COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON HOUSING, NEIGHBORHOOD DEVELOPMENT AND THE HOMELESS

Room 400, City Hall
Philadelphia, Pennsylvania
Tuesday, June 20, 2017
1:15 p.m.

PRESENT:
COUNCILMAN ALLAN DOMB, CHAIR
COUNCILWOMAN CINDY BASS
COUNCILWOMAN JANNIE L. BLACKWELL
COUNCILWOMAN CHERELLE L. PARKER
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ
COUNCILMAN AL TAUBENBERGER

RESOLUTION 170048 - Resolution authorizing the Council of the City of Philadelphia to investigate the recent sale of tax delinquent properties approved for acquisition by the Philadelphia Land Bank for workforce housing...

RESOLUTION 170252 - Resolution calling for a hearing on Philadelphia's "middle neighborhoods"...

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COUNCILWOMAN PARKER: Good afternoon, everyone. This hearing is being called to order. This is a public hearing of the City Council Committee on Housing, Neighborhood Development and the Homeless. The purpose of this public hearing is to hear testimony on Resolution No. 170252.

We have a quorum. Present to my right is actually the Chair of the Committee, who has deputized me as his fellow Councilmember to chair this meeting because the resolution at hand is one that I was fortunate to sponsor with the support of all of my colleagues. And to his right is our veteran, she's the veteran of the crew and the veteran of neighborhood economic development, and that's our Councilwoman Jannie Blackwell. To my left is Councilman at-large Al Taubenberger, who is also, just for the record, the former head of the Northeast Chamber of Commerce, which will serve us well, Councilman, as we move forward with this conversation.

We recognize that a quorum of the Committee members are present. In addition to that, I want to ask any of my colleagues, do they have any opening remarks before we begin?

(No response.)

COUNCILWOMAN PARKER: Since they don't, let me just quickly say that it is this book, for those of you who are watching on television, this book that was edited by Paul Brophy, On the Edge: America's Middle Neighborhoods, that I was first introduced in 2016 at an event that was held at Temple University by Congressman Evans. We met with Paul Brophy. We heard from he, along with Ira Goldstein, who we know from The Reinvestment Fund, and they gave us data to support this concept, something that we are all familiar with, that we know, but this thing had never had a name. And Paul Brophy defined it as something called "middle neighborhoods," and we'll

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go a little further into that after the Clerk reads the title of the resolution being considered today.

THE CLERK: A resolution calling for a hearing on Philadelphia's "middle neighborhoods," which are neighborhoods where housing is typically affordable and where quality of life - measured by access to high quality public amenities and advantageous employment, crime rates, and school performance - is sufficiently good that new home buyers are willing to play the odds and choose these neighborhoods over others in hopes they will improve rather than decline, and to explore potential intergovernmental policy solutions to stabilize and support these neighborhoods.

COUNCILWOMAN PARKER: Will the Clerk please call the first panel to testify on the resolution. And while that panel is actually coming forward -- would you call that group forward.

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THE CLERK: Congressman Dwight Evans, Paul Brophy, and Mark Sissman.

COUNCILWOMAN PARKER: Let me just say while that panel is coming up, this term that Paul Brophy has defined for us, "middle neighborhoods," it is actually something that we know because these neighborhoods have been defined as areas that are not thriving enough to attract sustained private investment and yet not troubled enough to warrant concentrated public attention.

You will notice that there is a chart to our left up on the screen that gives a snapshot of the $4.34 billion in revenue that is included in Philadelphia's FY18 budget. You will note that 45 percent of that is generated from the wage tax and 18.5 percent of that is generated from residential property taxes. And we say that because long before Philadelphia began to enjoy a surge in its population growth, middle neighborhoods have served as the foundation of the City's tax base.

In addition to that, many of you have a copy of this sort of informational flyer that was developed by our Department of Revenue, and if you look at this summary of the tax collections in the City of Philadelphia, middle neighborhoods have the fewest delinquent taxpaying citizens in the City of Philadelphia, and for those that are delinquent, they immediately enter into payment agreements.

The end game here today, as my fellow Councilman Allan Domb asked, Cherelle, what do you hope comes out of this hearing, I am hoping that after we hear your testimony and the data that we're going to receive from The Reinvestment Fund that we will develop an intergovernmental strategy specifically directed towards how we will grow, invest, improve, and preserve middle neighborhoods in the City of Philadelphia.

With that being said, will the panel -- and we'll hear from Paul Brophy first. Please identify yourself for the record, and feel free to summarize your testimony and not read it if you prefer.

MR. BROPHY: Well, Councilwoman, thank you very much. I'm Paul Brophy. Proud to say I am a native Philadelphian. Also very honored to be here speaking before the distinguished Councilmembers on this very important subject.

You're right, Councilwoman. Kind of the publication of this book, On the Edge: America's Middle Neighborhoods, which was published by the American Assembly, a Columbia University-based think tank, was deliberately intended to stimulate this kind of discussion.

Middle neighborhoods are the kind of neighborhoods that are neither the most distressed neighborhoods in the City nor are they the clearly strong neighborhoods in the City. They're in between. They're also neighborhoods that are not paid attention to. In many respects, they're taken for granted.

I don't know who is moving this slide, but could someone move the slide one more, please.

I want to start with me, if you'll indulge me for a moment. This is the 4400 block of 7th Street in Hunting Park. That's the street where I grew up. I grew up in what we understand in retrospect was a middle neighborhood. This was a working-class neighborhood. People paid their taxes. These property values were modest, but they were increasing. And then this neighborhood went through a level of blockbusting in the 1960s and then it really got bad. It became a crack headquarters in this city, and it was very, very painful to me to see that 8th and Butler, which was the trafficking place for crack, had been the location of my aunt and uncle's grocery

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store. So I know the pain of what can happen to the lives of people who see a middle neighborhood decline and also, Councilwoman, to echo your point, can also see what happened to the tax base in this neighborhood as it declined.

So I only show it to let you know that I lived in one of these places. I understand what they can do if they work well. I also see what happens if they fall with the decline.

What are the characteristics? The housing is generally in acceptable condition. It's mostly single-family housing. They are vulnerable to decline. Property values are often flat. The trajectory of what's happening is not clear. And, interestingly enough, this was reported by Ira Goldstein and his colleagues, who wrote a chapter in this book, that they're more racially diverse than either the strong or very distressed neighborhoods.

Just a word of making sure

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we're on the same page in terms of understanding neighborhood change in two ways. First, we once had a movement in this country which was pushing for strong neighborhoods. On the screen there's a picture of Gale Cincotta from the Austin neighborhood in Chicago who discovered that lenders were not lending nearly as much in that neighborhood as people were saving in those same institutions. She got riled up, organized a national coalition that led to the Community Reinvestment Act and the Home Mortgage Disclosure Act, but there was a movement to strengthen neighborhoods that peaked in the Carter Administration when there was an Office of Neighborhoods in HUD.

In fact, the Neighborhood Housing Services program that we know, which is currently run by NeighborWorks America, started off as a middle neighborhoods program. It started in Pittsburgh. Dorothy Richardson is somebody I knew. She now is the named

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award to community workers in the NHS model. Dorothy worked with the lead executive from the Savings and Loan Association to start to improve a middle neighborhood on Pittsburgh's north side.

But then the emphasis shifted, and appropriately. We needed to focus on affordable housing in this country, but what happened was rather than it being a both end, it became an either/or. We focused on affordable housing almost exclusively, and we lost the attention to neighborhoods. In fact, often community development is equated to affordable housing, but they are different things. Neighborhood improvement is about trying to stabilize neighborhoods, because neighborhoods compete with each other for residents. And in an area like Philadelphia, which until very recently has had a stable or shrinking population, neighborhoods competing successfully for residents is a very important element of keeping middle neighborhoods strong. And

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I'll get to in a second some of the challenges that they are facing in doing so.

So middle neighborhoods are these places that are housing modest-income people in relatively inexpensive housing, affordable housing. Sometimes the housing people call it naturally occurring affordable housing. But what we found in producing the book is that there are more people living in these places than we expected. Anywhere from 35 to 55 percent of the population in the cities we looked at live in middle neighborhoods. But we don't think of it that way, because the federal government in emphasizing low-income neighborhoods has had our focus on one category of neighborhoods. This book is arguing that we need to not only focus on those low-income neighborhoods, but need to focus on middle neighborhoods.

Let me use this analogy: Isn't it cheaper to give somebody the

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preventive medicine that they need rather than wait until they get sick and then treat them? We've been waiting for the patient to get sick. We've been waiting for the neighborhoods to decline before we treat them. This middle neighborhoods evidence suggests that we'd be much wiser and more financially prudent if we invested in these neighborhoods before they decline rather than after.

There are many challenges facing these neighborhoods, and I'll go through them very quickly. They're outlined in the book. One, as I think you know, the middle class in this country is shrinking. So if we're talking middle neighborhoods and we have a shrinking middle class and we have neighborhoods competing with each other, we have a challenge in reaching people of modest incomes to live in these neighborhoods.

The second, there's a level of sorting that's occurred. This happens to

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be some data from St. Louis that we looked at recently, and what we're seeing is that the number of census tracts in St. Louis has reduced the middle. You can see lower middle-income tracts, middle-income tracts, upper-income tracts. And in 2013, we had fewer people in St. Louis living in these middle-income tracts than we did earlier. So we're seeing sorting occur in this country.

Next challenge is that the aging housing stock is not meeting market demand. I grew up in that thousand square foot house in Philadelphia in Hunting Park, one bathroom, kind of a small toilet in the basement. It's not what people want today. So some of these houses have got to de-modernize. We are seeing some things underway in some cities where some standardized modernization can make these properties more attractive to today's housing market.

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We are also seeing that homeownership is declining. If you look here, you can see changes in the number of homeowners 2007 to 2013. Philadelphia is losing homeowners. Detroit lost them big-time. But since these are mostly single-family neighborhoods, this is a challenge. We have to make homeownership affordable, solve the mortgage issues, get people interested in buying homes in these neighborhoods. Very, very important.

And, lastly, there's suburban competition. In some areas -- this happens to be a suburb of Baltimore. That house is selling for about $150,000, and so this is competing with middle neighborhoods. People look at this and say, well, maybe this is a better neighborhood from a crime perspective, from a schools perspective. But we have to really market neighborhoods, and often the middle neighborhoods' reality is better than the middle neighborhoods'

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perception in the housing market. And so a lot of what's happening to try to remedy this is some very successful marketing and getting information out about middle neighborhoods around the country.

So there are activities underway. They are sparse, but what we did in writing this book is look at a number of programs around the country, some of which are marketing, like this North of Broad, Geneva, Middle Main. These are marketing programs supported in part by NeighborWorks America, the largest of which and the most successful of which is Healthy Neighborhoods, which you're going to hear about more fully from Mark Sissman. This is a Baltimore program that has been saving middle neighborhoods from decline. Very, very important issue.

There's a policy discussion we could have, but I think the key issue here is as we focus on Philadelphia.

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I think that the --
Councilwoman Parker, I'm delighted that you scheduled this hearing. The purpose, as you put it, is to think through the intergovernmental strategy necessary. This book doesn't call for a government program. This book calls for a mixture of activities from neighborhood residents, and the reason I have this slide up is, we have to remember, it all starts with the people in these neighborhoods, who have to care about them, have to love the neighborhoods. And as you'll hear from Mark, there are some approaches that can be used to help people see the assets in the neighborhood rather than only seeing liabilities in the neighborhood. So this is very important.

I think that getting intergovernmental strategies underway, and that includes banks as well as this intergovernmental, intersectoral as well, banks, foundations, the people in the

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neighborhood. I've been very encouraged by the business we've been having around the country in the level of enthusiasm for the concept and the gratitude people are saying to me and the other authors -- I edited, but we've got Mark Sissman is an author here, we've got Ira Goldstein and his colleagues here as authors -- for shining a light on these neglected places. Because, again, if we can invest in them now and keep them stable, we will be saving a lot of tax dollars by not letting these neighborhoods decline.

Thank you very much, Councilwoman.

COUNCILWOMAN PARKER: Thank you.

And to my right, I want to note the presence of Councilwoman Maria Quinones-Sanchez.

And, Paul, as you were talking about your growing up and living in Hunting Park, that is Councilwoman Sanchez's district. I just wanted to

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note that for the record.

MR. BROPHY: I'm sorry I'm not still around so you can represent me. Thank you.

COUNCILWOMAN PARKER: Congressman Evans.

CONGRESSMAN EVANS: Thank you very much.

COUNCILWOMAN PARKER: Please state your name for the record.

CONGRESSMAN EVANS: My name is Dwight Evans. I'm Congressman of the 2nd Congressional District, and I'd like to thank the Chairman and all members and particularly Councilwoman Parker for taking the leadership on this particular event.

I'm glad we all are joined here together as key players in the middle neighborhoods space and conversation. It is wonderful to bring us together, a group of individuals who have been raising the dialogue and the conversation around the issue of middle neighborhoods.

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I arrived in Congress November the 14th, 2016. I'm new to Congress, but believe me, I've been working on the issue of middle neighborhoods for many, many years. And I want to thank Beverly Coleman from Temple University, who constantly was bugging me as she used to sit with me at the SEPTA meetings and say to me over and over again, We got to have this discussion.

As you know, I was in the State Legislature for 36 years. And let's get down to what we are talking about today. My friend Paul Brophy has so adequately described this element of middle neighborhoods, and I applaud him, as Councilwoman Parker did, in terms of him putting a definition on this issue. And I say that to you because this is an issue that I've been working on an awful long time. Let me just give you a little backdrop.

In the congressional district that I represent that goes from Broad and

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Cheltenham to Tasker and Reed and goes out to Villanova University, it is probably one of the most diverse congressional districts of all the districts that are in the City of Philadelphia. And what I love about the district is the people. And as Paul just described, he described and he talked about the people and the bottom up, and the question is, how do we address this. So I'm happy, as I mentioned Beverly Coleman earlier, that joining with Paul and Temple University where we first kicked off this discussion. And then from kicking off this discussion, then we took it to Washington, DC to have a larger discussion with two congressmen, one from Flint, Michigan, Dan Kildee, and then Elijah Cummings from Baltimore. And in joining with both of those Congressmen, we had a briefing from a national perspective.

There's no question that cities really need a partner, and it is unthought of that the City can address this issue without having a partner.

