations are not as seamless as the state. We are regulated by

both L&I and the Department of Health. L&I's eCLIPSE, phila.gov website is user-friendly and easy to navigate. The Business License Dashboard portal makes it easy to apply, renew or amend a business license. Payments can be made online. The license is available to download by clicking on a link, and we've been using this website since 2018.

The City Health Department is not user-friendly. The website, designed as information only, is difficult to navigate and to get specific answers for a retail non-permanent location food business like ours, there is no consistent license. You have three options to choose from, a stationary food business, a mobile food business or a permanent special events. Payments must be only be made by U.S. Postal Service

money order. There is no business portal to apply, renew or amend a business license and no option to pay online. That's easy to do.

In addition to the licensing licensure issue, food business managers and other employees must be ServSafe certified by the National Restaurant Association. The City Health Department issues its own Personnel Food Safety certificate to each event, to each individual at a cost of $30. This is totally unnecessary. Why certify a nationally recognized ServSafe certification.

In closing, I'd like to recommend the following: Establish an ongoing micro business advisory committee to continue the conversation beyond today's hearing for the City of Philadelphia's Department of Health. Utilizing

the eCLIPSE.gov website as a guide, develop a similar business portal and dashboard, develop a consistent mobile food business license. Recognize the National Restaurant Association ServSafe certification and eliminate the City of Philadelphia Personnel Food Safety Certificate.

Thank you, Councilmember Nina Ahmad and members of the Committee, for collaborating with micro business owners on ways to improve, streamline and strengthen the various business regulatory support systems. I am submitting today written testimony on steps to improve the overall process as well.

COUNCILMAN DRISCOLL: I've had your product and I endorse it. Thank you. Tom Forkin always gets it for me. Thank you anyway.

State your name for the

record and proceed with your testimony.

MR. ABREU: Hello. My name is Amaury Abreu. Today I am speaking as a private citizen of Philadelphia and I'm not representing any organization today in my day to day work in Philadelphia. I work as a commercial loan officer for Impact Loan Fund. We are a community development financial institution in Philadelphia that works pretty closely with the smallest of businesses in the city. And the issue of the permitting process and the ability of businesses to start operating in Philadelphia is a big problem for us as well, because we are very interested in funding and supporting businesses that are seeking capital to expand and grow.

But it is true that it is a hard and strenuous process to

go through that across the board. And so for me, a simple I think recommendation that could be helpful for the City of Philadelphia to consider is to establish a landing page website that uses conditional logic in terms of depending on the type of need or permitting you are looking for. It would be a form that asks basic questions. And depending on the answer to those questions, then rerouting the folks to the specific forms that they would need to fill out.

And on the back end, then that information can be sent to the specific department within the City of Philadelphia that would be in charge of that. And I think that something like that would in a way be cost-effective. Obviously, it would require building that and going through that process. But I

think it would help streamline just even the first step of finding out and figuring out what is it that you need to get in terms of permitting and everything that comes with that.

And I just want to say I'm here to serve and happy to be a resource to the Councilmembers here in the committee and to any businesses here as well who are needing support and technical assistance. Thank you so much.

COUNCILMAN DRISCOLL: That's very kind. Thank you.

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

MR. LOWRY: Thank you. My name is William E. Lowry, Jr. I'm from Charleston, West Virginia. And I'm a disabled retired combat veteran who served with the 82nd Airborne Division. I used to work

at Penn Presbyterian Hospital as a respiratory therapist and a relief critical care coordinator.

And one of the many things I specialize in is coming up with solutions for the impossible to happen. And I've seen that take place within Community Solutions. And Arnett Woodall and I volunteered for a lot of different organizations in my early retirement. And one of the many things I see is that, you know, he has supported many children who have come through his organization, who have come through his store.

And in the process of doing so, I've seen them stay out of trouble. And I've seen a lot of them not even be able to make eye contact with an adult. When you shake their hands or anything like that, they can't even look at you. And we've turned a lot of those

children around and for some reason they're not able to do that.

