

3/22/2023

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

Remote location using Microsoft® Teams
Wednesday, March 22, 2023
12:00 p.m.

PRESENT:

COUNCILWOMAN JAMIE GAUTHIER, CHAIR
COUNCILMAN CURTIS JONES, JR., VICE-CHAIR
COUNCILWOMAN CINDY BASS
COUNCILWOMAN KENDRA BROOKS
COUNCILMAN MICHAEL DRISCOLL

RESOLUTION: 200057

3/22/2023

1 - - -

2 COUNCILWOMAN GAUTHIER: I

3 understand state law currently

4 requires that the following

5 announcement be made at the beginning

6 of every remote public hearing as

7 follows: Due to the current public

8 health emergency, City Council

9 Committees are currently meeting

10 remotely. We are using Microsoft

11 Teams to make these hearings

12 possible.

13 Instructions for how the

14 public may view and offer public

15 testimony at public hearings of

16 Council Committees are included in

17 the public hearing notices that are

18 published in the Daily News, Inquirer

19 and Legal Intelligencer prior to the

20 hearings and can also be found on

21 PHLCouncil.com.

22 I now note that the hour has

23 come. Cydnea Shearlds, will you

24 please call the roll to take

25 attendance. Members that are in

3/22/2023

1 attendance will please indicate that
2 you are present when your name is
3 called. Also, please say a few brief
4 words when responding so that your
5 image will be displayed on screen
6 when you speak.

7 THE CLERK: Vice-Chairman
8 Jones.

9 COUNCILMAN JONES: Madam
10 Chair, members of the Committee, I am
11 present.

12 COUNCILWOMAN GAUTHIER: Good
13 afternoon.

14 COUNCILMAN JONES: Good
15 afternoon.

16 THE CLERK: Councilmember
17 Gilmore Richardson.

18 (No response.)

19 THE CLERK: Councilmember
20 Bass.

21 (No response.)

22 THE CLERK: Councilmember
23 Squilla.

24 (No response.)

25 THE CLERK: Councilmember

3/22/2023

1 Brooks.

2 COUNCILWOMAN BROOKS: Good
3 afternoon, Madam Chair and colleagues
4 and the public. I am present.

5 COUNCILWOMAN GAUTHIER: Good
6 afternoon.

7 THE CLERK: And,
8 Councilmember Driscoll.

9 COUNCILMAN DRISCOLL: Good
10 afternoon, Madam Chair. Good
11 afternoon, colleagues. I am present.

12 COUNCILWOMAN GAUTHIER: Good
13 afternoon. Thank you. A quorum of
14 the Committee has been established
15 and this hearing is now called to
16 order. This is the public hearing of
17 the Committee on Housing,
18 Neighborhood Development and The
19 Homelessness regarding Resolution No.
20 200057.

21 Ms. Shearlds, will you please
22 read the title of the resolution.

23 THE CLERK: Resolution
24 200057, authorizing the Committee on
25 Housing, Neighborhood Development and

3/22/2023

1 The Homeless to hold public hearings
2 to explore rental control in the City
3 of Philadelphia.

4 COUNCILWOMAN GAUTHIER:

5 Before we begin to hear testimony
6 from the witnesses we have for today,
7 everyone who has been invited to the
8 meeting to testify should be aware
9 that the public meeting is being
10 recorded. Because the hearing is
11 public, participants and viewers have
12 no reasonable expectation of privacy.
13 By continuing to be in the meeting,
14 you are consenting to being recorded.
15 And I would like to recognize that
16 Councilmember Bass is present as
17 well.

18 Prior to recognizing Members
19 for the questions or comments they
20 have for witnesses, I will note for
21 the record at this time that we will
22 use the chat feature available in
23 Microsoft Teams to allow Members to
24 signify that they wish to be
25 recognized. In order to comply with

3/22/2023

1 the Sunshine Act, the chat feature
2 must only be used for this purpose.

3 Before we begin, I'd like to
4 make a few remarks about the
5 legislation before this Committee
6 today. Good afternoon, everyone. We
7 are all here today because we realize
8 that it's time to have a serious
9 conversation about rent control here
10 in Philadelphia.

11 We are in the midst of the
12 worst housing affordability crisis we
13 have ever seen in this City, and it's
14 going to take every tool at our
15 disposal to turn the tide and ensure
16 that every Philadelphian has high-
17 quality stable housing. You do not
18 have to look any further from than my
19 Council District to see the life-
20 shattering consequences of letting
21 landlords raise rents unchecked.

22 The prepandemic monthly
23 difference between rent owed and
24 ability to pay in my District was \$16
25 million per month. Citywide this

3/22/2023

1 number amounts to \$74 million per
2 month, and both statistics are almost
3 certainly higher post-COVID. The
4 belt is tightening even for those who
5 can afford to pay their rent.

6 The 2020 Census found that
7 almost 1 in 3 Philadelphians spend
8 more than half of their income on
9 rent, leaving little room for
10 essentials like food and medicine,
11 and preventing neighbors from saving
12 for a rainy day, and this is just the
13 tip of the iceberg, as the experts
14 testifying in this afternoon's
15 hearing will make evident.

16 One of the many reasons we're
17 in a situation where worst-case
18 scenario statistics have become the
19 norm is because we're letting
20 landlords raise rent whenever they
21 want and by however much they want
22 with no regard to the impact on
23 tenants. Nowhere is this impact more
24 profound than in formerly redlined
25 neighborhoods suddenly turned

3/22/2023

1 "desirable." Desirable because
2 working-class Philadelphians turned
3 them into joyful places to live.

4 And because we do not have
5 rent control, the Black population in
6 West Philly east of 52nd Street had
7 halved, and almost none of the
8 so-called luxury homes popping up in
9 this amenity-rich area are in the
10 reach of working-class Black and
11 Brown residents.

12 Let me be clear, I am not
13 anti-development or anti-new people
14 coming into historically Black
15 neighborhoods. But I am anti-
16 displacement and anti-profiting off
17 of the backs of working-class
18 residents without protecting their
19 right to remain in neighborhoods
20 their families built with their
21 blood, sweat and tears when no one
22 else wanted to live there. So we
23 need to give serious consideration to
24 rent control because I cannot think
25 of a better mechanism to welcome new

3/22/2023

1 neighbors without displacing
2 low-income, long-term neighbors.

3 I'm grateful to my colleague
4 and friend Councilmember Brooks for
5 hosting today's hearing and starting
6 the formal conversation on this
7 important topic. And thank you to
8 the Philadelphia Rent Control
9 Coalition and all the advocates for
10 their work on the ground to bring
11 this issue to the foreground. Thank
12 you for the witnesses and public who
13 have signed up to speak today. Your
14 insights are appreciated and thank
15 you so much for the public watching
16 at home.

17 I know that Councilmember
18 Brooks wants to make some opening
19 remarks. I'll pass it to you,
20 Councilmember.

21 COUNCILWOMAN BROOKS: Thank
22 you so much, Madam Chair, members of
23 the Housing Committee and everyone
24 who joined us today in this hearing.
25 I am so very excited to start this

3/22/2023

1 important conversation. You know,
2 from personal experience of housing
3 security, housing as a human right
4 has been a platform that I have
5 continued to talk on way before
6 becoming elected office. And I know
7 that people tend to have a knee-jerk
8 reaction when they hear the word rent
9 control.

10 So today we're going to be
11 learning and asking questions and
12 just being more informed about rent
13 control, rent stabilization or
14 whatever name that we want to give
15 it. The reality is that
16 Philadelphians need support right
17 now, and we need to begin this
18 conversation for us to move forward.

19 Today we'll hear from local
20 and national experts on this issue,
21 and also renters from across the
22 City. Because I know firsthand that
23 as I navigate communities throughout
24 Philadelphia and people who approach
25 me about housing insecurity or

3/22/2023

1 housing issues in general, I'm still
2 very much triggered from my own
3 experience, and I think it's
4 important that we hear the stories
5 from the actual people that are
6 affected by our current rental
7 situation here in Philadelphia.

8 So what we will learn about
9 more from today is rent control is
10 not a new thing to Philly. We'll
11 talk about how our City is changing,
12 how we have more tenants and more big
13 landlords coming into the City and
14 what does that mean. We're going to
15 talk about how rent control is an
16 anti-violence measure that increases
17 neighborhood stability, and that's
18 something that we all want more of.

19 We'll talk about how rent
20 control supports other tenant
21 protections in the City. Philly is a
22 national leader in preventing
23 homelessness and displacement because
24 of our Right to Counsel, our
25 Philadelphia Eviction Prevention

3/22/2023

1 Project, our Eviction Diversion
2 Program and Renters' Access Act, all
3 things that some of us have supported
4 to be at this point.

5 And we'll also talk about how
6 we can use rent control to
7 effectively as a policy tool protect
8 affordable housing that we already
9 have. So I'm looking forward to
10 beginning this conversation and
11 working with my colleagues on the
12 Housing Committee to continue to
13 protect Philadelphia renters.

14 Thank you so much, Madam
15 Chair.

16 COUNCILWOMAN GAUTHIER: Thank
17 you.

18 Are there any other members
19 of this Committee who would like to
20 be recognized for remarks before we
21 begin hearing testimony?

22 (No response.)

23 COUNCILWOMAN GAUTHIER: Okay.
24 Ms. Shearlds, would you please call
25 the first panel or witness we have to

3/22/2023

1 testify.

2 THE CLERK: On our first
3 panel, we have Karen Harvey,
4 Rasheedah Phillips and Bruce Ticker.

5 COUNCILWOMAN GAUTHIER: Okay.
6 Karen Harvey, are you there and
7 connected? I see you.

8 MS. HARVEY: Yes.

9 COUNCILWOMAN GAUTHIER: Can
10 you please state your name for the
11 record and proceed with your
12 testimony.

13 MS. HARVEY: My name is Karen
14 Harvey. Good afternoon, everyone.
15 I'm the Director of the Philadelphia
16 Rent Control Coalition. Thanks to
17 Councilmember Brooks for convening
18 this information hearing and to each
19 of you for your willingness to listen
20 and hopefully consider a new path
21 towards safe and affordable housing
22 for all Philadelphians.

23 In the year-plus since COVID
24 has taken a half-step down from
25 situation critical, the rental

3/22/2023

1 housing market in Philadelphia has
2 gone completely off the rails,
3 especially for the City's most
4 vulnerable tenants, single parent-
5 headed households, people of color
6 and low wage-earning citizens of
7 every hue in this the poorest large
8 city in America.

9 My mission today is to paint
10 you a picture of why tenant
11 protections are so important. A
12 couple of examples and then I will
13 take my seat. While the neighborhood
14 is West Philadelphia, its stories are
15 easily applicable to any street in
16 South, North and Northeast
17 Philadelphia, Germantown or Mount
18 Airy, walk the streets of any
19 residential community and my words
20 will ring true.

21 The setting is a small
22 residential street that normally
23 steps from the 52nd Street business
24 corridor. As we approach spring of
25 2022, the sounds of new construction

3/22/2023

1 on the block have been commonplace as
2 now 10 three-story multi-family
3 structures with roof decks are in
4 various stages of completion.

5 The fear of losing their
6 homes is a theme I hear about far too
7 often among many who have lived on
8 the block for decades. Mr. Raymond
9 is a 74-year-old newly widowed,
10 retired gentleman with his recently
11 deceased wife who -- I'm sorry, who
12 with his recently deceased wife had
13 been raising their 10- and 13-year-
14 old grandchildren since they were
15 young boys.

16 The loss of his life partner
17 was devastating enough in itself and
18 now he has heard the rumblings of
19 other long-term residents that the
20 new apartment buildings will increase
21 his property taxes to the extent that
22 he will be pushed out of the
23 neighborhood, which he has seen
24 happen to friends whose property
25 taxes have gone up. He's a proud man

3/22/2023

1 unwilling to accept financial
2 assistance.

3 Homeownership is a source of
4 great pride for Black seniors, many
5 of whom like Mr. Raymond relocated
6 from the South seeking a better life.
7 He receives daily calls and knocks on
8 the door from predatory developers
9 and real estate agents who wave cash
10 and promises in his face and have him
11 nearly convinced to sell his home for
12 mere pennies on the dollar.

13 Mr. Raymond's story is far too
14 commonplace as seniors on fixed
15 incomes and limited resources fall
16 prey to gentrification.

17 LT is a young single mother
18 of three, children ages 10, 7 and 4
19 years old. Her rent has been raised
20 by \$75 since the new buildings have
21 gone up. Even as she started a new
22 job a month ago, she could not afford
23 to live in the home she has rented
24 for seven years any longer. Because
25 I've acted as a mediator in the past

3/22/2023

1 between her and her land -- her
2 slumlord, I'm sorry, we've been able
3 to get the increase down to \$50, but
4 her minimum wage job is part-time at
5 a local supermarket. Therefore, even
6 the \$50 represents a hardship.

7 According to Apartments.com,
8 as of October 2022 the average rent
9 for a one-bedroom apartment in West
10 Philadelphia and University City is
11 \$1864 before utilities. That's a 50
12 percent increase since the same time
13 last year. A three-bedroom home or
14 apartment for rent averages
15 approximately \$2700 a month. LT
16 again is a single mother working
17 approximately 20 hours a week earning
18 \$10 an hour. Her salary of \$200
19 weekly before taxes is barely enough
20 to pay her \$650 current rent.

21 Hundreds of single parent-
22 headed households earning minimum
23 wage are facing eviction and
24 homelessness this year. People are
25 going to be forced out of their own

3/22/2023

1 neighborhoods. Small landlords who
2 might otherwise have affordable
3 properties have no alternative except
4 to either raise rents or sell out to
5 those same developers as property
6 taxes have increased exponentially.

7 The only one who benefits in
8 any of these scenarios are those same
9 mega developers who have been
10 harassing Mr. Raymond. It's time to
11 do the right thing. Homelessness
12 isn't good for the individual or the
13 City. Homeless children are more
14 susceptible for poor health, a
15 greater lack of medical care, poor
16 grades, lower school attendance,
17 mental illness, poor self-esteem and
18 bullying by their peers. Poorly-
19 educated children become teens and
20 adults with little hope.

21 Businesses are filled with
22 people, many of whom saw the only way
23 out as criminal activity. Each
24 homeless adult represents dollars out
25 of the City's coffers as homeless

3/22/2023

1 people don't pay rent, mortgages or
2 taxes. They're unable to contribute
3 to the City economically and, in
4 fact, cause a continued rise in
5 funding for the homeless services
6 without any kind of return on those
7 millions of dollars. It's up to us,
8 everyone in this room, to advocate
9 for that so as to avoid being
10 statistics.

11 It is imperative that we
12 begin working to ensure safe and
13 affordable housing for all
14 Philadelphians. We can start right
15 here today's dialogue. I say this so
16 often I'm tired of hearing myself.
17 To whom much is given, much is
18 expected. If you are among the
19 fortunate few by comparison those for
20 whom housing isn't an issue, take the
21 pledge and agree to work with us so
22 that every child has a warm place to
23 lay their head at night.

24 I've never met anyone whose
25 preference was to sleep in their car.

3/22/2023

1 Working together we can bring a
2 newer, safer existence to all
3 Philadelphians. I thank you for your
4 time.

5 COUNCILWOMAN GAUTHIER: Thank
6 you so much, Ms. Harvey, for being
7 here today and for your work.

8 Rasheedah Phillips, are you
9 there and connected?

10 MS. PHILLIPS: Yes, I'm here.

11 COUNCILWOMAN GAUTHIER:
12 Wonderful. Good afternoon. Good to
13 see you. Please state your name from
14 the record and proceed with your
15 testimony.

16 MS. PHILLIPS: My name is
17 Rasheedah Phillips. Good afternoon,
18 everyone. I'm the Director of
19 Housing at PolicyLink, a national
20 research and action institute and
21 previously served as managing
22 attorney at Housing Policy at
23 Community Legal Services of
24 Philadelphia. Thank you so much for
25 having this hearing today and I'm

3/22/2023

1 grateful to have worked with
2 Philadelphia City Council for over a
3 decade to support and advocate on
4 behalf of tenants.

5 Like many other cities around
6 the country, Philadelphia is
7 wrestling with a displacement crisis
8 that is forcing primarily people of
9 color and low-income renters out of
10 the City. Philadelphia households
11 are facing significant displacement
12 pressures as rents continue to rise
13 and wages remain stagnant.

14 A household with two minimum-
15 wage workers in Philadelphia cannot
16 afford the median rent in many of the
17 City's zip codes. The National Low
18 Income Housing Coalition's recent
19 report, for example, shows that one
20 minimum wage worker in Philadelphia
21 would need to work 3.4 full-time jobs
22 to afford a two-bedroom apartment.
23 Not two jobs, not three jobs, 3.4
24 full-time jobs to afford a
25 two-bedroom apartment in the City.

3/22/2023

1 Housing is the single largest
2 expense for most households, and far
3 too many pay too much for housing,
4 particularly low-income renters.

5 According to the National Equity
6 Atlas, the total disposable income
7 for renters in Philadelphia in 2019
8 would have been \$1.8 billion more if
9 renters paid only what they could
10 afford on housing. If renters
11 weren't spending so much of their
12 income on rent, they could spend more
13 on family needs and in the community.

14 Renters are vital to
15 Philadelphia's economic social and
16 cultural vitality but are burdened by
17 rising rents and stagnant wages and
18 often treated like they're less than
19 until they become future homeowners.
20 High house costs squeeze family
21 budgets, leaving a few resources to
22 pay for other expenses, save for
23 emergencies or make long-term
24 investments.

25 Rent stabilization is one of

3/22/2023

1 the most effective housing stability
2 tools being used across the country.
3 It's been in place in the U.S. for
4 over 100 years and exist in over 180
5 jurisdictions. You may ask why has
6 such a policy been durable and
7 widespread. Quite simply because it
8 works.

9 Empirical evidence shows that
10 rent stabilization increases housing
11 stability and affordability for
12 current tenants. It's unrivaled in
13 speed, scale and cost-effectiveness.
14 While building a single unit of
15 affordable housing may take years and
16 cost upwards of half a million
17 dollars, rent stabilization is the
18 only policy tool that provides
19 immediate relief and covers most
20 renters. It's a necessary policy
21 that compliments and reinforces
22 efforts to increase housing supply
23 nor does it have to be a protections-
24 versus-supply problem.

25 The City can take a tailored

3/22/2023

1 approach that works for the community
2 that protects existing residents,
3 that builds for new ones and that
4 level-sets. Building takes time so
5 the housing you are in is the most
6 affordable. The data shows that a
7 rent cap would work in Philadelphia
8 to balance the need for long-term
9 housing stability and owner profits
10 and returns. The proof is in
11 Philadelphia's history of annual rent
12 increases.

13 Between 2015 and 2020, the
14 Economy League found that the average
15 rate of change in rent from the
16 previous year in the Philadelphia
17 metro area ranged from 1.7 percent to
18 3.3 percent. That means that even in
19 the absence of a rent stabilization
20 policy, property owners and investors
21 were able to operate freely setting
22 and increasing rents as much as they
23 wanted without exceeding 3.3 percent
24 annual rent increases. This number
25 is really key because it represents a

3/22/2023

1 reasonable annual rent increase that
2 allows owners and investors to get
3 their return.

4 Furthermore, Philadelphia
5 residents have survived a foreclosure
6 crisis, a pandemic, an economic
7 recession in just under two decades,
8 all large life-changing, city-
9 changing, world-changing events
10 outside of their control that have
11 radically shifted the conditions
12 controlling their livelihoods and
13 their homes.

14 Historically, Philadelphia
15 was a place where homes were
16 predominantly owned by homeowners and
17 small local landlords who were rooted
18 in their communities, but that is
19 changing. In 2021, Pew and
20 Reinvestment Found research that even
21 though only 2 percent of landlords in
22 Philadelphia have more than 25 units,
23 these large landlords own more than
24 half of the City's rental units.
25 This has really important

3/22/2023

1 implications for the housing market
2 and renters.

3 The share of the housing
4 stock that is owned by corporate and
5 private equity landlords has
6 accelerated in recent years, starting
7 with the foreclosure crisis where
8 institutional investors swooped in,
9 bought up homes from homeowners, many
10 of whom were first-time Black and
11 Brown homeowners who were forced to
12 be foreclosed on.

13 Since then, multiple reports
14 have documented the harms associated
15 with corporate landlords, whether
16 it's increased eviction fees, more
17 junk fees to higher rent hikes. This
18 represents an increased risk of
19 housing instability for renters and
20 the entire City. As these corporate
21 landlords maximize the wealth they
22 can extract from communities, they
23 accumulate more capital with which
24 they use to outbid local property
25 owners and prospective homeowners,

3/22/2023

1 further tilting the scale in favor of
2 external control of Philadelphia's
3 historically locally-held housing
4 stock. This is the trend that has to
5 be stopped and rent stabilization in
6 addition to other policies that
7 prevent predatory practices will
8 disincentivize and prevent the
9 increased concentration of corporate
10 ownership.

11 As you heard already, rent
12 stabilization is more effective when
13 it's paired with other protections,
14 things that we already have
15 fortunately in Philadelphia. Things
16 like Just Cause Eviction, which helps
17 prevent landlords from evicting
18 tenants in order to raise rents.
19 Other complementary policies include
20 proactive code enforcement and rental
21 registries to improve the
22 transparency of ownership and
23 increase the quality of housing.

24 I'll wrap up soon but just
25 wanted to say that aside from the

3/22/2023

1 direct impact of increased housing
2 stability and long-term affordability
3 for renters, rent stabilization will
4 have other spillover effects that
5 help to address other issues in our
6 complex housing crisis.

7 For instance, as new
8 infrastructure investments in housing
9 development take place across
10 Philadelphia, Black and Brown
11 residents of historically disinvested
12 neighborhoods will feel the impact
13 than they already do in the form of
14 rising property values and thus, rent
15 hikes. And so, rent control does
16 ensure that the people who have lived
17 in and sustained historically
18 disinvested neighborhoods are able to
19 stay in those communities in which
20 they've put down roots and benefit
21 from those new investors, whether
22 they're transit, whether they're
23 housing or infrastructure-related.

24 I'd also just say quickly
25 that in addition rent stabilization

3/22/2023

1 would alleviate some of the pressures
2 on the Philadelphia Housing Authority
3 to meet the growing need for
4 subsidized housing for people with no
5 or very low-income seniors and people
6 with disabilities that have no
7 options in the private market.

8 Last thing I'll say before
9 I'll go, I just want to share a
10 little bit of a personal story.
11 Thinking about how different it was
12 for me 15 or 20 years ago, a young
13 single parent and college student for
14 whom stable housing was crucial. I
15 didn't have a family home to stay in
16 or any other means for affordable
17 housing. And like thousands of
18 others, I had entered my name on the
19 Philadelphia Housing Authority
20 waitlist as soon as I had the chance
21 leaving high school, but it would be
22 years until my name moved up on it.

23 It was a struggle. But with
24 financial aid, grants and employment
25 income, I was able to afford a

3/22/2023

1 two-bedroom apartment in Brewerytown
2 for \$800 a month and stay in the area
3 until I graduated law school, bought
4 my first home in that same area and
5 years later with a desire to continue
6 investing in the community that I
7 felt had invested in me, whether it
8 was the small landlord who took a
9 chance on me while I was still
10 building up my credit history or the
11 local tax business who's done my
12 taxes since college.

13 It's ironic that now my
14 24-year-old child is not able to
15 access reasonable or affordable
16 housing that would enable them to
17 live on their own without having to
18 work nearly 3.5 jobs or that they
19 can't continue living in the
20 community that they grew up in if
21 they chose to live alone.

22 Last thing I'll say is that
23 Philadelphia is not alone in
24 considering this policy. In the past
25 five years, over a dozen cities and

3/22/2023

1 states have passed new policies or
2 strengthened pre-existing rent
3 stabilization policies. These
4 policies are not one-size-fits-all.
5 They should not be painted with a
6 broad brush.

7 These policies are instead
8 designed to accommodate and fit local
9 housing market conditions and needs.
10 We look forward to continuing to work
11 with Philadelphia City Council,
12 housing advocates, organizers,
13 impacted tenants, landlords and
14 community members to continue to
15 support and develop these policies.
16 Thank you so much for the opportunity
17 to testify.

18 COUNCILWOMAN GAUTHIER: Thank
19 you so much, Rasheedah, for being
20 here today, for sharing your personal
21 story and for your critical work in
22 this area.

23 Bruce Ticker, are you there
24 and connected?

25 MR. TICKER: Hello.

3/22/2023

1 COUNCILWOMAN GAUTHIER:

2 Wonderful. Can you please state your
3 name for the record and proceed with
4 your testimony.

5 MR. TICKER: Yeah. My name
6 is Bruce Ticker and I'm here today
7 just speaking in support of rent
8 control in Philadelphia. Thank you,
9 Committee Chair Gauthier and
10 Councilmember Kendra Brooks, for
11 putting this hearing together to
12 discuss the importance of preserving
13 and stabilizing our communities.

14 To go off script for a
15 moment, I listened intently to the
16 two persons before me and I'm really
17 shocked at the conditions I'm hearing
18 about. My situation is
19 (inaudible) --

20 COUNCILWOMAN GAUTHIER:

21 Mr. Ticker, can you still hear us?

22 (No response.)

23 COUNCILWOMAN GAUTHIER:

24 Council Support.

25 COUNCIL TECH SUPPORT: It

3/22/2023

1 looks like the participant is having
2 some technical issues. We're going
3 to try to call him back into the
4 meeting.

5 COUNCILWOMAN GAUTHIER: Okay.
6 We'll give you some time to do that.

7 COUNCIL TECH SUPPORT: Thank
8 you.

9 COUNCILWOMAN GAUTHIER:
10 Councilmember Brooks, I see you have
11 questions. Maybe we can take at
12 least one of your questions before
13 Mr. Ticker comes back.

14 COUNCILWOMAN BROOKS:
15 Alrighty, Madam Chair.

16 So I have a question for
17 Ms. Harvey. What is the effect of
18 someone being forced out of their
19 community by massive rent hikes and
20 skyrocketing home prices? And what
21 do you think will happen if we don't
22 pass some level of rent control in
23 Philadelphia?

24 MS. HARVEY: Okay. Sorry.
25 It causes instability, especially for

3/22/2023

1 a family. Children are connected to
2 their communities by their friends
3 and by the school that they attend.
4 Having to move away from those two
5 very vital parts of their everyday
6 life makes life more difficult for
7 those children and they start to
8 experience -- they start to
9 experience discomfort in going to
10 school, which can then cause a child
11 to stop going to school regularly and
12 lead to a life that is not conducive
13 to anything that their parents may
14 have had in mind for them.

15 As to the second part of your
16 question, the more that that
17 continues, the more unstable a living
18 situation becomes. And that
19 separates people, children and adults
20 from medical care, from education,
21 from church, all those things that
22 had been able to be done historically
23 in one's own community.

24 It seems that as our medical
25 care has increased and there's more

3/22/2023

1 neighborhood businesses, folks who
2 live in those neighborhoods are not
3 able to pay for them and are pushed
4 out so that people can come back in
5 from outside of the City and take
6 advantage of all of those
7 accoutrements that folks in our
8 community have become able to use.
9 I'm sorry. I hope that answers your
10 question.

11 COUNCILWOMAN BROOKS: Yes,
12 Ms. Harvey. Thank you so much.

13 My next question is for
14 Ms. Phillips. So what is the impact
15 on our City and on Philadelphians
16 when only the top 2 percent of the
17 landlords own more than half of the
18 City's rental units?

19 MS. PHILLIPS: So part of
20 what happens when we have corporate
21 landlords who are taking over the
22 City, people who live in these units,
23 right, are treated as if they're
24 living substandard housing often,
25 right, because a lot of what the

3/22/2023

1 corporate landlords and corporate
2 owners are trying to do is maximize
3 their properties. And so, that means
4 cutting and skimping on other things.
5 That means that maintenance is
6 getting deferred. People are
7 continuing to live in worse
8 conditions because their rents are
9 raising.