There's no question in Philadelphia there's over 40 percent of the population live in these middle neighborhoods, and the question is, we need to figure out how do we take distressed neighborhoods and move them to middle neighborhoods and how do we stabilize the neighborhoods that we have. That is the challenge that I see.

I'm presenting to you, members of this Committee, a list of legislation that has various status of positions within the United States Congress that I view that will contribute to the stability of middle neighborhoods.

For example, one of the things you hear Paul describe, that people compete, make a decision -- because people don't just buy a house. They buy the neighborhood. So when Paul described to you about people competing for neighborhoods, one of the greatest

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challenges I think in the case of the City of Philadelphia and the Superintendent talked about is the school buildings that we have. The Superintendent came out and said that it would take $5 billion to do something with the school buildings in the City of Philadelphia. And I'm going to give you an example that most of you may know. On Washington Lane and Chew, there's Roosevelt Junior High School, which was built in 1922. So you have Roosevelt Junior High School built in 1922 and then you have Wissahickon Charter School that came online in 2016. Right next to Wissahickon Charter School is Save-A-Lot. There's a brand new supermarket. So if you look at Chew Avenue and you walk down Chew Avenue, you can see very specifically a building that is built in 1922.

So one of the first things that I did when I got to Congress is, I borrowed a concept from President Trump.

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President Trump took an old post office and used a technique that was in the tax code of 1986 that came up with President Reagan and Tip O'Neill. It's called the Prior Use Tax Credit, the rehabilitation. So what I did -- and it's on your list as number one. It's House Resolution 922 -- is, I introduced that resolution and basically said that why can't we do the same thing with school buildings. Why can't we put language in using the rehabilitation tax credit as a way to modernize these school buildings.

Now, that fits perfectly with what Paul talks about, because if you're talking about competing in these middle neighborhoods, one of the first aspects is schools that are at the bases of them. That's a decision. People look at schools. They look at amenities. They look at all aspects. As Allan, when he came to Ogontz Avenue, the first thing he said, Paul, is where's the restaurants? I couldn't take him to Relish. I think I

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took him to a Jamaican restaurant across the street. And he said he wanted to go to a few restaurants, because food is a part of it.

So this concept that I introduced, which is in the Ways and Means Committee now, is basically on the view of dealing with school buildings.

Now, this is not a problem unique to Philadelphia. It is a national problem. I formed an alliance with a Congressman from Virginia named Don McEachin, and this is a problem that they have. And Richmond has this problem and Baltimore has this problem and a lot of places. So if you want to talk about dealing with middle neighborhoods and you want to talk about the elements that Paul described in terms of attracting people, school buildings, which -- and y'all have done a great job here in the state. There's no way that you have the capacity by yourselves to address that issue, and I do believe the federal government with

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the President talking about infrastructure, he's talking about roads and bridges, I do believe schools should be a part of the infrastructure discussion.

Richard Nixon in 1960 debating John F. Kennedy talked about the building of schools. John F. Kennedy talked about the building of schools. We are at a point in this country that school buildings need to be addressed. So if you're talking about the issue that Paul is talking about, there's no way you cannot talk about growing stabilization of that without talking about school buildings.

In addition to that, we are at a point where these neighborhoods, as Cherelle Parker said, are the stable aspect of our city, and there's no way you want these neighborhoods to move into a declining state, because there's no way the City itself or the state or the feds -- so you need the support that's necessary in terms of providing that to them.

So what I'm attempting to do in Congress is basically figure out ways -- and that's why I gave you the packet of legislation -- to making some of these things happen. I sit on the Small Business Committee and I sit on the Agricultural Committee, and both of those committees I think are essential to stability.

One of the other ideas dealt with was the issue about supermarkets and food deserts, and that is an idea that we now have at the national level. In the Farm Bill last year, it was put in the Farm Bill about putting supermarkets. Something that started at the state level, we now have taken it national. That is another part of stability in our communities.

So if you talk about schools, if you talk about supermarkets, all of those elements are a part of attracting stability in a community.

So I want to stress to you as Councilpeople that you're not in this by yourselves, though I heard what Paul said, that he indicated there are certain things that the City can do, and there's no question. And I think you have been doing a fantastic job under the circumstances. I applaud you for the bond issue that y'all passed. I think it's $100 million I think that y'all passed to try to deal with the waiting lists in terms of -- what is it again?

(Councilwoman Parker talking without microphone.)

CONGRESSMAN EVANS: I think that is a part of the equation. So I give you credit from a Council perspective. I also give you credit in terms of what you've done on your Rebuild initiative. I know it was tough, but I think what you have attempted to do on your Rebuild and your Basic System, all of those elements support, but those of

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us in the federal government need to do our part.

So this hearing I believe that you're conducting is really a plus in terms of trying to bring the focus together.

So let me just say this in closing: In spite of what you read and what you see, I try to stress to you not to get caught up into that. There are some people in Congress who are trying to figure out ways to work with cities. It's not the way I would like it to be, but I'm not President, but there's a group of us, democrats and some republicans, who are trying to figure out ways to make -- and by having this discussion around middle neighborhoods as a Council, you can send a message, because I would like to see Philadelphia obviously be the laboratory where this can occur. I know in Baltimore -- and Mark will talk about that -- Baltimore and Philadelphia have a lot of common denominators.

So I just want to come here and just basically stress to you that you're not in this alone and that we are paying attention.

Thank you very much.

MR. SISSMAN: Thank you, Congressman.

I'm Mark Sissman. I'm the President of Healthy Neighborhoods in Baltimore, Maryland. We have been doing this stuff for about 12 years.

Three quick things on the front end. One is, in Baltimore from time to time, people from other places come to tell us how we should run our city. That's not what this is. We hope you take what we do and make it fit in your city and use it the way you want.

Secondly, no one in Baltimore sat down in the front end of this and laid out exactly how we were going to run Healthy Neighborhoods. We had a mission. We saw a problem, and each year we've

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added to our strategies, added our resources, changed some of them, and you'll see some of that. But from time to time, we make this presentation and people say, I can't do this in my city. It's too much. We couldn't do it either, but this is real -- we're getting this done.

So let me take you through the principles, the guiding principles, we wrote just before we came to visit the Congress a couple weeks ago.

What is it we've been doing? One is, everything we do is about strategies and assets of neighborhoods. In Baltimore, and maybe in your neighborhoods, we complain a lot. We complain about trash. We complain about the Orioles. We complain about the Ravens. And if you complain just enough, no one wants to live in your neighborhood. And so we focus on what works.

Paul said we compete for

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residents. We all do. How do we make our neighborhood better. Fundamental to our work is, we ask neighborhoods to buy in to the fact that appreciation works in a neighborhood. If Mrs. Smith bought a house with her family facing Herring Run Park in Baltimore 20 years ago for $80,000 and now it's worth 85, she didn't make a good deal, and she's not going to put more money into the house and she's going to have trouble selling it to the next family. So all of our strategies, all of our tools are about helping build appreciation.

We want positive neighborhood reaction. We ask people to take control of their neighborhood. I told this horrible story. My wife was a senior official in the Health Department of the city, and one day we walked out of our house and somebody had run over a rat. This happens in cities. Before I took this job, I would have said to my wife, Barbara, call the Health Department, get

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them to come pick this up. Because that's what we do. Not in a healthy neighborhood. I asked my teenage daughter did she want to take the plastic shovel or the van. We were going to clean it up ourselves now, because we didn't want people driving past our house and seeing that. That's true about everything we do in Healthy Neighborhoods. We ask people to take control of their block, their house, their neighborhood.

Our programs aren't income restricted. If somebody earns a lot of money, we'd love to have them move into our neighborhood. It's okay. They might even over-improve it. We think over-improving properties is a good thing. Our loan program actually lends more than the value of the house to get people to do that. We're in the granite countertop business instead of the Formica. We don't encourage people just to meet code. And every loan we make --

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and we made nearly 600 -- requires some exterior improvement. We want neighbors to see the end results. That may be a roof, it may be painting a porch, it may be planting flowers and trees, but we want the neighbors and the people driving through it to see change, and value is built by over-improving.

We've worked a lot with private capital. By the time you finish this hearing, you will have spent more time hearing about Healthy Neighborhoods than the ten years of Councilpeople in Baltimore. We built our program with a lot of bank commitment, a lot of foundation commitment. Neighborhood leaders, bank presidents, foundation leaders met to conceive of this program and then brought it to the government. It's their program. They've bought in, and that was very important to us.

We've built a community-oriented system. Every neighborhood has a strong community

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organization. They help in the marketing, but they also knock on a door if somebody is having trouble paying a loan back, and that -- it turns out that's really important to the banks that lend money in our neighborhoods and make concessions. They believe that a system of neighborhood organizations, marketing and engaged, mitigate risk, and if we're asking banks to lend more than the value of a property, they want to know that if there's a problem, somebody can step in and help. Neighborhood groups really do that well.

We start on the best blocks first, because that's less expensive and it's visible, and we demand measurable results. We're looking every few months at certain real estate markers. Are values going up? Are new people buying? Are there more rehab permits than there were the year before? That encourages the people that fund us, the banks and foundations and out of city, to see that

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we're making a difference. And it goes beyond stories. It's about real numbers, and they're simple numbers to get.

Like every good organization, this is our mission statement. We spent a lot of time with it. We work in strong but undervalued neighborhoods. They're good places. They just didn't -- the values don't increase and people aren't putting enough back. We ask people to market their communities, and we want to push up home values. And we believe in community organizing. Neighborliness, people getting together, having festivals, having parties is really an important part of city living, and we'll spend a little money to make that happen.

This is a map of Baltimore. The purple/pink are healthy neighborhoods. What should be important to you is they're every kind and shape. Some of you visited with us a couple of weeks ago and got to see them. They are row house neighborhoods. They are more

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modern row house neighborhoods. They are freestanding house neighborhoods. You can buy a house in them for $70,000. You can buy a house in them for 300,000. What joined them was a commitment to the principles that we have, lack of appreciation, fraying around the edges, and a strong neighborhood organization that said we buy into this philosophy. That's what joined them. And so they're very different kinds of places.

We're in a lot of places in Baltimore doing a lot of things. This is -- I used to work at the Enterprise Foundation. We always puffed our numbers so that we impressed funders. These are real numbers. We're in 39 neighborhoods in the city. We've invested between one big federal grant and $70 million of bank money $146 million in these neighborhoods, mostly on terms that wouldn't have happened without our loan pool and without our program. Home values have gone up.

We've kind of ventured into some other rehab because we developed capacity to do it. We've got marketing strategies for each neighborhood. What we discovered was our neighborhood partners were good at giving out paper, but when people started to look for houses, they looked on the Internet. And so if every neighborhood didn't have a good website that sold messages that talked about house values, that talked about schools or other assets, it was falling behind. And in a lot of our neighborhoods, realtors who were selling houses knew nothing about the neighborhood. They came from somewhere else. And so there's a lot of educating of realtors. And how does that come together for us? Let me give you a vision of the home tour we had last fall. It was 40 people on a very nice bus on a Saturday. They started in the office of David Wilson, who is the President of Morgan State University. He welcomed

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them to his neighborhood, because the neighbors were around his college. They went from there and saw three or four open houses, met realtors, looked at houses. They then went to visit the charter, public, and Catholic schools in the neighborhood. They were all -- they're all high performing. The principals met them in each one, gave them a tour.

Families look for schools. Families look for schools that are welcoming.

They came back. We bought them lunch in a neighborhood restaurant. That's selling the neighborhood. That was all done in concert with three neighborhood groups. It's got a different feel. Marketing really matters. Neighborhoods do that well.

We've spent over a decade, a lot of money on supporting neighborhoods. We fund little capital projects. They may be street plantings. They may be

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putting automatic lights on the fronts of houses. They may be neighborhood signs. We do lots of marketing. Every neighborhood has a website. It doesn't cost a lot to create one. We provide materials in neighborhoods where there are lots of new Hispanic families. They're in Spanish. There are home fairs. There are home visits. There are tours.

None of this is new to you probably, but there's a lot of scale to it, and we want our neighborhood partners to spend time doing the marketing, not raising money in bake sales. So we have money that will -- and thousand and $2,000 increments helps people get stuff done. Getting stuff done is really important to us.

We have two very good loan pools. They're at scale. The first loan pool raised nearly $40 million from ten banks. We'll tell you what they committed to. We've got 173 loans left.

We made nearly 300 loans in the first one. The second loan pool raised 30 million. One of the differences for us is the regional banks that bought a lot of the first loan pool don't exist any longer, and we market a lot more to small community banks. And one of the important things we learned about them is, CRA enforcement matters.

CONGRESSMAN EVANS: Yes.

MR. SISSMAN: We get a lot of calls from small banks saying, Can you help me? The regulators are at my door. I haven't done my share of lending in Baltimore. We want to be in your loan pool quick.

We're happy to oblige them, but that's important. It's an important part of this.

What makes our loan pool different and better? We wanted to make it possible for our neighbors to compete. So our loan pools do three things. We acquire and renovate. We pay for it,

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refinance and rehab. We'll do home improvement loans. All of them share one thing: They improve properties. We're not simply helping people buy. You got to fix up. You got to do something on the outside.

How do we pay for that? We will lend them more than the after rehab value of the house. So we go at 110 percent of the after rehab value. That's kind of like the HUD 203K program, but we don't require mortgage insurance. And so that by itself, that saves more than half a point a year for the family. How do we do that? We went to the banks and said, You should take some more risk, and we went to three foundations in the state government and said, Will you take some of the top 10 percent of risk too.

So we lend more and we don't require a mortgage insurance premium. And our loan pool is always at 4 percent. We're 1 percent below market, but never less than 4. Excuse me. So in an environment where interest rates are going up, between a concession on the loan amount fixed for 30 years and no mortgage insurance, we're probably saving families 2 percent, which on a $100,000 house is 2 grand a year. That's no small incentive, and it's all private. None of this is about block grants or city grants or matching grants.

We provide free architectural advice, help people figure out what to do in their kitchens or in their backyards. It also gives the banks comfort that on the rehab side, somebody is reading the contract to make sure it can be done. And if something goes wrong, we help fix it with that architect.

No upper income limits. That speaks for itself. Credit score of 620. That's better than most of what's in the market now.

The city got a little bit embarrassed over time that we were doing this and they weren't, so they gave us

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some matching rehab grant money. If you borrow 10 from us, we'll match fund 10,000 of renovation. So a $10,000 rehab job turns into $20,000 of money to do more rehab. Again, improving the property, over-improving the property.