I just don't understand children not being able to look into an adult's face and say, hi, how are you doing and shaking a hand with them. But with him doing this with these children and having built this place, there's that 46% crime reduction in that area. And I remember driving up and down Market Street and seeing prostitution, seeing the drugs being dealt. And all of a sudden, I was driving and I was like, wow, where are they at.

You know, I did that because I worked night shift at a certain point in time at Presbyterian. I said, where are these people at now. And I didn't know Arnett at the time. So I go over, I've retired early due to a workplace accident, and I was like,

you know, I'm a country boy. I like my fried green tomatoes, do you have any.

And I was talking to his son Vontae and they were like, well, we don't have those, but we have beets. And I said, that sounds interesting, I'll fry me some beets. And I kept going over there all week and just finding out different things. And of course, what I found out is that, you know, it was more to it than food that they gave away.

Some of my boys -- two of my boys were entering the pro bodybuilding field and I couldn't afford to keep feeding them $800 a month and me making six meals for them all day long. So he would end up giving me additional food to sponsor us for free. He didn't, you know, he's just like that's fine, I'll help you. In the

process, my sons won numerous national championships and now they've retired from that, but they still eat.

So recently I've seen where also Arnett has provided, I do believe it was 7500 children and young adults come through there that he's employed. Sometimes he gets funding, sometimes he hasn't. And recently I haven't hardly seen any because the funding dropped. And I guess it's due to the current presidential administration, some funding has dropped. But the city can't afford to do that. Inner city children can't afford not to have jobs or employment of any type.

And I don't mind -- and some of these children it's never a good thing. So I implore the city to find out ways to help them because I saw where recently, it

last week, we saw where this Michelin Star restaurant how I believe it's called Friday, Saturday, Sunday is what the restaurant's called, they got 1.5 million. I'm just saying. We're just going to create a Michelin Star restaurant and employ 100 people. He's done 7500 children without the city support. And it's a shame. It's a gross travesty of justice, or funding in this matter.

And I have heard him every time he'll say, hey, if someone's giving me 5000, I can hire 30 more kids. He doesn't use it for himself unless something needs to be repaired or something of that nature. And I work with him as a volunteer now. And what I have noticed is when I called for the bill collectors or I've called for the taxes being due, I'm like this is not the organization you

can afford to chase after and shut down because of a lack of payment. It's devastating. It would devastate these youth and a lot of them beg him please not to leave.

He's been offered other things. But for some reason, and I guess because it's his home, he sees the need and he knows what's going to happen to a lot of these children. And I've worked on the other end. I've worked in numerous traumas and I even worked at Temple University Hospital because I wanted to go in a place where people didn't have the insurance, didn't have the ability to be cared for.

I've jumped in the third world countries during combat and stuff like that. And I've seen that, and I'm like, you know, I can see where there's this big need. And for him to -- some of the

documentation, I've done a lot of research for him with his son and we've compiled documentation. It's very impactful, you know, and it's something that should be spread nationwide. It's very impactful what he does. And not only that, you know, it bears a lot of fruit, and the City of Philadelphia needs this bright light to continue.

COUNCILMAN DRISCOLL: Thank you. Thank you very much. And thank you for your service to our country.

MR. LOWRY: It was fun. I got in trouble, but --

COUNCILMAN DRISCOLL: Well, you're here. Thank God.

MR. LOWRY: Good trouble.

COUNCILMAN DRISCOLL: Please state your name for the record and proceed with your testimony.

MS. CUMMINGS: Good afternoon. My name is Bonita Cummings. I'm the Director of Strawberry Mansion Community Concern and RCO. So since we are narrowed to two minutes after all of the other panels, one of the things I think is kind of disheartening about that is that none of those panels really had the community's voice, the neighborhood voice, the voices from the various neighborhoods. Our neighborhoods are very different in Philadelphia, as you all know. And my neighborhood particularly is a neighborhood that is marginalized. So how these type of micro businesses or pop-up businesses will come into Strawberry Mansion, has to be treated very differently than how they would show up on Fairmount Avenue.