10 You may also not know your
11 landlord. If it's a corporate
12 landlord, they may not be located in
13 the City so they may not be
14 contributing back to the City in the
15 ways that you would expect and also,
16 it's challenging for tenants to be
17 able to connect with those landlords
18 to be able to get things done.

19 And you see that these
20 landlords also tend to not know local
21 laws. They tend to not know that
22 they need to get their landlord's
23 license and that they need to follow
24 certain steps before they try to
25 evict a person, right. They're

3/22/2023

1 operating and maybe coming from New
2 York, as we see a lot of folks coming
3 from to buy properties in the City,
4 right, and they're operating off of
5 what they think is the law, but
6 they're not actually following the
7 law.

8 And so, you see heightened
9 evictions. You see alongside of
10 those heightened rents, which also
11 leads to evictions because people
12 can't pay rent hikes in a short
13 period of time if they're told your
14 rent's going to be raised 15 percent
15 in the next few months, right. Where
16 are you going to get that extra
17 income. So that's just some of the
18 impacts that we see from corporate
19 landlords and court ownership.

20 But on the larger scale, what
21 it means is that Philadelphia doesn't
22 own Philadelphia. It's not
23 Philadelphia residents and it's not
24 Philadelphia landlords. And that's
25 fine, right. But as long as we know

3/22/2023

1 what that means and what the impact
2 of that is. And the impact is
3 greater housing instability for the
4 City at large.

5 COUNCILWOMAN BROOKS: My next
6 question is how will rent control
7 benefit historically disinvested
8 neighborhoods like my neighborhood in
9 North Philadelphia? And what will
10 happen if we don't pass some level of
11 rent control soon?

12 MS. PHILLIPS: So one of the
13 big things that rent control does,
14 right, is that it ensures that
15 households are less housing cost-
16 burdened and limiting those rent
17 increases, so that's the biggest
18 thing that can do because it can do
19 that immediately.

20 And so, when communities,
21 right, are only paying what they can
22 afford towards rent, which is
23 anything that's above 30 percent of
24 their income being paid towards rent
25 which we see, we see people paying

3/22/2023

1 almost 50 percent or more towards
2 rent, particularly lower-income
3 households, right, so those
4 households are cost-burdened.

5 When you're cost-burdened,
6 the rent eats first, right. So that
7 means that your health is suffering,
8 your community's health is suffering
9 because all of your money is going
10 towards that rent. That means you're
11 not able to pay bills on time. That
12 means if you have medical health
13 issues, even if you don't have health
14 issues, right, something pops up,
15 you're not able to address that
16 because the rent eats first. You're
17 worried about being evicted, you're
18 worried about -- so again, the larger
19 impacts of that.

20 Like I said, Philadelphia
21 alone, if we had rent control or if
22 people were not paying more than 30
23 percent of their income towards their
24 rent, Philadelphia would have \$1.8
25 billion. That's a big number in

3/22/2023

1 disposal income. So again, that
2 means that folks are able to pay for
3 child care. They're able to pay for
4 transportation to get to work.

5 They're able to do the things
6 that they need to do. They're able
7 to buy groceries. They're able to
8 save long-term. They're able to buy
9 homes down the line because they're
10 able to save that money because
11 they're not paying 50, 60 percent
12 having to work four jobs just to pay
13 the rent. So that's something of
14 what we would see if we had rent
15 control. We would see more stable
16 communities, more stable households
17 and a more stable Philadelphia, a
18 more healthy thriving Philadelphia.

19 COUNCILWOMAN BROOKS: Thank
20 you so much, Ms. Phillips.

21 Madam Chair, my other
22 question was for Mr. Ticker. And I
23 don't know if we got him back online
24 yet.

25 COUNCILWOMAN GAUTHIER: He's

3/22/2023

1 not back yet.

2 COUNCILWOMAN BROOKS: Okay.

3 Councilmember Jones has a question.

4 I think he's waving.

5 COUNCILWOMAN GAUTHIER: Yes.

6 Councilmember Jones.

7 COUNCILMAN JONES: Thank you,

8 Madam Chair.

9 And thank you, Ms. Phillips.

10 I always enjoy your testimony. And

11 I'm going to quote you, "The rent

12 eats first." I'm going to hashtag

13 that and use that.

14 A couple of quick questions:

15 To what degree, and if you know it,

16 fine, if you don't, please provide it

17 to the Chair so that she can

18 distribute it to us, how has

19 homeownership given way to rental

20 situations in Philadelphia? And are

21 there maps that illustrate where?

22 MS. PHILLIPS: Yes. So I

23 don't know that off the top of my

24 head. I can definitely get some of

25 that information. But just generally

3/22/2023

1 speaking, right, when we think about
2 how Philadelphia's housing stock has
3 looked and how ownership has looked,
4 Philadelphia has traditionally been a
5 city of homeowners. Our
6 homeownership rate has been
7 traditionally over 60 percent.

8 And then in 2008, right, we
9 had that foreclosure crisis and we
10 saw those demographics shift
11 dramatically, right. And so now,
12 we're in a situation where that
13 homeownership rate is building back
14 up, but it's about half and half now.
15 There are more renters in the City,
16 which means that, right, we need to
17 be paying more attention to what
18 renters need and how we protect them.

19 And then also, right, as we
20 know, homeownership is not an end-all
21 be-all too, right. If you're a
22 low-income homeowner, you're also
23 seeing some of the same issues that
24 low-income tenants are seeing, right.
25 You're still having issues sometimes

3/22/2023

1 making the mortgage. You're still
2 having issues with repairs and things
3 like that. So it's not a situation
4 that just because you're a homeowner,
5 that means everything is good, right.

6 So in a city like
7 Philadelphia, we have to look at both
8 things and see how both things impact
9 each other. But again, the fact that
10 we have more renters in the City and
11 that the demographics have shifted
12 dramatically means that there's more
13 protections we need to be thinking
14 about for renters.

15 And we have over the years,
16 right, some of the really amazing
17 things that you all have championed
18 in terms of Just Cause, these things
19 go hand-in-hand, right. Just Cause
20 is one great protection. But without
21 something like rent control, it's not
22 as effective as it could be in terms
23 of protecting renters.

24 COUNCILMAN JONES: So the
25 reason I asked about the mapping, I'm

3/22/2023

1 beginning to see in particular parts
2 of my District, where I grew up
3 actually, where Ms. Johnson,
4 Ms. Smith used to own a house is no
5 longer owned. It is a renter's unit,
6 not stereotyping any of that. But
7 there is a different level of
8 involvement often that comes with
9 that.

10 The other thing that I'm
11 asking -- and again, you don't have
12 to have the answer, if you know where
13 the answer is, we can find it -- to
14 what degree are major investment
15 groups coming into Philadelphia to
16 buy our housing stock to turn it into
17 a rental community? And how is that
18 impacting what we're seeing, that
19 kind of I'm not from Philadelphia,
20 don't know the difference between
21 Washington Avenue and Washington
22 Lane, but I know my dividends come
23 monthly? Has that been a factor?

24 MS. PHILLIPS: So that is
25 something that I will have to get

3/22/2023

1 additional information and share back
2 with you all. But studies have been
3 done showing some of the shifts in
4 ownership in Philadelphia, and there
5 may be some studies around the rate
6 of corporate ownership.

7 But just to speak to
8 something you just mentioned. That
9 again, you're right. There is a
10 difference, right, in terms of
11 stability that a homeowner brings to
12 a community versus a renter and it's
13 because of lack of renter protections
14 that allow renters to have that same
15 level of stability, understanding
16 that not everybody is going to be
17 able to be a homeowner, right. So
18 why not stabilize renters to make
19 them be able to stay in communities
20 just as long as homeowners and be
21 able to contribute back to those
22 communities. So I just wanted to
23 speak to that, but I can definitely
24 try to get you some additional
25 information.

3/22/2023

1 COUNCILMAN JONES: I didn't
2 expect total answers, but something
3 for us to think about as we
4 contemplate what we're doing here.
5 Finally, one of the concerns that has
6 been raised, that people like the
7 postman and the schoolteacher that
8 invest in properties, what impact
9 will this have on their ability to
10 maintain those kinds of small
11 investments, not the big mega
12 corporate folk that are swooping in
13 here, but how do we make sure that
14 this is still a viable retirement
15 investment in a lot of cases for them
16 and that we don't price them out of
17 situations? Has there been any
18 thought given to that component of
19 landlords?

20 MS. PHILLIPS: Absolutely.
21 And one of my colleagues will be on I
22 think one of the next panels, Tram
23 Hoang and she can speak to that more
24 specifically, particularly because of
25 her experience developing rent

3/22/2023

1 control policies in St. Paul.

2 But just to say that these
3 policies can be locally designed to
4 ensure, right, that again it works
5 for Philadelphia, it works for all
6 parties involved. Again, just that
7 statistic I mentioned earlier that
8 naturally landlords in Philadelphia
9 are not raising rents more than 3.3
10 percent. And so, a rent cap does
11 make sense in Philadelphia because
12 it's sort of in line with what's
13 already happening. And so, on that
14 front we don't think it will be a
15 negative impact on landlords. I
16 think it can be designed to support
17 everyone.

18 COUNCILMAN JONES: Thank you,
19 Madam Chair and Member Brooks, for
20 raising this issue in discussion.

21 COUNCILWOMAN GAUTHIER: Thank
22 you so much.

23 I have a couple of questions
24 for Rasheedah. First, we were in a
25 hearing on Monday about

3/22/2023

1 discrimination, income source
2 discrimination, and the major impact
3 that's having on people who are
4 trying to use housing vouchers to
5 obtain affordable housing.

6 Can you talk a little about
7 the impact on rent control, the
8 impact that rent control would have
9 on that issue?

10 MS. PHILLIPS: I think -- so
11 there's many challenges with
12 vouchers, one of them being voucher
13 discrimination and being able to
14 access vouchers. But then it's just
15 getting a voucher period, right. As
16 we know, there is a very long
17 waitlist in Philadelphia for people
18 to be able to access vouchers. And
19 even with new voucher resources,
20 right, we still have thousands and
21 thousands of people who need to have
22 some subsidy for their rent or some
23 limitation or some way of being able
24 to afford their rent.

25 And so, rent control would

3/22/2023

1 support that. It would support all
2 the people who are not able to access
3 the voucher program for various
4 reasons. Won't need a voucher,
5 right, because we will have a rent
6 system, rent regime in Philadelphia
7 that is fair and that will help folks
8 to be able to afford and live in
9 their unit. So that's the immediate
10 connection between those two issues,
11 that having rent control will help to
12 alleviate the voucher program and
13 public housing, which does not
14 unfortunately have the resources that
15 it needs to serve all low-income
16 Philadelphians who need affordable
17 housing.

18 COUNCILWOMAN GAUTHIER: Thank
19 you. I was really concerned to hear
20 you say that a Philadelphian with a
21 minimum wage job or a minimum wage
22 worker rather in Philadelphia would
23 need to work 3.4 full-time, I think
24 you said full-time jobs to afford a
25 two-bedroom apartment. Can you talk

3/22/2023

1 more about that and what that means
2 for the average person living in our
3 neighborhoods?

4 MS. PHILLIPS: Yeah, so it
5 means a lot. I mean, one human can't
6 work 3.4 jobs. It's just not even
7 possible. And so, what does that
8 mean for families, what does that
9 mean for folks who have to do things
10 like doubling up, right.

11 And we just had this extreme
12 tragedy in Philadelphia as a result
13 of families being forced to occupy
14 homes that are too small for them.
15 That's what we'll see more of. We'll
16 see more folks in situations where
17 they're not safe, where their housing
18 is not safe because they're just
19 doing what they can because they're
20 doing what they can afford. And so,
21 that forces them into situations that
22 are just not healthy and not normal,
23 so -- and I won't say not normal.
24 Not normal meaning the home is too
25 small to accommodate their families

3/22/2023

1 and other things. So that's what
2 we'll see.

3 We'll see more of that kind
4 of dangerous circumstances happening.
5 I hate to say that, but that's the
6 outcome of a situation where folks by
7 and large in the City, in the poorest
8 largest city in the country cannot
9 afford rent and have to work four or
10 five jobs that they can't get, right,
11 because folks also have issues
12 accessing stable job opportunities.
13 So all these things are interlinked.
14 We can't just see this as a jobs
15 issue and then a housing issue.
16 These things are absolutely
17 interlinked.

18 And then also just thinking
19 about, again, the health of
20 Philadelphians. The ability of Black
21 and Brown folks to have a life
22 outside of working, be able to take
23 care of their families, be able to
24 have fun, be able to sleep, be able
25 to rest, you know, just to get into

3/22/2023

1 other things, right.

2 Black people sleep less than
3 other people, right. And so, if
4 we're having to work three jobs, how
5 are we able to stay healthy, maintain
6 our families, these things. So
7 that's a little bit more abstract,
8 but it's absolutely an outcome of
9 these kinds of situations that
10 Philadelphians are dealing with now.

11 And again, rent stabilization
12 immediately can impact that and
13 support folks being able to have
14 healthy lifestyles and stable homes.

15 COUNCILWOMAN GAUTHIER: Thank
16 you so much to you and everyone on
17 this panel.

18 Ms. Shearlds, can you call
19 the next panel to testify.

20 THE CLERK: Sarah Roberts,
21 Tram Hoang, Oksana Mironova, Jimmy
22 Dillon.

23 COUNCILWOMAN GAUTHIER: Sarah
24 Roberts, are you there and connected?

25 MS. ROBERTS: Hi. Yes.

3/22/2023

1 COUNCILWOMAN GAUTHIER: Hi.

2 Good afternoon.

3 MS. ROBERTS: Hi. Good to
4 see you.

5 COUNCILWOMAN GAUTHIER:
6 Please state your name for the record
7 and proceed with your testimony.

8 MS. ROBERTS: My name is
9 Sarah Roberts. Good afternoon,
10 Councilmembers. I'm Sarah. I've
11 lived in Philadelphia for 15 years
12 and I've been a landlord for 12 years
13 in the City, actually in your
14 District, Councilmember Gauthier.
15 And I'm here today to testify in
16 support of rent control as an
17 important step to ending the housing
18 crisis that brings us all here today.

19 Housing prices are
20 skyrocketing out of control. My wife
21 and I were fortunate to be able to
22 buy our current house when we did,
23 because since 2017 the average
24 assessed value of Philadelphia houses
25 has increased over 50 percent. Many

3/22/2023

1 landlords have taken advantage of how
2 impossible it is for that average
3 Philadelphian to buy a home by
4 increasing rents exorbitantly, much
5 higher than they need to.

6 The rapidly rising rents
7 priced my neighbors out of their
8 community where they grew up, where
9 their friends live, where their
10 children go to school, where they
11 fell in love with this City. We need
12 and I need rent control for community
13 stability. This is especially
14 important to me as someone who values
15 community.

16 I want my renter friends and
17 neighbors to have the same
18 opportunity for stable housing as
19 homeowners so they can stay and build
20 our community and raise a family.
21 But at the current rate where home
22 values are paced to double in less
23 than a decade and with no barriers to
24 landlords raising rents, most current
25 renters won't be able to afford to

3/22/2023

1 stay in their current home for long.

2 This is personal to me. When

3 I have kids, I want them to grow up

4 on a block where longtime community

5 members know and look out for them,

6 not where neighbors get constantly

7 priced out. If we care about

8 creating safe and welcoming

9 neighborhoods conducive to raising

10 families, we'll need rent control to

11 get there before the last of our

12 longstanding communities are lost to

13 gentrification and displacement.

14 And I want to speak now to

15 what I anticipate will be some

16 pushback to (inaudible) --

17 COUNCILWOMAN GAUTHIER:

18 Sarah?

19 MS. ROBERTS: Yes.

20 COUNCILWOMAN GAUTHIER:

21 You're going in and out a little bit

22 and it sounds like you're going to

23 say something really important, so I

24 want to make sure we can hear you.

25 MS. ROBERTS: All right.

3/22/2023

1 Thank you so much. I'm not a public
2 speaker and I'm a little bit quiet so
3 I'm just going to get a little bit
4 closer to my speaker. Is this
5 better?

6 COUNCILMAN JONES: (Gestured
7 affirmatively).

8 MS. ROBERTS: All right.
9 Thank you so much for letting me
10 know. Let me just say it again.
11 Rent control will not burden good-
12 faith landlords. As someone living
13 with chronic illness, I need rental
14 income and the security it brings to
15 my future retirement, but that
16 survival doesn't require me to raise
17 tenants' rent 10 percent annually, a
18 rate that many Philadelphia landlords
19 have been exceeding in the last
20 several years.

21 Rent control just limits the
22 level that rent can be raised. I
23 will still make a good income to my
24 property under rent control just as
25 thousands of others do in many cities

3/22/2023

1 with rent control. I know that some
2 landlords try to justify huge hikes
3 in rents by pointing to increases in
4 property taxes. But the rent
5 increases that many landlords have
6 been imposing on renters are far
7 higher than we need to cover the
8 taxes. I know this because I see my
9 own finances.

10 Rent control allows for
11 increases in rent, just not the
12 exploitative increases that
13 Philadelphians have experienced
14 recently. I know that others will
15 talk about how rent control makes it
16 impossible to repair our properties,
17 but existing rent control legislation
18 allows landlords to get back the cost
19 of repairs covering through rent
20 increases covering the costs of
21 repair.

22 Rent control just prevents
23 large increases in rent unrelated to
24 things like repairs. The current
25 rental market without rent control

3/22/2023

1 creates an unethical race to the
2 bottom as investors who are often not
3 even Philadelphians value profit over
4 people and grab up as many properties
5 as they can.

6 They squeeze the maximum
7 property they can out of each
8 property in this tight rental market
9 because renters are desperate. And
10 then these investors know that
11 whenever they want to sell, there's a
12 line of corporate buyers standing at
13 the ready. None of whom care about
14 Philadelphians the way that I hope
15 those of us in this room all do.

16 Everyone knows that corporate
17 landlords have less concern for
18 property maintenance than small
19 landlords like myself who live in the
20 neighborhoods they rent property in.
21 It's actually the small landlords
22 like me who could increase their
23 portfolios of rental properties under
24 rent control because out-of-state
25 institutional investors will lose

3/22/2023

1 their unlimited ability to profit off
2 the backs of Philly residents.

3 Dear, City Council, I beg you
4 to please begin the process of
5 establishing a rent control policy
6 that stabilizes our communities,
7 protects residents and my friends
8 from having to leave Philadelphia and
9 still allow landlords, small
10 landlords like me, to make good
11 income from our property. We're not
12 too late, but we have to start now
13 before our housing crisis gets even
14 worse. Thank you for your time and
15 for listening.

16 COUNCILWOMAN GAUTHIER: Thank
17 you so much, Sarah. And thank you
18 for the values that you are
19 displaying in your business as a
20 landlord and for sharing that today.
21 It's a really critical perspective.

22 Tram Hoang, are you there and
23 connected?

24 MS. HOANG: Hi. Yes, I'm
25 here.

3/22/2023

1 COUNCILWOMAN GAUTHIER: Can
2 you please state your name for the
3 record and proceed with your
4 testimony.

5 MS. HOANG: Yes, thank you.
6 Good afternoon. My name is Tram
7 Hoang and I'm the Senior Associate at
8 PolicyLink. I work with dozens of
9 jurisdictions across the country at
10 every level of government to study,
11 pass, implement and improve tenant
12 protection and community
13 stabilization policies, including
14 rent stabilization. Thanks for the
15 opportunity to support the City's
16 goals and making Philadelphia a place
17 where all people regardless of race,
18 class or zip code can live and
19 thrive.

20 When it comes to housing
21 stability and affordability, it is
22 clear what works. What works is
23 increased federal, state and local
24 investments in building more deeply
25 and permanently affordable housing.

3/22/2023

1 What works is a spectrum of housing
2 solutions from homeownership programs
3 to increasing the supply of housing
4 in some markets in which there is
5 most need, so at the lowest income
6 levels, and most importantly what
7 works is tenant protection policies
8 to increase access to stable housing
9 such as Just Cause protections, Right
10 to Counsel for tenants, changes to
11 screening policies to reduce
12 discrimination, and of course rent
13 stabilization to ensure that people
14 who have a place to call home can
15 stay in their homes.

16 Increasing housing supply
17 alone is not enough to address the
18 housing crisis. These production-
19 oriented solutions must be paired
20 with protections to prevent
21 displacement and protect the current
22 supply of housing that is affordable
23 to residents. In the absence of rent
24 stabilization, affordable housing-
25 production goals become a perpetually

3/22/2023

1 moving goalpost with affordable units
2 being removed from the market every
3 day as rents continue to skyrocket.

4 Rent stabilization is just
5 one part of the solution, but the
6 housing crisis cannot be solved
7 without it. The federal government
8 implements one of the strongest rent
9 stabilization programs in existence
10 for homeowners actually, through a
11 fixed interest rate mortgages which
12 provides borrowers with steady
13 predictable monthly housing payments
14 for the entire duration of their
15 loan. We see 15 or 30 years.

16 These forms of consumer
17 protections are not new. However,
18 seeing tenants as consumers worthy of
19 protection can be a new concept for
20 many. For example, states have
21 enacted regulations that protect
22 consumers from predatory payday
23 lending activity by implementing
24 interest rate caps, so these policies
25 are not new.

3/22/2023

1 Furthermore, there's a wealth
2 of empirical evidence and research
3 demonstrating the positive impacts of
4 rent stabilization as well as data
5 addressing the myths that have been
6 perpetuated by groups who have a
7 financial interest in preventing or
8 weakening rent stabilization, and
9 I'll just mention a few of them.

10 A report from USC Dornsife,
11 which included a robust literature
12 review of rent stabilization, found
13 that rent stabilization promotes
14 rental stability and can therefore
15 help to slow down the displacement
16 dimension of gentrification. A study
17 by researchers at the University of
18 Pennsylvania found that rent
19 stabilization disproportionately
20 benefits women-headed households who
21 are more likely to rent and more
22 likely to be rent-burdened,
23 especially women of color.

24 A study from the University
25 of Minnesota, which included

3/22/2023

1 financial modeling with actual real
2 estate performance, found that a rent
3 cap equal to 75 percent of CPI or
4 inflation would allow for average and
5 median levels for investor returns.
6 Multiple longitudinal studies
7 comparing New Jersey municipalities
8 with and without moderate rent
9 stabilization found no significant
10 relationship between rent
11 stabilization and new housing
12 construction.

13 Furthermore, the Urban
14 Displacement Project at UC Berkeley
15 assessed housing production from 2007
16 to 2013 and found that the six cities
17 with rent stabilization in the Bay
18 area produced more housing units per
19 capita than cities without rent
20 stabilization, which is not to say
21 that rent stabilization produces
22 units because we know that it
23 stabilizes rents, but that is to say
24 that there's much larger forces at
25 play when it comes to what can be

3/22/2023

1 developed and built in a city.

2 A comprehensive study of the
3 rental housing market in Washington,
4 D.C. found a positive relationship
5 between rent stabilization and
6 building maintenance. Low-income
7 renters said that rent regulation
8 actually made them more willing to
9 insist on repairs because they no
10 longer feared retaliation by economic
11 eviction.

12 There's an abundance of
13 research and evidence leading to the
14 effectiveness of rent stabilization.
15 And in considering this policy,
16 Philadelphia joins over 180 other
17 jurisdictions adding this tool to the
18 anti-displacement toolbox. The
19 benefits of following the footsteps
20 of other jurisdictions includes
21 learning from the experiences of
22 other places.

23 For example, Washington, D.C.
24 experienced increased condo
25 conversion after the implementation

3/22/2023

1 of rent control and later responded
2 by passing condo conversion laws to
3 prevent the loss of units in the
4 rental housing market as an important
5 lesson learned.

6 Another example is the many
7 cities and states that passed CPI or
8 inflation-based rent-cap formulas
9 prior to 2020. Now, in times of
10 record inflation, they are realizing
11 that annual rent caps that are equal
12 to CPI or CPI plus 7 percent, for
13 example, are much too high. Cities
14 and states are going back to city
15 councils and state legislatures to
16 amend those formulas with additional
17 caps to provide additional
18 protections for tenants.

19 Rent stabilization policies
20 vary across the country. And the
21 right policy design can be achieved
22 to balance the needs of all
23 Philadelphians. We look forward to
24 continuing to work with City Council
25 to develop a variety of housing

3/22/2023

1 policies to advance racial and
2 economic justice. Thank you for the
3 opportunity to testify.

4 COUNCILWOMAN GAUTHIER:
5 (Muted).

6 THE CLERK: Councilmember,
7 you're on mute.

8 COUNCILWOMAN GAUTHIER: Sorry
9 about that. Thanks to the last
10 testifier for your testimony and your
11 work.

12 Senator Dillon, are you there
13 and connected?

14 SENATOR DILLON: I am,
15 Councilmember. How are you?

16 COUNCILWOMAN GAUTHIER: I am
17 well. Thank you so much for joining
18 us today. Please state your name for
19 the record and proceed with your
20 testimony.

21 SENATOR DILLON: Sure. Good
22 morning, everyone. My name's Senator
23 Jimmy Dillon. And I'd like to begin
24 today by thanking Councilmember
25 Brooks for inviting me to speak on an

3/22/2023

1 issue that I know has become
2 incredibly important to everybody in
3 Philadelphia, but not here just in
4 Philly but across the state of the
5 Commonwealth.

6 I know I won't be the first
7 to say that every American around has
8 seen prices for their essentials go
9 up in the past few years. I knew,
10 but every day since I've been sworn
11 into office here, neighbors and
12 community members have been pounding
13 on my doors here at my office asking
14 for assistance, and obviously small
15 things like keeping their heads and
16 households above water.

17 Although every story is
18 different, the root cause is very
19 simple and remains the same for
20 everyone. Their household income has
21 not been able to keep up with the
22 prices they are being charged and
23 facing these days. Now, I believe
24 it's a two-step approach to this
25 pressure countless Philadelphians are

3/22/2023

1 facing right now. We need to lift
2 wages and bring costs down, which is
3 why I'm excited to be here today to
4 talk about keeping costs down in the
5 most crucial and expensive area most
6 of us often face today, which is
7 rent.

8 As landlords have scrambled
9 to recruit their losses during the
10 pandemic, rent prices have
11 skyrocketed. My staff and I have
12 heard stories from constituents on
13 their monthly rates being increased
14 almost up to -- here's a staggering
15 number for everybody -- 50 percent of
16 what they were just paying one year
17 ago. This isn't right, this isn't
18 fair and it's for sure not
19 reasonable.

20 For landlords, this is a
21 matter of dollar and cents. But for
22 renters, this is a difference between
23 having a roof over your head or
24 having to uproot their families or
25 even worse, being left out on the

3/22/2023

1 street. Because of this, my
2 colleague Senator Amanda Cappelletti
3 and I will be introducing a bill to
4 stabilize rent prices across the
5 Commonwealth.

6 I won't get into the weeds
7 here, but it will address landlords
8 with 15 units or more and the prices
9 that they can set over a year to a
10 reasonable standard while taking into
11 account local factors in that
12 decision. This bill along with the
13 actions by municipal partners like
14 Councilmember Brooks will allow
15 Pennsylvanians the ability to budget
16 accordingly when they know exactly
17 what their rent prices may be a year
18 from now.

19 Currently there's no
20 regulation in this space. Renting
21 Philadelphians currently can and have
22 seen increases of 20, 30, 40 and up
23 to 50 percent of whatever their
24 landlord wants to charge them. It's
25 time for a change in this. It's time

3/22/2023

1 for renters to have a level of
2 stability in their homes that allows
3 them to keep a roof over their head
4 and provide for their families to
5 grow wealth and enjoy a standard of
6 living that I know many
7 Philadelphians and Pennsylvanians can
8 provide.

9 Thank you again,
10 Councilmembers, for this opportunity
11 to stand in pursuit with you on this
12 crucial mission. Anyone has any
13 questions or anything, I can take a
14 few. If not, thank you again for
15 having me everyone.

16 COUNCILWOMAN GAUTHIER: Thank
17 you so much, Senator, and thanks for
18 your great work at the state level.
19 Do you have to hop off and therefore
20 we need to take questions now or can
21 you wait for the next panel?