How do we know it works? Our home value is going up. That's pretty simple and measurable. Is the tax base going up? The houses sell more quickly, decreased time on the market. We spend a lot of time with realtors.

Are people putting more money in -- does the permit desk in Baltimore show more rehab permits? And, finally, is there more neighborhood activity and organizing? That's tougher to measure. Are there block parties? Are there marketing events? Is there neighborhood night out for the community? Is somebody showing a movie? Is the little league getting more applicants to play? All those things show confidence in the neighborhood, and that's a part of the

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reason people choose city neighborhoods.

That's what we do. We're happy if you beg, borrow, and steal our documents, our strategies. We'd love to have more people come to Baltimore to see what we do. It's real. Not because I say it but because we have neighborhood leaders who will talk to you about what we do.

It doesn't work in every neighborhood. There are places that are too tough and poor for us, but we can make a difference in neighborhoods that Paul described. We can make a big difference over time, and we can do it with a lot of private money.

Thank you for listening.

COUNCILWOMAN PARKER: Thank you.

First, let me say a special thanks to each of you. I know we're under some time constraints for all three of you, and so we're going to have some questions from our panel.

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I wanted to say a special thanks to Congressman Evans. Congressman, thank you for putting on the record that, in essence, Philadelphia has already taken some action to address these issues; i.e., Rebuild. You mentioned the hundred million dollars generated from 0.01 percent increase in the realty transfer tax that's projected to generate $100 million, 60 million going to address the Basic Systems Home Repair Program and $40 million, Mark, to do exactly what you just described in the Healthy Neighborhoods program for the revolving sort of loan rehab fund, is one that we've been using.

In addition to that, Paul, I wanted to say a special thanks to you for noting that this intergovernmental sort of cooperative planning strategy that we're talking about is to ask government to sort of come together and very intentionally take inventory of all of the programs it currently offers, because

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as the Congressman stated, we are already doing some things to address these issues, but how can we partner with the private sector. And our Greater Philadelphia Chamber of Commerce is here today, along with wonderful organizations, like our community development corporations that are functioning in neighborhoods, and they do it better than government could ever do it. How do we find a way to have a specific strategy directed to these neighborhoods. So thank you.

CONGRESSMAN EVANS: If I could, Councilwoman, one thing I wanted to add to Mark. Mark talked about activities, and since all of you and myself are elected, I would argue voting participation you will see in neighborhoods that are middle neighborhoods, and you do the history, you will see a higher voter percentage turnout. So look at the voting turnout of these neighborhoods. Mark talked

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about the activities. I throw the voting participation number is higher in these neighborhoods.

COUNCILWOMAN PARKER: So I just want to just put a pin in that. High civic engagement, voting participation, high rate of taxpaying citizens, and even if they are delinquent, they're highly likely to enter into a payment agreement, and the rate of homeownership is higher than the average City of Philadelphia. We're about at 51 and 52 percent, and many of these neighborhoods you'll see 60 to 80 percent of homeownership. So point well taken.

Councilman Allan Domb, who is -- this is our expert realtor right here.

COUNCILMAN DOMB: Thank you, Councilwoman Parker. Thank you.

And thank you to the panel. I had a few questions I just wanted to ask. Could you maybe, Mr. Brophy, could you define for me what your opinion is on the

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price ranges of middle-income housing prices and middle income for Philadelphia income in general.

MR. BROPHY: When Ira Goldstein is up on the next panel, he can give you more specific information, but we've basically been looking at a housing price range that is just below and just above the median for the City, is what we're looking at. Ira can give you those numbers for Philadelphia.

And I would add to that, Councilman, that these are also neighborhoods like Mark is describing where they're not volatile in terms of gentrification. These are neighborhoods that are kind of -- the struggle is one of getting them to appreciate rather than be flat or declining, but the kind of people moving into the neighborhoods Mark described are kind of very much like the people living there now. So those prices don't jump crazy. They do hopefully begin to get on a constant kind of upward

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cycle, but they're 80 to 120 percent of area median.

COUNCILMAN DOMB: And the other question -- I had a couple other questions -- was what we're seeing in Philadelphia is that the suburban prices in general -- I'm sending this message out there. People buying in the suburbs today, I don't believe their values will hold in the next ten years. They're actually going down. There's very few areas where people are seeing increases in value, but they are seeing it in the City. So in some ways, this may -- we saw, I guess, starting in the '60s and '70s, we saw this tremendous migration of the middle-income population going to either South Jersey or Bucks County or Delaware County, and those home prices today will not be in five years what they are today. They'll be lower.

MR. BROPHY: I do think there's been a shift in preferences. City living is obviously back, if you will, and most

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cities are seeing an increase in demand, which is great.

I do a lot of work in cities that have a flat population. And so they're -- back to this competition question, is trying to position these middle neighborhoods so they can get some attention paid from the market, because it's not always obvious to the market that these places are good places to live.

COUNCILMAN DOMB: So let me ask you another question, because I saw a chart recently about Philadelphia compared to 25 other cities and it said that our average income in Philadelphia is towards the bottom compared to other cities. So what it means to me is the jobs that we have available in our city don't pay as much on average as other cities are paying, which hurts our middle neighborhoods and our lower neighborhoods too.

So in that context -- and the

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Pennsylvania Economy League recently had a report that said in the last 14 years, 25 percent of all jobs in this area were in technology, and we've had 100,000 millennials move here in the last ten years, and Philadelphia the last 12 months had the highest percentage of millennials of any major city move into our city.

Going to what Congressman Evans said about the schools, and I 100 percent believe that, what could we do -- could we target middle neighborhoods to be the models of schools that specialize in technology, for this reason: One, they'll become a magnet. Two, they'll be able to get employment in that field and take them to a higher level, and it might bolster the neighborhood.

MR. BROPHY: Let me answer with a resounding yes. Let me also tell you a related story. In Baltimore we took a look at the schools in the middle neighborhoods that Mark's program is helping. There was a general belief among people living in the neighborhoods and in the market that these schools were not performing well. It turned out a closer analysis showed that some of them were performing well above state standards. So one of the local foundations provided some mini grants to some of these schools to begin to tout the fact that they were better than they thought, that the market thought. And one of my favorite examples of how some of that money was used, the kids, the teachers, the principals in one of these schools had a breakfast to invite the real estate agents in one morning to show them the school, because the real estate agents had never been in the school. Point A, some of these schools are better than is thought. Point B, to reference your point, let's get these schools teaching kids for tomorrow's jobs. It will be an attractive feature to moms and dads moving into the neighborhoods as

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well.

COUNCILMAN DOMB: And to take that further, I've actually visited 31 public schools so far, including Rowen Elementary up on Ogontz Avenue, and that was with Councilwoman Parker when we visited that school, and I will say this: I'd say 99 percent of the schools I visited are exactly what you said, way better than what people think. And we have to get the press to talk about those good schools, because the only schools that make the paper are the four or five schools a year that have a problem, and the other 220 that are doing a great job, nobody hears about them. So I agree with you 100 percent on that.

The other thing I wanted to mention, though, would it also be beneficial for the high schools -- I love a school called Cristo Rey. Cristo Rey is, I think, 5200 North Broad. It's moving to 17th and Allegheny. What if we took high schools in these middle

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neighborhoods and adopted a concept that Cristo Rey does where the child works one day a week from 9th to 12th grade in a different job every day of the week. It will be -- that's what we're missing in the country really, the connection of education and employment, and that connects the two. And Cristo Rey is doing phenomenal with that.

MR. BROPHY: Yes.

COUNCILMAN DOMB: Have you seen that model anywhere in the public school system?

MR. SISSMAN: Yeah; in Baltimore.

COUNCILMAN DOMB: Really? Can you just tell us a few --

MR. SISSMAN: There is a Cristo Rey in Baltimore. Now, the challenge for us in Baltimore about that is, it's a citywide school, and so it doesn't add value to a particular neighborhood. Some of our best high schools are citywide. And so you can't say this is my

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neighborhood school. But you're right about Cristo Rey. It does a great job for kids.

COUNCILMAN DOMB: Why couldn't we take a public school -- I'm going to use Councilwoman's Parker for a district or Councilwoman Blackwell's district -- and do a Cristo Rey type model in the public school where we connect the kids in 9th to 12th grade with jobs and they have employment and they learn four different job experiences and they're going to have skills. You get exposed.

Now, I have Cristo Rey here and in my real estate office, and I will tell you the exposure for these kids is great. It's unbelievably positive. Some of them haven't even been in an elevator and haven't had the exposure, and they're doing very well.

By the way, Cristo Rey in Philadelphia, if I recall, 92 percent of the kids graduated and 100 percent went on to college.

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CONGRESSMAN EVANS: You can, and it is happening right now. Take Penn Alexander. Penn Alexander is a perfect example of an alliance that was formed with the School District and it was formed specifically targeted to Penn's population. Now, that is an example right there in Jannie Blackwell's area, that is an example of how you're building that connection. You got St. Joe. You got LaSalle.

See, I'm going to go back to something Paul said, and I don't want to just skip over it. We have this larger debate around healthcare, and Paul talked about preventive. Now, if you use a preventive strategy, it would be far more efficient on your budget. Your budget is about $4 billion, right? If we had more discussions -- and that's why I give Councilwoman Parker and you as the Chairman of this Committee credit by having this public space discussion. See, I think what happens in the process

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is, we don't have this kind of discussion. What happens is, you react into it.

So I think you have examples. I just gave you Penn Alexander, Cristo Rey up there on Broad Street. I know both of those locations, and they are examples. So we have to amplify those examples, as Mark talked about in Baltimore, and those of us in public office have to amplify that and talk about it and point to it.

I give credit to the Mayor and the Council with getting stability on the teachers contract. That is a very important element. So you got -- so all those elements, I think you have them, but you got to communicate it, and that's what Mark said. What's lacking is the marketing/communications aspect to all of this discussion. So by you having this hearing and the three of us here -- I mean, I said we did it at Temple with Beverly Coleman. We got to do more of this, and that's what I'm saying to you, Councilman.

COUNCILWOMAN PARKER: Councilman Taubenberger.

COUNCILMAN TAUBENBERGER: Thank you, Madam Chairman.

And panel, Congressman Evans, Mr. Brophy, and Mr. Sissman, I thank you. Your expertise is much, much enlightening.

I have a question, though, for Mr. Sissman. The Healthy Neighborhoods organization that you head, you are only in Baltimore? Is that the only place?

MR. SISSMAN: I run the Baltimore Healthy Neighborhoods. There are people around the country doing just what you're doing, which is trying to figure out how to take concepts like this and apply them in their communities, some in Milwaukee, some Milwaukee foundation has done this, but I think we're probably at a bigger scale for all sorts of reasons.

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COUNCILMAN TAUBENBERGER: So there's similar organizations, but you're not connecting to --

MR. SISSMAN: We're not franchising.

COUNCILMAN TAUBENBERGER: You collaborate?

MR. SISSMAN: No. We'd be happy to come visit with you when you need to or welcome you to Baltimore to learn how to do this.

COUNCILMAN TAUBENBERGER: Chat with Madam Chairwoman --

MR. SISSMAN: We'll buy lunch.

But, no, this is local. This is Baltimore.

COUNCILMAN TAUBENBERGER: I'm rather very impressed, and I also want to thank Councilwoman Parker for bringing this forward, because I think we're all learning quite a bit.

How old is your organization in the sense?

MR. SISSMAN: Depends who's

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counting. We're somewhere between 11 and 15 years old.

COUNCILMAN TAUBENBERGER: That's close enough.

MR. SISSMAN: We started as a pilot from a community foundation and then grew it.

COUNCILMAN TAUBENBERGER: Private?

MR. SISSMAN: Private, yeah.

MR. BROPHY: And the one in Milwaukee is actually sponsored by the Milwaukee Community Foundation.

COUNCILMAN TAUBENBERGER: Okay. And municipal dollars meaning dollars from the city?

MR. SISSMAN: We get some money from the city. But I've worked in city government for a long time. I think it's very hard to run this kind of organization inside the city government, because we're all trained in the government to focus on the toughest places and the poorest problems and

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income restrictions. We've had a lot of flexibility to be creative.

COUNCILMAN TAUBENBERGER: You mentioned something that sparked a great interest in myself and Madam Chair and, that is, that you got the real estate and the schools sort of cooperating, had an open house.

MR. SISSMAN: Well, we try. It works -- some places it works better than others, and the example that Paul described, there were kids and principals who got it, who said, This is -- I can make my school better by making it more open to the people selling the neighborhood. And we've got a few different versions of that. We did some training under the same grant. We discovered that in a couple of the public schools, they weren't very -- the people at the front desks weren't very good at marketing to new parents. And so somebody came in with a four- or five-year-old saying, I want to do what

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you're doing in the school, and it wasn't as welcoming as it might have been to another school. So everything is about marketing.

CONGRESSMAN EVANS: There is an example that Houston and Henry parents did the same thing. They invited the realtors, and they took them on a tour basically in the West Mount Airy area. They took the realtors. They did the same thing. Unfortunately, they only got like local publicity. So what Mark is describing has been done in West Mount Airy, and theoretically it could be done citywide. I mean, if you want to do it. It's really organizing to what Mark has described, but I know the parents at Henry and Houston did the same thing, because Paul said it correct. Most realtors, with all due respect, they may know something about the particular property, but they don't know anything about the community.

COUNCILMAN TAUBENBERGER: That

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is correct.

CONGRESSMAN EVANS: And that's what you're seeing. And you and I both know from Lawndale, you see what happens in Lawndale and stuff like that. They don't know -- they know that property, but they don't know the amenities connected with it. And you and I did 4th of July many times along Rising Sun Avenue. That in itself, look at that community. I know that's in Councilwoman Parker's area. I think it's the 35th Ward.

COUNCILMAN TAUBENBERGER: 35th Ward.

CONGRESSMAN EVANS: But that's another example. So what Mark and Paul are both talking about where the deficiency is is the marketing. I don't think there's any entity, to my knowledge, in the City of Philadelphia like that. I mean, you kind of have the CDC organizations, and I don't know if the CDC organizations do something like

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that. Y'all can tell me better if they do. I don't know.

COUNCILWOMAN PARKER: That's why we're here.

CONGRESSMAN EVANS: Yeah. The CDCs, I don't know if they do anything like that.

COUNCILMAN TAUBENBERGER: Well, I think it's excellent what I'm hearing.

And, Mr. Sissman, are you invited into a neighborhood or you just say, hey, you guys need this or we want to be here?