So I really think that

also people talked about advisory committees and different things, task force and different things. And your Commerce Department is not talking to the smartest people, which are the people in those neighborhoods. And the reason that's important is so we don't have to come down here with the ability to only talk to you for 1 minute or 2 minutes to pull at each other about what is a quality business, what is not a quality business.

It's not fair to not have us as a part of the panels to talk to you as experts. I'm a small business certified senior tax analyst. I do all of the city's processes online. So I'm very familiar with all of the things going on with what a small business or a micro business or a pop-up business would be experiencing. So

in order to try to keep to my two minutes, but it's very important that you all start to respect your voting public.

We're sitting here waiting and then we get up here and you get annoyed. You know, that frustration is in your face because the alarm is going off and you want people to stop talking because you gave them two minutes. But the panels had much more time. So I need you to be clear about our role as the public, the people that vote for you and how we need to be at the table as the experts of our neighborhoods around this idea. Because we're already experiencing -- as you know from Councilwoman Gilmore's conference this morning, her press conference, the nuisance businesses and pop-up businesses and micro businesses can become that in my neighborhood as a

marginalized community. So we need to be at the table talking to Congress about how to bring better-quality businesses to Strawberry Mansion, giving them a better understanding and idea of that so that we don't continue to get bodegas and smoke shops and things of that nature, which you all know about.

But just quickly, I wanted to go through these nine questions that we wanted to ask. And so, I'll start with number nine. As neighborhood commercial space continues to disappear, what is the city's plan to preserve affordable storefronts where micro businesses and young entrepreneurs can establish and grow? What legislative and enforcement measures will address existing nuisance businesses while preventing new ones?

Will affected residents and RCOs receive notice? When does a temporary business become permanent? Must temporary businesses comply with existing safety signage, sanitation and accessibility laws? How will nuisance complaints trigger prompt enforcement? Which higher impact uses should be excluded from expedited approval? And who is accountable, the operation, the operator, property owner or organizer? And very clearly, what legally defines a pop-up business should be made clear.

And again, I ask you all to make sure that at the table are the experts, which is us in the community and not have us come here for just public comment at Council session on Thursday and get 1 minute. You can't say nothing in 1 minute. And by that time, you all

have already made your minds up, we've not had the opportunity to be a quality voice. Although we're holding the fort in many cases in these neighborhoods, preventing gun violence and all of the things that go on from nuisance businesses. So thank you for your time.

COUNCILMAN DRISCOLL: Thank you. Please state your name for the record and proceed with your testimony.

MS. TUROW: Happy Wednesday. My name is Melba Turow. And, yes, I volunteer at West Philadelphia Produce. We actually do all natural and I volunteer. I have not ever -- this man comes out of his pocket. He come out of his pocket and gave out millions and millions of dollars for food and produce. This man does this from the strength, from the muscle. Everything we do is fresh. We

don't do bioengineered foods. All of our food are organic.

He feeds many, many people every day. And not one time have we seen anyone from City Council come to 18 South 62nd Street. Not one person to get a smoothie, get a watermelon, pick up some fresh fruit, all (inaudible) like nobody. All I just want y'all to do is please -- if it wasn't for him, 62nd Street, well, 60th and Market is starting to look like Kensington. No, honestly. He stopped 62nd and Market from looking like -- 60th and Market Street is starting to look exactly like Kensington. And y'all not doing nothing.

This man doing everything in his power with toes lost and all. He's doing everything solo, and I don't think it's fair to him. He helped too

many kids. You know how many kids -- I worked at the funeral home, the morgue, in the cemetery. You know how many kids this man helped survive, like they done prospered in college, moving on, a better life because of Mr. Woodall.

All he need is your help. That's all. That man, that's all he need is you guys to help him get this thing together. He's doing a hell of a job better than any Black, Caucasian bodegas that I know.

COUNCILWOMAN AHMAD: (Inaudible).

MS. TUROW: 18 South 62nd Street, okay.

COUNCILWOMAN AHMAD: (Inaudible).

MS. TUROW: But you still haven't came down for a very long time, have you? Okay. Thank you. All right. Thank you all.