22 SENATOR DILLON: I do not --
23 I can hang for -- let me look at my
24 calendar here. I have 30 minutes.

25 COUNCILWOMAN GAUTHIER: Okay.

3/22/2023

1 That's fine. We will be done with
2 this panel before 30 minutes, so
3 thank you.

4 SENATOR DILLON: Awesome.
5 Thank you.

6 COUNCILWOMAN GAUTHIER:
7 Thanks.

8 Oksana Mironova, are you
9 there and connected?

10 MS. MIRONOVA: I am, yes.

11 COUNCILWOMAN GAUTHIER: Can
12 you please state your name for the
13 record and proceed with your
14 testimony. My name is Oksana
15 Mironova. Thank you so much to the
16 Housing Committee for holding this
17 hearing on rent regulation. I'm a
18 Senior Policy Analyst at Community
19 Service Society of New York.

20 We are leading a nonprofit
21 that promotes economic opportunity
22 for all New Yorkers, and tenant
23 stability and housing affordability
24 are essentials to that mission. And
25 as part of our work, we have long

3/22/2023

1 monitored and researched New York
2 City's rent stabilization system.

3 My remarks will primarily
4 cover some of the benefits of rent
5 regulation that we have observed in
6 New York City and also address
7 frequent concern that often comes up
8 about rent regulation. First, rent
9 regulation benefits low-income
10 renters the most. In our state,
11 there are over a million of rent-
12 regulated units and the vast majority
13 of those are in New York City, about
14 1,022,000.

15 Rent regulation is critical
16 for low-income tenants. There are
17 more low-income people living in
18 rent-regulated apartments, about
19 365,000 than in subsidized and public
20 housing combined in New York City.
21 76 percent identify Black, Hispanic
22 or Asian and nearly half are
23 immigrant households.

24 Rent-stabilized households
25 are also more likely to be headed by

3/22/2023

1 women and to include senior citizens
2 than those that are in unregulated
3 housing. As a concept, rent
4 regulation mediates the relationship
5 between tenants and landlords, two
6 parties that don't have equal
7 borrowing power, especially in
8 gentrifying neighborhoods.

9 The situation corrects this
10 imbalance by defining a process for
11 determining rents, outlining basic
12 habitability standards, providing
13 tenants security of tenure and
14 setting limits on security deposits
15 and other types of fees. As with any
16 sets of rights, rent regulation is
17 not income-tested. Meaning, that
18 renters of all incomes benefit
19 without any public subsidy, which is
20 extremely important.

21 However, similar to anti-
22 trust laws, consumer protections and
23 other types of regulations that are
24 imposed by governments, low-income
25 tenants will have the least choice

3/22/2023

1 within the rental market often
2 benefit the most, and it's definitely
3 what we see in New York. Second,
4 rent regulation acts as a
5 counterbalance to displacement and
6 homelessness. On the neighborhood
7 level, rent regulation acts as a
8 bulwark against gentrification,
9 helping residents stay in their
10 apartments on a very basic level.

11 In a tight housing market
12 where the majority of low-income
13 renters are rent-burdened, which is
14 certainly the case in New York City
15 and I suspect is also the case in
16 Philly, limits on unscrupulous rent
17 increases and the right to a lease
18 renewal becoming incredibly important
19 for keeping people in their homes.

20 In New York, rent regulation
21 has acted as a stabilizing force
22 during a pandemic-driven resurgence
23 of speculation on multi-family
24 properties. According to latest data
25 collected by our housing agency, the

3/22/2023

1 median monthly rent in rent-regulated
2 units was \$1400, which was \$425 lower
3 than in unregulated rentals.

4 More strikingly, asking
5 rents, so rents for apartments that
6 are open and available for rent on
7 the market in unregulated apartments
8 in Manhattan have reached an average
9 of \$4,000 a month. Obviously this is
10 completely out of reach of the
11 majority of people living in New
12 York.

13 And finally, to get to a
14 concern that often comes up about
15 rent regulation, as a system it does
16 not undermine responsible landlords
17 and doesn't cause a decline of
18 physical conditions within buildings.
19 Evidence-based research shows as the
20 previous speaker has covered really
21 well, that rent regulation doesn't
22 undermine conditions.

23 According to data collected
24 by our city's Rent Guidelines Board,
25 landlords of stabilized buildings

3/22/2023

1 generally spend about \$0.59 to \$0.65
2 out of every revenue dollar on
3 operations, thus generating about
4 \$0.35 to \$0.41 in income. Despite
5 the pandemic and other economic
6 shocks that have appeared in New York
7 City over the past 30 years,
8 inflation-adjusted net operating
9 income among rent-stabilized
10 properties has gone up by 47 percent
11 since 1990, so there's plenty of
12 revenue for landlords to be able to
13 make repairs to upgrade their
14 property, if they want to, that is
15 being generated in rent-stabilized
16 properties. I'll end there and I'm
17 happy to answer any questions.

18 COUNCILWOMAN GAUTHIER: Thank
19 you so much for your work and for
20 being here today.

21 Councilmember Brooks, do you
22 have any questions for this panel?

23 COUNCILWOMAN BROOKS: Yes, I
24 do. Thank you so much, Madam Chair.

25 I'll just kind of try to go

3/22/2023

1 in -- maybe I'll start with Senator
2 Dillon because he might have to hop
3 off. So what situations have you
4 seen from your neighbors and folks in
5 the District that kind of made you
6 want to pursue this rent control?
7 You talked about it a little bit, but
8 is there anything in particular that
9 stood out for you?

10 SENATOR DILLON: No, Kendra.
11 It's been more of just the scenario
12 of me being born and raised here in
13 Northeast Philadelphia. I've come
14 from the youth sector through things,
15 but I've been helping families and
16 children all across Southeastern Pa
17 when, you know, it's come to things.

18 So just through my natural
19 network of people when they found out
20 I got elected, it was, all right, now
21 there's ways for him to help his
22 neighborhoods, help his communities
23 and help the families and stuff from
24 the situation that's not only the
25 youth sector anymore. So it's normal

3/22/2023

1 phone calls, normal text messages,
2 normal people popping into the office
3 and just saying, hey, I'm wondering
4 if you can help me in this realm.
5 And obviously, we brainstorm
6 ourselves as a staff up here. I use
7 my mentors and I use the people from
8 the local legislators and bounce
9 ideas and thoughts off of.

10 So when I'm hearing that a
11 single mom who has a waitressing
12 position at a restaurant who's
13 working four days a week making money
14 to provide her kids, you know,
15 clothing and their rent and their
16 schooling, sending their kids to
17 Catholic schools on top of things,
18 and her rent is going from \$1300 that
19 she's been in there for over 10 years
20 to her receiving a notice from her
21 landlord saying, oh, by the way, you
22 have 60 days to let me know if you
23 want to stay in this house and your
24 rent is going to be \$2100 and there's
25 no regulation on this, so I looked

3/22/2023

1 into it. I'm like, how is this legal
2 where they're literally asking -- and
3 to the dissatisfaction of things,
4 this young lady ended up moving back
5 to Arkansas with her family and stuff
6 out of Philadelphia.

7 Again, because people are
8 finding out what houses and what rent
9 is going for in their neighborhoods
10 and because people have been locked
11 in for so long to rents, they're
12 like, well, I'm missing out on
13 thousands of dollars here and I'm
14 going to try and make up for this
15 money because maybe I lost money
16 during the pandemic through things.
17 So that's just one example of things.
18 But I'm sure everybody on this panel
19 here knows somebody who's been
20 affected by just ridiculously high-
21 triggered rent costs with no
22 regulations on them. So in my act
23 and my ability as a senator here,
24 it's important for me to be able to
25 pass some legislation here to try and

3/22/2023

1 control these things so that families
2 are not facing such dire situations.

3 COUNCILWOMAN BROOKS: Thank
4 you so much for that, because
5 actually we just had a rally. The
6 Rent Control Coalition had a rally
7 outside City Hall. And just as soon
8 as I finished speaking, I had four
9 people lined up. I had to call my
10 Constituent Services folks outside to
11 help support folks who just heard
12 what they were talking about. So
13 that's why I asked that question just
14 to see if our experiences are the
15 same as me being a municipality-
16 elected official and then you're on
17 the state level.

18 So to that point, how much
19 support do you think you'll receive
20 with your colleagues across the state
21 around rent stabilization, because
22 I've heard that even in growing
23 smaller regions that this is an
24 issue?

25 SENATOR DILLON: I'm sure

3/22/2023

1 that it's something that is being
2 faced in all 67 counties throughout
3 Pennsylvania through things, you
4 know. We received some support from
5 most of our centers across the state
6 in terms of this. Councilmember, I'm
7 sure you'll understand from my end of
8 things I'm not an extremist. I'm
9 very down the middle when it comes to
10 things and I ultimately am here to
11 protect my constituents and the
12 people of Philadelphia. And when I
13 hear of extreme things like that,
14 it's my job to attack through things.

15 But just for an example right
16 now, we've had some co-sponsorship on
17 this along with Senator Cappilletti
18 and myself, from Senator Haywood,
19 Senator Street and Senator John Kane
20 through things. So again, I feel
21 like I have the ability to reach out
22 on both sides of the aisle up there
23 when it comes to mainstreaming here
24 and protecting people across the
25 Commonwealth where, you know, there's

3/22/2023

1 a lot of -- you look up some of these
2 people who own these properties in
3 the systems and you see either a
4 non-Philadelphia-based unit or
5 organization who owns them.

6 You see a New York
7 corporation who owns these things and
8 they're not from the area, they're
9 not from the community. They don't
10 understand the ups and downs on
11 what's happening down here. They
12 see, hey, I'm buying an investment
13 property, I'm going to find out what
14 the rent is around there and that's
15 what I'm going to make it, and if
16 that family can't meet those needs or
17 anything at all, they're going to be
18 on their way out and they're going to
19 find somebody new. And that's not
20 acceptable in my book.

21 COUNCILWOMAN BROOKS: Thank
22 you so much for your support, because
23 I think some people sometimes see me
24 as an extremist in even having this
25 conversation. So I'm glad to hear

3/22/2023

1 that it's a conversation that we can
2 have across the aisle about real-life
3 situations just to support people
4 across the Commonwealth. So thank
5 you for coming out.

6 My next question is for Sarah
7 Roberts. Do you see sensible limits
8 on rental increases as a threat to
9 your ability to make income for
10 renting out your home?

11 MS. ROBERTS: Definitely not.
12 I mean, I wouldn't be here testifying
13 in support of rent control if I did
14 see it as a threat. To me, I want to
15 be the kind of business person that
16 can make a good living and live in a
17 community that feels good, that is
18 stable and safe. And to me just
19 focusing on trying to raise rent as
20 much as possible while wrecking our
21 community is counterintuitive to me,
22 so definitely not.

23 COUNCILWOMAN BROOKS: So in
24 your experience have you seen a lot
25 of stability in your renters? Like,

3/22/2023

1 the tenants that you have do they
2 tend to stay longer and be productive
3 members of the community?

4 MS. ROBERTS: Yeah,
5 definitely. So that's something we
6 really prioritize. We like to do
7 multi-year leases with people, if
8 that's possible. One of our longest-
9 term tenants was a single mom who had
10 a kid with autism and she worked as a
11 music teacher, and we all know that
12 the world needs more music teachers.
13 And, yeah, just being able to really
14 provide for my own retirement without
15 being immoral feels very doable to
16 me. And I think that's what we
17 should all strive for.

18 COUNCILWOMAN BROOKS: Thank
19 you so much. I appreciate you coming
20 to testify.

21 My next question is for Tram.
22 Are you still here?

23 MS. HOANG: Hi. Yes, I'm
24 still here.

25 COUNCILWOMAN BROOKS: Hi, hi.

3/22/2023

1 It's good to see you. So my question
2 for you is what will happen if we
3 continue our approach of addressing
4 the Philly housing crisis by building
5 mostly market rate housing without
6 policies like rent control?

7 MS. HOANG: Yeah. I think
8 the potential harm is that when we
9 pay attention only to what we build
10 and not who we build for, we end up
11 housing people where the need is not
12 as desperate, right. Supply is not
13 just -- we don't look at supply
14 across one massive market. We have
15 to look at submarkets, right.

16 Neighborhoods can be
17 submarkets. Different levels of
18 income can be submarkets. And so,
19 when folks are designing supply
20 solutions, it's really important to
21 match that supply with the submarket
22 needs, right. So it doesn't mean
23 just building any unit. It means
24 building units where there is one
25 cost-burdened building unit where

3/22/2023

1 there's higher -- I'm sorry, building
2 units where there's a lower vacancy
3 rate so that we can start to decrease
4 the pressure, not just citywide,
5 right, but specifically submarket-
6 wide, and this kind of parallels how
7 we look at rent increases.

8 So for example, in Minnesota
9 there's a report done that looked at
10 rent increases across the region.
11 And it said -- what they found is
12 that annual rent increases weren't
13 that bad. There was, you know, below
14 4 percent in the past 20 years. But
15 then when they disaggregated by
16 income, they actually found that the
17 lowest quartile of income earners
18 were experiencing the highest rents,
19 right. Not the 3, 4, but actually
20 the 11, 12 percent.

21 And so, this disaggregation
22 and this ability to look beyond broad
23 general numbers and really focus in
24 on submarkets or subgroups of
25 renters, that is really what gives us

3/22/2023

1 the best strategies when it comes to
2 policy design. So building without
3 regard to those submarkets just means
4 that we're building without intention
5 about who benefits. And then what
6 ends up happening is that the people
7 who benefit are the ones that build
8 the housing, right, and the ones who
9 can afford it, which does not always
10 match with who needs housing the
11 most.

12 COUNCILWOMAN BROOKS: Thank
13 you for that. So my next question
14 is, are housing owners still able to
15 profit under the many rent control
16 policies that have been enacted
17 around the country?

18 MS. HOANG: Yeah, that is a
19 common question. And, yes, they are,
20 right. That is the reason that it
21 exists still in over 180
22 jurisdictions. It's the reason that
23 rent stabilization or rent control
24 policies are being passed and
25 improved to this day.

3/22/2023

1 The secret is really in
2 designing a policy that matches the
3 local housing conditions, right. So
4 like Rasheedah said earlier, the
5 history of rent increases in
6 Philadelphia showed that average rent
7 increases were around I think she
8 said 3.3 percent, no greater than 3.3
9 percent. And so, designing a cap
10 that is around that number would make
11 the most sense because that is where
12 most people were operating, most
13 property owners were already
14 operating freely even without rent
15 stabilization.

16 When we look at percentage
17 increases, it's also really important
18 to do actual math, right. I think a
19 lot of times in our heads we think,
20 oh, 2, 3 percent, that sounds like a
21 really small number. But when we
22 apply that to big rents, high rents,
23 which is what people are paying, it
24 can actually add up.

25 So one example is just a

3/22/2023

1 theoretical, right. We have an
2 apartment building with 20 units.
3 Rents are set at 1500 a month. If
4 there is a theoretical 3 percent rent
5 cap, rents would grow 45 per unit per
6 month. And across 20 units across 12
7 months, that would result in an
8 increased annual rental income of
9 over \$10,000 for the building. And
10 so, when we apply the percentages
11 that can feel small, it's really
12 important to actually do that math
13 and figure out what those look like.

14 It's also important to
15 consider the proportionality of what
16 makes up the rental payment, right.
17 We think about mortgage, we think
18 about property taxes, utilities. All
19 these things that come in, but a 10
20 percent increase in, say, property
21 tax doesn't equate to a need to
22 increase the rent by 10 percent.
23 There's that proportionality of if
24 the property tax only makes up 20
25 percent of the rent, then you only

3/22/2023

1 need to increase it by that
2 proportion in order to make up that
3 payment.

4 So it's really important to
5 do the math, get an Excel sheet if we
6 can to figure out what's the
7 financials of it. Because when we do
8 look at the numbers, it does work.

9 COUNCILWOMAN BROOKS: Thank
10 you so very much for your time.

11 My next question is for
12 Oksana. Who benefits from rent
13 control policies enacted in other
14 places and which Philadelphians do
15 you think will benefit the most from
16 rent control?

17 MS. MIRONOVA: Yeah,
18 absolutely. So rent control
19 generally in the U.S. but also in
20 other countries as well is not
21 income-tested in the same way that
22 public housing or Section 8 are. And
23 so, at its surface level everyone who
24 is a renter benefits who's living in
25 rent-stabilized unit. And arguably,

3/22/2023

1 people who are not living in rent-
2 stabilized units benefit as well
3 because there's less speculation
4 overall in the rental market, so you
5 don't see crazy rent hikes all across
6 the board.

7 But if you take a look at the
8 impact of rent stabilization over the
9 course of a long period of time as we
10 have been able to do in New York, we
11 have had some form of rent control on
12 the books since 1920. Our most
13 recent law goes back to 1974, and we
14 were able to improve upon it in 2019
15 by getting rid of a bunch of
16 loopholes that existed in it after
17 years and years of organizing among
18 tenants in the state.

19 We find that low-income
20 people and people of color benefit
21 the most because of both
22 discrimination within the rental
23 market and because low-income people
24 generally have less ability to get
25 into whatever unit they want because

3/22/2023

1 they have less money. Those groups
2 of people benefit the most because
3 they just have less options than
4 someone with more money who is able
5 to pay the rent increase and
6 therefore doesn't face the same type
7 of dire circumstances when the rent
8 goes up by let's say \$100 or \$200.

9 COUNCILWOMAN BROOKS: Thank
10 you so much for that.

11 Madam Chair, that ends my
12 questions.

13 COUNCILWOMAN GAUTHIER: Thank
14 you. And I want to tell you you're
15 not an extremist, Councilmember
16 Brooks. You're fighting for the
17 basics.

18 COUNCILWOMAN BROOKS:
19 (Gestured thumbs up).

20 COUNCILWOMAN GAUTHIER: Thank
21 you so much.

22 I have a question for Tram.
23 Tram, can you talk more about how
24 rent control is similar to programs
25 that we use frequently like

3/22/2023

1 subsidized mortgages for homeowners
2 or the minimum wage?

3 MS. HOANG: Yeah, of course.

4 So when I think about tenant
5 protections, I consider them as
6 consumer protections, right. And
7 that kind of broadens our ability to
8 think about what tenant rights should
9 be in place. For example, when we
10 think about homeowners or any
11 property owner, right, they are
12 locked in to a fixed interest rate
13 mortgage which allows -- for example,
14 myself as a homeowner, I know what my
15 mortgage payment is going to be every
16 month for the next 30 years, which is
17 a bit scary, but it's also incredibly
18 safe and means that I can plan for my
19 future. And that is a privilege
20 frankly that tenants do not get,
21 right.

22 And all rent stabilization
23 policies across the country that
24 exist are not actually freezing
25 rents, right, like my mortgage is

3/22/2023

1 practically frozen for 30 years. All
2 rent stabilization policies are
3 seeking to do is add some
4 predictability to the formula. So
5 rather than saying rent's going to be
6 X amount every year, it's X plus a
7 certain percent, and that allows just
8 a safety net, a weight off of folks'
9 shoulders when they think about the
10 next week, the next month and the
11 next year.

12 Other policies that we can
13 draw parallels to, like when I
14 mentioned with payday lending, right.
15 We have capped payday lending
16 interest rates because we know that
17 they are predatory and that they do
18 not benefit the people who need them
19 most. And so, we have managed --
20 some states have managed to restrict
21 interest rates, and that is a way to
22 prevent predatory and egregious
23 activity and protect consumers.

24 And then the other parallel
25 I'll make is to labor, right.

3/22/2023

1 Minimum wage is to labor as rent
2 stabilization is to housing. Even if
3 everyone has a job, they still need
4 basic protections. Even if everyone
5 has a home, right, if we live in this
6 ideal world where there's enough
7 supply for each person to have a
8 home, we still need basic protections
9 to ensure that they cannot be priced
10 out of their home, they cannot be
11 no-cause evicted. And many of the
12 policies, Philadelphia frankly has
13 already passed. And so, those are
14 some of the ways that we can think
15 about consumer protections. And I'm
16 broadening that definition of
17 consumer to include tenants, which
18 make up just a huge proportion of our
19 population.

20 COUNCILWOMAN GAUTHIER: Thank
21 you so much for that.

22 Senator Dillon, did you want
23 to comment?

24 SENATOR DILLON: I did, Madam
25 Chairwoman. Thank you so much.

3/22/2023

1 Again, I'd just like to make a
2 clarifying statement here in terms of
3 the legislation that's being
4 proposed. My legislation here isn't
5 about punishing landlords. It's
6 about creating a fair, right and
7 reasonable rental market.

8 Why I'm only really kind of
9 focused on landlords who are 15
10 units-plus, because the bigger
11 landlords are the ones who set the
12 market rate for rentals. If the
13 majority of places available are
14 restricted like this, then smaller
15 landlords go in line and remain
16 competitive in the marketplace.

17 We also don't want to -- not
18 to stereotype here, we don't like our
19 little old rental lady to have a
20 spare room just to jump through
21 bureaucratic hoops here. This
22 legislation that I'm passing is about
23 reining in the corporate landlords
24 who are making a living off of rent
25 checks.

3/22/2023

1 It's not about punishing the
2 people who want to buy an investment
3 property or two and make a few extra
4 dollars for their families and stuff.
5 You know, perfectly fine with that.
6 So when it comes to the bigger
7 picture of things here, housing needs
8 to have that steady pricing. It's
9 not like a luxury for some of these
10 people. It's essential for the
11 people, especially in Philadelphia.

12 This is a check against
13 landlords passing off costs to the
14 renter while retaining all the
15 profit. Renters can't be the only
16 one exposed to risk in our housing
17 market. But I do want to still
18 advocate for people investing in our
19 City. I still want to turn around
20 and bring in better jobs and stuff.

21 And again, everything kind of
22 ties into one another through stuff
23 here. And I see my Councilmember
24 Curtis Jones here eyeing me up when
25 I'm talking here, and I get a little

3/22/2023

1 nervous with his wisdom and stuff
2 coming on camera when I'm talking so
3 if I seem a little shaken up through
4 things.

5 But I appreciate you giving
6 me the platform to talk, how we at
7 the state are planning on
8 collaborating with the City here.
9 And at the end of the day, the
10 opportunity to just clarify things
11 from a standpoint of what exactly it
12 is I'm trying to get done here to
13 protect us down here in Philadelphia.
14 Thank you again.

15 COUNCILWOMAN GAUTHIER: Thank
16 you for making that point and for
17 drawing that out about why you set
18 the limit at 15 units or more. That
19 makes a ton of sense. And I think
20 the Majority Leader was coming on
21 screen to show respect.

22 But, Majority Leader, do you
23 have a comment?

24 COUNCILMAN JONES: You are
25 absolutely right, Madam Chair.

3/22/2023

1 I just want to show the
2 respect that this is a thoughtful
3 piece of legislation and that if you
4 heard my remarks earlier, I commented
5 about the small investor, the
6 postman, the schoolteacher that uses
7 this as a retirement to supplement
8 their retirement and how this would
9 impact it, and that clarification was
10 important. And so, thank you.

11 COUNCILWOMAN GAUTHIER: Thank
12 you. Ms. Shearlds, will you call the
13 next panel to testify.

14 THE CLERK: Dennis Scott,
15 Sherry Thomas, Cynthia Dutwin, Sam
16 Stein.

17 COUNCILWOMAN GAUTHIER:
18 Dennis Scott, are you there and
19 connected?

20 (No response.)

21 COUNCILWOMAN GAUTHIER: Tech
22 Support, do we know where this
23 panelist is?

24 COUNCIL TECH SUPPORT: Oh,
25 was it for Dennis Scott?

3/22/2023

1 COUNCILWOMAN GAUTHIER: Yes.

2 Do we have Dennis Scott on?

3 COUNCIL TECH SUPPORT: We
4 currently do not, no.

5 COUNCILWOMAN GAUTHIER:
6 Sherry Thomas, are you there and
7 connected?

8 MS. THOMAS: Yes, I am.
9 Thank you, Councilwoman.

10 COUNCILWOMAN GAUTHIER: Thank
11 you. Please state your name for the
12 record and proceed with your
13 testimony.

14 MS. THOMAS: Good afternoon.
15 My name is Sherry Thomas. I'm the
16 Director of Housing at the Legal
17 Clinic for the Disabled. The Legal
18 Clinic for the Disabled is a direct
19 services legal agency. We provide
20 representation for low-income
21 individuals who live with physical
22 and mental health disabilities, and
23 we have also been a long-term partner
24 in the Philadelphia Eviction
25 Prevention Project.

3/22/2023

1 I myself have been working
2 with the PEPP program since it took
3 inception, and I appreciate the time
4 that this Committee has taken to hear
5 about what we're seeing as advocates
6 on the ground with our client
7 populations. As I move forward in my
8 testimony today, I want to -- I want
9 City Councilmembers to remember one
10 number that I'll be repeating
11 throughout my testimony, and that
12 number is 914.

13 \$914, that is the monthly SSI
14 benefit for 2023. People who receive
15 SSI have disabilities that deem them
16 unable to work and they've also been
17 deemed by the Social Security
18 Administration to be in extreme
19 financial need. In 2021, roughly
20 97,000 Philadelphians received SSI.
21 And of those 97,000, 85 percent are
22 over the age of 18 and likely reliant
23 on SSI as their sole income source.

24 Remember, that number is \$914
25 a month. The average rent, if you

3/22/2023

1 compare that right now, for a studio
2 apartment in Philadelphia is
3 currently over \$1,000. For one
4 bedrooms ranges anywhere from \$1200
5 to \$1600. Now, that's a studio and
6 one bedroom. If you're talking about
7 people with disabilities and
8 acquiring SSI with families, they are
9 certainly priced out of those units.

10 Remember, \$914. To pay for a
11 studio apartment in Philadelphia, it
12 is highly likely that someone on SSI
13 will have to use almost 100 percent
14 of their income for rent if they do
15 not have a subsidy. And subsidies
16 are hard to come by. This year
17 nearly 37,000 Philadelphians applied
18 for Housing Choice Vouchers with the
19 Philadelphia Housing Authority. Of
20 the 37,000, only 10,000 will get a
21 spot.

22 \$914 is the only income that
23 is received by the following LCD
24 clients whose stories I'd like to
25 share with you. Both of these

3/22/2023

1 tenants are elderly and disabled.
2 One is on a month-to-month lease. He
3 has received rent increase notices
4 from his landlord every couple of
5 months, which is completely legal
6 without rent control as we heard.
7 Because he cannot afford to move, he
8 continually pays the increased amount
9 which has caused him severe financial
10 hardship. And pretty soon if the
11 increases go the way they are going,
12 this senior disabled man will no
13 longer be able to live in his
14 apartment.

15 Another LCD client who's
16 living with her daughter and
17 granddaughter recently received a
18 notice for a \$300 increase. Again,
19 that's a \$300 increase where her sole
20 income is \$941, and she can no longer
21 afford it. And her family, her
22 granddaughter and daughter, are
23 currently looking for shelter
24 placements.

25 These stories are typical of

3/22/2023

1 LCD clients, and this is especially
2 challenging. We heard testimony
3 today of renters who can no longer
4 afford where they are living and
5 decide that the affordable thing to
6 do would be to move and sometimes
7 outside of the City. For tenants who
8 are living with multiple disabilities
9 and need access to quality health
10 care, this is not an easy thing to do
11 and nor is it advisable.

12 We can see that rising rents
13 can affect health outcomes in that
14 way. If you have a doctor, if you
15 have a care team that you are seeing
16 in your neighborhood, that
17 accessibility is really important.
18 So it is not as simple as getting up
19 and moving to some place more
20 affordable.

21 In 2019, this City Council
22 and members of this Committee
23 supported and passed the good cause
24 ordinance. This law was passed in
25 order to protect tenants from being

3/22/2023

1 displaced as property values
2 increased in neighborhoods across the
3 City. However, without rental
4 control as we had heard from previous
5 panelists it is likely to lose its
6 impact.

7 Under good cause, a landlord
8 may evict if a renter is habitually
9 late or does not pay their rent.
10 Because right now rent increases can
11 happen at any time for any amount and
12 for any reason, even one sharp
13 increase in rent can cause a tenant
14 to miss or stop payment which then
15 provides landlords with perfectly
16 legal reason to dispossess low-income
17 renters from desirable properties in
18 neighborhoods.