MR. SISSMAN: We selected neighborhoods by competition three times. If you want to be part of this, we said tell us what the assets are.

COUNCILMAN TAUBENBERGER: So you're dealing with the community groups?

MR. SISSMAN: And we don't want to be in places where the neighborhood doesn't buy in.

COUNCILMAN TAUBENBERGER: Correct.

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MR. SISSMAN: So there's neighborhood buy-in. It's got to be a good organization that's got to get the marketing. It's got to have a real board that participates. And so we've got some of the best CDCs and non-profits in Baltimore that are participating, and they bring their own take on it, how to do it. We're not creating a market -- we're not branding each neighborhood. They've got to figure out what the assets are. In some places it's just the little league. In some places it's great restaurants.

We discovered that neighborhood gardens and farms are a great marketing tool for the next generation of homeowners. We didn't know that going in. And so it's a little bit different in each place, but we're invited in.

COUNCILMAN TAUBENBERGER: By your bylaws or charter are you limited to being in Baltimore proper or do you do some work in the Baltimore inner ring

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suburbs?

MR. SISSMAN: We've been invited a few times to work in the suburbs, and the foundations who are represented on our board said, If we're competing with the suburbs, you can't go out and help them compete well. So we have not. I mean, we can come visit with you and be helpful here, but we're competing. We're a city institution.

COUNCILMAN TAUBENBERGER: Because many times the inner ring suburbs; for example, Cheltenham and even Abington, Bensalem, have some of the same problems that we're facing. And unless you were a student of politics, who knew Philadelphia all that well, you wouldn't know when you cross the City line. You really wouldn't know that.

MR. SISSMAN: We've approached our work with an awful lot of discipline. We could be in lots of places doing lots of things. We have a modest amount of money, a few staff people, and we've

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got -- if we ask the neighborhoods to concentrate on certain blocks, certain messages, we've got to do the same thing. So we've been pretty disciplined.

COUNCILMAN TAUBENBERGER: Thank you.

Madam Chair, thank you very much.

COUNCILWOMAN PARKER: Thank you.

We'll go to Councilman Domb, but before that I want to ask you -- and, again, I know you all have some trains and other things that you have to get to quickly.

Paul, both you and Mark constantly mention income guidelines, and when I talked about middle neighborhoods in Philadelphia, I often talked about the constituency that is not wealthy, but they usually make a nickel over the income guidelines in order to be eligible for some programs that are often offered. Tell me about why the relaxed income

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guidelines are so important for the success of what you do.

MR. SISSMAN: Well, they're relaxed on two sides of this. One is we're thrilled that people of means want to pick our neighborhoods. It sends a message that's a positive message. On the other hand, because we're not just credit scoring, we are able to look at all the facts and circumstances around every loan and every family, and we've been able to bend and stretch to get people into our program.

Creating homeowners and improving properties is the end result. The goal is to make loans, not to reject people. And so we've exerted -- we hired a bank to run the loan program for us, but it turns out that we knew more and our neighborhood partners knew more about the real estate market than they did. And so we've become the de facto credit officers on this, and we can get people in under the line.

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I would imagine in Philadelphia you've got CDCs and other neighborhood groups that know every nook and cranny of the neighborhood and know more than the appraisers and more than the bank loan officers. We've been able to inflict that knowledge on the banks.

COUNCILWOMAN PARKER: So I wanted to say thank you. I hope our Council President, Darrell Clarke, is listening. I wanted you to go on the record with that, because the bill that allowed us to increase the realty transfer tax was a bill that I introduced on his behalf. The BSRP program is traditionally, it has been funded via Community Development Block Grant money, and we know that when we talk about the income guidelines for where that Community Development Block Grant money can be used, we're restricted to certain regions.

In addition to that, I want to state this for the record, the City of

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Philadelphia's guidelines for using those dollars are even more restrictive than the federal, and that was by Council decision that took place some time ago to deal with some challenges. But I just wanted you to say that on the record, because the $40 million portion is what our Council President has talked about, and I know he'll be pleased to hear that.

Councilman Domb and then Councilwoman Sanchez, if you have any questions.

COUNCILMAN DOMB: Thank you. Thank you, Councilwoman.

I think this is a question for you, Paul. What do you think is the number one reason why people have left cities and gone to the suburbs?

MR. BROPHY: Well, multiple reasons. I think we have since the end of World War II sold the American dream as being a suburban dream, and whether that's the classic kind of house with the white picket fence image. I'm glad that

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the market is shifting the other way. I think what's happening is the next generation understands and feels that density is a positive, not a negative, that being able to get to work without getting in a car is a positive rather than a negative. I think we're seeing the shift in general kind of attitudes and morays about where we live.

There was a researcher for Brookings in fact, Brookings Institution, who took a look and said we have now too many suburban single-family houses in this country because the demand has shifted to cities. But I think there's a long history as to why. And don't forget, we also have a situation in which the federal government made it easier to get mortgages in suburbs than they did in central cities, and I think that's over too.

COUNCILMAN DOMB: So what I see going on, which I think is a positive, is that the Internet is the City's best

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friend, because every urban city right now is doing well and I think it's doing well because maybe the younger population spends a lot of time during the day working themselves or on the Internet and they crave socialization in the evening, and that's where the cities and these neighborhoods can play a big role.

Pew had a report about the millennials when their kids get to kindergarten, the percentage that leave the City. I think they reported six months ago it was 52 percent of our millennials, but what they didn't mention was that 15 years ago it was over 90 percent left. So we made tremendous strides in a positive way. We still have almost half leaving, but we're doing way better than we did 15 years ago.

MR. BROPHY: It really has changed, right.

COUNCILMAN DOMB: I do think that Congressman Evans' idea with the schools is the hook. I think you put a

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great school in each of these neighborhoods, people are going to want to live there, and Penn Alexander is a great example.

Anyway, thank you for coming today.

MR. BROPHY: Thank you.

COUNCILWOMAN PARKER: Councilwoman Sanchez and then Councilman Taubenberger.

COUNCILWOMAN SANCHEZ: Yeah, and I'll be brief. I want to thank the Councilwoman for bringing this forward and some of the datasets that have been provided, that I think it's hugely informative in terms of informing us around strategy.

One of the things we've done with other programs and projects, we look at value of investment versus return. In none of this do I see kind of that direct correlation of if we put in one dollar, the value -- and we've seen it in our blight initiative when we've done the

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land care. The minute you fix the lot, every vacant property on a block devalues the entire block by 7,000.

Is there that kind of ratio? Is anybody looking at that to say for every one dollar we invest in middle neighborhoods, what's the return, whether it's value or something else, another dataset?

MR. SISSMAN: We haven't done it that way. We've looked at increased tax base, increased tax payment, but we haven't done that analysis to say if there's a dollar. But in simple terms, if we're match funding rehab, if a bank puts in 10,000 and the city matches it, well, that's a dollar-for-dollar match and then values go up on top of that.

So we haven't -- it's the problem with having a small organization, we don't spend money on research, but we see results. They're numerical.

MR. BROPHY: Councilwoman, let me just ask Mark to further comment. The

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actual investment of public funds relative to the private investment -- that's home equity and it's bank money -- is such that you've got a very high leverage rate.

MR. SISSMAN: From the city side, we're probably three or four to one going in, and the city money is mostly passed through to fund marketing at the neighborhood level or increased rehab. It's not organizational to us. And we've created an environment where banks -- while we raise money from banks, we're making it possible for other lenders that are not part of what we do to feel more comfortable in the city. If we never made a loan but Bank of America made a lot of loans in neighborhoods that they might have passed by or PNC, we would have done well. So we're creating a level of confidence, but it's slow, it's incremental.

COUNCILWOMAN SANCHEZ: Clearly, one of the things -- and Councilwoman

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Parker has really highlighted this. We need to have a strategy and a policy about what we do, and I just think to the extent that we can quantify that, I think the Basic Systems is a perfect example of how far we're willing to go, right? I lived in Hunting Park and I came in when my first march, which was Jesse Jackson around 8th and Butler. Councilwoman Tasco, I worked for her at that particular time, and I think as a city, from our tax payment plan, today we just launched the TAP program that this Council moved forward and is going to create an affordability plan. I think if the City wants to stick to its core values around homeownership, this is the next series of what do we do to support those middle neighborhoods. Some of the datasets that Reinvestment provides is like I have no high market. Most of my neighborhoods are either distressed or in that middle income Oxford Circle, and when we started looking at those

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datasets, 44 percent of the people in the 62nd Ward have a delinquent water bill. It's like stuff that we can really chip away at if we're willing to be a little bit more flexible around the qualification piece.

So I think it's huge, and to the extent that we can start narrowing in on if we're going to make -- and, again, I come from a CDC world, where we're doing block to block. I'd like to figure out from a housing preservation strategy what do we do. How do we help people understand their new-found equity, right, particularly as we talk about AVI.

So I guess the questions for us is, what are the datasets we have to start looking at right now and generating so that there is a value to the investment that we should be making.

Thank you.

COUNCILWOMAN PARKER: Thank you. Thank you, Councilwoman.

Councilman Taubenberger and

then we'll ask our next panel to sort of move closer.

COUNCILMAN TAUBENBERGER: I have a very, very quick question for Mr. Sissman. And, once again, thanks again for this information. It's very, very important, and I'm glad to be able to be part of it.

Mr. Sissman, the question I have for you is just once again on your governance. I'm very impressed with what I'm hearing about your organization. Are you limited -- we talk about suburbs and so on, but Baltimore is also a county and a city. Are you just limited to the city limits or are you also in the county of Baltimore?

MR. SISSMAN: No. We were set up to work in the city, Baltimore city.

COUNCILMAN TAUBENBERGER: The city.

MR. SISSMAN: The city.

COUNCILMAN TAUBENBERGER: And no where else other than the city limits?

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MR. SISSMAN: There's nothing that stops us from doing it, but we're doing Baltimore city work. There's plenty to do, and the banks are challenged to make loans in the city, so I think that --

COUNCILMAN TAUBENBERGER: You're right on. And how many -- my final question. How many neighborhoods would you say you're involved in in Baltimore?

MR. SISSMAN: I would say we're in 39 neighborhoods that are supported by 11 CDC-like organizations. So we've got 200 neighborhoods in Baltimore that are drawn on maps. So we could probably be in another 30 or 40 easily if the resources were there to support the neighborhood work. We believe in neighborhood organizing and marketing. There have to be the resources to do that.

COUNCILMAN TAUBENBERGER: Thank you very much.

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MR. SISSMAN: Thank you.

COUNCILWOMAN PARKER: Thank you so very much for being here.

Call the next panel.

THE CLERK: Ira Goldstein, Andrew Frishkoff, Yvette Nunez, and Tom Dallessio.

(Witnesses approached witness table.)

COUNCILWOMAN PARKER: Councilwoman Sanchez, I think your question actually, you just teed up Ira Goldstein's presentation from The Reinvestment Fund and to hear from the Chamber, so thank you.

Please just introduce yourself for the record.

MR. GOLDSTEIN: Sure. My name is Ira Goldstein and I am the President of Policy Solutions at an organization called Reinvestment Fund.

I come here today to talk to you a little bit about some of the work that we did included in the volume,

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Councilperson Parker, that you held up before, Paul Brophy's volume, and then to give you some additional information that we gathered as we were trying to localize it much more and bring it more up to date for the City of Philadelphia.

And before I get too far along, I just want to mention that my co-authors, Jacob Rosch and Bill Schrecker, are with me, as well as my colleague Emily Dowdall, who were part of the group of people who did this work. So I'm speaking on behalf of them all.

So when we think about middle markets, as we did in the volume and as we do here in the City of Philadelphia, what we try and do is to think about them really in the context of what the conditions are in those places. We've for many years now done real estate market analyses here in the City of Philadelphia, oftentimes supported by the City, sometimes by the foundation, sometimes both, that look at a very

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granular level at the real estate market in Philadelphia through something known as the market value analysis. That takes into account not only home sale prices, but things like owner-occupancy rates, subsidized rental housing, vacancy rates, foreclosures, things of that nature. And when we think about real estate markets, we put all those things together, and it's out of that that we extract what we think are the middle markets of the City of Philadelphia.

If you sort of take that granular analysis and then just sort of raise it up a little bit, what we do for purposes of today is to think about really carving Philadelphia's markets into three basic strata, the purple markets on that map being the strongest real estate markets in the City of Philadelphia, the salmon-colored ones being those that have some elements of distress in them, and then the yellow areas being what we want to focus on for

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today's comment, being the middle market.

So as you see there, we have the City of Philadelphia carved into those three strata. And just for purposes of making it easy to look at, we added the Council districts on there.

What we've observed in terms of what the data looks like for the City is, firstly, that Philadelphia's middle markets are actually growing at a reasonably nice pace. So, in other words, if we were to look at the population in those areas in calendar year 2000, from census 2000, on up through 2015, what we observe is actually about a 4.7 percent increase, which does outstrip the overall population growth for the City. It's not as fast as in some of the most strongest real estate markets here in the City of Philadelphia, but it certainly is a population growth that is stronger than in the distressed areas.

I would note also that we think

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by using all those different indicators about the market that about 40, 41 percent of the City's real estate markets fall within that middle market strata.

One of the other things that we identified was that these are places actually that as we see changing -- the changing profile of the City, these middle neighborhoods are actually places where we're seeing a very significant growth in the foreign-born population of the City of Philadelphia. So the immigrants coming into the City who are really in some measure fueling the City's population growth are finding themselves either in the first or second move into the City in these middle market neighborhoods, and these areas are providing what we believe, as Paul described it, as a good quality of life, good set of opportunity for people to sort of come into the City, become integrated into the City's economic and social fabric and really just sort of

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live a high-quality life.

One of the things we did observe as we started to break apart the middle neighborhoods of the City of Philadelphia by the racial and ethnic characteristics is that in actuality the middle market areas that tended to have larger concentrations of an African American population didn't do quite as well in terms of population change; in fact, actually continued to see a slow population decline. However, the areas that were large in terms of the proportion of a Hispanic population, upwards of 25 percent, which in the City of Philadelphia is a relatively high percent, those areas did very well in terms of population growth, as did just the mixed neighborhoods, these areas that do find a mixture of African American people and Hispanic people and Asian people and people of foreign-born populations. Those are the areas that actually did really quite well in terms of their population profiles.