COUNCILMAN DRISCOLL:

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

MS. TISHAEV: Thank you, Council. My name is Zoe Tishaev. I am a City Policy Coordinator at the Institute for Justice at the Cities Work initiative. We've heard a lot of testimony today so I'll try to be brief. But the Cities Work is an initiative that works across the country to make it cheaper, faster and simpler to start a small business completely free of charge.

We now work in over three dozen cities. And over the past couple of years, we've been working in partnership with the Mayor's Open for Business initiative with the Department of Commerce and the Mayor's Office of Policy Planning and Delivery, in

order to remove the regulatory hurdles that disproportionately impact our smallest businesses.

Through our work with OFB, we have been able to have conversations with over 100 small businesses across the city, in several different neighborhoods, in seven different Council Districts, across three different languages. And unfortunately, a lot of the themes we hear are echoed in the earlier comments we heard today. Fortunately though, that informs our work with OFB. And I'm here to highlight some of the policy reforms that we've been able to pursue and also give some recommendations for reform through our work with OFB.

We've been able to publish a food safety inspection checklist. We've also been able to continue work on the Philadelphia

Permit Navigator program --

COUNCIL TECH SUPPORT: Please speak into the mic.

MS. TISHAEV: Speak into the mic. The Philadelphia Permit Navigator program, and remove redundant and outdated licenses. We urge Philadelphia to continue this reform. And in addition to adopting many of the reforms we heard today, which we would support, we haven't heard discussed clarifying and creating more consolidation of zoning districts in Philadelphia as well as lifting restrictions on cottage food businesses in Philadelphia.

I'll talk a little bit about the Food Safety Inspection guide because I think it's worth mentioning as a big win, but that was a set of partnerships with the Department of Health, the Department of Commerce and OPPD.

This was in direct response to concerns we've heard from small businesses in Philadelphia.

For example, we chatted with an entrepreneur in South Philly, a pizza restaurant, who was told by one inspector that he had to install a garbage disposal in his sink in order to pass the inspection. The entrepreneur agreed. He spent thousands of dollars doing so. He was later told by a different inspector that that was no longer necessary and he didn't need to do that. That's an example of city rules consistently changing under the entrepreneurs, and inconsistency inspections like that can set back entrepreneurs thousands of dollars and months of delays.

Fortunately, we've been able to develop the Food Safety Inspection Checklist. We urge the

city to adopt other reforms as well. We're here to continue to work with you to make it cheaper, faster and simpler to start a small business in Philly.

MR. GUPTA: Good evening, Councilmembers Ahmad and Driscoll. My name is Anuj Gupta. I'm President and CEO of the Welcoming Center. Since 2003, we've helped over 20,000 immigrant Philadelphians turn their skills into economic opportunity. Thank you for holding this hearing, and thanks to the Commerce Department for being a real partner in much of our work.

Every week we meet entrepreneurs who already have something people want to buy, food, clothing, jewelry, crafts. What they lack is a clear path from the kitchen or production table to a paying customer. We try to build

that path in a few ways. First, our entrepreneurship program, which is funded by Commerce, helps people write a business plan, get one-on-one coaching, find capital access production space, commercial kitchens or otherwise and get their business started. We've helped thousands of people now from across the globe do that right here in Philadelphia. The second, through a subsidiary of the Welcoming Center that we created a year ago called Immigrant March.

We are now giving micro entrepreneurs a platform through which they can scale and grow their business here in Philadelphia. That includes several components. We are providing a brokerage that provides immigrant entrepreneurs in Philadelphia a pathway to get commercial retail distribution access from their production space

to a network of independent co-ops and grocers across the region.

And secondly, starting with a pilot this summer that was part of the Meantime on Market initiative, we are providing a storefront through which immigrant entrepreneurs can access customers in realtime. The first experiment took place on Ludlow Street this past summer as part of the Market East Activations. And just last week at 1218 Arch Street, we launched our second pop-up, which will run through the holidays, giving immigrant entrepreneurs and producers access to customers five days a week.