19 The absence of rental control
20 affects all renters, especially those
21 living on fixed incomes. They are
22 most at risk for homelessness. When
23 you are receiving disability benefits
24 and specifically SSI, there are
25 limits on how much you can work. You

3/22/2023

1 are deemed as unable to work or that
2 it's very difficult for you to work.
3 There is a small allowance to
4 supplement that income. However,
5 that allowance comes with its own
6 limits. If you go over those limits,
7 then your SSI gets cut off. And as
8 we heard from Rasheedah earlier, even
9 if someone were to work a full-time
10 job, they would need to work 3.4
11 full-time jobs to be able to afford
12 their rent.

13 The other limitation with
14 disability and SSI specifically is
15 that there's an asset limit for how
16 much money you can keep in the bank.
17 So that asset limit right now for one
18 person is \$2,000. And for a city
19 like Philadelphia where it is common
20 for landlords to ask for first month,
21 last month and security deposit for
22 approving a move-in, it is extremely
23 challenging for someone on this type
24 of income, this type of fixed income,
25 to even save up that money to be able

3/22/2023

1 to move even to a more affordable
2 unit.

3 So while I am here advocating
4 for those who have disabilities and
5 chronic conditions and are on these
6 fixed incomes, I'm sure this panel or
7 this Committee recognizes that 23
8 percent of Philadelphians are living
9 in poverty and this is not just
10 something that impacts those with
11 disabilities. But it is something
12 that shows up acutely in those
13 communities.

14 And LCD really appreciates
15 this Committee's initiative and
16 bringing this issue to the forefront.
17 Every day we are seeing our clients
18 get priced out of this market and
19 have nowhere to go, and we look
20 forward to working with City Council
21 on solutions. Thank you.

22 COUNCILWOMAN GAUTHIER: Thank
23 you so much for your testimony and
24 for your work.

25 Cynthia Dutwin, are you there

3/22/2023

1 and connected?

2 MS. DUTWIN: I am. Can

3 everyone hear me?

4 COUNCILWOMAN GAUTHIER: Yes,
5 we can hear you. State your name for
6 the record and proceed with your
7 testimony.

8 MS. DUTWIN: Sure. Thank you
9 everyone for having me. My name is
10 Cynthia Dutwin. And I want to just
11 begin by telling you I currently live
12 and am part of a Tenant Council in an
13 apartment complex in West Mount Airy,
14 and I'm speaking today to advocate
15 for rent stabilization in our City.

16 The particular owner and
17 management office that I rent from
18 has often been in the news for
19 unlawful evictions and currently has
20 been in the news for the building
21 where the wall had collapsed,
22 displacing a tremendous number of
23 tenants in Philadelphia.

24 I want to start with some
25 quotes from 2022 to 2023 from the

3/22/2023

1 owner and his office management staff
2 when tenants decided to fight back on
3 the unacceptable conditions of our
4 building and exploitive rent
5 practices. "We are thankful to the
6 tenants who recommended possible
7 designation with the Historical
8 Commission. Please anticipate your
9 rental rates increasing
10 substantially."

11 Quote 2, "It has come to our
12 attention that you are unhappy with
13 the conditions in management of" --
14 I'm not going to name the exact
15 apartment complex, but my apartment
16 complex -- "You can terminate your
17 occupancy in 15 days and move from
18 the complex in 45 days. If you
19 accept this offer and leave in good
20 standing, you are free to leave
21 without liability or further
22 obligations. This is a one-time
23 offer that will expire 8/20/2022."

24 Quote 3, "Thank you for the
25 notice you intend to put your money

3/22/2023

1 in escrow. Please sign attached
2 agreement, landlord and tenant to set
3 up joint escrow account. And once
4 Licenses & Inspections marks
5 violations complied, landlord will be
6 entitled to the rent."

7 This landlord has not had a
8 rental license since February of
9 2022, continues to not have a rental
10 license. So this landlord is not
11 allowed to collect rent at this time.
12 He continues to charge late fees,
13 although he cannot charge late fees
14 when he has no rental license. And
15 the rent is legally placed in escrow,
16 which it is.

17 There is still no lead
18 certificate stating our building is
19 lead-safe, although the building was
20 tested as one of our tenant escrow
21 demands in December. There has never
22 been any lead certificates given to
23 tenants that show the building and
24 the units are lead-safe since our
25 area was phased-in, mandating this by

3/22/2023

1 law in October of 2021.

2 There were around 50
3 violations L&I noted in a report back
4 in the summer. Sewage flooded our
5 basement where the laundry room was.
6 We were barricaded via the front
7 doors due to very slow construction
8 on the front of the building and only
9 had one exit on the side door of the
10 building, and two of the -- and the
11 fire escapes. Two of the doors to
12 the fire escapes were boarded shut.

13 Threats for walkthroughs for
14 tenants who had heaters were made.
15 The building in many units had no
16 heat for days at a time. This
17 management and owner stated in a
18 letter to all tenants that L&I
19 inspection violations were due to us
20 tenants, which they were not, and
21 threatened to throw all of the
22 children's bikes and toys that were
23 in the back out.

24 Our current lease is 145
25 pages where we were forced to sign

3/22/2023

1 and waive all our rights as tenants.
2 The 144-page lease tenants were
3 forced to sign -- for some of us up
4 to eight months before our old lease
5 is expired -- forced us to agree not
6 only that we waived all our basic
7 rights as tenants, it also forced us
8 to agree to a \$200 rent increase,
9 raising some of our rent to 2,000 or
10 more a month. If we did not sign, we
11 were informed by management that our
12 rent would increase \$350. And if we
13 still did not sign by October of
14 2022, they would charge us what they
15 quoted market value to be, between
16 \$2,000 and \$3,000 a month.

17 Units are lived in by
18 families, some who have resided in
19 this building for 30 years. Their
20 children go to schools up the road.
21 We have established a strong
22 community in the building and within
23 the neighborhood. Most tenants are
24 civil servant workers: Teachers,
25 sociologists, midwives, therapists

3/22/2023

1 and social workers.

2 We are significant
3 participants in the community. We
4 pay our city, work and residency
5 taxes. I, myself, work for an agency
6 that oversees behavioral and mental
7 health providers in the City.

8 Although I'm not considered a City
9 employee, I am mandated to live in
10 the city of Philadelphia by my
11 employer.

12 If I am forced to move due to
13 spiked and unfair rent increases, I
14 will also lose my job as would many
15 other employees that work for the
16 City and/or mandated to live in
17 Philadelphia for their jobs. This
18 would decrease significantly the
19 civil servant worker supporting the
20 City's most vulnerable populations.

21 There are many families due
22 to inflation and other reasons that
23 are living paycheck to paycheck
24 already. Increased rent will result
25 in homelessness. And if this occurs,

3/22/2023

1 separation of children from parents,
2 overpacked shelters and foster care
3 homes, children displaced outside of
4 the City and further away from their
5 parents.

6 We will most certainly see a
7 spike in poverty levels, an area our
8 City already sees significant
9 suffering in. Many families also
10 take care of their elderly parents,
11 aunts, uncles, family members with
12 disabilities as well as their own
13 children. They will be forced to
14 live on top of one another in small
15 apartments, barely making even the
16 excessive rents there.

17 Landlords have not be held
18 accountable for poor, unsanitary and
19 unsafe conditions of buildings and
20 often go without rental licenses
21 because they cannot pass inspections
22 when L&I are able to get to the
23 buildings to inspect. Yet they not
24 only continue to collect rent but
25 continue to increase it to a point

3/22/2023

1 that is beyond excessive and unfair.

2 People are scared to put rent
3 into escrow due to retaliation and
4 scared to reach out when they do
5 learn of legal resources such as
6 Community Legal Services and TURN for
7 the same fear. Philadelphia was
8 built on life, liberty and the
9 pursuit of happiness. The City
10 Council and the political leaders
11 must protect the citizens of this
12 great city from gentrification and
13 exploitation of its valuable renters.

14 We are active community
15 members that love and cherish this
16 city. This is our home. Please
17 protect us as we are not disposable
18 or easily disregarded. Thank you for
19 your time and consideration.

20 COUNCILWOMAN GAUTHIER: Thank
21 you for sharing your story, and I'm
22 so sorry that you're experiencing
23 that.

24 I know that Councilmember
25 Bass wants to make a comment.

3/22/2023

1 COUNCILWOMAN BASS: Thank
2 you, Madam Chair --

3 COUNCILWOMAN GAUTHIER:
4 Councilmember --

5 COUNCILWOMAN BASS: My
6 apologies. I had some difficulty
7 getting off of mute. Thank you,
8 Madam Chair. I did want to contact
9 through your office the resident
10 because I would like to follow up on
11 some of those concerns. They are
12 deeply, deeply troubling. And the
13 idea that they are continuing to
14 collect rent without a renter's
15 license and some of the conditions,
16 some of the very blatant attempts at
17 intimidation don't sit well with me
18 at all.

19 So I would like to get
20 additional information to follow up
21 on those matters and stop this sort
22 of predatory, abusive conduct by
23 people, listen, anyone conducting
24 business. So I see a comment or a
25 response from Ms. Dutwin.

3/22/2023

1 And, Councilwoman, Madam
2 Chair Gauthier, if you could make the
3 connection, I will greatly appreciate
4 it.

5 COUNCILWOMAN GAUTHIER:
6 Absolutely. Thanks for chiming in
7 with that. And between --

8 COUNCILWOMAN BASS: Sure.

9 COUNCILWOMAN GAUTHIER: -- my
10 staff and Councilmember Brooks, we'll
11 make sure you get the contact info.

12 COUNCILWOMAN BASS: Thank
13 you.

14 COUNCILWOMAN GAUTHIER: Thank
15 you.

16 I think I see that Dennis
17 Scott is on. Are you there and
18 connected?

19 (No response.)

20 COUNCILWOMAN GAUTHIER:
21 Dennis Scott, I see you on the
22 screen. Can you hear me?

23 (No response.)

24 COUNCILWOMAN GAUTHIER: Okay.
25 Sam Stein, are you there and

3/22/2023

1 connected?

2 MR. STEIN: Yes, I am.

3 COUNCILWOMAN GAUTHIER: Can
4 you please state your name for the
5 record and proceed with your
6 testimony.

7 MR. STEIN: Yeah. Thank you.
8 My name is Samuel Stein. Thanks for
9 the opportunity to offer comments at
10 this hearing today. Like Oksana
11 Mironova who spoke before me, I'm a
12 Senior Policy Analyst at the
13 Community Service Society of New
14 York, which is a nonprofit
15 organization that promotes economic
16 opportunity for New Yorkers.

17 For the last century, CSS has
18 supported rent control and fought for
19 the strongest protections possible
20 for tenants. We've heard today about
21 many different ways that rent
22 regulation can positively affect the
23 lives of tenants and the life of a
24 city. The most basic are its ability
25 to keep housing costs from spiraling

3/22/2023

1 out of control and to provide a
2 bedrock of stability for those who do
3 not own their homes.

4 I want to use my time here
5 today to consider two additional
6 important benefits of rent regulation
7 policy. First, last summer we at the
8 Community Service Society surveyed
9 low-income New Yorkers to see if
10 their rent went up last year. And if
11 so, whether landlords had made any
12 improvements to their apartment or
13 their buildings.

14 We found that rent-regulated
15 tenants who experienced a rent
16 increase were 12 percentage points
17 more likely to see improvements in
18 their buildings compared to
19 unregulated tenants. So according to
20 our survey data, rent-stabilized
21 landlords seem to be more likely to
22 invest in improvements than market-
23 rate landlords.

24 Why is this? In the New York
25 system, making an improvement to a

3/22/2023

1 building or an apartment is one of
2 the few ways a landlord can raise
3 rents beyond the adjustments set
4 annually by the city's Rent
5 Guidelines Board. Market-rate
6 landlords on the other hand can
7 simply raise rents based on market
8 signals regardless of whether the
9 buildings are rising or falling in
10 quality. So rent-regulation can be
11 an incentive for landlords to invest
12 in their building rather than the
13 opposite as opponents often claim.

14 The second point I'd like to
15 make is about who has opportunities
16 to purchase homes in the city with
17 rent stabilization. In a speculative
18 and unregulated real estate market,
19 buildings are bought and sold less
20 for prices grounded in the revenue
21 they currently generate and more for
22 prices based on the revenues the
23 purchaser expects they can extract
24 from a building.

25 Investors will therefore pay

3/22/2023

1 much more for buildings than the rent
2 rolls would seem to justify under the
3 assumption that they can
4 significantly raise the buildings'
5 profit levels by raising rents or
6 diminishing labor and maintenance
7 costs or sometimes both. With rent
8 regulation in place however, building
9 values are based more on the actual
10 income and expenses of rental
11 buildings than the theoretical rents
12 or resale values the building could
13 conjure if the new buyer could raise
14 rents to any level they like.

15 This keeps buildings and land
16 prices from escalating dramatically,
17 making purchase prices more
18 reasonable for those long excluded
19 from homeownership and creating more
20 opportunities for public authorities,
21 nonprofits, community development
22 corporations, community land trusts
23 and tenants themselves to buy
24 buildings and convert them into
25 permanently affordable housing

3/22/2023

1 models.

2 So I just want to reiterate
3 rent regulation can be an incentive
4 to increase investment in buildings
5 whereas in a market-rate system
6 landlords can just raise the rent
7 without investing in their buildings,
8 and rent regulation can help keep
9 sale prices more in line with rents
10 and therefore make homeownership
11 possible for the tenants in the
12 buildings themselves as well as for
13 nonprofits and others who intend to
14 keep apartments affordable in
15 perpetuity. Thank you very much for
16 the chance to speak.

17 COUNCILWOMAN GAUTHIER: Thank
18 you so much for that critical
19 testimony.

20 Councilmember Brooks, do you
21 have questions for this panel?

22 COUNCILWOMAN BROOKS: Yes, I
23 do. For Sherry Thomas, what happens
24 when someone on disability is forced
25 into a shelter because of

3/22/2023

1 skyrocketing rents?

2 MS. THOMAS: Yeah, that's a
3 great question, Councilmember, and I
4 appreciate that. It really depends
5 on the disability, but what we found
6 is that our shelters are not really
7 fully equipped to take some of our
8 clients. And so, the answer to that
9 question is tenants with disabilities
10 may have to double up with family
11 members, rely on hotels.

12 We have seen a number of our
13 clients go to extended stays and can
14 barely afford that. And it's really
15 a grave situation because the shelter
16 systems are already at capacity. And
17 then once you add someone who has a
18 disability and they may be far from
19 their care team and their health care
20 access, so it severely impacts
21 people's health outcomes. And then
22 we just find out that we continue to
23 have a growing chronically-ill
24 population.

25 COUNCILWOMAN BROOKS: Yes, I

3/22/2023

1 wanted to hear it from you because
2 I've seen firsthand what happens when
3 someone with a disability and their
4 families are displaced and the system
5 isn't designed to accommodate them in
6 any capacity. So thank you for
7 sharing that.

8 MS. THOMAS: Yes, of course.

9 COUNCILWOMAN BROOKS: My next
10 question is for Cynthia Dutwin. What
11 impact did all of the tenants -- what
12 impact did all of the threats of
13 eviction and rent increases have on
14 you?

15 MS. DUTWIN: On me
16 personally?

17 COUNCILWOMAN BROOKS: Yes.

18 MS. DUTWIN: Okay.

19 Councilwoman, I put my money in
20 escrow in August of 2022, but there
21 were other tenants, not all tenants,
22 that joined me in that. Many tenants
23 were very nervous about putting their
24 money in escrow due to retaliation.

25 The other thing that

3/22/2023

1 triggered retaliatory letters was
2 that multiple reports went out to
3 L&I, not just from the tenants but
4 from homeowners that surrounded this
5 apartment complex with mask concern
6 over the building. And L&I came out
7 and did multiple checks on the
8 building, and there were I want to
9 say 51 total violations on the
10 building. And he has no rental
11 license. So I think what triggered
12 the retaliation was the L&I reports
13 and then certain tenants putting
14 their money into escrow.

15 COUNCILWOMAN BROOKS: So if
16 your landlord was not able to raise
17 your rent to any price that he wanted
18 and evict you without cause, would
19 you have felt safer fighting him for
20 the problems in your apartment?

21 MS. DUTWIN: Yes, because one
22 of the things that we really feel
23 that he is going to do further in
24 retaliation, because he had to then
25 move forward and make the repairs

3/22/2023

1 that were long needed that he had
2 been responsible for, he's threatened
3 to increase our rent substantially
4 before.

5 He increased our rent in the
6 summer \$200. And I can tell you
7 right now I believe it was because he
8 couldn't get a rental license. A
9 neighbor had heard from her window,
10 either property management or the
11 owner speaking to somebody from the
12 City saying he was going to make
13 repairs on the front of the building
14 and he was going to do it ASAP, and
15 the very next day we got notified
16 that our rent would be increasing
17 \$200.

18 And once that happened,
19 concerns started to go out. L&I
20 reports were going out. And he said
21 in the increase if we didn't sign the
22 lease and agree to the increase, and
23 this all happened in the summer of
24 2022, if we didn't sign the lease by
25 October, he would then increase our

3/22/2023

1 rent to 350. If we haven't signed
2 by -- and if we still haven't signed
3 it, it would go to market value which
4 he stated was between \$2,000 and
5 \$3,000.

6 So our rent was drastically
7 increased by \$200. And now, he's
8 already threatening -- the building
9 got designated with the Historical
10 Commission as a protected building.
11 And once that happened, he sent out a
12 letter to everyone that due to this
13 honor, our rents will be increased
14 substantially.

15 There's always this threat
16 that he makes of our rent increasing
17 substantially. And because he is
18 working on the building repairs right
19 now -- still doesn't have a rental
20 license so I'm assuming even more
21 repairs need to be made -- I know
22 that down the pike the tenants are
23 going to wind up suffering the cost
24 of this.

25 COUNCILWOMAN BROOKS: So just

3/22/2023

1 for clarity, Cynthia, that is \$200
2 per month and it is \$300 per month;
3 am I correct?

4 MS. DUTWIN: It's \$200 to
5 increase per month back in June --
6 when your lease re-began, okay. And
7 then if people didn't sign that
8 agreement by October of 2022, they
9 automatically would get an increase
10 of \$350. And if they still didn't
11 sign their lease, even if it was way
12 before their lease was up, they would
13 automatically get their rent
14 increased to market value which would
15 be between \$2,000 or \$3,000.

16 So you were forced to sign a
17 lease in June or your rent was going
18 to get even more increased past the
19 \$200, so it felt very threatening, it
20 felt very ominous. And somebody had
21 mentioned to move. It's first
22 month's rent, last month's rent and
23 deposit, and we're civil servant
24 workers. I, myself, work for an
25 organization that manages Medicaid

3/22/2023

1 dollars for behavioral and mental
2 health individuals that need mental
3 health services in the City. I mean,
4 our paychecks are middle class
5 paychecks. And a lot of us don't
6 have that kind of money to just pick
7 up and move when a landlord increases
8 rent. And then you're at risk for
9 other landlords just doing the same
10 thing, so why would you even bother
11 to move when other landlords in the
12 City are doing the same.

13 COUNCILWOMAN BROOKS: Thank
14 you so much for your comments.

15 MS. DUTWIN: Sure.

16 COUNCILWOMAN BROOKS: I think
17 I have questions for Sam Stein.

18 MR. STEIN: Yes.

19 COUNCILWOMAN BROOKS: Thank
20 you. So how are tenants and
21 communities benefited when the
22 tenants can more easily organize?

23 MR. STEIN: Right. So
24 tenants have a much stronger capacity
25 to organize under a system of rent

3/22/2023

1 stabilization than without it. Why
2 that is rent stabilization, like my
3 colleague Oksana says, sets up a
4 framework between the tenant and the
5 landlord, and says that landlords
6 can't simply evict the tenants for
7 calling on their landlord
8 collectively to do what needs to be
9 done, just like in the building we
10 were hearing about right before me.

11 Without rent control,
12 landlords can find fairly easy ways
13 to do retaliatory evictions. With
14 them, they cannot. So tenants have
15 the confidence that they can knock on
16 each other's doors on those tenant
17 associations and add collectively and
18 know exactly what their rights are.
19 They can also speak out politically
20 on behalf of tenants in general.

21 And before I was talking
22 about investments in buildings as a
23 result of the mechanism that allows
24 landlords to raise rents when they
25 invest in buildings. That's true,

3/22/2023

1 but I neglected to say the other
2 reason why there might be more
3 investment in rent-stabilized
4 buildings is because tenants in them
5 can organize and demand those
6 improvements without fear that the
7 landlord is going to arbitrarily
8 evict them or raise their rent as a
9 result.

10 So rent-stabilized landlords
11 in some ways have to be more
12 responsive to their tenants because
13 they don't have the option of simply
14 ending the lease of so-called trouble
15 renters.

16 COUNCILWOMAN BROOKS: Thank
17 you for that. My other question is
18 how can rent control make owning a
19 home possible for Philadelphians?

20 MR. STEIN: Yeah. My
21 argument is that rent regulation
22 means that home prices, home sale
23 prices don't escalate to really,
24 really high levels based on fictional
25 rents, based on the rent somebody

3/22/2023

1 thinks that they can get for an
2 apartment. It stays pretty close to
3 a multiple of what the rent actually
4 is and what it cost to operate the
5 housing. That keeps the speculators
6 from choosing to target that
7 particular type of housing and it
8 keeps the home prices more in line
9 with the actual cost. That makes it
10 more possible for tenants to
11 purchase.

12 There are cities in the
13 United States that have Tenant
14 Opportunity to Purchase Act. When a
15 building goes up for sale, the
16 tenants have the right of refusal.
17 Washington, D.C. has had this for 40
18 years. I think that's a great policy
19 and I think it works a lot better
20 when there's something like rent
21 control in place to keep the sale
22 price from being what someone would
23 buy it for if their expectation is
24 that they could double all the rents.

25 COUNCILWOMAN BROOKS: Thank

3/22/2023

1 you so much, Mr. Stein. I appreciate
2 your time.

3 Councilmember Gauthier, I
4 think that ends my questions. Did --

5 COUNCILWOMAN GAUTHIER: Thank
6 you, Mr. Stein.

7 Sorry. Did you have
8 something, Councilmember Brooks?

9 COUNCILWOMAN BROOKS: Did
10 Dennis Scott ever get on?

11 COUNCILWOMAN GAUTHIER: I
12 think he's on but is just having
13 trouble muting -- or unmuting.

14 Dennis, I think it's star 6
15 to unmute, I think. Or is somebody
16 on from Tech Support that can help?

17 COUNCIL TECH SUPPORT: Yes,
18 we gave out instructions. We tried
19 calling out to the participant, but
20 we're getting -- it goes straight
21 into voicemail.

22 COUNCILWOMAN GAUTHIER: I
23 think he's on. He just can't unmute.

24 COUNCIL TECH SUPPORT: Yeah,
25 it would be if he's on a cell phone,

3/22/2023

1 star 6 or from the top corner of the
2 Teams application, he can click on
3 the microphone symbol. I'm not sure
4 if he can hear me.

5 COUNCILWOMAN GAUTHIER:

6 Mr. Scott?

7 (No response.)

8 COUNCILWOMAN GAUTHIER: Okay.

9 Maybe we can try calling him for a
10 public comment.

11 (No response.)

12 COUNCILWOMAN GAUTHIER:

13 Councilmember Brooks, are you able to
14 take over for a little bit?

15 COUNCILWOMAN BROOKS: Yes, I
16 am. I'm prepared.

17 COUNCILWOMAN GAUTHIER: Okay.

18 Thank you so much.

19 COUNCILWOMAN BROOKS:

20 Alrighty. So that concludes the
21 panel of testimony for this
22 resolution.

23 Ms. Shearlds, do you have
24 anyone registered to provide public
25 comment?

3/22/2023

1 THE CLERK: Yes. Several
2 people, Councilmember.

3 COUNCILWOMAN BROOKS: Okay.
4 We will now take a brief break to
5 connect those individuals who have
6 registered to provide public comment
7 to the hearing. Due to the volume of
8 those registered for public comment,
9 we will limit the remarks to two
10 minutes.

11 Ms. Shearlds, would you
12 please read the name of the first
13 person registered for public comment.

14 THE CLERK: I'll be happy to
15 do that as soon as Council Support
16 has them connected. Thank you.

17 COUNCILWOMAN BROOKS: Thank
18 you.

19 COUNCIL TECH SUPPORT: Madam
20 Chair, we're going to try to connect
21 Dennis Scott before going to public
22 comment. I did reach out to him and
23 I'm going to try to connect via
24 conference line.

25 COUNCILWOMAN BROOKS: Okay.

3/22/2023

1 Thank you.

2 MR. SCOTT: Hello.

3 COUNCILWOMAN BROOKS: Hello.

4 Is this Mr. Scott?

5 MR. SCOTT: It is.

6 COUNCILWOMAN BROOKS: Thank
7 you. Can you state your name and
8 then proceed with your testimony
9 please.

10 MR. SCOTT: All right. My
11 name is William Dennis Scott. I go
12 by Dennis, and I'm glad I was able to
13 get in. My rent is supposed to
14 increase \$160 beginning June 1st.
15 And last year it went up only \$10
16 because my apartment is one of the
17 old apartments. It has the older
18 appliances, the old metal cabinets
19 with the rust look and all that good
20 stuff and had no renovations been
21 done to it.

22 And I think they're charging
23 \$160 extra starting June 1st without
24 any renovations being done. And I
25 don't know how they can do that when

3/22/2023

1 they only charged me 10 last year and
2 nothing was done. It's almost
3 getting me to the point where I'm
4 ready to move out of Philadelphia.

5 I like the neighborhood I'm
6 in, but some of the problems I am
7 having in my apartment is, like I
8 said, I have old appliances with
9 chips in them and they look like they
10 tried to paint it over. I have a
11 door that leads to the balcony that's
12 got a half an inch gap in it. They
13 came and put wood strippings on the
14 inside, but the draft is still there.
15 Heat in the summer, cold in the
16 winter.

17 I got a moldy bathroom and it
18 was mold all around the edges of it.
19 They came and put wood strippings
20 where you -- they tried to hide the
21 mold and painted the wood white, but
22 you can still see the mold. And
23 that's hazardous I think to my
24 breathing. And they closed the back
25 parking lot behind the building

3/22/2023

1 because of some kind of structural
2 damage. That was like two years ago.
3 And they haven't done anything to it.

4 And they've been towing cars
5 for the last few months because they
6 don't want you to park on the side of
7 the building, but the people that
8 work here they park on the side of
9 the building. They park in the drive
10 where delivery or handicapped can't
11 get to the sidewalk in the front of
12 the rental office, but the worker
13 parks there all day every day.

14 You got no heat most of the
15 time. But now, it's kind of a warm
16 day and the heat's on so you got to
17 open the windows because the valves
18 on the radiators don't work. So
19 you're either hot or you got no heat
20 and you're cold. So that's some of
21 the problems that I'm having.

22 And they talking about fining
23 you for not putting trash in the
24 trash can or something. I don't know
25 what that really means, \$100. But

3/22/2023

1 the stair steps out the side of the
2 building at the bottom is full of
3 trash. It's been that way since I've
4 moved here, and maintenance and
5 nobody have not cleaned it.

6 They don't have adequate
7 maintenance I don't think, because my
8 sink was leaking downstairs to my
9 neighbor below, and that's really the
10 only time when they come in here, is
11 when my neighbor below complained of
12 a water leak or something like that.
13 And it was the electrician that
14 changed the faucet and they put in a
15 faucet that really doesn't fit. I
16 got like two holes where the hot and
17 cold water was. That's not being
18 used. They put some kind of plugs in
19 them, and this faucet looks like it's
20 a one-deal thing that goes into a new
21 renovated apartment, and it's got
22 putty around it to keep it from
23 leaking.

24 The hallways are not being
25 cleaned because they -- I don't know

3/22/2023

1 what happened to the maintenance
2 people, but I haven't seen them in
3 months. And the little pool that was
4 here when I first moved in almost
5 eight years ago was one of the
6 attractions. It hasn't been open.