I was led to believe that you all might be interested in seeing how this might break out by Council district, so I decided to do a slide that broke out the populations by Council district. And one of the things that we do observe is that some of the Council districts are really substantially more home to these middle market areas than others, and particularly Councilperson Parker's district is really very heavily a middle market area, as well as Councilman Henon's districts. Those are the two districts, the two councilmanic districts, that have the largest concentrations of middle market communities.

In terms of incomes, these are unadjusted for inflation. What we observed is in Philadelphia's stressed markets -- those were the areas that had those salmon colors on that first map -- there you saw some income rise, but not

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nearly as much as what you observed in the stronger markets. And the middle markets are actually growing in terms of their income, but if you're to inflation-adjust those numbers, what you'd find is that those growth numbers of 19 percent over a 15-year period really are much more like flat rather than a 19 percent growth. However, that 51 percent in the stronger markets is a real growth if you were to sort of take into account inflation.

Owner-occupancy, I think Paul mentioned this in some of his presentation on the last panel. We did observe that there was a decline in the owner-occupancy rate overall in the City of Philadelphia and, frankly, that's a pattern that you see in other cities around the country, partly a reflection, I think, of taste in preferences, partly a reflection of the economy, partly a reflection for the ways people think about where they want to be and how they

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sort of progress through their lifestyle and what housing means to that.

But what we observe in the City of Philadelphia is, we saw a slight decline between 2000 and 2015. We saw a reasonably substantial, I think, decline in the middle markets of about 12 percent, but that is less than the owner-occupancy decline that was observed in the stressed markets.

This next slide as it's coming up I think is going to be one that gives you a little bit of a sense as to what's driving some of those numbers. The line chart on the left there, that traces mortgage foreclosure filings in the City of Philadelphia for about a ten-year time period, and what you'll observe if you were to sort of think about that blue line being the strongest real estate markets and the green and the red being the middle and stressed markets, those middle and stressed markets track very closely together and very differently

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than those very strong markets. And to the extent that those foreclosure filings lead to that loss of homeownership, those are the kinds of things that are driving.

Now, what I would also -- I think it's a fair observation in there that the middle markets look much more like those stressed markets than they do the stronger markets, which means that that threat to economic stability sits out there. It's gotten much better than it was at the peak of the foreclosure crisis, but it's still standing much more like those stressed places than the stronger markets.

The chart on the bottom right-hand corner, that looks at evictions as a proportion of renter occupancy units, and what you'd observe there is that blue line is the eviction rate for the very strong markets and you see a little bit of fluctuation in there, but basically flat. But what you'll also observe is that those middle markets with

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the red line and the stressed markets with the green line, those are actually much more, again, like each other than they are like the stronger markets in the City.

So these are places, again, I think either whether or you're thinking about ownership or tenancy, you're seeing places that are still experiencing some stresses for those populations and the impacts it has for both the individuals who were affected by it and the communities around them.

These are the sale price trends, and here again we've given you a summary of the period about the last ten years, and what you would observe there, the black line is the City of Philadelphia. The red line is those middle markets. And for a long time the middle was trending very much like the City. What you'll see here is the City is now beginning to pull apart a little bit from those middle markets. And I

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think it's a fair enough observation to make out of that chart that if you were to look back to calendar year 2000, which is the beginning of the time period, versus where we are now, that the middle markets from a price perspective are looking more like the more distressed markets than they are the stronger markets. Again, I think speaking to some of those economic pressures that attach.

Now, the flip side, though, I think is that when those price trends don't move up as far, the benefit of that is that they maintain reasonable levels of affordability for people who are of more modest means, but as an asset and the way Paul described an appreciation of an asset, they're not appreciating in the same way as the other neighborhoods, homes in the other neighborhoods are.

Just some generalized trends that are not reflected in the charts. We've gone through that foreclosure crisis and we've gone through the great

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upheaval in the mortgage markets, and one of the things that I think it's fair enough to observe over the last several years is that the FHA has become an increasingly important part of the way that people are financing homes, particularly in these middle markets and in the distressed markets. The conventional credit has not made their way back in in the same rate. You'll see middle market areas where 50, 60, 70 percent of the homes transact with FHA-insured mortgages. That would -- just for a sense of scale, right before the bubble burst, you were probably at low single digits. So it's a big difference.

You're seeing a slight increase in the utilization of Housing Choice vouchers in some of the middle market areas. You are seeing pretty steady affordability in here. Homes are generally not super affordable, but in general, because people who live in these

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areas are of more modest means, they're able to afford their homes without great stress. That doesn't mean that as they make their way through the lifecycle or other things happen, that they don't experience difficulty with maintenance and taxes.

And Congressman Evans made the point about voting. These are places where it appears to us, as we've looked through years of voter activity, that these are places where you do in fact see slightly elevated rates of voting activity. So these are people who sort of see the world through the lens of their sort of personal space, and they vote and they exert their agency through their votes. And, frankly, I think one of the things that we all have to be concerned about is that they don't vote with their feet and leave the City of Philadelphia if the conditions are not right for them, and I think that that's a really important thing to pay attention

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to.

I sort of take all this together and I wrap it up and conclude with, I think that the City of Philadelphia -- and I'm a lifelong Philadelphian. Never lived -- well, only for very short periods of time did I ever live outside the City of Philadelphia. Lived here, went to school here, worked here, et cetera.

I think that it's a city that when we think about middle markets requires some intentionality. It's not that things haven't happened in there. It's not that good things haven't happened in there, but I think it requires intentionality. Programs make their way up there sometimes and people get benefits from them sometimes, but it's really about sort of thinking about them as a category of place and, with intention and plan, make sure that the right kinds of things happen in those places.

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And with that, I'd like to stop. Thank you.

MS. NUNEZ: Good afternoon, Chairman Domb, Councilwoman Parker, and members of the Committee. My name is Yvette Nunez. I'm Vice President of Civic Affairs at the Chamber of Commerce for Greater Philadelphia, and I thank you for the opportunity to present insight on strategies that we think will help the private sector, non-profit sector, and the City in efforts to revitalize Philadelphia's middle neighborhoods.

I have submitted a comprehensive written testimony. I will summarize that into the five strategies that we think would be most helpful.

First, the Chamber represents over 600,000 employees throughout the region, advocating for public policy to grow Pennsylvania's economy, creating jobs, and putting the Commonwealth on a fiscally sound path for the future.

Here in Philadelphia, the

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Chamber executes this work through its Roadmap for Growth Action Team, which engages government as well as neighborhood and civic associations on a shared job creation and economic growth agenda with a focus on Philadelphia neighborhoods.

We support the following: Number one, an increased focus on small business by offering support to those in middle neighborhoods. Chamber members in Philadelphia who are located in middle neighborhoods represent more than 18,000 employees here in the City. We know that citywide there are more than 18,000 companies, with 19 percent of them based in middle neighborhoods.

Companies located in middle neighborhoods tend to be smaller than those located in central business districts. Small businesses do not have as many employees as larger firms, but they are more numerous and account for a significant proportion of jobs in the

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City. Since many large employers are increasingly owned by companies outside of a region, small business development is a way of fostering economic benefits that stay within the City.

As a joint venture between the Chamber and Philadelphia, PIDC has been committed to driving growth to every corner of Philadelphia for nearly 60 years. Over the last five years, PIDC has made more than 360 loans to small businesses in 94 percent of zip codes around Philadelphia, investing more than $117 million. PIDC's loans have helped to stabilize -- have helped stable and growing businesses throughout the City's neighborhoods invest in new equipment, improve storefronts, buy property, refinance higher interest debt, and support their cash flow needs.

A recent example of a small business aided by PIDC's efforts in Councilwoman Parker's district is Magaly Spa located in Oxford Circle. It's a

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seven-year-old S-corporation owned and operated by Alida Guarin, a licensed cosmetologist with more than two decades of industry experience. Ms. Guarin used PIDC funds to finance a portion of the acquisition of 6406 Castor Avenue. Much of the company's inventory is sourced from South Florida, South America, and Latin America and is generally difficult to find in America, making this business a unique retail presence for the growing Hispanic community in and around the Oxford Circle neighborhood.

Our second recommendation is collaboration between local government and CDCs. A top priority for the Chamber's Roadmap for Growth Action Team is neighborhood economic development, focusing on how to support growth within Philadelphia's many neighborhoods outside of Center City. This work may include encouraging growth along commercial corridors and in business improvement districts, improving the quality of life

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for residents, promoting resources available for small business owners, reducing barriers for immigrant entrepreneurs, and dovetailing this work with local workforce development efforts. Channeling the growth potential in Philadelphia's neighborhoods may help move the needle on its high poverty rate and keep neighborhoods stable.

Our third recommendation is developing incentives and financing. State and local governments offer incentives to attract or retain business on the theory that the incentives will lead to business investment and thus to new jobs. Philadelphia has the capacity to offer more tax increment financing as an incentive to spur economic growth. Tax increment financing, a method of financing redevelopment activities directly tied to the success of those activities, can be used to leverage public funds to promote private-sector activity in a targeted district or area.

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While the widespread use of TIF in major metros reflects its success as a key tool to finance public improvements, Philadelphia has used them sparingly and typically only for individual site development. Since TIF programs tend to favor larger products in areas near those with strong real estate performance, creation of additional TIF districts on underutilized commercial corridors in middle neighborhoods should be given consideration.

Our fourth recommendation, continued support for SEPTA's capital and operating budget. As new employment hubs are being formed across the City, having quality transit options are essential to employees living in middle neighborhoods. SEPTA services Philadelphia and the surrounding counties, providing greater connectivity for those working in Center City and reverse commuting.

During the most recent City Council hearing for SEPTA's FY18

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operating budget, SEPTA is committed to maintaining stable transit options for residents working in the Greater Philadelphia region. The testimony provided was able to highlight initiatives which include new paratransit vehicles, trolley modernization, Broad Street and Market-Frankford Line station accessibility projects, bus rapid transit on Roosevelt Boulevard, and as Philadelphia continues to grow as a regional economic hub, local and state governments should offer continued support for SEPTA's capital program budget.

Our fourth recommendation -- or our fifth and final recommendation is improving Philadelphia's business climate. Most economic development policies and business attraction strategies are aimed at reducing the cost to business. City government can help retain business by reducing those costs with financial incentives, waivers of

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fees or taxes, or in-kind services. Business attraction and retention can also be achieved with a strong understanding of what businesses value and addressing quality of life factors that make a community an attractive place to do business. While the City has little control over location-specific cost factors like energy and labor, they can foster a more favorable business climate through careful consideration of tax and regulatory burdens.

Thank you, and these are all recommendations that we're happy to serve as partners in executing.

MR. DALLESSIO: Good afternoon, members of the Committee on Housing, Neighborhood Development and the Homeless. My name is Tom Dallessio and I'm here to testify on Resolution No. 170252.

I am an urban planner and the President and CEO and publisher of Next City. We're a non-profit organization

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with a mission to inspire social, economic, and environmental change in cities through journalism and events around the world. Earlier in my career I served as a land use advisor to two New Jersey governors in Trenton, but today I am happy to report I work from Next City's office right next door in Penn Center, which I call home.

Thank you again, Councilwoman Parker, for introducing this important resolution and to the City Council and to this Committee for holding today's hearing, which is bringing much-needed attention to Philadelphia's middle neighborhoods, a topic we at Next City recently investigated through a data-driven journalism project called Philadelphia in Flux. You can find that at nextcity.org.

In partnership with researchers at The Reinvestment Fund and through support of the William Penn Foundation, we investigated indicators of growth and

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stability in middle neighborhoods. We chose to focus on these neighborhoods because of their importance to the City's overall stability and tax base.

What we found are places where residents and civic institutions are working hard to maintain their neighborhoods as communities of choice in the face of rising economic pressures and other challenges, including demographic shifts such as aging populations in some areas and influxes of school-aged children in other areas.

One area we reported on is the 19150 zip code of East Mount Airy right in Councilwoman Parker's district. As the Council is well aware, this is a strong neighborhood, with one of the City's highest rates of homeownership, relatively high home values, and an energized citizenry that votes and makes sure to show up for block clean-ups and public meetings.

Even so, every year between

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2004 and 2015, the neighborhoods experienced higher rates of foreclosure and eviction than the other middle neighborhoods and the City as a whole. It has also seen the population contract at a time when other parts of the City are adding people.

All of this indicates a need for support and investment. What we found through interviewing residents, business owners, and community development professionals is an interest in support for commercial corridor improvements on Wadsworth Avenue and Vernon Road, where the Commerce Department has already started work.

Meanwhile in Oxford Circle, where we have also done reporting and research, we found a vibrant community with a fast-growing population of immigrants from all over the world and their children.

According to The Reinvestment Fund Policymap data, between 2000 and

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2010, nearly all of the census tracts that made up the neighborhood have seen the population under the age of 18 increase by 21 percent or more, while the population over the age of 65 fell at the same rate.

About half the tracts in Oxford Circle have seen the number of children between the ages of five and nine increase by 58 percent. Many are refugees. Over the past two years, just one of these three agencies active in Philadelphia has resettled over 50 families in the Northeast section of the City that includes Oxford Circle.

For these families, a major issue is education. Oxford Circle's middle school was recently closed and families report long commutes for their children and a lack of resources surrounding educational opportunities in the area. Our reporting points to a need for additional resources to support families in middle neighborhoods like

Oxford Circle where the City's future is being shaped.

We at Next City congratulate the Philadelphia City Council for taking on the challenges of middle neighborhoods, and we urge you to consider interventions to address the potential of these communities, including housing counseling and targeted home finance tools, job training, vacant property clean-up, investment in public facilities, and commercial corridor improvements.

Thank you for your time, and I'm happy to answer any questions you may have.

MR. FRISHKOFF: Good afternoon, Chairman Domb, Councilwoman Parker, Councilwoman Blackwell, other members of the Committee. My name is Andrew Frishkoff. I'm the Executive Director of Philadelphia LISC, and I'm pleased to be able to testify here today on Resolution 170252.

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As most of you know, LISC is a leading national and local community development financial institution and a community development intermediary that partners closely with community organizations to revitalize their neighborhoods. In addition to loans and equity, LISC provides capacity-building, technical assistance, community engagement, and leadership training and program grants to community development corporations and other community-based organizations to ensure that they have the resources and tools to meet the needs of neighborhood residents.

I would like to commend Councilwoman Parker and Congressman Evans for championing Philadelphia's middle neighborhoods. As Reinvestment Fund and others have indicated, these neighborhoods have provided stability to families and to the City during a turbulent half century of demographic and economic change. They have also served

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as places of equal opportunity and common ground, where African Americans and more recently immigrants could achieve a piece of the American dream and live alongside other middle-class families regardless of race or ethnicity.