It's an aggregation of their products, coupled with an immigrant-owned bookstore that the Welcoming Center is now operating. Here's what this path looks like. As an example, Brizna and Aldo of

Mucho Peru came through our program about two years ago, prepared out of a commercial kitchen space for catering pop-ups.

And then when a $25,000 commerce grant opened a booth at Gather Food Hall at the University of Pennsylvania, campus training pop-ups, then a permanent space, that's how the pipeline -- that's when it works at Christmas Village, where we have also had a booth for a few years running. A number of immigrant entrepreneurs have had access to a support booth, set up scheduling language access assistance and inventory tracking. And the sales figures that they have seen in just a two-month period have been quite astounding for those two months. They have a family-sustaining business.

So these pop-up opportunities can be a pathway to a

serious business enterprise, one that has a growth of trajectory, one that they can take care of themselves and their family members. But our vendors and our entrepreneurs hit repeatedly the same issue, permits. And we've already gone through that. I'm not going to go through that in detail.

Space and cost. If you're asking a micro enterprise to commit to a multi-year lease or front the costs for six figures and fit-out, they are entering a significant risk proposition, which most don't have the ability to do. So a couple of thoughts. And then of course, there's cash flow. They need immediate cash flow to start paying off expenses that they've already incurred. So a few suggestions on how we can reduce these barriers.

One is let's look at

creating a multi-lingual, simple, over-the-counter vending permit, which if you are a repeat vendor can be fast-tracked and avoid going through a 30-, 60-, 90-day review period with L&I. Let's also consider keeping funding through Commerce to community partners that establish pop-up markets.

These pop-up markets can be a gateway for an entrepreneur to take an idea, something that they're doing in their own house or kitchen and turn it into that life-sustaining business. Let's expand programs like Meantime on Market, which was behind the Market East activation this summer that can activate vacant storefronts and public land for rotating pop-up opportunities.

And then let's also look at small, fast micro grants for both fees and equipment. And by

the way, these recommendations are run across the board, immigrant and native-born entrepreneurs, everyone can benefit from these. So lastly, immigrant entrepreneurs are filling empty storefronts and bringing shoppers back to our corridors. With simpler rules and steady partnership, many more of them can grow from a pop-up into a permanent Philadelphia business. Thank you and happy to take any questions.

COUNCILMAN DRISCOLL: Please state your name for the record and proceed with your testimony.

MR. MEHTA: My name is Jigar Mehta. Apologies for being late. I came and then I spoke with Council President and we discussed Bill 251026, sir, which is your bill. And one of the suggestions he made was that if we can show the comparison of Bill 251026 versus

the Jumpstart Program.

According to the fiscal note, Commerce had said that the Jumpstart Program was a replacement for the $100,000 exemption going away. So he would like to understand the differences between the two and to see which one's the better bill. So what I did is I prepared a presentation in the last two hours. So I left and I came back. So I want to quickly go through that with you, if you don't mind, sir. I'll be very quick.

COUNCILMAN DRISCOLL: (Inaudible).

MR. MEHTA: Okay. So if one summary page, it'll take --

COUNCILMAN DRISCOLL: Sure.

MR. MEHTA: So when we compared it to Bill 251026 versus the Jumpstart Program, you talk about scale. At the scale level,

there's about 86,000 businesses that are affected by the exemption going away. They will be covered by Bill 251026. That's 55% of the businesses in Philadelphia. These are mostly sole proprietors, you know, mom-and-pop shops. These are self-employed workers.

When you look at the Jumpstart Program, they've only planned to support 8550 businesses. Most of those, about 6500 of those businesses are just to do accounting work, free accounting work. That doesn't replace their impact, as Mr. Gupta was talking about, about having cash in your pocket. So Bill 251026 wins 10 to 1 on that.

What it costs to the city, Bill 251026 over five years is 148 million versus Jumpstart is 158 million. So the city will actually save $10.87 million over

five years. That's revenue positive for the city by going with Councilman Driscoll's bill. When you look at money in the community, you know, there's a saying in Philadelphia cash rules everything around me, right. So around is the key word. It's called the multiplier effect.