7 The people that collect the
8 trash, they are constantly changing.
9 I guess because they don't pay them.
10 And management is in Florida and they
11 send a guy up to manage. And come to
12 find out, he was spending the money
13 not paying anybody. So management is
14 not that great, and it's been at
15 least four managers here since I've
16 been here.

17 I put in a lot of complaints
18 to move since my first year because
19 the apartment hasn't been right and
20 other maintenance complaints and they
21 were ignored. And then finally, they
22 just disappeared. We went to a
23 meeting. We were having a meeting
24 with the managers before. And the
25 guy said, oh, yeah, your maintenance

3/22/2023

1 complaints have been erased. So they
2 just like shoved me to the side,
3 ignored me and deleted my requests.

4 And it's really hard. I love
5 this community. I'm not ready to
6 move back down North Carolina. I
7 have a little piece of land that I
8 could put a double-wide trailer on.
9 I don't want to do that. But with
10 the prices going up the way they are,
11 it's like they're pushing out people
12 of color and people that do not have
13 high wages that they're earning. I'm
14 retired, and I don't think in another
15 couple of years if it keeps going
16 like it is that I'll be able to stay
17 up here.

18 And you see all these
19 buildings being built in Mount Airy
20 on a little piece of land, they're
21 going to straight up. And I think
22 they're really going to try -- I
23 think they're running people out.
24 Like, Mount Airy is one of the most
25 diverse communities in the country, I

3/22/2023

1 heard. And I don't think in a few
2 more years it's going to be that way.

3 We just ain't going to be
4 able to afford the rent. A couple of
5 my friends, they getting eviction
6 notices in other apartment buildings
7 around there. And I'm supposed to
8 sign a renewal lease by the end of
9 this month. They sent me one in
10 February, but my lease doesn't run
11 out until May 31st. And I don't know
12 if that has any bearing on what we're
13 talking about today.

14 But I really hope the
15 Councilman can pass this, Councilman
16 Dillon and City Council can help
17 because myself and others are on the
18 brink of having to move out of
19 Philadelphia as other people have.
20 So I hope I can bring a little light
21 on the high rent increases, and I'm
22 glad that you guys were able to put
23 me on to say a little bit. I know
24 there's some other stuff I want to
25 say and I'll remember it once I get

3/22/2023

1 off the line, but I'll quit running
2 my mouth now, and thank you guys.

3 COUNCILWOMAN BROOKS: Thank
4 you so much, Mr. Scott, for your
5 testimony. I appreciate you staying
6 online to give it to us.

7 MR. SCOTT: Yes, ma'am.

8 COUNCILWOMAN BROOKS: Cydnea
9 and Council Support, do we have any
10 of our folks teed up yet?

11 COUNCIL TECH SUPPORT: Madam
12 Chair, we're going to need a few
13 minutes to get the rest of the public
14 comment participants online.

15 COUNCILWOMAN BROOKS: Okay.

16 COUNCIL TECH SUPPORT: Good
17 afternoon all. We're go to take a
18 short break with Channel 64 to get
19 public comment. Once we get them in,
20 we'll touch base with Madam Chair to
21 get the broadcast running again.
22 Thank you.

23 (Brief recess.)

24 COUNCILWOMAN BROOKS: Due to
25 the volume of those registered for

3/22/2023

1 public comment, we will limit the
2 remarks to two minutes.

3 Ms. Shearlds, will you please
4 read the name of the first person
5 registered for public comment.

6 THE CLERK: Kevin Mattson.

7 COUNCILWOMAN BROOKS: Hello,
8 Mr. Mattson. Are you online?

9 COUNCIL TECH SUPPORT: The
10 participant is not online.

11 COUNCILWOMAN BROOKS: Okay.
12 The next is -- Ms. Shearlds, you can
13 read the next one.

14 THE CLERK: Carrie Nelson.

15 MS. NELSON: Hello. This is
16 Carrie Nelson.

17 COUNCILWOMAN BROOKS: Thank
18 you, Ms. Nelson. Can you please
19 state your name for the record and
20 proceed.

21 MS. NELSON: My name is
22 Carrie Nelson. Thank you for the
23 opportunity for speaking today. I'll
24 try to be very brief. I am a housing
25 provider and I have been for many

3/22/2023

1 years and it has been an
2 overwhelmingly great experience.

3 When thinking about the
4 concept of limiting rent increases in
5 the City of Philadelphia, one of the
6 things that we know is that of the
7 100 top cities in the country,
8 Philadelphia has some of the lowest
9 housing costs. It's No. 73 on the
10 list of 100. And in terms of how
11 much housing costs have increased
12 over the course of last year, it's
13 even further down the list. It's
14 almost at the very bottom at No. 92.

15 We also know that even though
16 Philadelphia is the poorest large
17 city, something we hear constantly,
18 that housing costs even relative to
19 the income of folks in the City are
20 not terribly out of line with what's
21 affordable since according to the
22 interactive map done by the National
23 Low Income Housing Coalition, there
24 are at least 16 zip codes in the City
25 of Philadelphia where something

3/22/2023

1 around \$17 an hour would allow
2 somebody to rent an apartment and not
3 exceed 30 percent of their income.
4 And Glassdoor tells us that someone
5 working at an Amazon warehouse, for
6 example, makes about that amount.

7 So even somebody without a
8 college education, extra degrees,
9 training, you know, member of a union
10 finds it affordable if they search
11 here in the city of Philadelphia.
12 But what we do know is that people
13 have seen a large increase and their
14 budgets are really strained. We
15 understand that. But of all the
16 variables that they might look at to
17 think are the ones that are squeezing
18 them, it's not going to be housing
19 that comes out at the top.

20 On the other hand, in my
21 humble opinion it's the number on the
22 other side. It's that income. We
23 know that we don't support our people
24 in attaining an income that would
25 help them to achieve what they want

3/22/2023

1 to achieve in life. And in terms of
2 landlords or housing providers, one
3 thing that I would request of City
4 Council is that City Council help us
5 to be better landlords.

6 Right now I can't find any
7 place in the City where I can go to
8 see what all the laws are and
9 requirements are for me to be
10 following. I don't know whether I'm
11 in step or whether I'm out of step.
12 I don't know whether I'm doing well
13 or I'm doing terribly.

14 So we really need some
15 support and some helpful interaction
16 with the City in order to do our jobs
17 best. And for the folks who are
18 here, being residents, for them to
19 succeed they need some help as well
20 on that income side of the equation.
21 I thank you very much for the time.

22 COUNCILWOMAN BROOKS: Thank
23 you so much, Ms. Nelson, for the
24 suggestion.

25 Ms. Shearlds, can you read

3/22/2023

1 the next person.

2 THE CLERK: Paulene

3 Rosenberg.

4 COUNCILWOMAN BROOKS:

5 Ms. Rosenberg, are you available?

6 MS. ROSENBERG: Can you hear

7 me?

8 COUNCILWOMAN BROOKS: Are you

9 Ms. Rosenberg?

10 MS. ROSENBERG: Yes.

11 COUNCILWOMAN BROOKS: Okay.

12 Can you state your name and testimony

13 and proceed.

14 MS. ROSENBERG: Yes. My name

15 is Pauline Rosenberg. Is that all

16 you need?

17 COUNCILWOMAN BROOKS: And

18 proceed with your testimony.

19 MS. ROSENBERG: Yes, thank

20 you. So I am a retiree. I own a

21 couple of rowhouses. I bought them

22 when I was younger in order to be

23 able to supplement my Social Security

24 and I rely on them for income. Now,

25 the issue of rent control is that it

3/22/2023

1 creates unintended consequences, and
2 Council has run into this before.

3 The one thing, if I am told
4 to do a rent that is not reasonable
5 for me, the upside of that is I will
6 sell the house and I'll go elsewhere.
7 And I suspect that will be true for a
8 lot of people. They will sell their
9 houses. They will invest elsewhere.
10 I can't expect to lose income. I
11 mean, I barely make it with the
12 houses that I have and Social
13 Security.

14 So the unintended consequence
15 there is that the number of rental
16 units in the City will decrease, and
17 this has happened nationally when the
18 unintended consequences is people get
19 out of the market, housing providers
20 leave, new ones don't come in because
21 they're not going to make money on
22 their investments. Now, there's
23 another unintended consequence.

24 A couple of years ago I
25 renovated two of my houses. I put in

3/22/2023

1 a new kitchen, new bathroom, new
2 amenities. Each house cost me about
3 \$50,000 to do. I had refinanced the
4 mortgages so that I would have equity
5 to work with. But even with that,
6 it's going to take me four to five
7 years to recoup my investment.

8 If there was rent control,
9 there's no way I would have done
10 that. I couldn't afford to do that
11 because I wouldn't be getting the
12 money back on my investments. In
13 both houses, the rent went up
14 substantially. They had to. They
15 were practically new houses. That
16 wouldn't happen in rent control. And
17 that's one of the unintended
18 consequences that it's happened
19 nationally. People don't renovate,
20 they don't make capital improvements,
21 and then you get blight, you know.

22 The one other thing that I
23 do want to -- I want to reiterate
24 what the young lady said about not
25 knowing what's all right and not all

3/22/2023

1 right. I'll give you a very quick
2 example. During the pandemic, one of
3 my tenants stopped paying rent. This
4 is not a person who was thrown out of
5 work. He just stopped paying rent
6 because he could get away with it and
7 there was no repercussion because
8 there was the eviction moratorium.

9 I went to small claims court
10 because I wanted to get the rent
11 again, and I was told apparently his
12 wife had left him so now he was in
13 the house by himself, and I was
14 required, which I didn't know, to get
15 a new rental suitability license. So
16 what they told me in small claims
17 court, you know what, since his wife
18 left, you need a new rental
19 security -- suitability license, you
20 can't go to court. They're going to
21 throw it out --

22 COUNCILWOMAN BROOKS:
23 Ms. Rosenberg, you're past two
24 minutes.

25 MR. ROSENBERG: Okay. I'll

3/22/2023

1 finish one sentence. I'm out of
2 \$5,000 because I didn't have a piece
3 of paper and (inaudible) got away
4 with it. That's an intended
5 consequence. And who benefits from
6 that, certainly not me, and he gets
7 away with it. Thank you for your
8 time.

9 COUNCILWOMAN BROOKS: Thank
10 you so much, Ms. Rosenberg.

11 Ms. Shearlds, can you read
12 the next person signed up for
13 testimony.

14 THE CLERK: Myair Jadaday.

15 COUNCIL TECH SUPPORT:
16 They're not present, Madam Chair.

17 THE CLERK: Jerry DiPietro.

18 COUNCILWOMAN BROOKS:
19 Mr. DiPietro, are you available?

20 COUNCIL TECH SUPPORT: Not
21 present. The next participant is
22 going to be Stanley Daniel.

23 COUNCILWOMAN BROOKS: Thank
24 you. Mr. Daniel, can you state your
25 name for the record and proceed with

3/22/2023

1 your comment.

2 MR. DANIEL: Yes. My name is
3 Stanley Daniel. I'm a licensed PA
4 and New Jersey realtor. I'm an
5 investor, a property manager. I
6 probably had 600 tenants in the last
7 15 years or so. I'm not going to
8 talk to you about the insanity of
9 rent control. Everyone else did.
10 I'm going to mention other things
11 that the City has done that sticks
12 their hands in my pockets and the
13 pockets of the other landlords.
14 So --

15 COUNCILWOMAN BROOKS:
16 Mr. Daniel, this is for rent control.
17 That's what this testimony and
18 comment is related to, rent control.
19 You said you're not speaking about
20 that.

21 MR. DANIEL: No, I'm speaking
22 about how City Council has affected
23 landlords which affects the rent that
24 tenants pay of the units that they
25 rent. For example, okay, I have an

3/22/2023

1 expense for having a lead-safe place
2 for a property that doesn't have any
3 children under 7. That's a law that
4 City Council passed that affects rent
5 in the City of Philadelphia, things
6 of that sort.

7 Incidentally, PHA is not held
8 to the same standard as I am. Why?
9 Okay. You offer a free attorney to
10 the tenants. That's fine. Why am I
11 not offered a free attorney? So I
12 have to pay \$200, \$300, \$400 extra
13 every time I have an eviction. All
14 the things that City Council has done
15 has raised rent in the City of
16 Philadelphia, and we still are like
17 the 78th deepest poorest city. So
18 instead of passing all kinds of silly
19 legislation that affects the rent,
20 you guys should really look at our
21 side of the story before you make
22 decisions that are negative to the
23 tenants of the City. Thank you very
24 much for this opportunity.

25 COUNCILWOMAN BROOKS: Thank

3/22/2023

1 you. Have a great day.

2 Ms. Shearlds, can you read
3 the next person.

4 THE CLERK: Victor Pinky, Sr.

5 COUNCIL TECH SUPPORT: Victor
6 is not present. Our next participant
7 will be Mike Lynch.

8 COUNCILWOMAN BROOKS:

9 Mr. Lynch, can you state your name
10 for the record and proceed with your
11 comments.

12 MR. LYNCH: Hi. My name is
13 Mike Lynch. I also am a landlord and
14 I thought it would be important to
15 remind you of the landlords'
16 contribution to the City. The
17 landlord pays high real estate taxes
18 of anyone. Because as I understand
19 it, homeowners don't pay the same
20 real estate tax. They get an
21 exemption.

22 We also pay income to the
23 City. When I make my money, a good
24 portion of it goes in terms of income
25 tax to the City in terms of the two

3/22/2023

1 or three different documents I have
2 to fill out every year for that. So
3 landlords are important to the City
4 and you are driving them away with
5 making a situation untenable for
6 landlords to exist by requiring the
7 landlords to stop increasing the
8 rent, but you're not increasing the
9 income for the tenants to pay.

10 You're not decreasing the costs for
11 the landlords.

12 My taxes on one of them -- I
13 own five buildings. One of them went
14 from \$5,000 to \$7,000 this year after
15 going up about five years ago as
16 well, so they're continuing to go up.
17 And your goal is admirable. I
18 recommend, you know, I recognize it's
19 important to help poor people
20 survive. And one of the ways you do
21 it is with Section 8, PHA. And you
22 get that money from tax money from
23 people who live in the City like
24 landlords, and I think it's important
25 to be able to provide that.

3/22/2023

1 I had a whole bunch of other
2 things I wanted to say, but I'm
3 running out of time so quickly,
4 but --

5 COUNCILWOMAN BROOKS: Thank
6 you so much. Mr. Lynch, do you live
7 in the City?

8 MR. LYNCH: I do not. I live
9 three blocks outside the City. I
10 have five houses I rent in the City
11 and take care of them myself.

12 COUNCILWOMAN BROOKS: Okay.
13 Thank you so much for your comment.
14 I appreciate your time.

15 MR. LYNCH: All right.

16 COUNCILWOMAN BROOKS:
17 Ms. Shearlds, can you read the next?

18 THE CLERK: Richard Moore.

19 MR. MOORE: I'm Richard
20 Moore.

21 COUNCILWOMAN BROOKS: Thank
22 you, Mr. Moore. Please state your
23 name for the record and proceed with
24 your comment.

25 MR. MOORE: Yes. My name is

3/22/2023

1 Richard Moore. Good afternoon, City
2 Council Chair, Councilmembers. My
3 name is Richard Moore. I am a
4 Pennsylvania licensed real estate
5 broker, property manager and a
6 Philadelphia housing provider who has
7 been providing housing in our City
8 for 43 years.

9 Before I go into my
10 testimony, I want to comment on some
11 of the testimony this morning about
12 tenants and speaking about some of
13 the horrible situations that they're
14 living in, landlords without rental
15 licenses, conditions that the tenants
16 had to put up with. There are laws
17 already against this. These tenants
18 shouldn't be paying rent.

19 And I just want to convey to
20 you that landlords like myself who
21 are properly licensed, who do
22 properly run their business, you
23 know, are kind of put down because of
24 a few bad apples. Anyway, I'm here
25 today to speak not against or in

3/22/2023

1 favor of rent control. I'm sure you
2 have heard a lot of testimony both
3 for and against the subject.

4 What I'm here today to convey
5 to you is to give you some insight as
6 to what it's like to be a housing
7 provider, especially over the last
8 four years and how it has changed,
9 from the bedbug ordinance that places
10 the responsibility of treatment on an
11 owner, the real estate taxes in some
12 cases increased as much as 500
13 percent, insurance rates that have
14 tripled due to crime and increasing
15 construction costs, the maintenance
16 costs that have doubled, and finally
17 to COVID which allowed tenants to
18 stay in units without paying for rent
19 for as long as 10 months. The
20 affordable housing market in our
21 industry is on the verge of collapse.

22 Our 73-year-old nonprofit
23 landlords association's current
24 membership is less than half of the
25 membership that it was 30 years ago.

3/22/2023

1 Our industry has simply been
2 overregulated and burdened with
3 ordinances after ordinances all of
4 which are well-meaning but are very
5 hard to actually work with. Passing
6 rent control measures at this time
7 without carefully examining facts,
8 reviewing the other rent control laws
9 in other cities and coming up with a
10 plan that is tailor-made for our
11 great city is the only way that such
12 a law can be implemented.

13 Council Chairperson, you have
14 the ability to form a task force
15 comprised of professionals from the
16 real estate industry, legal experts,
17 community leaders, tenant advocates,
18 investors and government officials
19 whose mission will be to come up with
20 a list of suggestions to be forwarded
21 to you for your consideration to
22 implement in a Philadelphia rent
23 control act that would make sense.

24 If Philadelphia is going to
25 have a rent control law, it should be

3/22/2023

1 a law that has input from all who are
2 impacted by such a law. Being an
3 investment property owner in
4 Philadelphia these days is not what
5 tenant advocates think it is. It's
6 not easy. It's not an easy
7 profession.

8 A good owner manager like
9 myself is on call 24 hours a day,
10 seven days a week. Most of my
11 clients I manage are small mom-and-
12 pop owners like the immigrant
13 Ukrainian couple who own five houses
14 they renovated themselves, the wife
15 who brings delicious homemade cherry
16 dumplings to her tenants for the
17 holidays to the single mother
18 Philadelphia schoolteacher who owns
19 triplexes that the income will be
20 used to put her son through college
21 to the owners like myself, a single
22 father raising two sons; one who
23 became a highly decorated Naval
24 officer; one that is an affordable
25 housing counselor. My two younger

3/22/2023

1 sons, one went through a four-year
2 opioid addiction battle and --

3 COUNCILWOMAN BROOKS:

4 Mr. Moore, you're almost at your
5 time. Sorry to interrupt.

6 MR. MOORE: And now is sober.
7 I'm almost done.

8 COUNCILWOMAN BROOKS: Okay.

9 MR. MOORE: And my youngest
10 son who is a 15-year-old high school
11 student with autism. We all are
12 passionate and we all care about what
13 we do. Railroading a rent control
14 act right now into law will change
15 all this. The personal interest, the
16 hands-on approach to real estate
17 investment of our City will change.

18 The small landlord will no
19 longer be able to compete and you'll
20 only have large corporations, numbers
21 crunchers like Iron Stone Real Estate
22 Partners stepping into the picture.
23 Is this what we all want? Is this
24 what Philadelphia's all about? Right
25 now you have the ability to change

3/22/2023

1 this. All individuals like myself
2 ask for you to make this decision
3 with caution and --

4 COUNCILWOMAN BROOKS:

5 Mr. Moore, we aren't making it --

6 Mr. Moore, I don't mean to rush you,
7 but you're past your testimony time.

8 And we're not making any decisions
9 today. This is just an informational
10 hearing --

11 MR. MOORE: I understand
12 that. I understand --

13 COUNCILWOMAN BROOKS: -- to
14 discuss rent control. There is no
15 bill on the table at all. And I do
16 appreciate all your suggestions, and
17 I would love to have a deeper
18 conversation later on about some of
19 the suggestions that you offered. I
20 really appreciate your time.

21 MR. MOORE: Thank you. Have
22 a good day. And I thank you for your
23 time and opportunity to give
24 testimony today and hope that we can
25 all work together to make the right

3/22/2023

1 decision.

2 COUNCILWOMAN BROOKS: Thank
3 you.

4 MR. MOORE: You're welcome.

5 COUNCILWOMAN BROOKS:

6 Ms. Shearlds, can you read the next
7 person signed up for testimony
8 please.

9 THE CLERK: Joan Preston.

10 MS. PRESTON: I hope we can
11 come -- my name is Joan Preston. I
12 hope we can come to a peaceful and
13 righteous agreement that especially
14 restores the landlord and tenant's
15 relationship. That is paramount. If
16 Philadelphia is going to prosper as
17 the historical city that it has been
18 credited for, you must stop
19 encouraging the helpless -- the
20 helpless mentality.

21 Here recently small landlords
22 have been threatened with higher
23 taxes, accused of not paying our
24 BIRTs and NPTs. Where is this coming
25 from or does it matter? To add

3/22/2023

1 insult to injury, it appears that
2 outside investors are encouraged to
3 come into our City and granted
4 certain perks.

5 Small landlords are doing
6 what is right. There is no wonder
7 our city is crumbling. If you
8 continue to encourage the mentality
9 that you have the right to live rent-
10 free, you're the government's
11 responsibility, they should take care
12 of you, I say you are bringing our
13 City to nothing and that is not
14 right. You're driving people out of
15 business and out of Philadelphia.

16 What hurts is to observe some
17 Councilperson and some neighborhood
18 organizations who have government
19 salaries taking care of them and
20 their families and yet you are
21 capping landlords, yet expect small
22 landlords to maintain their
23 properties, pay mortgages, utilities,
24 tax and maintain our properties'
25 upkeep.

3/22/2023

1 Is there any wonder that too
2 many of our communities are run down.
3 How can it be different? Again, the
4 small landlords are not in the
5 business to price gouge tenants. Our
6 concern is smaller landlords.
7 Instead small landlords are suffering
8 and have suffered because a certain
9 sect of our City government believe
10 that we have no purpose and we must
11 go away.

12 Many of us have worked for
13 years and did without to maintain our
14 investment to be habitable. No small
15 landlords are price gouging. During
16 COVID, certain Councilpersons were
17 encouraging tenants not to pay rent.
18 In fact, there were several parades
19 where people were carrying signs
20 disclosing I want to live rent-free.
21 This is not Philly and that is not
22 who we are.

23 Most small landlords have
24 worked hard. During COVID most of us
25 were living off of Social Security

3/22/2023

1 and small pensions and some had none
2 while you thought it was a joke. I
3 stand on that because your focus was
4 primarily on tenants and the devil
5 with landlords while we were getting
6 no rent, no evictions and many of our
7 properties were being destroyed.

8 Even with that, we have the
9 obligation to keep our properties in
10 living condition or be reported to
11 L&I. Far too many tenants were
12 encouraged not to pay rent. To you
13 that was the thing to do. God bless
14 you and I thank you for your time.

15 COUNCILWOMAN BROOKS: Thank
16 you so much, Ms. Preston.

17 Ms. Shearlds, can you read
18 the next person please.

19 THE CLERK: Deanna Ballinger.

20 MS. BALLINGER: Good
21 afternoon. This is Deanna Ballinger.
22 Can you hear me okay?

23 COUNCILWOMAN BROOKS: Yes, I
24 can. Can you proceed with your
25 testimony please?

3/22/2023

1 MS. BALLINGER: Sure. So I'm
2 Deanna Ballinger. I'm the Senior
3 Vice-president and Group manager with
4 JLL. I'm here today in my capacity
5 as the Chair of Building Owners and
6 Managers Association of Philadelphia
7 commonly referred to as BOMA. Given
8 the limited time today, I've taken
9 the liberty of condensing our
10 submitted testimony.

11 BOMA members typically
12 operate with commercial office,
13 industrial and retail and real estate
14 sectors rather than in multi-family
15 and/or residential. As private
16 sector owners and managers of real
17 estate, however the issue of rent
18 control raises some serious concerns
19 to our members as our organization.

20 The notion of fixing an
21 individual's rent or housing costs
22 may be rooted in good intentions. As
23 a strategy however, rent control does
24 not occur in isolation. It has
25 consequences both positive and

3/22/2023

1 negative. In a multi-family asset,
2 rent or revenue from our perspective
3 is only one component of the overall
4 investment.

5 Setting the revenue component
6 at a particular rate without the
7 ability to stabilize the expense side
8 of the equation, i.e., the real
9 estate taxes, interest rates,
10 utilities and other regulatory
11 burdens, you then enter the land of
12 unintended consequences.

13 Let's turn the table for a
14 moment. Imagine in this very high
15 inflationary and rising interest rate
16 environment, the City of Philadelphia
17 was told it could no longer raise
18 taxes. What would you do to make
19 ends meet? You could start scaling
20 back on services to citizens, you
21 could stop investing in new City
22 vehicles, police cars, trash trucks,
23 et cetera, you can eliminate PreK or
24 afterschool sports, you could close
25 rec centers and libraries or defer

3/22/2023

1 maintenance on City vehicles or
2 terminate employees.

3 Now, let me be clear, I would
4 not recommend actually doing any of
5 these things. I am, however,
6 attempting to illustrate the problem
7 of turning to rent control alone as a
8 strategy for achieving an adequate
9 supply of affordable housing. Fixing
10 one component without also fixing the
11 others has a host of consequences.

12 In the case of multi-family
13 real estate investments, imposing the
14 rent control would have the following
15 effects: It could drive investors
16 and lenders away from Philadelphia
17 potentially reducing the overall
18 assessed value of real estate in the
19 tax base. It could cause landlords
20 to defer maintenance, not fixing the
21 leaking roof, plumbing, et cetera,
22 thereby reducing the value of the
23 existing housing stock and creating
24 unsafe or unhealthy conditions.

25 It could stifle the

3/22/2023

1 development of new affordable housing
2 and it could cause mortgage or loan
3 default. In that end, the private
4 sector investment is predicated upon
5 consistent public policy and a clear
6 level of competence that the balance
7 of risk reward will not be tilted
8 unexpectedly towards an increased
9 risk.

10 Virtually all private sector
11 investments provide risks the
12 investors must consider before moving
13 forward. Adding to that risk after
14 the fact is not a sustainable
15 business model. I thank you for your
16 time today.

17 COUNCILWOMAN BROOKS: Thank
18 you so much. Have a great day.

19 MS. BALLINGER: Thank you.
20 You too.

21 COUNCILWOMAN BROOKS: All
22 right. Ms. Shearlds, can you read
23 the next name on the list.

24 THE CLERK: Andre Del Valle.

25 MR. DEL VALLE: Good

3/22/2023

1 afternoon, Councilmember Brooks. Can
2 you hear me?

3 COUNCILWOMAN BROOKS: Yes, I
4 can. Can you state your name and
5 proceed with your comment please.

6 MR. DEL VALLE: Sure. Good
7 afternoon, Councilmember Brooks and
8 members of the Housing, Neighborhood
9 Development and Homeless Committee.
10 My name is Andre Del Valle. I'm the
11 Vice-president of Government Affairs
12 for the Pennsylvania Apartment
13 Association.

14 Locally here in Philadelphia
15 we represent over 38,000 units and 49
16 property management companies. I'd
17 like to thank you for the opportunity
18 to testify on today's resolution,
19 which was introduced back in January
20 23, 2022 at the peak of the COVID-19
21 global pandemic. We appreciate the
22 opportunity for our comments on
23 record, as stakeholders like the
24 Pennsylvania Apartment Association
25 were not invited to speak at today's

3/22/2023

1 hearing, as one of the largest
2 stakeholders that would be impacted
3 by any future legislation.

4 The Pennsylvania Apartment
5 Association has cross-collaborated on
6 a number of policies from assisting
7 flood victims to assisting
8 resettlement efforts for Afghan
9 refugees and preventing housing
10 instability during the COVID-19
11 pandemic.

12 While today's hearing is an
13 important conversation, it's a
14 conversation that should be a
15 balanced one that brings all
16 stakeholders together to the table to
17 find innovative solutions, not simply
18 one-sided conversations that limits
19 one side to two minutes after
20 panelists were given 10 minutes to
21 testify.