Now, as we see symptoms of fragility amidst resilience, it is time to assess and address the needs of our middle neighborhoods. You have already heard some expert testimony, and you will soon hear more. I'd like to offer several basic observations and recommendations that the City and others could implement fairly quickly.

I'd like to focus primarily on issues of civic capacity and community development capacity and efforts that are already underway or could be connected to middle neighborhoods. Many of these neighborhoods have active civic associations, "friends of" groups, and recreation advisory councils. Most of them do not currently have a

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high-capacity community development corporation that can manage real estate redevelopment, commercial revitalization or neighborhood-wide home repair programs.

Second, we must not take civic capacity for granted. Some middle neighborhoods rely on an aging cohort of civically active residents and do not always replenish themselves with newer and younger leaders. If last month's voting turnout is an indication, civic activity in some of our middle neighborhoods may be decreasing.

My four recommendations build on and enhance civic capacity in middle neighborhoods. They focus on Rebuild, home repairs, redevelopment of vacant properties, and neighborhood commercial corridors.

First, maximize the opportunity of Rebuild. City Council and the Administration deserve congratulations for reaching agreement on funding and a

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process for renovating our libraries, parks, and rec centers. As they say, now the hard work begins. Whatever else you do with Rebuild funds in middle neighborhoods, please make sure you do three things: encourage full community engagement, extend the design and improvements, and build and share community capacity.

For each Rebuild site in middle neighborhoods, the project user should conduct a resident engagement process that does not start and stop with existing friends of and advisory groups. This is a rare opportunity to build broader, multi-generational civic participation in the design and programming of our neighborhood civic centers. If done right, not only will middle neighborhoods benefit from the revitalized spaces, but they will also rebuild their own civic capacity to tackle other neighborhood challenges.

During the engagement and

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design process, don't focus just on the Rebuild sites. Encourage residents and City agencies to assess physical conditions surrounding the sites such as sidewalks, bike paths, bus stops, street lighting, trees, and nearby homes and stores. Even if the Rebuild funds can't pay for improvements to all of these, the Rebuild process can drive other public and private investments to the surrounding area. Rebuild will not achieve its full impact if the City ends up with a number of improved spaces surrounded by unsafe or deteriorated environments.

Finally, in middle neighborhoods where there are CDCs or similar organizations, Rebuild offers an opportunity to build their capacity, whether as a project user, a subcontractor or as a program or maintenance steward. However, smaller CDCs will need some level of capacity-building or support in order to

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fulfill their responsibilities.

In neighborhoods where there is no CDC, Rebuild offers an opportunity for neighborhood civic groups to partner with a capable nearby CDC or with a citywide project user. Such a partnership would not transform civic organizations into CDCs, but it would build their capacity to recruit and partner with capable organizations that could help them with other neighborhood challenges such as deteriorating homes, vacant and blighted buildings, and struggling commercial corridors.

We've heard previously about the example of Healthy Neighborhoods in Baltimore, which could offer one blueprint for what we're looking at here.

Regarding home repairs, again, City Council is to be commended for approving bonds that can provide essential grants and loans for this purpose. You'll hear more about home repairs from Jill Roberts and the Healthy

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Rowhouse, so I'll simply state this may be the most significant public service you can provide to homeowners and small landlords in middle neighborhoods.

Despite the relative stability of middle neighborhoods, many of them have suffered from a level of vacancy and blight, and neighborhoods with flat or decreasing market values and where there is no strong CDC, vacant properties may sit and deteriorate. One initiative that shows promise in addressing such situations is JumpStart Germantown, an innovative, social-impact model for real estate and community development. Frustrated by continued blight and barriers to residential redevelopment in Germantown, Ken Weinstein of Philly Office Retail founded JumpStart Germantown to train, provide networking and financing for local aspiring developers to acquire and renovate blighted properties and return them to productive and community-friendly use.

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Although JumpStart is not exclusively a middle neighborhoods program, it is well-suited to middle neighborhoods, because it works best in markets where values are high enough to recruit acquisition and renovation costs.

Finally, every middle neighborhood has at least one neighborhood commercial corridor. The significance of these corridors is not always economic development. In many cases, they consist of a small number of stores providing a few key goods and services. However, in all cases these corridors serve as community centers, places where you go to meet your neighbors while getting a haircut, sitting down for lunch, coffee or beer or dropping off your child at a child care center.

If Philadelphia is going to have a serious approach to middle neighborhoods, we need to have a clear picture of the state of each of our

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commercial corridors. We need to celebrate and invest in our larger thriving corridors, including the capacity of corridor managers. We need to nurture and support our smaller and struggling corridors, but we must not invest in their growth if they cannot sustain it, and we must not assume that smaller corridors need their own dedicated corridor manager. Again, we need to look through opportunities to partner between local groups with larger capable groups, whether they be citywide or nearby CDCs.

These are all things that I think are underway or easily obtainable in the next year to support our middle neighborhoods.

Thank you.

COUNCILWOMAN PARKER: Listen, let me thank the panel, each of you, for testifying. I also want to say that to my right, Councilwoman Cindy Bass has joined us.

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Thank you, Councilwoman, for being here. And, Councilwoman, we're going to make sure that we show you data. They've given us a map, The Reinvestment Fund has, like per district, and that always matters to each of us so that we can see what's going on at home.

Any questions?

Councilman Domb.

COUNCILMAN DOMB: I have a question for Mr. Ira Goldstein. Did I hear you say correctly -- you gave us a handout and you talked about in this handout the median household income in 2000 versus 2015 and the three categories of stressed markets, middle markets, and stronger markets. Did you state in your comments that the gains that we made were basically wiped out because of inflation?

MR. GOLDSTEIN: I would say that the gains -- if you were to sort of think about the amount of inflation that occurred between 2000 and 2015, that the gains that were made in the stressed

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markets and probably most of those in the middle markets were wiped out as a result of inflation. However, the gains that were made in the stronger markets were in excess of what you would observe in inflation.

COUNCILMAN DOMB: And is that because of the economy in Philadelphia, the types of jobs we have here?

MR. GOLDSTEIN: You know, it's a result of a lot of different things, just generalized increasing cost of things. And I think in the case of Philadelphia, one of the things that goes into that sort of calculus about whether or not it got wiped out or not is whether or not they were rising faster. So which sector -- what does our economy have in terms of the nature of the jobs that are here and are those the kind of jobs that are going to fuel income growth greater than inflationary rates. In this case particularly for those folks who are in the stressed markets or in the middle

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markets, much of the income would have been just eaten away by inflation.

COUNCILMAN DOMB: Thank you. Thank you very much.

Thank you all for your testimony today.

COUNCILWOMAN PARKER: Thank you all so much.

Rachel, we'll ask you to call the next panel, but I just have to give a personal plug to each of you again. As we advocate strongly for -- and I want to use Paul Brophy's language and Mark -- an intentional, structured, an organized strategy to specifically address these middle neighborhoods, we as a city will not be able to do it without Chamber, private sector, Reinvestment Fund data, Next City, research, journalism, and LISC, just your history and knowledge of community development. So I think we'll be knocking on your doors rather soon, so answer when we call.

Thank you.

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(Thank you.)

THE CLERK: Brad Copeland, Omar Mitchell, Diane Richardson, and Jill Roberts.

COUNCILWOMAN PARKER: And I know each of you have prepared testimony. For the next panel that is coming, I want you to feel comfortable, because we are under time constraints. I will give a pass to one person, and that is Diane, who is our community representative here today, but we would ask if you would just feel free to summarize your testimony to the best of your ability.

And, Brad, we'll ask you to start. Identify yourself for the record.

(Witnesses approached witness table.)

MR. COPELAND: Good afternoon. Thank you. My name is Brad Copeland. I'm the Executive Director of Mount Airy USA. I just want to thank the panel this morning and thank you in particular to Councilwoman Parker for bringing this

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really important issue to the floor.

Just some brief context about our organization. Mount Airy USA started in the mid 1980s to help improve business and quality of life conditions along Germantown Avenue. Over time we've engaged in a range of activities aimed at addressing additional needs identified by the community for the community. So we do housing counseling and financial wellness work. We do a lot around neighborhood business and entrepreneurship development. We support our local public schools. We do neighborhood branding and community programming, and we do blight remediation through real estate development and infrastructure development.

As a community, Mount Airy squarely fits the resolution's definition of a middle neighborhood. It has a relatively stable real estate market, high levels of homeownership, and a large percentage of residents with an average

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household income in the $40,000 to $50,000 range. It's also a community where blighted properties negatively impact home values. It's a place where there are significant pockets of crime that make neighbors feel unsafe, and it's also a community with an aging population in need of supports for seniors, as well as a vision for how to replenish itself. And as such, Mount Airy could certainly benefit from a cohesive set of City policies and strategies that are aimed at bolstering middle neighborhoods.

So as Council reflects on things that could be done to support middle neighborhoods throughout the City, I'd like to offer up just two items for special consideration, and these come from lessons that we've learned through the work that we've been doing.

And the first I think is one that's been stated a couple of different times here, is a focus on schools. Neighborhoods like Mount Airy need

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healthy schools in order to thrive. I think that's true for every neighborhood in the City. And every child deserves a quality education, but I think this is especially a salient issue for middle neighborhoods.

The largest reason that young families leave our community is because parents believe there's a lack of affordable and quality education options. And the irony here is that Mount Airy has some absolutely wonderful public school options. Many of our schools have gifted administrators and passionate and involved teachers. The work of Principal Tammy Thomas and her staff at Emlen Elementary School sort of shines like a beacon in this respect. Yet one of the things that we've discovered through our work organizing and running the Mount Airy Schools Coalition is that the public perception of the local neighborhood school is really largely overshadowed and weighed down by the mostly negative

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narrative surrounding the Philadelphia Public School District as a whole. Finding some way to shift this narrative is going to be very important for our neighborhood as well as I think other middle neighborhoods. And we've been doing realtor tours for all six of the local K through 8 schools for the last three years, and it does a nice job of raising awareness, but I think even with that, we're still experiencing census decline in some of our schools. So there's more than just that that's needed.

The second item I'd just like to draw everyone's attention to is to think about areas to think about policy for middle neighborhoods, is strengthening relationships between neighbors. In Mount Airy, we recently completed a neighborhood planning process that looks forward to the year 2025, and as part of that process, we did a comprehensive resident survey. One of

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the very sort of most interesting pieces of data that came out of that was that we discovered there's a really direct correlation between how people feel about their neighbors and their overall satisfaction levels with the neighborhood. It sort of makes intuitive sense when you think about it, but it's not necessarily the most obvious thing. So if someone had a good feeling about their neighbors, then they were likely to say they were very satisfied with the community as a whole, and if they had feeling like their neighbors were less than desirable, their satisfaction levels of the community as a whole were down. So trying to find ways to create positive interactions between neighbors become really important when you think about how you market and share a neighborhood and how you create a sense of community in these middle neighborhoods. And I appreciated Mr. Frishkoff's comments about the Rebuild initiative and the importance of that. I think it's really -- when you think about infrastructure projects, you often think about the physical component of it, and the opportunity that Rebuild presents to have a social component that really makes these civic spaces places for neighbors to get to know each other is really important.

That's where I think I'll end my comments. There are a lot of other things that we could talk about in terms of housing preservation and economic development and business development that could be useful, but I'll answer any questions you may have about this later.

MS. RICHARDSON: Good afternoon, Chairman Domb, Vice Chairwoman Blackwell, and Committee members. My name is Diane Richardson and I'm a lifelong resident of Philadelphia. My family moved to West Oak Lane from North Philadelphia in 1972. I purchased my first home in Mount Airy and have owned

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and lived in the same home for 40 years. I take great pride in being involved in my neighborhood and, thus, have served on various neighborhood recreation advisory councils. For the past 15 years, I've served as the block captain on the 7900 block of Gilbert Street and for the past two years a committee person in my ward. I am also a small business owner and President of the Frankford Business and Professional Association. I am a vested member in my community and a homeowner who is committed to seeing my city thrive.

When I think of the concept of middle neighborhoods, I think of the relationship between government and the people it should represent, both having a significant role in neighborhood preservation and the stability or instability in our communities.

The government's role is to provide access to resources and opportunities that will give residents

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the tools to preserve our neighborhoods. I know from experience that my neighbors could benefit from many programs, foreclosure programs, emergency management training, food markets, which were spoken about earlier, and the Basic System Home Care programs. Our quality of life is important to us. But because we live in Mount Airy, a traditionally thriving community, policymakers outside of our neighborhood can't see past the clean street and the mowed lawns. We too need access to programs that would help us preserve our homes; create high-quality schools, recreation centers, and libraries; maintain clean blocks; and build strong families.

This may or may not call for completely new creations. It may simply require reexamining current models and retooling the utilization of funds. For example, on my block more than 60 percent of homeowners have installed home alarm systems, and we all pay $50 a year to the

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City of Philadelphia just to have functional home protection devices, and we all wonder where this money go. Instead of wondering, it's our recommendation that the City creates a residential camera program that would allow organized blocks to receive some form of assistance, either in subsidy or reimbursement, similar to that of the business camera program operated via the Commerce Department, or why not allow us to use the points we accumulate through the RecycleBanks to purchase these much-needed cameras. This initiative will not only allow us to protect our blocks and homes; it would also give us the tools to support our local law enforcement agency.

In my middle neighborhood, we're facing driveways and sidewalks and steps and retaining walls that don't have all the means for repair. Meanwhile, my Councilwoman, Cherelle Parker, continues to make this a priority for her district.

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We need our local leaders to understand the snowball effect that is developing as a result of our lack of access to resources. This may seem trivial to some, but our homeowners oftentimes are legacies to our family. It is the largest asset we hold for our future generation.

Another example of a useful tool to target middle neighborhoods is actually supporting and funding community development. CDCs are the organizations that connect people to government. They address middle neighborhoods from holistic perspectives by offering resources related to homeownership, housing preservation, educational opportunities, family engagement programs, after-school support, neighborhood development, and neighborhood commercial corridor management, all issues that are critical to middle neighborhoods. These issues are also interconnected equally impacting our community today, and an active, well-funded CDC can help us, the residents, begin to tackle these challenges today.

We could also benefit from a neighborhood business plan that would provide us and you with the action items that would help our communities grow. We are not looking for our government to solve all of our problems, but we are asking for immediate attention.