When you make less than a living wage, what happens is that you have a higher propensity to spend your money. You have to. You got to pay the child care worker, you got to pay your local person that you're buying food off of. So what that does is that leaves more money in the community spreading faster. There's almost, depending on which economist you talk to, almost a 2 to 3 times multiplier effect.

I get a dollar, I give it to her, she gives it to him.

That's how the community spends. With the Jumpstart Program, that doesn't occur. It goes to several accountants. We estimate about 23 that were approved. And then there's grants that go to PAID, and then PAID goes to PIDC. So the multiplier effect is very limited on that.

And the last part is who decides. The law says that if we pass this bill, the people decide. The people get to choose what to do with their money versus the money is taken by the city. The city then gives it to PAID. PAID then gives it to PIDC. PIDC then decides who the winners and losers are. And right now, the only -- from the last time that they passed the bill, since June, we estimate about 250 businesses that have actually received the grants. And about 95 of them are the ones that

are making less than 50,000 or $100,000.

So it is no contest, sir. Your bill wins in every standard. Let's hope that we can get a hearing. Sounded like Council President based off of this conversation I just had previously when I met him, he was open to it. So I'm grateful for Council President to opening his heart to this. And, sir, I'm grateful for you standing up for small businesses.

COUNCILMAN DRISCOLL: Do you have the multiplier effect in here?

MR. MEHTA: I should. Yes, sir, but --

COUNCILMAN DRISCOLL: But if you can add it, it doesn't have to be for today. That'll be more helpful for us as we go through this process. And I'm glad

you met with Council President. He is receptive to this. His office, as you know, worked with me on this bill. There's always fear, unintended consequences, but I think we're moving in the right direction.

MR. MEHTA: So I appreciate all your efforts and everything you've been doing. And, Doctor, thank you for setting up this hearing and thank you for your efforts as well. Thank you.

COUNCILWOMAN AHMAD: And I just wanted to say thank you to your witnesses who have been sitting and waiting so long. Really important information, particularly you coming in from the outside to do it. Sometimes we need that. We need somebody from the outside to take a fresh look and then also look at best practices elsewhere so we can

really streamline this. So we look forward to working with all of you.

And of course, the Welcoming Center has been at the forefront. How we take that and do it for everybody is probably where we need to think about scale. And of course, you know, we've been talking about this for a while. I just want to make my personal thanks to all of you for staying.

And of course, to Yvonne for sitting and taking notes. Listen, you are an example of a true public servant. Let your presence here be an example to the rest of those who are not here because I am not happy about that at all. So I appreciate you staying. You taking notes and we'll be talking to all of you in order to have any movement from all this data we have collected today.

So I yield back to you.

COUNCILMAN DRISCOLL: Thank you, Member. Thank you for calling for this hearing.

Mr. Clerk, would you please call the next speaker.

THE CLERK: There are no other speakers on the public comment list, Mr. Chairman.

COUNCILMAN DRISCOLL: I'd like to thank all of our witnesses for joining us today.

This concludes the business before this Committee on Commerce and Economic Development. Thank you very much, all of you, for your attendance and your patience.

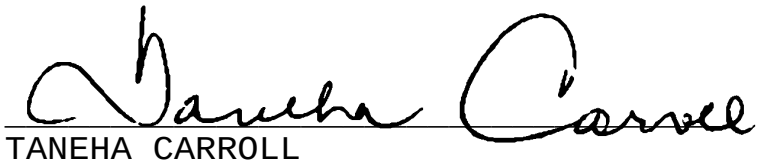
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(Committee on Commerce and Economic Development concluded at 5:20 p.m.)

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

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



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City of Philadelphia

City Council
Chief Clerk's Office
402 City Hall
Philadelphia, PA 19107

Meeting Agenda

Wednesday, October 14, 2026

2:00 PM

Room 400, City Hall

Committee on Commerce & Economic Development

260552 Resolution Authorizing the Committee on Commerce and Economic Development to hold public hearings on the process of starting a microbusiness or pop-up shop in Philadelphia, and on how the City can streamline that process so more microbusinesses grow into small businesses.

Attachments: Signature26055200