22 The reality is that state
23 legislators understand that rent
24 control is counterproductive to
25 achieving affordable housing, which

3/22/2023

1 is why 37 states prohibit
2 municipalities from imposing ceilings
3 on rents. It's rare for economists
4 across the political spectrum to
5 agree on public policy. However,
6 rent control is one of the few
7 subjects that bridges this divide.

8 Economists from Milton
9 Friedman to Paul Krugman have opposed
10 the regulation on rent. And
11 according to a poll of economists by
12 the American Economic Review, a
13 resounding 93 percent agree that a
14 ceiling on rents reduces the quantity
15 and the quality of housing available.

16 Rent control can and will,
17 especially following the economic
18 impacts of the COVID-19 pandemic,
19 exasperate the income inequality
20 across our City in several ways.
21 First, rent control will lead to a
22 misallocation of limited resources as
23 many housing providers will not be
24 able to invest in their routine
25 maintenance or improvement of their

3/22/2023

1 property as they cannot charge market
2 rents.

3 These price controls merely
4 exasperate the issue by making
5 apartment housing unaffordable. It
6 negatively impacts the housing market
7 by discouraging construction of new
8 housing, expediting the deterioration
9 and loss of existing housing and
10 diminishing the value of investment
11 properties.

12 When this decrease in rental
13 housing stock coincides with
14 increased demand, it leads to the
15 increased costs for consumers. This
16 will have a direct impact on the
17 quality and availability of units
18 and/or housing stock across
19 Philadelphia impacting our BIPOC and
20 lower-income communities the most.

21 Rent control does not only
22 adversely impact consumers. It also
23 places heavy burdens on state and
24 local governments. The reduction in
25 property values that result from rent

3/22/2023

1 control leads to a decline in
2 property tax revenue. The revenue
3 decrease occurs when government
4 expenditures increase as large
5 bureaucracies administer
6 authoritative regulations. The
7 creation of new regulatory body would
8 necessitate the reallocation of
9 budgetary funding and could put a
10 strain on core government services.

11 If the goal of today's
12 hearing is to work with the private
13 sector to find innovative solutions
14 to address the housing affordability
15 challenges, the Pennsylvania
16 Apartment Association would welcome
17 the opportunity to work with this
18 legislative body as well as Senator
19 Dillon who testified earlier today on
20 innovative solutions, and we will --

21 COUNCILWOMAN BROOKS:

22 Mr. Del Valle, you are well beyond
23 your two minutes.

24 MR. DEL VALLE: Okay. If I
25 can have 10 more seconds. I'm on my

3/22/2023

1 last line here, Councilmember. I --

2 COUNCILWOMAN BROOKS: Okay.

3 MS. DEL VALLE: Folks had 10
4 minutes and I'll take 10 more
5 seconds --

6 COUNCILWOMAN BROOKS: Well,
7 you have organized 30 minutes worth
8 of testimony and I appreciate your
9 skills, so I'm going to give it to
10 you to finish your comment, but
11 you're at the end of your testimony.

12 MR. DEL VALLE: Yes, ma'am.

13 COUNCILWOMAN BROOKS: Thank
14 you.

15 MR. DEL VALLE: Yes, ma'am.
16 Thank you so much, Councilmember. I
17 would like to also encourage Council
18 to activate the parameters of Bill
19 170719, which allows City Council to
20 commission a financial impact study
21 on the effects of rent control in
22 Philadelphia prior to any vote being
23 taken. Thank you, Councilmember, and
24 I appreciate the extension. Thank
25 you so much for the ability to

3/22/2023

1 testify today.

2 COUNCILWOMAN BROOKS: Thank
3 you so much. You have a great day.

4 Ms. Shearlds, can you read
5 the next person for testimony.

6 THE CLERK: Matthew Braden.

7 COUNCILWOMAN BROOKS:

8 Mr. Braden, are you online?

9 COUNCIL TECH SUPPORT:

10 Mr. Braden is not online.

11 COUNCILWOMAN BROOKS: Okay.

12 Erin -- I'm sorry. Ms. Shearlds, can
13 you read the next person.

14 THE CLERK: Erin Dwyer.

15 COUNCILWOMAN BROOKS: Hello?

16 Council Support (inaudible) -- Erin
17 Dwyer, are you on online?

18 MS. DWYER: Hi, Councilwoman.
19 Can you hear me?

20 COUNCILWOMAN BROOKS: Yes, I
21 can.

22 MS. DWYER: Okay. Great.
23 Good afternoon, Councilperson Brooks,
24 members of the Housing, Neighborhood
25 and Development Committee. My name

3/22/2023

1 is Erin Dwyer and I'm the Director of
2 Government Affairs for the General
3 Building Contractors Association also
4 known as GBCA. GBCA is one of the
5 region's oldest and largest
6 contractor associations with a
7 membership of over 300 commercial,
8 industrial, institutional and general
9 contractors, subcontractors, material
10 suppliers and construction service
11 firms throughout the Greater
12 Philadelphia region.

13 I thank you for the
14 opportunity today to testify on this
15 resolution as we wish to add the
16 voices of our members to share that
17 Philadelphia is the wrong place for
18 rent control. Philadelphia's deep
19 poverty and affordable housing
20 shortage requires real solutions and
21 immediate action. GBCA stands ready
22 to bring the construction industry to
23 the table with City Hall and other
24 stakeholders to work to address these
25 urgent crises. But we need to learn

3/22/2023

1 from what has and has not worked
2 across the country.

3 Time and time again rent
4 control has demonstrated it is the
5 wrong solution for housing shortages.
6 I'll let others talk about the
7 harmful effects it will have on many
8 small businesses and landlords in the
9 City and the likely repercussions of
10 higher rent if rent control is
11 imposed.

12 GBCA is of course a subject
13 matter expert in the construction
14 industry, and numerous studies have
15 shown that rent controls discourages
16 investors from starting new
17 construction, which would limit the
18 City's overall supply of housing
19 while also having a devastating
20 impact on the thousands of
21 hardworking Philadelphians whose jobs
22 rely on construction and maintenance
23 of housing.

24 Philadelphia should learn
25 from the mistakes of other

3/22/2023

1 communities and find real solutions
2 that can keep rents low while
3 encouraging responsible housing
4 stewardship. GBCA's members employ
5 thousands of workers in the
6 Philadelphia region and we pay a fair
7 and living rate at a union -- to our
8 union workforce, consequently paying
9 millions of dollars of taxes. Our
10 members have built this City and we
11 want to see it succeed. But rent
12 control is not the answer. Thank you
13 for your time today, Councilwoman,
14 and for your consideration.

15 COUNCILWOMAN BROOKS: Thank
16 you so much.

17 Ms. Shearlds, can you read
18 the next person registered to speak.

19 THE CLERK: Gary Jonas.

20 MR. JONAS: Hello,
21 Councilwoman. Thanks for having me
22 and thanks for having the hearing.
23 My name is Gary Jonas. I'm the
24 President of the Building Industry
25 Association. Hopefully over the

3/22/2023

1 years you have gotten to understand
2 my passion for affordable housing in
3 the City and how important I think it
4 is to the City.

5 And as we listen to the
6 testimony from everybody, we heard
7 lots of stories about bad landlords,
8 landlords without licenses, buildings
9 with structural issues, real problems
10 that were heartbreaking to listen to.
11 And I think it only illustrates the
12 point that our most-in-need citizens
13 are living in units that aren't up to
14 snuff. And the reason they're not up
15 to snuff is because they're not
16 charging enough rent unfortunately to
17 be able to maintain those properties,
18 and it just creates more problems.

19 And so, our concern is how do
20 we provide affordable housing without
21 it being a rent mandate that might
22 amplify the problem instead of
23 helping the problem. So we have
24 discussed in the past ways to do
25 this, and we believe as an

3/22/2023

1 organization we can help to present
2 solutions to the problem, different
3 things with SROs, different ways to
4 work with accessible dwelling units
5 within owner-occupied properties.

6 We love to be part of
7 creating a solution to the affordable
8 housing problem, and we think that we
9 can be and we think that a lot of
10 other people on this call would be
11 great in that role, and a committee
12 to look at how to deliver more
13 affordable housing would be great.
14 We just don't see rent control as the
15 best way to get there. Thank you.

16 COUNCILWOMAN BROOKS: Thank
17 you so much, Mr. Jonas, for your
18 testimony.

19 Ms. Shearlds, can you read
20 the next person signed up for
21 comment.

22 THE CLERK: Sarah Maginnis.

23 MS. MAGINNIS: Good
24 afternoon, Councilmember. Can you
25 hear me?

3/22/2023

1 COUNCILWOMAN BROOKS: Yes, I
2 can. Thank you. Can you proceed --
3 state your name for the record and
4 then proceed with your comments.

5 MS. MAGINNIS: Thank you very
6 much and good afternoon. My name is
7 Sarah Maginnis. I'm the Executive
8 Director of NAIOP Greater
9 Philadelphia representing developers,
10 owners and related professionals in
11 office, industrial and mixed use real
12 estate.

13 I'm here today to provide an
14 abbreviated testimony than what was
15 submitted in the interest of time
16 regarding Resolution No. 200057,
17 authorizing hearings to explore rent
18 control in the City of Philadelphia.
19 We believe officials usually pursue
20 rent control policies with the best
21 intentions. They seek help to
22 tenants by making rent more
23 affordable.

24 Unfortunately, these policies
25 often have the opposite effect. Rent

3/22/2023

1 control in the long run decreases
2 affordability, increases
3 gentrification and has negative
4 impact on surrounding neighborhoods.
5 Philadelphia is a majority-minority
6 city with a significant racial wealth
7 gap. Implementing a rent control
8 policy would only increase the gap.

9 It's important to also
10 remember the impact on our tax base.
11 Rent control drives down property
12 values which in turn could reduce
13 property tax revenues going to the
14 City and School District. There are
15 better solutions to the affordability
16 crisis. The City and the
17 Philadelphia Housing Authority has
18 supported programs like the U.S.
19 Department of Housing and Urban
20 Development's Rental Assistance
21 Demonstration Program and Housing
22 Choice Vouchers.

23 PHA established a program to
24 incentivize landlords to rent to
25 residents with vouchers. As you

3/22/2023

1 know, this year marks the 10th
2 anniversary of the City Council's
3 creation of a Land Bank to ensure
4 that vacant property can be turned
5 into homes or for other uses.

6 Through the Land Bank, you
7 are increasing supply of affordable
8 homes rather than trying to
9 artificially limit rent. This
10 approach in the view of NAIOP is
11 crucial and we would support the Land
12 Bank's expansion. There are other
13 options but these are a few examples
14 of effective and responsible
15 approaches that we respectfully
16 suggest should be the focus of your
17 efforts: Let's tread carefully when
18 navigating the difficult waters of
19 affordable housing. A policy like
20 rent control may sound promising on
21 the surface but its unintended
22 consequences, a drop in the available
23 supply of rental housing and an
24 increase in rental prices throughout
25 Philadelphia can hurt the very

3/22/2023

1 residents who you are trying to help.

2 Thank you for your opportunity to

3 testify today.

4 COUNCILWOMAN BROOKS: Thank

5 you so much for your time.

6 Ms. Shearlds, can you read

7 the next person registered for public

8 testimony.

9 THE CLERK: Cheryl Sidman.

10 COUNCIL TECH SUPPORT: Madam

11 Chair, that completes our public

12 comment list for the day.

13 COUNCILWOMAN BROOKS: Oh,

14 great. Okay. If there aren't any

15 additional questions or comments from

16 members of the Committee?

17 (No response.)

18 COUNCILWOMAN BROOKS: I want

19 to just make one comment. The

20 structure of the hearing, we invited

21 our most vulnerable constituents and

22 housing experts to support their

23 testimony. Some of the organizations

24 that signed up for public comment

25 towards the end were folks that we

3/22/2023

1 already are in conversation with
2 around not just rent control, but
3 affordable housing in general. And
4 their comments are recognized on a
5 regular in internal meetings. And I
6 do appreciate them weighing in to
7 this conversation because I do
8 believe in a balanced conversation
9 around rent control, and I appreciate
10 them logging on today.

11 But I just wanted to be clear
12 for the record that we entered into
13 this conversation really to provide
14 support for the voices that usually
15 do not get heard in City Hall and
16 just in general. So I appreciate
17 everyone's time.

18 Madam Chair, would you like
19 to take over at this point and close
20 us out?

21 COUNCILWOMAN GAUTHIER: Yes.
22 Thank you so much.

23 There being no further
24 questions from members of the
25 Committee and no other witnesses to

3/22/2023

1 testify, I will ask is there anyone
2 else present in this hearing whose
3 name we have failed to call and that
4 wishes to offer testimony on the
5 resolution being considered today?

6 (No response.)

7 COUNCILWOMAN GAUTHIER:

8 Hearing none, this concludes the
9 business before the Committee on
10 Housing, Neighborhood Development and
11 The Homeless.

12 I want to thank Councilmember
13 Brooks for the resolution and for
14 this vital, vital discussion. We can
15 tell by how many people participated
16 and shared their stories and called
17 in for public comment just what
18 interest this is in the City. And
19 thank you to everyone who
20 participated and everyone who is
21 watching at home. Have a great day,
22 everybody.

23 COUNCILWOMAN BROOKS: Have a
24 good day. Thank you, everyone.

25 COUNCILWOMAN GAUTHIER:

3/22/2023

1 Bye-bye.

2 (Committee on Housing,
3 Neighborhood Development and The
4 Homeless concluded at 2:59 p.m.)

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

3/22/2023

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

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

TANEHA CARROLL
Court Reporter - Notary Public

(The foregoing certification of this
transcript does not apply to any reproduction
of the same by any means, unless under the
direct control and/or supervision of the
certifying reporter.)

3/22/2023

<u>WORD</u> <u>INDEX</u>	< 1 >	2015 24:13	49 173:15	able 17:2	accumulate
< \$ >	1 7:7	2017 53:23	< 5 >	24:21 28:18	26:23
\$0.35 77:4	1,022,000	2019 22:7	50 17:11 39:1	29:25 30:14	accurately
\$0.41 77:4	73:14	92:14 105:21	40:11 53:25	34:22 35:3, 8	192:1
\$0.59 77:1	1.7 24:17	2020 7:6	69:15 70:23	36:17, 18	accused 165:23
\$0.65 77:1	10 15:2, 13	24:13 66:9	112:2	39:11, 15 40:2,	achieve
\$1,000 103:3	16:18 56:17	2021 25:19	500 160:12	3, 5, 6, 7, 8, 10	147:25 148:1
\$1.8 22:8	79:19 90:19,	102:19 112:1	51 126:9	45:17, 19, 21	achieved 66:21
39:24	22 138:1	2022 14:25	52nd 8:6	48:13, 18, 23	achieving
\$10 17:18	160:19 174:20	17:8 109:25	14:23	49:2, 8 51:22,	171:8 174:25
137:15	177:25 178:3,	111:9 113:14	< 6 >	23, 24 52:5, 13	acquiring
\$10,000 90:9	4	125:20 127:24	6 134:14	53:21 54:25	103:8
\$100 93:8	10,000 103:20	129:8 173:20	135:1	68:21 77:12	Act 6:1 12:2
139:25	100 23:4	2023 1:1	60 40:11 42:7	80:24 85:13	80:22 133:14
\$1200 103:4	103:13 146:7,	102:14 109:25	79:22	88:14 92:10,	161:23 163:14
\$1300 79:18	10	22 1:1	600 154:6	14 93:4	acted 16:25
\$1400 76:2	10th 187:1	23 108:7	64 144:18	104:13 107:11,	75:21
\$16 6:24	11 87:20	173:20	67 82:2	25 115:22	action 20:20
\$160 137:14,	12 53:12	24 162:9	< 7 >	126:16 135:13	180:21
23	87:20 90:6	24-year-old	7 16:18 66:12	137:12 142:16	actions 70:13
\$1600 103:5	120:16	30:14	155:3	143:4, 22	activate 178:18
\$17 147:1	12:00 1:1	25 25:22	73 146:9	149:23 157:25	active 116:14
\$1864 17:11	13-year 15:13	< 3 >	73-year-old	163:19 175:24	activity 18:23
\$2,000 107:18	144-page 113:2	3 7:7 87:19	160:22	183:17	62:23 95:23
113:16 128:4	145 112:24	89:20 90:4	74-year-old	absence 24:19	acts 75:4, 7
129:15	15 29:12	110:24	15:9	61:23 106:19	actual 11:5
\$200 17:18	37:14 53:11	3.3 24:18, 23	75 64:3	Absolutely	64:1 89:18
93:8 113:8	62:15 70:8	47:9 89:8	76 73:21	46:20 51:16	122:9 133:9
127:6, 17	97:9 99:18	3.4 21:21, 23	78th 155:17	52:8 91:18	acutely 108:12
128:7 129:1, 4,	110:17 154:7	49:23 50:6	< 8 >	99:25 118:6	add 89:24
19 155:12	1500 90:3	107:10	8 91:22	abstract 52:7	95:3 124:17
\$2100 79:24	15-year-old	3.5 30:18	8/20/2022	abundance	131:17 165:25
\$2700 17:15	163:10	30 38:23	110:23	65:12	180:15
\$3,000 113:16	16 146:24	39:22 62:15	85 102:21	abusive 117:22	addiction
128:5 129:15	170719 178:19	70:22 71:24	< 9 >	accelerated	163:2
\$300 104:18,	18 102:22	72:2 77:7	914 102:12	26:6	adding 65:17
19 129:2	180 23:4	94:16 95:1	92 146:14	accept 16:1	172:13
155:12	65:16 88:21	113:19 147:3	93 175:13	110:19	addition 27:6
\$350 113:12	1920 92:12	160:25 178:7	97,000 102:20,	acceptable	28:25
129:10	1974 92:13	300 180:7	21	83:20	additional
\$4,000 76:9	1990 77:11	31st 143:11	< A >	Access 12:2	45:1, 24 66:16,
\$400 155:12	1st 137:14, 23	350 128:1	abbreviated	30:15 48:14,	17 117:20
\$425 76:2	< 2 >	365,000 73:19	185:14	18 49:2 61:8	120:5 188:15
\$5,000 153:2	2 25:21 35:16	37 175:1	ability 6:24	105:9 124:20	address 28:5
157:14	89:20 110:11	37,000 103:17,	46:9 51:20	accessibility	39:15 61:17
\$50 17:3, 6	2,000 113:9	20	59:1 70:15	105:17	70:7 73:6
\$50,000 151:3	2:59 191:4	38,000 173:15	80:23 82:21	accessible	177:14 180:24
\$650 17:20	20 17:17	< 4 >	84:9 87:22	184:4	addressing
\$7,000 157:14	29:12 70:22	4 16:18 87:14,	92:24 94:7	accessing	63:5 86:3
\$74 7:1	87:14 90:2, 6,	19	119:24 161:14	51:12	adequate
\$75 16:20	24	40 70:22	163:25 170:7	accommodate	140:6 171:8
\$800 30:2	200057 1:1	133:17	178:25	31:8 50:25	adjustments
\$914 102:13,	4:20, 24	43 159:8	able 17:2	125:5	121:3
24 103:10, 22	185:16	45 90:5	24:21 28:18	account 70:11	administer
\$941 104:20	2007 64:15	110:18	29:25 30:14	111:3	177:5
	2008 42:8	47 77:10	34:22 35:3, 8	accountable	Administration
	2013 64:16		36:17, 18	115:18	102:18
			39:11, 15 40:2,	accoutrements	admirable
			3, 5, 6, 7, 8, 10		
			45:17, 19, 21		
			48:13, 18, 23		
			49:2, 8 51:22,		
			23, 24 52:5, 13		
			53:21 54:25		
			68:21 77:12		
			80:24 85:13		
			88:14 92:10,		
			14 93:4		
			104:13 107:11,		
			25 115:22		
			126:16 135:13		
			137:12 142:16		
			143:4, 22		
			149:23 157:25		
			163:19 175:24		
			183:17		
			absence 24:19		
			61:23 106:19		
			Absolutely		
			46:20 51:16		
			52:8 91:18		
			99:25 118:6		
			abstract 52:7		
			abundance		
			65:12		
			abusive 117:22		
			accelerated		
			26:6		
			accept 16:1		
			110:19		
			acceptable		
			83:20		
			Access 12:2		
			30:15 48:14,		
			18 49:2 61:8		
			105:9 124:20		
			accessibility		
			105:17		
			accessible		
			184:4		
			accessing		
			51:12		
			accommodate		
			31:8 50:25		
			125:5		
			account 70:11		
			111:3		
			accountable		
			115:18		
			accoutrements		
			35:7		

3/22/2023

157:17	19 189:3	18:3	apartment	approximately	attendance
adult 18:24	Afghan 174:8	Amanda 70:2	15:20 17:9, 14	17:15, 17	2:25 3:1
adults 18:20	afternoon	amazing 43:16	21:22, 25 30:1	arbitrarily	18:16
34:19	3:13, 15 4:3, 6,	Amazon 147:5	49:25 90:2	132:7	attention
advance 67:1	10, 11, 13 6:6	amend 66:16	103:2, 11	area 8:9	42:17 86:9
advantage	13:14 20:12,	amenities	104:14 109:13	24:17 30:2, 4	110:12
35:6 54:1	17 53:2, 9	151:2	110:15 120:12	31:22 64:18	attorney 20:22
adversely	60:6 101:14	amenity-rich	121:1 126:5,	69:5 83:8	155:9, 11
176:22	144:17 159:1	8:9	20 133:2	111:25 115:7	attractions
advisable	168:21 173:1,	America 14:8	137:16 138:7	arguably 91:25	141:6
105:11	7 179:23	American	140:21 141:19	argument	August 125:20
advocate 19:8	184:24 185:6	68:7 175:12	143:6 147:2	132:21	aunts 115:11
21:3 98:18	afternoon's	amount 95:6	173:12, 24	Arkansas 80:5	authoritative
109:14	7:14	104:8 106:11	174:4 176:5	artificially	177:6
advocates 9:9	afterschool	147:6	177:16	187:9	authorities
31:12 102:5	170:24	amounts 7:1	apartments	ASAP 127:14	122:20
161:17 162:5	age 102:22	amplify 183:22	73:18 75:10	Asian 73:22	Authority
advocating	agency 75:25	Analyst 72:18	76:5, 7 115:15	aside 27:25	29:2, 19
108:3	101:19 114:5	119:12	123:14 137:17	asked 43:25	103:19 186:17
Affairs 173:11	agents 16:9	and/or 114:16	Apartments.co	81:13	authorizing
180:2	ages 16:18	169:15 176:18	m 17:7	asking 10:11	4:24 185:17
affect 105:13	ago 16:22	192:22	apologies	44:11 68:13	autism 85:10
119:22	29:12 69:17	Andre 172:24	117:6	76:4 80:2	163:11
affirmatively	139:2 141:5	173:10	apparently	assessed 53:24	automatically
56:7	150:24 157:15	anniversary	152:11	64:15 171:18	129:9, 13
afford 7:5	160:25	187:2	appeared 77:6	asset 107:15,	availability
16:22 21:16,	agree 19:21	announcement	appears 166:1	17 170:1	176:17
22, 24 22:10	113:5, 8	2:5	apples 159:24	assistance	available 5:22
29:25 38:22	127:22 175:5,	annual 24:11,	appliances	16:2 68:14	76:6 97:13
48:24 49:8, 24	13	24 25:1 66:11	137:18 138:8	186:20	149:5 153:19
50:20 51:9	agreement	87:12 90:8	applicable	assisting 174:6,	175:15 187:22
54:25 88:9	111:2 129:8	annually	14:15	7	Avenue 44:21
104:7, 21	165:13	56:17 121:4	application	Associate 60:7	average 17:8
105:4 107:11	aid 29:24	answer 44:12,	135:2	associated	24:14 50:2
124:14 143:4	ain't 143:3	13 77:17	applied 103:17	26:14	53:23 54:2
151:10	Airy 14:18	124:8 182:12	apply 89:22	Association	64:4 76:8
affordability	109:13 142:19,	answers 35:9	app 10 192:20	169:6 173:13,	89:6 102:25
6:12 23:11	24	46:2	appreciate	24 174:5	averages 17:14
28:2 60:21	aisle 82:22	anti 8:15	85:19 99:5	177:16 180:3	avoid 19:9
72:23 177:14	84:2	74:21	102:3 118:3	182:25	aware 5:8
186:2, 15	alleviate 29:1	anticipate	124:4 134:1	associations	Awesome 72:4
affordable	49:12	55:15 110:8	144:5 158:14	131:17 180:6	< B >
12:8 13:21	allow 5:23	anti-	164:16, 20	association's	back 33:3, 13
18:2 19:13	45:14 59:9	development	173:21 178:8,	160:23	35:4 36:14
23:15 24:6	64:4 70:14	8:13	24 189:6, 9, 16	assuming	40:23 41:1
29:16 30:15	147:1	anti-	appreciated	128:20	42:13 45:1, 21
48:5 49:16	allowance	displacement	9:14	assumption	57:18 66:14
60:25 61:22,	107:3, 5	65:18	appreciates	122:3	80:4 92:13
24 62:1 105:5,	allowed	anti-new 8:13	108:14	Atlas 22:6	110:2 112:3,
20 108:1	111:11 160:17	anti-profiting	approach	attached 111:1	23 129:5
122:25 123:14	allows 25:2	8:16	10:24 14:24	attack 82:14	138:24 142:6
146:21 147:10	57:10, 18 71:2	anti-violence	24:1 68:24	attaining	151:12 170:20
160:20 162:24	94:13 95:7	11:16	86:3 163:16	147:24	173:19
171:9 172:1	131:23 178:19	anybody	187:10	attempting	backs 8:17
174:25 180:19	alongside 37:9	141:13	approaches	171:6	59:2
183:2, 20	Alrighty 33:15	anymore 78:25	187:15	attempts	bad 87:13
184:7, 13	135:20	Anyway	approving	117:16	159:24 183:7
185:23 187:7,	alternative	159:24	107:22	attend 34:3	