We, the people of Philadelphia, also play a role in preserving in our neighborhoods, and we, the residents in neighborhoods, have taken action. As I mentioned, I am a block captain, and we do organize and give several events, our block clean-ups, a Get to Know Your Neighbors day. We provide turkeys and food baskets for neighbors in need, and we share results, information to one another. We also share the responsibility of keeping a look out in the neighborhood, and we call each other

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when something seems to be wrong or something strange, as policing our community is also vital.

We are not rich. Some of us identify as middle class and some are seniors on fixed incomes. But we mow lawns, plant flowers, and remain organized. We take pride in our community, and it is our responsibility to have skin in the game. We have. We do. And we have done the work.

In closing, we are continuously planning for future generations as a community, and at this stage, it calls for helping hands in our local, state, and federal governments. We must work together to address the issues and problems within middle neighborhoods before they become catastrophic. I must reiterate this conversation is about preservation before intervention and identifying the policies, programs, and legislative remedies that will create a boom in these middle neighborhoods before

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they burst.

I thank you for this opportunity.

MR. MITCHELL: Good afternoon, Chairman Domb and members of the Committee on Housing, Neighborhood Development, the Homeless, and Council. My name is H.J. Omar Mitchell, and I'm here to testify on Resolution No. 170252.

I've been a resident of Philadelphia for 30 years. I'm a small business owner. And I also -- before I begin, I would like to thank Councilwoman Parker for introducing this important resolution and holding this hearing, which we hope will bring much-needed attention to Philadelphia's middle neighborhoods.

I am here representing MEDINA CDC. We're a 501(c)(3) organization located in the Ninth District, West Oak Lane section of Philadelphia. I am the organization's Treasurer. We're the community arm, the community development

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arm, of Masjidullah, which is a religious institution who has served the West Oak Lane and the broader Philadelphia community for more than 30 years.

As a relatively new CDC, we find one of the challenges we face is access to capital - financial, human, and intellectual - dedicated to helping CDCs build a solid infrastructure to manage the operations of the organization and to effectively engage the various challenges our community faces.

Solid internal support increases capacity. Capacity allows CDCs to operate more efficiently and effectively as they engage the various challenges our communities face. These challenges are economical for both the business and the private citizen, educational with needs and disparities impacting the entire community. Social support is needed on all levels, from infants to the elderly.

We found looking at any

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challenge in a vacuum or a silo will usually not remedy the challenge. The challenges are interrelated and need to be mitigated with a holistic approach. You can't just throw money at things. You can't just throw promises at things and think that they're going to be solved. It's a group. There are multiple causes, so there has to be a wide-based solution.

We strive -- and "we" being MEDINA CDC and Masjidullah -- strive to be a conduit between the needs of our communities and the available resources. Some of these challenges and some suggestions that may help mitigate them are neighborhood stabilization, and that's finding a way to create sustainable economic growth, the economic drivers that are critical for neighborhoods and the cities and the region. Some of these are commercial corridor upgrades such as storefront revitalization, enhanced lighting,

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overall clean-up. And I'm happy to say that partnering with Councilwoman Parker, we're working on a project now on Vernon Road that we believe will be critical to the improvement of that neighborhood. And we're not just doing that alone. We're partnering with Mount Airy USA together, and I think that's a key component. We can't do this individually. Together, we're going to be able to really bring a long-lasting both aesthetic and social improvement to the area -- to that area.

Some of the results are going to be specifically -- it's going to create an attractive and inviting and safer atmosphere. That's going to increase customer traffic. And you asked about quantifiable information. Increased customer traffic increases sales. Increased sales increases the tax base. Increased tax base makes everybody a little bit happier in the City and the district.

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Another thing that we need to recognize challenges that we face, often middle neighborhoods are kind of -- it's been a theme. They're overlooked. The people are making money. The neighborhoods are nice. We have fairly nice homes, things of that nature. But there are challenges and struggles that have been existing for many years. Home and business owners' access to traditional and subsidized funding for improvements can be very challenging. Some of the challenges - equitable application underwriting and approval processes for traditional funding. We all know about the predatory lending practices. We all know about the discriminatory underwriting practices. Well, when are we -- and I do mean "we," because it's the citizens and the people we elect responsibilities to jointly not allow these things to happen, to work against these things. And then -- that's traditional funding.

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Subsidized. Why can't we create a self-sustaining financial resource pool initially funded by local, state, and federal resources? And this pool is dedicated to individuals in middle neighborhoods borrowing these funds at modified interest rates, making improvements, and then the principal is repaid, along with a modest interest rate, go back into the pool. That creates a self-sustaining fund of resources that will consistently be available for other homeowners and business owners.

And what I think -- because sometimes we know that managing these types of things are not necessarily's government's area of expertise, this is where CDCs come in. And what we can do is, joining together, manage the resources where we can actually do a triage where we can disseminate information, take an initial look at the applications, give some assistance and

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guidance to individuals filling out, letting them know what they need to qualify for some of these loans, and then final approval would naturally be by whomever the issuing entity would be, whether that would be city, state or federal government, but working together we can help to create these improvements that are needed in the City.

And then also eliminate some disparities in housing valuation. You can go to certain parts of the City and look at the same asset, and when you look at the market value of similar homes in relatively close vicinity to each other, there's significant differences in value, sometimes due to zip code, sometimes in the same zip code, but it's just because of the ethnic makeup of the area. And we may not want to address this, but it's redlining, it's existed, it's continued to exist. And I think we need to recognize that by suppressing economic growth anywhere in the City, it impacts

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economic growth throughout the City.

And another issue is modifying housing tax liability resulting from increased value due to improvements. We see that when there are individuals on fixed incomes -- and fixed incomes doesn't necessarily mean that they're receiving some type of assistance, but just that the amount of money that they're making is fairly flat. When they utilize resources to improve the value of their asset, then they're taxed on the value of that asset. That can be -- that can have a significant impact on their ability to survive. Sometimes you invest $20,000, say, at a 6 percent tax rate. That requires -- and if your asset is increased by $20,000, you pay $1,200 more annually in taxes. That $1,200 can be significant. By making a modified tax liability, it promotes care and maintenance of the home and the neighborhood in general by reducing or eliminating a significant tax increase.

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And, finally, stakeholder accountability. We realize that in this whole scenario, there are multiple stakeholders, and all of them need to be accountable. Neighbors must be accountable and hold others accountable. They must also do the work of holding their elected officials accountable. And what I mean by "neighbors" is looking out, keeping your neighborhood clean, looking out after your neighbors, reporting when there's vandalism, reporting when people aren't acting the way they're supposed to act. That maintains the value of your asset, your neighborhood, your homes, and it will invite others to move in.

And elected officials, we need to make sure our elected officials are accountable to the constituents other than during election time. That means showing up, initiatives such as this one, and coming in and following up and meeting with neighbors and having a

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report card, a score card, let's say, halfway through your term. Let's see what you promised and let's see what you've done with respect to your promises.

And, finally, businesses. These businesses are not -- this doesn't just apply to the lending institutions, who need to be regulated with respect to the resources they make or do not make available to individuals, but also individuals who are in the neighborhoods doing businesses. Responsible management, the products they sell, the prices they charge, and both financial and human capital investment in the neighborhoods that they do their business in. And some of these things I'm talking about is, why is it that we have neighborhoods where -- and especially in the West Oak Lane section and in other areas of Mount Airy, where you can go to almost any store and buy a 40 ounce? This is not necessary. This is not

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healthy for our neighborhoods. Or you can go to stores and buy leaflets of tobacco.

Now, I don't know -- I guess there are still people who roll their own cigarettes, and that's fine, but not too many of them, and we know what these types of products are used for, and I think we need our legislature and our neighbors to speak out against these types of things.

And thank you for your time, and I'm happy to answer any questions you may have.

COUNCILWOMAN PARKER: You're a vet. I know you're going to summarize your testimony.

MS. ROBERTS: I'm going to fly through this, because I know you want to speak to these other folks.

Good afternoon, Chairperson Domb and other esteemed members of the Committee. I'm Jill Roberts, Executive Director of the Healthy Rowhouse Project.

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The Healthy Rowhouse Project is an initiative begun in 2015 to research and propose innovative financing and program service delivery methods to bring home repairs to scale in Philadelphia and improve the health of residents living there.

Deteriorating homes impact the families who live there and the house next door and eventually the entire block and the block next to it. Often an entire neighborhood is affected.

As expert colleagues like Paul Brophy have shown us, Philadelphia's middle neighborhoods are critical to the future of the City. Forty to 45 percent of Philadelphians live in middle neighborhoods. These neighborhoods like Germantown, Tacony, West Oak Lane are affordable, attractive, and offer a good quality of life. They are also in danger of decline. The quality of their housing stock defines the look and feel of the neighborhood. One key threat to middle

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neighborhoods is the fact that some homeowners cannot access the home improvement loans they need to repair, preserve, and improve their older properties.

Lenders are reluctant to provide credit in these critical neighborhoods and, as a result, we have a home improvement application loan denial rate of 62 percent in this city between 2012 and 2014. This compares to 37 percent for the rest of the country.

That is why I am here today to testify on the merits of the need for a home repair loan program. That's about the eighth whereas in the resolution. It has been championed by Councilwoman Cherelle Parker as well as Council President Clarke, and it is being designed by Greg Heller at the Redevelopment Authority. A key feature of any model to improve middle neighborhoods or just about any neighborhood in Philadelphia must include

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the participation of lenders and foundations to make home improvement loans available on favorable terms to owners. Some middle neighborhood residents are able to access grant programs, but many do need access to private capital to rehabilitate their homes. That is exactly what the City loan program will do.

The loan program being designed by the PRA will give middle neighborhoods access to private capital to repair their homes by providing incentives to banks to provide low interest rate loans to households with lower incomes and credit scores. The goal is to provide hundreds of loans in the first year and grow the number of repairs each year. The loan program is directed to homeowners who have incomes above the maximum eligibility to qualify for the City grant programs, such as BSRP and Weatherization.

Each property owner's actions

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influences the attractiveness and viability of the neighborhood. Each investment encourages more investment. As the President of the Federal Reserve Bank of Philadelphia, Patrick Harker, stated in a May Philadelphia Inquirer op-ed, Banks can leverage their Community Reinvestment Act commitments to support healthy outcomes such as rehabbing housing to remove lead paint or mold. As we said, this is all about return on investment.

Stabilizing the housing in Philadelphia's middle neighborhoods, in all of Philadelphia's neighborhoods, will ensure current homeowners can remain in their neighborhoods and support the City. It also invites new residents to move in.

We thank City Council, the Kenney Administration, and Philadelphia Redevelopment Authority for this extraordinary new loan program that will make needed home improvement loans available to our homeowners.

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Thank you.

COUNCILWOMAN PARKER: Thank you all so very much for your testimony.

Councilwoman Bass.

COUNCILWOMAN BASS: Yes. Thank you very much, Madam Chair.

So I just wanted to thank you all also for your testimony and for -- it's almost like with Brad, it's like a stroll down memory lane, so to speak, with Mount Airy USA. I've been engaged with Mount Airy USA for so long, it's almost like an entity that's almost like family, if you want to think of it that way, because we've worked on so many issues. And I remember -- people don't remember, but I remember when Mount Airy USA, particularly the stretch of 7100 block, that particular stretch was very much a stressed neighborhood. When I looked at the charts of areas that were stressed, that area was very, very stressed, and people look at it now and they say, oh, it looks so great, and

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everybody wants a business there and people want to shop there, people want to go there. And I remember when there were corner boys there and there was gambling. You had to walk in the street because they were shooting dice on the sidewalk, and then you had a few other interesting activities that were happening along that particular corridor. And if you went there in the evenings, it was shut down. There was nothing going on in the evenings. There was no restaurants, no shopping, no strolling along the Avenue.

And so I just really want to thank all of your organizations and as individuals, because it really does take folks to come together to address these problems to get them to go away. They don't go away on their own. It really does take the work of people like yourselves and being engaged and being involved. So I just really wanted to thank you all. And, again, going back to Mount Airy USA, the proof is really in

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the pudding because you can walk on that Avenue now, you would never imagine what it used to be. So I just really wanted to mention that.

Also, Mr. Mitchell, as you were mentioning -- I know you were talking about triaging and referring to loans and lending in our communities, and I wondered if you could expound upon that just a little bit in what you were thinking. I had brought up something somewhat similar to our L&I Commissioner around the idea of triaging, and I'm all about trying to rush into a situation to figure out what can we do before we make a step that's irreversible. So one of the things I had mentioned to the L&I Commissioner was before we tear down a house, because we know in a middle neighborhood that can almost instantly turn it into a stressed neighborhood, that we should triage those situations before we tear something down. We need to run in, take a look, see if we can get

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it in the hands of a developer, don't be so quick to tear it down, but let's see if we can invest a couple of dollars into stabilizing it until we are able to find someone, let's say, within a week, two weeks, 30 days, a relatively short timeframe, but how can we stop the teardowns and triage that situation. But you were actually talking about something completely different, which was about lending and loans. So I was wondering if you could expand on that a little bill.

MR. MITCHELL: Yes, gladly. Actually it applies to both situations, and what I merely meant by triage -- because we're in the neighborhood. We're located there. And if there are individuals who are looking for funding, they could come to MEDINA. We can provide them with the information to let them know who the lenders are, here are some of the qualifications that you're going to have to meet, here's the paperwork that you need. And they can

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come to us. And naturally we can't approve anything, but we can say, yes, there are five requirements that you have to fulfill in order for them to really be able to underwrite this loan effectively, and so to make sure that they're ready when they walk in, they have the information. We're just disseminating information to people.

I think the same applies to the example that you just gave with respect to housing. Before destroying a house, tearing it down or boarding it up, whatever the case may be, we are CDCs, so we're a developer. Is it possible that we know other individuals in the neighborhood who may want to take this distressed business and create a new business and what are the requirements for them to do that, what type of funding do they need. They may have funding themselves and just need to go through L&I and maybe the process not be as laborious as it can be to kind of

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fast-track it, so to speak.

So this is what I mean, just actually preparing people, giving them information, and then preparing them for whatever the formal process is that they may need to engage.

COUNCILWOMAN BASS: And I thank you for that. And also as you mention businesses, one of the things -- I know Councilwoman Parker has talked about this extensively -- is that we need to stop patronizing businesses that disrespect our community and that lead to stressful conditions in our neighborhoods and selling products that, in my opinion, should be illegal, that are used for illegal purposes.

You go in and -- someone just told me the other day, because I try to not frequent these stop-and-go's and those type of businesses that aren't going to be good for our neighborhood, but someone was telling me about a product that you can purchase and turn it

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into essentially like a crack pipe, and this is perfectly legal to purchase in stores within the stop-and-go's. It's like a little glass vase that comes with a rose inside. You take out the rose, you throw it in the trash, and then you've got your little glass case that you can use to then begin smoking crack or whatever you want to smoke.

And so businesses that are operating in this fashion are working against the efforts of all of us, all of us as individuals, as organizations, as businesses, and we need to make sure that we spread the word and stop patronizing businesses who are operating in such a manner.

So, again, I just want to thank all of you all for being here today and for your testimony, and I know particularly the ladies, whenever we go and have our protests and have our meetings, we have so many women who come out and support our efforts and who

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really represent our neighborhoods. So I just really want to thank you ladies as well for being here, for your testimony, and all that you do for our communities.

I do have to apologize, Madam Chair. I have to leave for another commitment, but I really am happy to receive all this information, and I promise you I will digest it all. And I know Cherelle will offer me a test tomorrow.

Thank you so much.

COUNCILWOMAN PARKER: Thank you.

Councilman Domb.

COUNCILMAN DOMB: Thank you, Councilwoman Parker.

I just wanted to thank you to the panel. I just wanted to mention something that I will be remiss if I didn't mention it. It's the Earned Income Tax Credit. I just want to make sure how we can make this a part of the whole program, because last year I think

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we still left close to $100 million in Washington, DC that could have gone to 40,000 families in Philadelphia who qualify, and we're talking about people that earn $7 and a quarter to $23 an hour and we're talking about -- with no children, I think the check is $506, and you can file back three additional years. So that's about $2,000. But when you have two children, if you're a single parent of a $44,000 income with two kids or a couple with 50,000, two kids, you can get a check up to 6,000 and you can file back three additional years. You're talking about $24,000. In these neighborhoods, these middle neighborhoods, this is huge money.

So one of the things we have to do is incorporate the EITC into this whole program, because that's free money in Washington that we leave on the table, 100 million, and it breaks my heart. If 40,000 people could get these checks, we have 400,000 people in poverty, 10

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percent of our population can get federal help, if we don't get -- they don't get it. So we got to get the word out. I just wanted to give that little comment to make sure we continue to get the word out about this issue.

Thank you. Thank you.

COUNCILWOMAN PARKER: Thank you.

Councilman Taubenberger.

COUNCILMAN TAUBENBERGER: Yes. Madam Chair, thank you very much.

I just want to recognize the panel for their expertise collectively and the fact that you came down here to help our city. The information you have all given on an individual basis could collectively be used to resolve a lot of problems, and I just want to thank you for your time. It was very enlightening to sit here and to be part of it. So thank you.

COUNCILWOMAN PARKER: Let me also just thank my colleagues for the record. This is very lengthy for a City Council hearing. And I just want to note for the record that we had all members of this Committee present and they stayed two to three, and I see the two super geniuses that we have here. So I want to thank them all. Thank you for your patience.

We have our final, final panel. And, listen, because they are the Administration, because they are the Administration, they're going to zip through their testimony, because they know how to summarize their testimony. So they'll zip through it. And we'll make sure we have it entered into the record. Thank you all so very much.

THE CLERK: Cathy Califano and Sylvie Gallier Howard.

(Witnesses approached witness table.)

MS. CALIFANO: Good afternoon, Councilman Domb, Councilwoman Parker, and members of the Committee on Housing and

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Neighborhood Development. I'm here, Catherine Califano, to represent the Administration at this hearing on middle markets.

In quick summary, the City and the Kenney Administration are committed to working in middle markets. We have a variety of programs today to serve households living in middle markets. Many of our programs have helped to ensure and preserve housing stability, and with the help of City Council, we'll be able to expand these programs further with both the loan and grant program, and we try and assist people to become new homeowners as well.

The Earned Income Tax Credit is a priority, and as you can see on the table, second table in the testimony, that our services -- our housing and community development programs serve people. Our neighbors are of variety of income levels and they live in all different types of neighborhoods

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throughout the City. And we are always open to improving the work that we do, looking at new ways to expand and improve upon our programs, and in the face of losing significant federal resources over time that have helped the City to leverage additional private, state, and local resources, we'd be remiss with noting that the federal resources haven't had an impact locally.

Lastly, we just want to note as part of the range of strategies that Paul Brophy and the team have suggested today, neighborhoods improve by working with existing residents, and those members are a huge part of what happens in our neighborhoods today. Our Citizens Planning Institute has been trying to cultivate more grassroots leaders over time, and those graduates have gone on to improve their communities, write grants, start new programs, and really engage in zoning and planning processes.

So we thank you for the

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opportunity. We have traditionally not aggregated our data by middle, stressed, and strong neighborhoods, and it's a good way for us to be able to report out, and we look forward to continuing to work with you to improve the work that we do today and start new programs.

Thank you.

MS. HOWARD: Good afternoon. My name is Sylvie Gallier Howard. I'm Chief of Staff for the Department of Commerce. Thank you, Councilwoman Parker, for elevating this issue. I'm going to -- you have my written testimony, so I'm going to summarize it a little bit.

So from the Commerce Department perspective, for many years the majority of our -- we've wrestled on how to provide more support for middle neighborhoods for the majority of our programs. This is due to the fact that many of our programs are funded through federal dollars, which have income

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eligibility criteria. We've made strides over the last three years and we have found ways to make investments in middle neighborhoods, as we recognize that this is a very important category of neighborhoods and a large percentage of our neighborhoods. So despite the shrinking and restrictive nature of those funds, we have had some great success stories.

Councilwoman Bass mentioned Mount Airy USA, and I also remember investing early on and we continue to support Mount Airy USA, but that is an example of an organization where they no longer qualify for a corridor manager position and they found other ways to support that.

The Commerce Department has played a key role in making successful investments to stabilize and sustain commercial corridors in middle neighborhoods, areas such as Mount Airy, Germantown Avenue, Frankford Avenue in

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Mayfair, 54th and Berks in Wynnefield. This is in great thanks to -- in partnership with our CDCs, as you mentioned. We could not do it without the CDCs, and we need to continue to find ways to make sure that they are strong and vibrant.

So we recognize that the needs of middle neighborhoods are broad but not insurmountable, and much has already been done. The right set of policies and supports cuts across government agencies, organizations, and communities. For that reason, Commerce would be interested in exploring possibilities for partnership and additional resources to better support middle neighborhoods, thereby contributing to Philadelphia's economic stability.

We look forward to working with Council and other City departments and the private sector to meet this end, and we commend -- I commend you, Councilwoman Parker, for your leadership in elevating

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this issue.

I'm joined by two of my colleagues, Denis Murphy and Terrine Datts, who can assist with any questions as well. Thank you.

COUNCILWOMAN PARKER: Councilman Domb.

COUNCILMAN DOMB: Thank you, Councilwoman Parker.

Just a question for the -- I'm not sure it's for either one of you, but you can carry it back, since we talked about EITC. Everyone in government who is collecting money, especially from people of middle or low income, should be asking the questions over the phone, Are you aware of EITC? Do you have the information? Because this is free money for us. Everyone across the board in the Administration should be asking that question. This is like putting $100 million back into the hands of 40,000 people that goes into the economy of the City. So whatever we can do. I don't know if you can carry the message back.

Every area, whether it's -- Councilwoman Sanchez talked about the water and sewer issues, whether it's real estate taxes, whatever the program is, we should make sure that that message carries back.

But thank you both for being here today and your testimony. Thank you.

COUNCILWOMAN PARKER: Just for the record, let me say a special thanks to the Administration along with the Commerce Department for your testimony. We look forward to working with you in the future to figure out what vehicle it is. And I quickly want to go back to Paul Brophy or either Mark's language. I can't remember who stated it, but they talked about being very intentional. And so whatever solutions that we are able to sort of work together to create to implement, we want to make sure that they are not a footnote in another story about

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another issue in the City of Philadelphia. Consistent contributors to the tax base, high civic engagement and participation, but usually a nickel over the income guidelines on some occasions.

But I'm also happy that you mention that there are several programs that we already have in existence in the City of Philadelphia, and actually Congressman Evans started off his discussion and talked about those neighborhoods and people who benefit from programs that we do offer in the City, because I don't want anyone to sort of have a misconception that we're saying that residents who live in these communities don't benefit from any support from the City. That is not what we're saying. What we're saying that has not happened is that usually we're either trying to incentivize a major corporation to come to invest in the City and create jobs or we're trying to find a way to come up with a solution to, as we rightly

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so, to eradicate the City of the deep poverty, and those people in the middle have never had sort of an intentional, strategically directed plan that will decide how do you deal with the challenges in those neighborhoods.

So I don't know how we're going to do it. I'm hoping that working with our Council President and members of Council, along with the Administration, we can come up with a solution to do it.

I have to state for the record that the Commerce Department -- and I've been working with Commerce, Councilman Domb. Before I got elected dog catcher, I was a staff person in this body. So I've been working with the Commerce Department and neighborhood commercial corridors for a very long time. The team that is there now, thank you all so very much for paying attention to detail. Thank you for understanding, even before we read this, that these neighborhoods matter. We just need you to be a part of

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developing an intentional solution that includes that Chamber of Commerce, the private sector, along with local, state, and federal government and come up with a way that we can change life, preserve and enhance those middle neighborhoods.

So thank you so, so very much for your testimony.

Councilman Domb.

COUNCILMAN DOMB: I guess we're in closing now, right? I just want to thank --

COUNCILWOMAN PARKER: Well, I see a gentleman who is here. We always have to ask at the end do we have anyone else, and I think he's from Tacony.

COUNCILMAN DOMB: I'm going to save it. I'll wait until he comes up.

COUNCILWOMAN PARKER: Thank you all for your testimony.

And just for the record, I need to note -- is there anyone else here to testify on this resolution?

(Witness approached witness

table.)

COUNCILWOMAN PARKER: Thank you. Please state your name, sir, for the record. And I know you come from Tacony CDC and I know you know how to summarize. Thank you.

MR. BALLOON: Thank you, Councilwoman Parker. My name is Alex Balloon. I'm Executive Director of the Tacony Community Development Corporation. I'll make this as brief as possible.

Five years ago, Torresdale Avenue in Tacony was confronting significant problems. Businesses were closing. Many blighted buildings were vacant, and we were basically in a disinvestment spiral. Out of public concern, businesses, neighbors, and partners got together to start a main street program with Councilman Henon. We worked with the Commerce Department on a turnaround plan, and today, five years later, Tacony is a growing neighborhood, welcoming new residents and unprecedented new investment.

Councilman Domb, the Tacony model demonstrates the opportunities for intergovernmental cooperation in middle neighborhoods. Over the past five years, we've welcomed 15 new businesses, resulting in a conservative estimate of $6.6 million of new economic activity, generating nearly $330,000 in local taxes for the City of Philadelphia.

Councilwoman Sanchez asked about how much one dollar in commercial corridors generates. It generates 18 in private investment.

We've renovated more than 30 storefronts through a mix of public-private investment and outright private investment with no public subsidy. Private investment is expanding into our housing market where we're renovating more than 100 homes that have been renovated to produce workforce housing with no public subsidy. We work together with key partners to improve our

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neighborhood's appearance through targeted low cost, high impact matching grant programs. We promote our neighborhood as a place to invest and a neighborhood to love through marketing and targeted events. We organize projects with partners such as the Commerce Department, Free Library, and Mural Arts, and we welcome everyone to participate in the planning and the implementation.

Middle neighborhoods need programs like the Storefront Improvement Program and the Business Security Camera Grant Program. They need low cost, high impact investments that entice the private market to invest further. They need high-performing organizations to implement and build consensus. The City's Community Development Corporation Tax Credit Program is a perfect match to fund an effective main street program and the best dollar-for-dollar return the City of Philadelphia can make in

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neighborhood economic development.

We would encourage the City to concentrate the economic development program on proven strategies such as main street and commercial corridor work, which generate real economic returns, permanent jobs, taxes, and private new investment. We welcome the attention to our city's middle neighborhoods and hope to deepen intergovernmental cooperation in the future.

Thank you so much, Councilwoman.

COUNCILWOMAN PARKER: Alex, thank you. And, look, I don't know how you did it, but you did do it, and actually, you know, you all --

MR. BALLOON: I have handouts for the Committee as well that sort of summarizes it in a graphic way.

COUNCILWOMAN PARKER: You all are also the model of the success that we're talking about, and as we move forward and work to form an

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intergovernmental sort of cooperative planning strategy that is really driven by the private sector, because government will not be able to solve it, particularly local government, sort of on its own shoulders, we intend to make sure that you are a part of whatever solution that we're working to come up with to address this.

So I want to say thank you, and I want to ask Councilman Taubenberger first and then we'll close with Councilman Domb.

COUNCILMAN TAUBENBERGER: Thank you very much, and thank you very, very much for your testimony and, once again, for all the folks who testified, including the Administration, but really those that are really volunteers and care deeply about their neighborhood, we thank you.

And, Councilwoman Parker, your leadership on this issue is very, very important, and I will have to tell you --

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and I told you privately. I'll tell you publicly. This is one of the finest hearings we've had. We all learned a lot. We really did. So I thank you.

COUNCILMAN DOMB: Alex, I want to thank you for testifying. You did a great job in Tacony, and we can learn a lot from what you're doing there.

I also want to thank everybody else who has testified, and specifically I want to thank my colleague Councilwoman Parker for bringing this issue forward and conducting this hearing today, and as my colleague Councilman Taubenberger mentioned, we did learn a lot. So I look forward to working with my colleagues and hopefully getting this situation moved forward and in a better place.

Thank you.

COUNCILWOMAN PARKER: Just for the record, let me note that the hearing of Resolution No. 170048 has been cancelled and it will not be held during this hearing.

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Is there anyone else here who would like to testify?

(No response.)

COUNCILWOMAN PARKER: There being no one else here to testify on this resolution, this concludes the business of the Committee on Housing, Neighborhood Development and the Homeless for today. This public hearing on Resolution No. 170252 is recessed to the call of the Chair.

Thank you all so very much for your participation. Have a good day.

(Committee on Housing, Neighborhood Development and the Homeless concluded at 3:50 p.m.)

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CERTIFICATE

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

MICHELE L. MURPHY
RPR-Notary Public

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