3/22/2023

balance 24:8 66:22 172:6 balanced 174:15 189:8 balcony 138:11 Ballinger 168:19, 20, 21 169:1, 2 172:19 bank 107:16 187:3, 6 Bank's 187:12 barely 17:19 115:15 124:14 150:11 barricaded 112:6 barriers 54:23 base 144:20 171:19 186:10 based 121:7, 22 122:9 132:24, 25 basement 112:5 basic 74:11 75:10 96:4, 8 113:6 119:24 basics 93:17 BASS 1:1 3:20 5:16 116:25 117:1, 5 118:8, 12 bathroom 138:17 151:1 battle 163:2 Bay 64:17 be-all 42:21 bearing 143:12 becoming 10:6 75:18 bedbug 160:9 bedrock 120:2 bedroom 103:6 bedrooms 103:4 beg 59:3 beginning 2:5 12:10 44:1 137:14 behalf 21:4 131:20 behavioral 114:6 130:1 believe 68:23 127:7 167:9 183:25 185:19 189:8 belt 7:4	benefit 28:20 38:7 74:18 75:2 88:7 91:15 92:2, 20 93:2 95:18 102:14 benefited 130:21 benefits 18:7 63:20 65:19 73:4, 9 88:5 91:12, 24 106:23 120:6 153:5 Berkeley 64:14 best 88:1 148:17 184:15 185:20 better 8:25 16:6 56:5 98:20 133:19 148:5 186:15 beyond 87:22 116:1 121:3 177:22 big 11:12 38:13 39:25 46:11 89:22 bigger 97:10 98:6 biggest 38:17 bikes 112:22 bill 70:3, 12 164:15 178:18 billion 22:8 39:25 bills 39:11 BIPOC 176:19 BIRTs 165:24 bit 29:10 52:7 55:21 56:2, 3 78:7 94:17 135:14 143:23 Black 8:5, 10, 14 16:4 26:10 28:10 51:20 52:2 73:21 blatant 117:16 bless 168:13 blight 151:21 block 15:1, 8 55:4 blocks 158:9 blood 8:21 Board 76:24 92:6 121:5 boarded	112:12 body 177:7, 18 BOMA 169:7, 11 book 83:20 books 92:12 born 78:12 borrowers 62:12 borrowing 74:7 bother 130:10 bottom 58:2 140:2 146:14 bought 26:9 30:3 121:19 149:21 bounce 79:8 boys 15:15 Braden 179:6, 8, 10 brainstorm 79:5 break 136:4 144:18 breathing 138:24 Brewerytown 30:1 bridges 175:7 brief 3:3 136:4 144:23 145:24 bring 9:10 20:1 69:2 98:20 143:20 180:22 bringing 108:16 166:12 brings 45:11 53:18 56:14 162:15 174:15 brink 143:18 broad 31:6 87:22 broadcast 144:21 broadening 96:16 broadens 94:7 broker 159:5 BROOKS 1:1 4:1, 2 9:4, 18, 21 13:17 32:10 33:10, 14 35:11 38:5 40:19 41:2 47:19 67:25 70:14 77:21,	23 81:3 83:21 84:23 85:18, 25 88:12 91:9 93:9, 16, 18 118:10 123:20, 22 124:25 125:9, 17 126:15 128:25 130:13, 16, 19 132:16 133:25 134:8, 9 135:13, 15, 19 136:3, 17, 25 137:3, 6 144:3, 8, 15, 24 145:7, 11, 17 148:22 149:4, 8, 11, 17 152:22 153:9, 18, 23 154:15 155:25 156:8 158:5, 12, 16, 21 163:3, 8 164:4, 13 165:2, 5 168:15, 23 172:17, 21 173:1, 3, 7 177:21 178:2, 6, 13 179:2, 7, 11, 15, 20, 23 182:15 184:16 185:1 188:4, 13, 18 190:13, 23 Brown 8:11 26:11 28:10 51:21 Bruce 13:4 31:23 32:6 brush 31:6 budget 70:15 budgetary 177:9 budgets 22:21 147:14 build 54:19 86:9, 10 88:7 building 23:14 24:4 30:10 42:13 60:24 65:6 86:4, 23, 24, 25 87:1 88:2, 4 90:2, 9 109:20 110:4 111:18, 19, 23 112:8, 10, 15 113:19, 22 121:1, 12, 24 122:8, 12	126:6, 8, 10 127:13 128:8, 10, 18 131:9 133:15 138:25 139:7, 9 140:2 169:5 180:3 182:24 buildings 15:20 16:20 76:18, 25 115:19, 23 120:13, 18 121:9, 19 122:1, 4, 11, 15, 24 123:4, 7, 12 131:22, 25 132:4 142:19 143:6 157:13 183:8 builds 24:3 built 8:20 65:1 116:8 142:19 182:10 bullying 18:18 bulwark 75:8 bunch 92:15 158:1 burden 56:11 burdened 22:16 38:16 161:2 burdens 170:11 176:23 bureaucracies 177:5 bureaucratic 97:21 business 14:23 30:11 59:19 84:15 117:24 159:22 166:15 167:5 172:15 190:9 Businesses 18:21 35:1 181:8 buy 37:3 40:7, 8 44:16 53:22 54:3 98:2 122:23 133:23 buyer 122:13 buyers 58:12 buying 83:12 Bye-bye 191:1 < C > cabinets 137:18 calendar 71:24	call 2:24 12:24 33:3 52:18 61:14 81:9 100:12 162:9 184:10 190:3 called 3:3 4:15 190:16 calling 131:7 134:19 135:9 calls 16:7 79:1 camera 99:2 cap 24:7 47:10 64:3 89:9 90:5 capacity 124:16 125:6 130:24 169:4 capita 64:19 capital 26:23 151:20 capped 95:15 Cappelletti 70:2 Cappilletti 82:17 capping 166:21 caps 62:24 66:11, 17 car 19:25 care 18:15 34:20, 25 40:3 51:23 55:7 58:13 105:10, 15 115:2, 10 124:19 158:11 163:12 166:11, 19 carefully 161:7 187:17 Carolina 142:6 Carrie 145:14, 16, 22 CARROLL 192:12 carrying 167:19 cars 139:4 170:22 case 75:14, 15 171:12 cases 46:15 160:12 cash 16:9 Catholic 79:17 cause 19:4 27:16 34:10 43:18, 19 61:9
--	---	---	--	--	--

3/22/2023

68:18 76:17 105:23 106:7, 13 126:18 171:19 172:2 caused 104:9 causes 33:25 caution 164:3 ceiling 175:14 ceilings 175:2 cell 134:25 Census 7:6 centers 82:5 170:25 cents 69:21 century 119:17 certain 36:24 95:7 126:13 166:4 167:8, 16 certainly 7:3 75:14 103:9 115:6 153:6 certificate 111:18 certificates 111:22 certification 192:19 certify 192:1 certifying 192:23 cetera 170:23 171:21 CHAIR 1:1 3:10 4:3, 10 9:22 12:15 32:9 33:15 40:21 41:8, 17 47:19 77:24 93:11 99:25 117:2, 8 118:2 136:20 144:12, 20 153:16 159:2 169:5 188:11 189:18 Chairperson 161:13 Chairwoman 96:25 challenges 48:11 177:15 challenging 36:16 105:2 107:23 championed 43:17 chance 29:20 30:9 123:16	change 24:15 70:25 163:14, 17, 25 changed 140:14 160:8 changes 61:10 changing 11:11 25:9, 19 141:8 Channel 144:18 charge 70:24 111:12, 13 113:14 176:1 charged 68:22 138:1 charging 137:22 183:16 chat 5:22 6:1 check 98:12 checks 97:25 126:7 cherish 116:15 cherry 162:15 Cheryl 188:9 child 19:22 30:14 34:10 40:3 children 16:18 18:13, 19 34:1, 7, 19 54:10 78:16 113:20 115:1, 3, 13 155:3 children's 112:22 chiming 118:6 chips 138:9 choice 74:25 103:18 186:22 choosing 133:6 chose 30:21 chronic 56:13 108:5 chronically-ill 124:23 church 34:21 CINDY 1:1 circumstances 51:4 93:7 cities 21:5 30:25 56:25 64:16, 19 66:7, 13 133:12 146:7 161:9 citizens 14:6 74:1 116:11 170:20 183:12	CITY 1:1 2:8 5:2 6:13 10:22 11:11, 13, 21 14:8 17:10 18:13 19:3 21:2, 10, 25 23:25 25:8 26:20 31:11 35:5, 15, 22 36:13, 14 37:3 38:4 42:5, 15 43:6, 10 51:7, 8 53:13 54:11 59:3 65:1 66:14, 24 73:6, 13, 20 75:14 77:7 81:7 98:19 99:8 102:9 105:7, 21 106:3 107:18 108:20 109:15 114:4, 7, 8, 10, 16 115:4, 8 116:9, 12, 16 119:24 121:16 127:12 130:3, 12 143:16 146:5, 17, 19, 24 147:11 148:3, 4, 7, 16 150:16 154:11, 22 155:4, 5, 14, 15, 17, 23 156:16, 23, 25 157:3, 23 158:7, 9, 10 159:1, 7 161:11 163:17 165:17 166:3, 7, 13 167:9 170:16, 21 171:1 175:20 178:19 180:23 181:9 182:10 183:3, 4 185:18 186:6, 14, 16 187:2 189:15 190:18 City's 14:3 18:25 21:17 25:24 35:18 60:15 73:2 76:24 114:20 121:4 181:18 Citywide 6:25 87:4 civil 113:24 114:19 129:23 claim 121:13	claims 152:9, 16 clarification 100:9 clarify 99:10 clarifying 97:2 clarity 129:1 class 60:18 130:4 cleaned 140:5, 25 clear 8:12 60:22 171:3 172:5 189:11 CLERK 3:7, 16, 19, 22, 25 4:7, 23 13:2 52:20 67:6 100:14 136:1, 14 145:6, 14 149:2 153:14, 17 156:4 158:18 165:9 168:19 172:24 179:6, 14 182:19 184:22 188:9 click 135:2 client 102:6 104:15 clients 103:24 105:1 108:17 124:8, 13 162:11 Clinic 101:17, 18 close 133:2 170:24 189:19 closed 138:24 closer 56:4 clothing 79:15 Coalition 9:9 13:16 81:6 146:23 Coalition's 21:18 code 27:20 60:18 codes 21:17 146:24 coffers 18:25 coincides 176:13 cold 138:15 139:20 140:17 collaborating 99:8 collapse 160:21	collapsed 109:21 colleague 9:3 70:2 131:3 colleagues 4:3, 11 12:11 46:21 81:20 collect 111:11 115:24 117:14 141:7 collected 75:25 76:23 collectively 131:8, 17 college 29:13 30:12 147:8 162:20 color 14:5 21:9 63:23 92:20 142:12 combined 73:20 come 2:23 35:4 44:22 78:13, 17 90:19 103:16 110:11 140:10 141:11 150:20 161:19 165:11, 12 166:3 comes 33:13 44:8 60:20 64:25 73:7 76:14 82:9, 23 88:1 98:6 107:5 147:19 coming 8:14 11:13 37:1, 2 44:15 84:5 85:19 99:2, 20 161:9 165:24 comment 96:23 99:23 116:25 117:24 135:10, 25 136:6, 8, 13, 22 144:14, 19 145:1, 5 154:1, 18 158:13, 24 159:10 173:5 178:10 184:21 188:12, 19, 24 190:17 commented 100:4 comments 5:19 119:9 130:14 156:11	173:22 185:4 188:15 189:4 commercial 169:12 180:7 Commission 110:8 128:10 178:20 COMMITTEE 1:1 3:10 4:14, 17, 24 6:5 9:23 12:12, 19 32:9 72:16 102:4 105:22 108:7 173:9 179:25 184:11 188:16 189:25 190:9 191:2 Committees 2:9, 16 Committee's 108:15 common 88:19 107:19 commonly 169:7 commonplace 15:1 16:14 Commonwealth 68:5 70:5 82:25 84:4 communities 10:23 25:18 26:22 28:19 32:13 34:2 38:20 40:16 45:19, 22 55:12 59:6 78:22 108:13 130:21 142:25 167:2 176:20 182:1 community 14:19 20:23 22:13 24:1 30:6, 20 31:14 33:19 34:23 35:8 44:17 45:12 54:8, 12, 15, 20 55:4 60:12 68:12 72:18 83:9 84:17, 21 85:3 113:22 114:3 116:6, 14 119:13 120:8 122:21, 22 142:5 161:17
--	--	---	--	--	---

3/22/2023

community's 39:8	concluded 191:4	considered 114:8 190:5	contribution 156:16	conversations 174:18	154:22 155:4, 14 156:5
companies 173:16	concludes 135:20 190:8	considering 30:24 65:15	control 5:2 6:9 8:5, 24 9:8 10:9, 13 11:9, 15, 20 12:6 13:16 25:10 27:2 28:15 32:8 33:22 38:6, 11, 13 39:21 40:15 43:21 47:1 48:7, 8, 25 49:11 53:16, 20 54:12 55:10 56:11, 21, 24 57:1, 10, 15, 17, 22, 25 58:24 59:5 66:1 78:6 81:1, 6 84:13 86:6 88:15, 23 91:13, 16, 18 92:11 93:24 104:6 106:4, 19 119:18 120:1 131:11 132:18 133:21 149:25 151:8, 16 154:9, 16, 18 160:1 161:6, 8, 23, 25 163:13 164:14 169:18, 23 171:7, 14 174:24 175:6, 16, 21 176:21 177:1 178:21 180:18 181:4, 10 182:12 184:14 185:18, 20 186:1, 7, 11 187:20 189:2, 9 192:22	conversion 65:25 66:2 convert 122:24 convey 159:19 160:4 convinced 16:11 core 177:10 corner 135:1 corporate 26:4, 15, 20 27:9 35:20 36:1, 11 37:18 45:6 46:12 58:12, 16 97:23 corporation 83:7 corporations 122:22 163:20 correct 129:3 192:1 corrects 74:9 corridor 14:24 co-sponsorship 82:16 cost 23:16 38:15 57:18 128:23 133:4, 9 151:2 cost-burdened 39:4, 5 86:25 cost-effectiveness 23:13 costs 22:20 57:20 69:2, 4 80:21 98:13 119:25 122:7 146:9, 11, 18 157:10 160:15, 16 169:21 176:15 COUNCIL 1:1 2:8, 16 6:19 21:2 31:11 32:24, 25 33:7 59:3 66:24 100:24 101:3 105:21 108:20 109:12 116:10 134:17, 24 136:15, 19 143:16 144:9, 11, 16 145:9 148:4 150:2 153:15, 20	159:2 161:13 178:17, 19 179:9, 16 188:10 COUNCILMAN N 1:1 3:9, 14 4:9 41:7 43:24 46:1 47:18 56:6 99:24 143:15 Councilmember 3:16, 19, 22, 25 4:8 5:16 9:4, 17, 20 13:17 32:10 33:10 41:3, 6 53:14 67:6, 15, 24 70:14 77:21 82:6 93:15 98:23 116:24 117:4 118:10 123:20 124:3 134:3, 8 135:13 136:2 173:1, 7 178:1, 16, 23 184:24 190:12 Councilmember s 53:10 71:10 102:9 159:2 Councilperson 166:17 179:23 Councilpersons 167:16 councils 66:15 Council's 187:2 COUNCILWO MAN 1:1 2:2 3:12 4:2, 5, 12 5:4 9:21 12:16, 23 13:5, 9 20:5, 11 31:18 32:1, 20, 23 33:5, 9, 14 35:11 38:5 40:19, 25 41:2, 5 47:21 49:18 52:15, 23 53:1, 5 55:17, 20 59:16 60:1 67:4, 8, 16 71:16, 25 72:6, 11 77:18, 23 81:3 83:21 84:23 85:18,
compare 103:1	condensing 169:9	consistent 172:5			
compared 120:18	condition 168:10	constantly 55:6 141:8 146:17			
comparing 64:7	conditions 25:11 31:9 32:17 36:8 76:18, 22 89:3 108:5 110:3, 13 115:19 117:15 159:15 171:24	Constituent 81:10			
comparison 19:19	condo 65:24 66:2	constituents 69:12 82:11 188:21			
compete 163:19	conductive 34:12 55:9	construction 14:25 64:12 112:7 160:15 176:7 180:10, 22 181:13, 17, 22			
competence 172:6	conduct 117:22	consumer 62:16 74:22 94:6 96:15, 17			
competitive 97:16	conducting 117:23	consumers 62:18, 22 95:23 176:15, 22			
complained 140:11	conference 136:24	contact 117:8 118:11			
complaints 141:17, 20 142:1	confidence 131:15	contained 192:1			
complementary 27:19	conjure 122:13	contemplate 46:4			
completely 14:2 76:10 104:5	connect 36:17 136:5, 20, 23	continually 104:8			
completes 188:11	connected 13:7 20:9 31:24 34:1 52:24 59:23 67:13 72:9 100:19 101:7 109:1 118:18 119:1 136:16	continue 12:12 21:12 30:5, 19 31:14 62:3 86:3 115:24, 25 124:22 166:8			
completion 15:4	connection 49:10 118:3	continued 10:5 19:4			
complex 28:6 109:13 110:15, 16, 18 126:5	consenting 5:14	continues 34:17 111:9, 12			
complied 111:5	consequence 150:14, 23 153:5	continuing 5:13 31:10 36:7 66:24 117:13 157:16			
compliments 23:21	consequences 6:20 150:1, 18 151:18 169:25 170:12 171:11 187:22	contractor 180:6 Contractors 180:3, 9			
comply 5:25	consent 13:20 90:15 94:5 120:5 172:12	contribute 19:2 45:21			
component 46:18 170:3, 5 171:10	consideration 8:23 116:19 161:21 182:14	contributing 36:14			
comprehensive 65:2					
comprised 161:15					
concentration 27:9					
concept 62:19 74:3 146:4					
concern 58:17 73:7 76:14 126:5 167:6 183:19					
concerned 49:19					
concerns 46:5 117:11 127:19 169:18					

3/22/2023

25 88:12 91:9 93:9, 13, 18, 20 96:20 99:15 100:11, 17, 21 101:1, 5, 9, 10 108:22 109:4 116:20 117:1, 3, 5 118:1, 5, 8, 9, 12, 14, 20, 24 119:3 123:17, 22 124:25 125:9, 17, 19 126:15 128:25 130:13, 16, 19 132:16 133:25 134:5, 9, 11, 22 135:5, 8, 12, 15, 17, 19 136:3, 17, 25 137:3, 6 144:3, 8, 15, 24 145:7, 11, 17 148:22 149:4, 8, 11, 17 152:22 153:9, 18, 23 154:15 155:25 156:8 158:5, 12, 16, 21 163:3, 8 164:4, 13 165:2, 5 168:15, 23 172:17, 21 173:3 177:21 178:2, 6, 13 179:2, 7, 11, 15, 18, 20 182:13, 15, 21 184:16 185:1 188:4, 13, 18 189:21 190:7, 23, 25 Counsel 11:24 61:10 counselor 162:25 counterbalance 75:5 counterintuitive 84:21 counterproduct ive 174:24 counties 82:2 countless 68:25 countries 91:20 country 21:6 23:2 51:8 60:9 66:20 88:17 94:23	142:25 146:7 181:2 couple 14:12 41:14 47:23 104:4 142:15 143:4 149:21 150:24 162:13 course 61:12 92:9 94:3 125:8 146:12 181:12 court 37:19 152:9, 17, 20 192:13 cover 57:7 73:4 covered 76:20 covering 57:19, 20 covers 23:19 COVID 13:23 160:17 167:16, 24 COVID-19 173:20 174:10 175:18 CPI 64:3 66:7, 12 crazy 92:5 creates 58:1 150:1 183:18 creating 55:8 97:6 122:19 171:23 184:7 creation 177:7 187:3 credit 30:10 credited 165:18 crime 160:14 criminal 18:23 crises 180:25 crisis 6:12 21:7 25:6 26:7 28:6 42:9 53:18 59:13 61:18 62:6 86:4 186:16 critical 13:25 31:21 59:21 73:15 123:18 cross- collaborated 174:5 crucial 29:14 69:5 71:12 187:11	crumbling 166:7 crunchers 163:21 CSS 119:17 cultural 22:16 current 2:7 11:6 17:20 23:12 53:22 54:21, 24 55:1 57:24 61:21 112:24 160:23 currently 2:3, 9 70:19, 21 101:4 103:3 104:23 109:11, 19 121:21 CURTIS 1:1 98:24 cut 107:7 cutting 36:4 Cydnea 2:23 144:8 Cynthia 100:15 108:25 109:10 125:10 129:1 < D > D.C 65:4, 23 133:17 Daily 2:18 16:7 damage 139:2 dangerous 51:4 Daniel 153:22, 24 154:2, 3, 16, 21 data 24:6 63:4 75:24 76:23 120:20 daughter 104:16, 22 day 7:12 62:3 68:10 88:25 99:9 108:17 127:15 139:13, 16 156:1 162:9 164:22 172:18 179:3 188:12 190:21, 24 days 68:23 79:13, 22 110:17, 18 112:16 162:4, 10 dealing 52:10	Deanna 168:19, 21 169:2 Dear 59:3 decade 21:3 54:23 decades 15:8 25:7 deceased 15:11, 12 December 111:21 decide 105:5 decided 110:2 decision 70:12 164:2 165:1 decisions 155:22 164:8 decks 15:3 decline 76:17 177:1 decorated 162:23 decrease 87:3 114:18 150:16 176:12 177:3 decreases 186:1 decreasing 157:10 deem 102:15 deemed 102:17 107:1 deep 180:18 deeper 164:17 deepest 155:17 deeply 60:24 117:12 default 172:3 defer 170:25 171:20 deferred 36:6 defining 74:10 definitely 41:24 45:23 75:2 84:11, 22 85:5 definition 96:16 degree 41:15 44:14 degrees 147:8 Del 172:24, 25 173:6, 10 177:22, 24 178:3, 12, 15 deleted 142:3 delicious	162:15 deliver 184:12 delivery 139:10 demand 132:5 176:14 demands 111:21 demographics 42:10 43:11 demonstrated 181:4 demonstrating 63:3 Demonstration 186:21 Dennis 100:14, 18, 25 101:2 118:16, 21 134:10, 14 136:21 137:11, 12 Department 186:19 depends 124:4 deposit 107:21 129:23 deposits 74:14 design 66:21 88:2 designated 128:9 designation 110:7 designed 31:8 47:3, 16 125:5 designing 86:19 89:2, 9 desirable 8:1 106:17 desire 30:5 desperate 58:9 86:12 Despite 77:4 destroyed 168:7 deterioration 176:8 determining 74:11 devastating 15:17 181:19 develop 31:15 66:25 developed 65:1 developers 16:8 18:5, 9 185:9	developing 46:25 DEVELOPME NT 1:1 4:18, 25 28:9 122:21 172:1 173:9 179:25 190:10 191:3 Development's 186:20 devil 168:4 dialogue 19:15 difference 6:23 44:20 45:10 69:22 different 29:11 44:7 68:18 86:17 119:21 157:1 167:3 184:2, 3 difficult 34:6 107:2 187:18 difficulty 117:6 Dillon 52:22 67:12, 14, 21, 23 71:22 72:4 78:2, 10 81:25 96:22, 24 143:16 177:19 dimension 63:16 diminishing 122:6 176:10 DiPietro 153:17, 19 dire 81:2 93:7 direct 28:1 101:18 176:16 192:22 Director 13:15 20:18 101:16 180:1 185:8 disabilities 29:6 101:22 102:15 103:7 105:8 108:4, 11 115:12 124:9 disability 106:23 107:14 123:24 124:5, 18 125:3 Disabled 101:17, 18 104:1, 12 disaggregated 87:15 disaggregation 87:21
---	--	--	---	--	--

3/22/2023

disappeared 141:22	doable 85:15	162:16	eight 113:4	equal 64:3	Eviction 11:25
disclosing 167:20	doctor 105:14	durable 23:6	141:5	66:11 74:6	12:1 17:23
discomfort 34:9	documented 26:14	duration 62:14	either 18:4	equate 90:21	26:16 27:16
discourages 181:15	documents 157:1	Dutwin 100:15 108:25	83:3 127:10	equation 148:20 170:8	65:11 101:24
discouraging 176:7	doing 46:4	109:2, 8, 10	139:19	equipped 124:7	125:13 143:5
discrimination 48:1, 2, 13	50:19, 20	117:25 125:10,	elderly 104:1	Equity 22:5	152:8 155:13
61:12 92:22	130:9, 12	15, 18 126:21	115:10	26:5 151:4	evictions 37:9,
discuss 32:12	148:12, 13	129:4 130:15	elected 10:6	erased 142:1	11 109:19
164:14	166:5 171:4	dwelling 184:4	78:20 81:16	Erin 179:12,	131:13 168:6
discussed 183:24	dollar 16:12	Dwyer 179:14,	electrician 140:13	14, 16 180:1	evidence 23:9
discussion 47:20 190:14	69:21 77:2	17, 18, 22	eliminate 170:23	escalate 132:23	63:2 65:13
disincentivize 27:8	dollars 18:24	180:1	emergencies 22:23	escalating 122:16	192:1
disinvested 28:11, 18 38:7	19:7 23:17	< E >	emergency 2:8	escapes 112:11, 12	Evidence-based 76:19
displaced 106:1 115:3	80:13 98:4	earlier 47:7	Empirical 23:9 63:2	escrow 111:1,	evident 7:15
125:4	130:1 182:9	89:4 100:4	employ 182:4	3, 15, 20 116:3	exact 110:14
displacement 8:16 11:23	door 16:8	107:8 177:19	employee 114:9	125:20, 24	exactly 70:16
21:7, 11 55:13	112:9 138:11	earnings 87:17	employees 114:15 171:2	126:14	99:11 131:18
61:21 63:15	doors 68:13	earning 17:17,	employer 114:11	especially 14:3	examining 161:7
64:14 75:5	112:7, 11	22 142:13	employment 29:24	33:25 54:13	example 21:19
displacing 9:1	131:16	easily 14:15	enable 30:16	63:23 74:7	62:20 65:23
109:22	Dornsife 63:10	116:18 130:22	enacted 62:21	98:11 105:1	66:6, 13 80:17
displayed 3:5	double 54:22	east 8:6	encourage 166:8 178:17	106:20 160:7	82:15 87:8
displaying 59:19	doubled 160:16	easy 105:10	encouraged 166:2 168:12	165:13 175:17	89:25 94:9, 13
disposable 22:6 116:17	double-wide 142:8	131:12 162:6	encouraging 165:19 167:17	essential 98:10	147:6 152:2
disposal 6:15	doubling 50:10	eats 39:6, 16	end-all 42:20	essentials 7:10	154:25
40:1	downs 83:10	41:12	ended 80:4	68:8 72:24	examples 14:12 187:13
dispossess 106:16	downstairs 140:8	economic 22:15 25:6	ends 88:6	established 4:14 113:21	exasperate 175:19 176:4
disproportionat	dozen 30:25	65:10 67:2	93:11 134:4	186:23	exceed 147:3
ely 63:19	dozens 60:8	72:21 77:5	170:19	establishing 59:5	exceeding 24:23 56:19
disregarded 116:18	draft 138:14	119:15 175:12,	enforcement 27:20	estate 16:9	Excel 91:5
dissatisfaction 80:3	dramatically 42:11 43:12	17	enjoy 41:10	64:2 121:18	excessive 115:16 116:1
distribute 41:18	122:16	economically 19:3	71:5	156:17, 20	excited 9:25
District 6:19,	drastically 128:6	economists 175:3, 8, 11	ensure 6:15	159:4 160:11	69:3
24 44:2 53:14	draw 95:13	Economy 24:14	19:12 28:16	161:16 163:16,	excluded 122:18
78:5 186:14	drawing 99:17	edges 138:18	47:4 61:13	21 169:13, 17	Executive 185:7
diverse 142:25	DRISCOLL 1:1 4:8, 9	educated 18:19	96:9 187:3	170:9 171:13,	exemption 156:21
Diversion 12:1	drive 139:9	education 34:20 147:8	ensures 38:14	18 185:12	exist 23:4
divide 175:7	171:15	effect 33:17	enter 170:11	et 170:23	94:24 157:6
dividends 44:22	drives 186:11	185:25	entered 29:18	171:21	existed 92:16
	driving 157:4	effective 23:1	189:12	events 25:9	existence 20:2
	166:14	27:12 43:22	entire 26:20	everybody 45:16 68:2	62:9
	drop 187:22	187:14	62:14	69:15 80:18	existing 24:2
	Due 2:7	effectively 12:7	entitled 111:6	183:6 190:22	57:17 171:23
	112:7, 19	effectiveness 65:14	environment 170:16	everyday 34:5	176:9
	114:12, 21	effects 28:4		everyone's 189:17	exists 88:21
	116:3 125:24	171:15 178:21		evict 36:25	exit 112:9
	128:12 136:7	181:7		106:8 126:18	exorbitantly 54:4
	144:24 160:14	efforts 23:22		131:6 132:8	expansion 187:12
	dumplings	174:8 187:17		evicted 39:17	
		egregious 95:22		96:11	
				evicting 27:17	

3/22/2023

expect 36:15 46:2 150:10 166:21	extremist 82:8 83:24 93:15 eyeing 98:24	feels 84:17 85:15 fees 26:16, 17 74:15 111:12, 13	five 30:25 51:10 151:6 157:13, 15 158:10 162:13	form 28:13 92:11 161:14 formal 9:6 formerly 7:24 forms 62:16 formula 95:4 formulas 66:8, 16	full-time 21:21, 24 49:23, 24 107:9, 11 fully 124:7 192:1
expectation 5:12 133:23 expected 19:18 expects 121:23 expediting 176:8 expenditures 177:4 expense 22:2 155:1 170:7 expenses 22:22 122:10 expensive 69:5 experience 10:2 11:3 34:8, 9 46:25 84:24 146:2 experienced 57:13 65:24 120:15 experiences 65:21 81:14 experiencing 87:18 116:22 expert 181:13 experts 7:13 10:20 161:16 188:22 expire 110:23 expired 113:5 exploitation 116:13 exploitative 57:12 exploitive 110:4 explore 5:2 185:17 exponentially 18:6 exposed 98:16 extended 124:13 extension 178:24 extent 15:21 external 27:2 extra 37:16 98:3 137:23 147:8 155:12 extract 26:22 121:23 extreme 50:11 82:13 102:18 extremely 74:20 107:22	< F > face 16:10 69:6 93:6 faced 82:2 facing 17:23 21:11 68:23 69:1 81:2 fact 19:4 43:9 167:18 172:14 factor 44:23 factors 70:11 facts 161:7 failed 190:3 fair 49:7 69:18 97:6 182:6 fairly 131:12 faith 56:12 fall 16:15 falling 121:9 families 8:20 50:8, 13, 25 51:23 52:6 55:10 69:24 71:4 78:15, 23 81:1 98:4 103:8 113:18 114:21 115:9 125:4 166:20 family 22:13, 20 29:15 34:1 54:20 80:5 83:16 104:21 115:11 124:10 far 15:6 16:13 22:2 57:6 124:18 168:11 father 162:22 faucet 140:14, 15, 19 favor 27:1 160:1 fear 15:5 116:7 132:6 feared 65:10 feature 5:22 6:1 February 111:8 143:10 federal 60:23 62:7 feel 28:12 82:20 90:11 126:22	felt 30:7 126:19 129:19, 20 fictional 132:24 fight 110:2 fighting 93:16 126:19 figure 90:13 91:6 fill 157:2 filled 18:21 Finally 46:5 76:13 141:21 160:16 finances 57:9 financial 16:1 29:24 63:7 64:1 102:19 104:9 178:20 financials 91:7 find 44:13 83:13, 19 92:19 124:22 131:12 141:12 148:6 174:17 177:13 182:1 finding 80:8 finds 147:10 fine 37:25 41:16 72:1 98:5 155:10 fining 139:22 finish 153:1 178:10 finished 81:8 fire 112:11, 12 firms 180:11 first 12:25 13:2 30:4 39:6, 16 41:12 47:24 68:6 73:8 107:20 120:7 129:21 136:12 141:4, 18 145:4 175:21 firsthand 10:22 125:2 first-time 26:10 fit 31:8 140:15	fixed 16:14 62:11 94:12 106:21 107:24 108:6 fixing 169:20 171:9, 10, 20 flood 174:7 flooded 112:4 Florida 141:10 focus 87:23 168:3 187:16 focused 97:9 focusing 84:19 folk 46:12 folks 35:1, 7 37:2 40:2 49:7 50:9, 16 51:6, 11, 21 52:13 78:4 81:10, 11 86:19 95:8 144:10 146:19 148:17 178:3 188:25 follow 36:23 117:10, 20 following 2:4 37:6 65:19 103:23 148:10 171:14 175:17 follows 2:7 food 7:10 footsteps 65:19 force 75:21 161:14 forced 17:25 26:11 33:18 50:13 112:25 113:3, 5, 7 114:12 115:13 123:24 129:16 forces 50:21 64:24 forcing 21:8 foreclosed 26:12 foreclosure 25:5 26:7 42:9 forefront 108:16 foregoing 192:1, 19 foreground 9:11	form 28:13 92:11 161:14 formal 9:6 formerly 7:24 forms 62:16 formula 95:4 formulas 66:8, 16 fortunate 19:19 53:21 fortunately 27:15 forward 10:18 12:9 31:10 66:23 102:7 108:20 126:25 172:13 forwarded 161:20 foster 115:2 fought 119:18 found 2:20 7:6 24:14 25:20 63:12, 18 64:2, 9, 16 65:4 78:19 87:11, 16 120:14 124:5 four 40:12 51:9 79:13 81:8 141:15 151:6 160:8 four-year 163:1 framework 131:4 frankly 94:20 96:12 free 110:20 155:9, 11 166:10 freely 24:21 89:14 freezing 94:24 frequent 73:7 frequently 93:25 Friedman 175:9 friend 9:4 friends 15:24 34:2 54:9, 16 59:7 143:5 front 47:14 112:6, 8 127:13 139:11 frozen 95:1 full 140:2	fun 51:24 funding 19:5 177:9 further 6:18 27:1 110:21 115:4 126:23 146:13 189:23 Furthermore 25:4 63:1 64:13 future 22:19 56:15 94:19 174:3 < G > gap 138:12 186:7, 8 Gary 182:19, 23 GAUTHIER 1:1 2:2 3:12 4:5, 12 5:4 12:16, 23 13:5, 9 20:5, 11 31:18 32:1, 9, 20, 23 33:5, 9 40:25 41:5 47:21 49:18 52:15, 23 53:1, 5, 14 55:17, 20 59:16 60:1 67:4, 8, 16 71:16, 25 72:6, 11 77:18 93:13, 20 96:20 99:15 100:11, 17, 21 101:1, 5, 10 108:22 109:4 116:20 117:3 118:2, 5, 9, 14, 20, 24 119:3 123:17 134:3, 5, 11, 22 135:5, 8, 12, 17 189:21 190:7, 25 GBCA 180:4, 21 181:12 GBCA's 182:4 general 11:1 87:23 131:20

3/22/2023

180:2, 8 189:3, 16	goal 157:17 177:11	167:9 173:11 177:3, 10	habitually 106:8	Haywood 82:18	heat 112:16 138:15 139:14, 19
generally 41:25 77:1 91:19 92:24	goalpost 62:1	180:2	half 7:8	hazardous 138:23	heaters 112:14
generate 121:21	goals 60:16 61:25	governments 74:24 176:24	23:16 25:24 35:17 42:14	head 19:23 41:24 69:23 71:3	heat's 139:16
generated 77:15	God 168:13	government's 166:10	73:22 138:12 160:24	headed 14:5 17:22 73:25	heavy 176:23
generating 77:3	goes 92:13 93:8 133:15 134:20 140:20 156:24	grab 58:4	half-step 13:24	heads 68:15 89:19	heightened 37:8, 10
gentleman 15:10	going 6:14 10:10 11:14 17:25 33:2 34:9, 11 37:14, 16 39:9 41:11, 12 45:16 55:21, 22 56:3 66:14 79:18, 24 80:9, 14 83:13, 15, 17, 18 94:15 95:5 104:11 110:14 126:23 127:12, 14, 20 128:23 129:17 132:7 136:20, 21, 23 142:10, 15, 21, 22 143:2, 3 144:12 147:18 150:21 151:6 152:20 153:22 154:7, 10 157:15 161:24 165:16 178:9 186:13	grandchildren 15:14	Hall 81:7 180:23 189:15	health 2:8 18:14 39:7, 8, 12, 13 51:19 101:22 105:9, 13 114:7 124:19, 21 130:2, 3	held 115:17 155:7
gentrification 16:16 55:13 63:16 75:8 116:12 186:3	granted 166:3	grandaughter 104:17, 22	hand 121:6 147:20	hear 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	Hello 31:25 137:2, 3 145:7, 15 179:15 182:20
gentrifying 74:8	grateful 9:3 21:1	grave 124:15	handicapped 139:10	healthy 40:18 50:22 52:5, 14	help 28:5 49:7, 11 63:15 78:21, 22, 23 79:4 81:11 123:8 134:16 143:16 147:25 148:4, 19 157:19 184:1 185:21 188:1
Germantown 14:17	great 16:4 43:20 71:18 116:12 124:3 133:18 141:14 146:2 156:1 161:11 172:18 179:3, 22 184:11, 13 188:14 190:21	great 16:4 43:20 71:18 116:12 124:3 133:18 141:14 146:2 156:1 161:11 172:18 179:3, 22 184:11, 13 188:14 190:21	hand-in-hand 43:19	hear 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	helpful 148:15
Gestured 56:6 93:19	greater 18:15 38:3 89:8 180:11 185:8	greater 18:15 38:3 89:8 180:11 185:8	hands-on 163:16	heard 15:18 27:11 69:12 81:11, 22 100:4 104:6 105:2 106:4 107:8 119:20 127:9 143:1 160:2 183:6 189:15	helping 75:9 78:15 183:23
getting 36:6 48:15 92:15 105:18 117:7 134:20 138:3 143:5 151:11 168:5	grew 30:20 44:2 54:8	grew 30:20 44:2 54:8	hang 71:23	hearing 2:6, 17 4:15, 16 5:10 7:15 9:5, 24 12:21 13:18 19:16 20:25 32:11, 17 47:25 72:17 79:10 119:10 131:10 136:7 164:10 174:1, 12 177:12 182:22 188:20 190:2, 8	helpless 165:19, 20
Gilmore 3:17	groceries 40:7	groceries 40:7	happen 15:24 33:21 38:10 86:2 106:11 151:16	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	helps 27:16
give 8:23 10:14 33:6 144:6 152:1 160:5 164:23 178:9	ground 9:10 102:6	ground 9:10 102:6	happened 127:18, 23 128:11 141:1 150:17 151:18	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	hey 79:3 83:12
given 19:17 41:19 46:18 111:22 169:7 174:20	grounded 121:20	grounded 121:20	happening 47:13 51:4 83:11 88:6	heard 15:18 27:11 69:12 81:11, 22 100:4 104:6 105:2 106:4 107:8 119:20 127:9 143:1 160:2 183:6 189:15	Hi 52:25 53:1, 3 59:24 85:23, 25 156:12 179:18
gives 87:25	group 169:3	Group 169:3	happens 35:20 123:23 125:2	hearing 2:6, 17 4:15, 16 5:10 7:15 9:5, 24 12:21 13:18 19:16 20:25 32:11, 17 47:25 72:17 79:10 119:10 131:10 136:7 164:10 174:1, 12 177:12 182:22 188:20 190:2, 8	hide 138:20
giving 99:5	groups 44:15 63:6 93:1	groups 44:15 63:6 93:1	happiness 116:9	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	high 6:16 22:20 29:21 66:13 80:20 89:22 132:24 142:13 143:21 156:17 163:10 170:14
glad 83:25 137:12 143:22	grow 55:3 71:5 90:5	grow 55:3 71:5 90:5	happy 77:17 136:14	heard 15:18 27:11 69:12 81:11, 22 100:4 104:6 105:2 106:4 107:8 119:20 127:9 143:1 160:2 183:6 189:15	higher 7:3 26:17 54:5 57:7 87:1 165:22 181:10
Glassdoor 147:4	growing 29:3 81:22 124:23	growing 29:3 81:22 124:23	hard 103:16 142:4 161:5 167:24	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	hikes 26:17 28:15 33:19 37:12 57:2 92:5
global 173:21	guess 141:9	guess 141:9	hardship 17:6 104:10	heard 15:18 27:11 69:12 81:11, 22 100:4 104:6 105:2 106:4 107:8 119:20 127:9 143:1 160:2 183:6 189:15	Hispanic 73:21
go 29:9 32:14 43:19 54:10 68:8 77:25 97:15 104:11 107:6 108:19 113:20 115:20 124:13 127:19 128:3 137:11 144:17 148:7 150:6 152:20 157:16 159:9 167:11	Guidelines 76:24 121:5	Guidelines 76:24 121:5	hardworking 181:21	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	Historical 110:7 128:9 165:17
	guy 141:11, 25 144:2 155:20	guy 141:11, 25 144:2 155:20	harm 86:8	heard 15:18 27:11 69:12 81:11, 22 100:4 104:6 105:2 106:4 107:8 119:20 127:9 143:1 160:2 183:6 189:15	
	guys 143:22	guys 143:22	harmful 181:7	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	
	gotten 183:1	gotten 183:1	harms 26:14	heard 15:18 27:11 69:12 81:11, 22 100:4 104:6 105:2 106:4 107:8 119:20 127:9 143:1 160:2 183:6 189:15	
	gouge 167:5	gouge 167:5	Harvey 13:3, 6, 8, 13, 14 20:6 33:17, 24 35:12	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	
	gouging 167:15	gouging 167:15	hashtag 41:12	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	
	government 60:10 62:7 161:18 166:18	government 60:10 62:7 161:18 166:18	hate 51:5	hears 5:5 10:8, 19 11:4 15:6 32:21 49:19 55:24 82:13 83:25 102:4 109:3, 5 118:22 125:1 135:4 146:17 149:6 168:22 173:2 179:19 184:25	
				heartbreaking 183:10	

3/22/2023

historically 8:14 25:14 27:3 28:11, 17 34:22 38:7 history 24:11 30:10 89:5 Hoang 46:23 52:21 59:22, 24 60:5, 7 85:23 86:7 88:18 94:3 hold 5:1 holding 72:16 holes 140:16 holidays 162:17 home 9:16 16:11, 23 17:13 29:15 30:4 33:20 50:24 54:3, 21 55:1 61:14 84:10 96:5, 8, 10 116:16 132:19, 22 133:8 190:21 HOMELESS 1:1 5:1 18:13, 24, 25 19:5 173:9 190:11 191:4 Homelessness 4:19 11:23 17:24 18:11 75:6 106:22 114:25 homemade 162:15 homeowner 42:22 43:4 45:11, 17 94:14 homeowners 22:19 25:16 26:9, 11, 25 42:5 45:20 54:19 62:10 94:1, 10 126:4 156:19 Homeownershi p 16:3 41:19 42:6, 13, 20 61:2 122:19 123:10 homes 8:8 15:6 25:13, 15 26:9 40:9 50:14 52:14 61:15 71:2	75:19 115:3 120:3 121:16 187:5, 8 honor 128:13 hoops 97:21 hop 71:19 78:2 hope 18:20 35:9 58:14 143:14, 20 164:24 165:10, 12 hopefully 13:20 182:25 horrible 159:13 host 171:11 hosting 9:5 hot 139:19 140:16 hotels 124:11 hour 2:22 17:18 147:1 hours 17:17 162:9 house 22:20 44:4 53:22 79:23 150:6 151:2 152:13 household 21:14 68:20 households 14:5 17:22 21:10 22:2 38:15 39:3, 4 40:16 63:20 68:16 73:23, 24 houses 53:24 80:8 150:9, 12, 25 151:13, 15 158:10 162:13 HOUSING 1:1 4:17, 25 6:12, 17 9:23 10:2, 3, 25 11:1 12:8, 12 13:21 14:1 19:13, 20 20:19, 22 21:18 22:1, 3, 10 23:1, 10, 15, 22 24:5, 9 26:1, 3, 19 27:3, 23 28:1, 6, 8, 23 29:2, 4, 14, 17, 19 30:16 31:9, 12 35:24 38:3, 15	42:2 44:16 48:4, 5 49:13, 17 50:17 51:15 53:17, 19 54:18 59:13 60:20, 25 61:1, 3, 8, 16, 18, 22, 24 62:6, 13 64:11, 15, 18 65:3 66:4, 25 72:16, 23 73:20 74:3 75:11, 25 86:4, 5, 11 88:8, 10, 14 89:3 91:22 96:2 98:7, 16 101:16 103:18, 19 119:25 122:25 133:5, 7 145:24 146:9, 11, 18, 23 147:18 148:2 150:19 159:6, 7 160:6, 20 162:25 169:21 171:9, 23 172:1 173:8 174:9, 25 175:15, 23 176:5, 6, 8, 9, 13, 18 177:14 179:24 180:19 181:5, 18, 23 182:3 183:2, 20 184:8, 13 186:17, 19, 21 187:19, 23 188:22 189:3 190:10 191:2 hue 14:7 huge 57:2 96:18 human 10:3 50:5 humble 147:21 Hundreds 17:21 hurt 187:25 hurts 166:16 < I > i.e 170:8 iceberg 7:13 idea 117:13 ideal 96:6 ideas 79:9 identify 73:21 ignored 141:21 142:3	illness 18:17 56:13 illustrate 41:21 171:6 illustrates 183:11 image 3:5 Imagine 170:14 imbalance 74:10 immediate 23:19 49:9 180:21 immediately 38:19 52:12 immigrant 73:23 162:12 immoral 85:15 impact 7:22, 23 28:1, 12 35:14 38:1, 2 43:8 46:8 47:15 48:2, 7, 8 52:12 92:8 100:9 106:6 125:11, 12 176:16, 22 178:20 181:20 186:4, 10 impacted 31:13 162:2 174:2 impacting 44:18 176:19 impacts 37:18 39:19 63:3 108:10 124:20 175:18 176:6 imperative 19:11 implement 60:11 161:22 implementation 65:25 implemented 161:12 implementing 62:23 186:7 implements 62:8 implications 26:1 importance 32:12 important 9:7 10:1 11:4 14:11 25:25	53:17 54:14 55:23 66:4 68:2 74:20 75:18 80:24 86:20 89:17 90:12, 14 91:4 100:10 105:17 120:6 156:14 157:3, 19, 24 174:13 183:3 186:9 importantly 61:6 imposed 74:24 181:11 imposing 57:6 171:13 175:2 impossible 54:2 57:16 improve 27:21 60:11 92:14 improved 88:25 improvement 120:25 175:25 improvements 120:12, 17, 22 132:6 151:20 inaudible 32:19 55:16 153:3 179:16 incentive 121:11 123:3 incentivize 186:24 inception 102:3 inch 138:12 Incidentally 155:7 include 27:19 74:1 96:17 included 2:16 63:11, 25 includes 65:20 including 60:13 income 7:8 21:18 22:6, 12 29:25 37:17 38:24 39:23 40:1 48:1 56:14, 23 59:11 61:5 68:20 77:4, 9 84:9 86:18 87:16, 17 90:8 102:23 103:14, 22 104:20	107:4, 24 122:10 146:19, 23 147:3, 22, 24 148:20 149:24 150:10 156:22, 24 157:9 162:19 175:19 incomes 16:15 74:18 106:21 108:6 income-tested 74:17 91:21 increase 15:20 17:3, 12 23:22 25:1 27:23 58:22 61:8 90:20, 22 91:1 93:5 104:3, 18, 19 106:13 113:8, 12 115:25 120:16 123:4 127:3, 21, 22, 25 129:5, 9 137:14 147:13 177:4 186:8 187:24 increased 18:6 26:16, 18 27:9 28:1 34:25 53:25 60:23 65:24 69:13 90:8 104:8 106:2 114:24 127:5 128:7, 13 129:14, 18 146:11 160:12 172:8 176:14, 15 increases 11:16 23:10 24:12, 24 38:17 57:3, 5, 11, 12, 20, 23 70:22 75:17 84:8 87:7, 10, 12 89:5, 7, 17 104:11 106:10 114:13 125:13 130:7 143:21 146:4 186:2 increasing 24:22 54:4 61:3, 16 110:9 127:16 128:16 157:7, 8 160:14 187:7
--	---	--	--	--	---

3/22/2023

incredibly 68:2 75:18 94:17	Inspections 111:4 115:21	170:4 172:4 176:10	job 16:22 17:4 49:21	32:10 78:10	6, 12 127:19
indicate 3:1	instability 26:19 33:25	investments 22:24 28:8	51:12 82:14	Kevin 145:6	168:11
individual 18:12	38:3 174:10	46:11 60:24	96:3 107:10	key 24:25	labor 95:25
individuals 101:21 130:2	instance 28:7	131:22 150:22	114:14	kid 85:10	96:1 122:6
136:5 164:1	institute 20:20	151:12 171:13	jobs 21:21, 23, 24 30:18	kids 55:3	lack 18:15
individual's 169:21	institutional 26:8 58:25	172:11	40:12 49:24	79:14, 16	45:13
industrial 169:13 180:8	180:8	investor 64:5	50:6 51:10, 14	kind 19:6	lady 80:4
185:11	Instructions 2:13 134:18	100:5 154:5	52:4 98:20	44:19 51:3	97:19 151:24
industry 160:21 161:1, 16 180:22	insult 166:1	investors 24:20 25:2	107:11 114:17	77:25 78:5	land 17:1
181:14 182:24	insurance 160:13	26:8 28:21	148:16 181:21	84:15 87:6	122:15, 22
inequality 175:19	Intelligencer 2:19	58:2, 10, 25	John 82:19	94:7 97:8	142:7, 20
inflation 64:4	intend 110:25	121:25 161:18	Johnson 44:3	98:21 130:6	170:11 187:3, 6, 11
66:10 114:22	123:13	166:2 171:15	joined 9:24	139:1, 15	landlord 30:8
inflation-	intended 153:4	172:12 181:16	125:22	140:18 159:23	36:11, 12
adjusted 77:8	intention 88:4	invited 5:7	joining 67:17	kinds 46:10	53:12 59:20
inflationary 170:15	intentions 169:22 185:21	173:25 188:20	joins 65:16	52:9 155:18	70:24 79:21
inflation-based 66:8	intently 32:15	inviting 67:25	joint 111:3	kitchen 151:1	104:4 106:7
info 118:11	interaction 148:15	involved 47:6	joke 168:2	knew 68:9	111:2, 5, 7, 10
information 13:18 41:25	interactive 146:22	44:8	Jonas 182:19, 20, 23 184:17	knock 131:15	121:2 126:16
45:1, 25	interest 62:11, 24 63:7 94:12	involvement 44:8	JONES 1:1	knocks 16:7	130:7 131:5, 7
117:20	95:16, 21	Iron 163:21	3:8, 9, 14 41:3, 6, 7 43:24	know 9:17	132:7 156:13, 17 163:18
informational 164:9	163:15 170:9, 15 185:15	ironic 30:13	46:1 47:18	10:1, 6, 22	165:14
informed 10:12 113:11	190:18	isolation 169:24	56:6 98:24	36:10, 20, 21	landlords 6:21
infrastructure 28:8	interlinked 51:13, 17	issue 9:11	99:24	37:25 40:23	7:20 11:13
infrastructure-	internal 189:5	10:20 19:20	joyful 8:3	41:15, 23	18:1 25:17, 21, 23 26:5, 15, 21
related 28:23	interrupt 163:5	47:20 48:9	JR 1:1	42:20 44:12, 20, 22 48:16	27:17 31:13
initiative 108:15	intimidation 117:17	51:15 68:1	jump 97:20	51:25 55:5	35:17, 21 36:1, 17, 20 37:19,
injury 166:1	introduced 173:19	81:24 108:16	June 129:5, 17	56:10 57:1, 8, 14 58:10	24 46:19 47:8, 15 54:1, 24
innovative 174:17 177:13, 20	introducing 70:3	149:25 169:17	137:14, 23	64:22 68:1, 6	56:12, 18 57:2, 5, 18 58:17, 19, 21 59:9, 10
input 162:1	invest 46:8	176:4	junk 26:17	70:16 71:6	69:8, 20 70:7
Inquirer 2:18	120:22 121:11	issues 11:1	jurisdictions 23:5 60:9	78:17 79:14, 22 82:4, 25	74:5 76:16, 25
insanity 154:8	131:25 150:9	28:5 33:2	65:17, 20	85:11 87:13	77:12 97:5, 9, 11, 15, 23
insecurity 10:25	175:24	39:13, 14	88:22	94:14 95:16	98:13 106:15
inside 138:14	invested 30:7	42:23, 25 43:2	justice 67:2	98:5 100:22	107:20 115:17
insight 160:5	investing 30:6	49:10 51:11	justify 57:2	116:24 128:21	120:11, 21, 23
insights 9:14	98:18 123:7	183:9	122:2	131:18 137:25	121:6, 11
insist 65:9	170:21	its 14:14	< K >	139:24 140:25	123:6 130:9, 11 131:5, 12, 24 132:10
inspect 115:23	investment 44:14 46:15	91:23 106:5	Kane 82:19	143:11, 23	148:2, 5
inspection 112:19	83:12 98:2	107:5 116:13	Karen 13:3, 6, 13	146:6, 15	154:13, 23
	123:4 132:3	119:24 187:21	keep 68:21	147:9, 12, 23	156:15 157:3, 6, 7, 11, 24
	151:7 162:3	< J >	71:3 107:16	148:10, 12	159:14, 20
	163:17 167:14	Jadaday 153:14	119:25 123:8, 14 133:21	151:21 152:14, 17 157:18	160:23 165:21
		JAMIE 1:1	140:22 168:9	159:23 187:1	166:5, 21, 22
		January 173:19	182:2	knowing 151:25	167:4, 6, 7, 15, 23 168:5
		Jerry 153:17	keeping 68:15	known 180:4	171:19 181:8
		Jersey 64:7	69:4 75:19	knows 58:16	183:7, 8
		154:4	keeps 122:15	80:19	186:24
		Jimmy 52:21	133:5, 8	Krugman 175:9	
		67:23	142:15	< L >	
		JLL 169:4	KENDRA 1:1	L&I 112:3, 18	
		Joan 165:9, 11		115:22 126:3,	

3/22/2023

landlord's 36:22	113:2, 4 127:22, 24	117:15 126:11 127:8 128:20	live 8:3, 22 16:23 30:17, 21 35:2, 22	163:19 170:17 longest 85:8	low-income 9:2 21:9 22:4
Lane 44:22	129:6, 11, 12, 17 132:14	152:15, 19	36:7 49:8 54:9 58:19	longitudinal 64:6	29:5 42:22, 24
large 14:7 25:8, 23 38:4 51:7 57:23 146:16 147:13 163:20 177:4	143:8, 10 leases 85:7 leave 59:8 110:19, 20 150:20	licensed 154:3 159:4, 21 Licenses 111:4 115:20 159:15 183:8	60:18 84:16 96:5 101:21 104:13 109:11 114:9, 16 115:14 157:23 158:6, 8 166:9 167:20	longstanding 55:12 long-term 9:2 15:19 22:23 24:8 28:2 40:8 101:23 longtime 55:4 look 6:18 31:10 43:7 55:5 66:23 71:23 83:1 86:13, 15 87:7, 22 89:16 90:13 91:8 92:7 108:19 137:19 138:9 147:16 155:20 184:12	49:15 65:6 73:9, 16, 17 74:24 75:12 92:19, 23 101:20 106:16 120:9 LT 16:17 17:15 luxury 8:8 98:9
larger 37:20 39:18 64:24 largest 22:1 51:8 174:1 180:5	leaving 7:9 22:21 29:21 left 69:25 152:12, 18 Legal 2:19 20:23 80:1 101:16, 17, 19 104:5 106:16 116:5, 6 161:16	life 6:19 15:16 16:6 34:6, 12 51:21 116:8 119:23 148:1 life-changing 25:8 lifestyles 52:14 lift 69:1 light 143:20 limit 99:18 107:15, 17 136:9 145:1 181:17 187:9	lived 15:7 28:16 53:11 113:17 livelihoods 25:12 lives 119:23 living 30:19 34:17 35:24 50:2 56:12 71:6 73:17 76:11 84:16 91:24 92:1 97:24 104:16 105:4, 8 106:21 108:8 114:23 159:14 167:25 168:10 182:7 183:13 loan 62:15 172:2 local 10:19 17:5 25:17 26:24 30:11 31:8 36:20 60:23 70:11 79:8 89:3 176:24	looked 42:3 79:25 87:9 looking 12:9 104:23 looks 33:1 140:19 loopholes 92:16 lose 58:25 106:5 114:14 150:10 losing 15:5 loss 15:16 66:3 176:9 losses 69:9 lost 55:12 80:15 lot 35:25 37:2 46:15 50:5 83:1 84:24 89:19 130:5 133:19 138:25 141:17 150:8 160:2 184:9 lots 183:7 love 54:11 116:15 142:4 164:17 184:6 low 14:6 21:17 146:23 182:2 lower 18:16 76:2 87:2 lower-income 39:2 176:20 lowest 61:5 87:17 146:8	156:7, 9, 12, 13 158:6, 8, 15 < M > ma'am 144:7 178:12, 15 Madam 3:9 4:3, 10 9:22 12:14 33:15 40:21 41:8 47:19 77:24 93:11 96:24 99:25 117:2, 8 118:1 136:19 144:11, 20 153:16 188:10 189:18 Maginnis 184:22, 23 185:5, 7 mainstreaming 82:23 maintain 46:10 52:5 166:22, 24 167:13 183:17 maintenance 36:5 58:18 65:6 122:6 140:4, 7 141:1, 20, 25 160:15 171:1, 20 175:25 181:22 major 44:14 48:2 majority 73:12 75:12 76:11 97:13 99:20, 22 majority- minority 186:5 making 43:1 60:16 79:13 97:24 99:16 115:15 120:25
late 59:12 106:9 111:12, 13 latest 75:24 laundry 112:5 law 2:3 30:3 37:5, 7 92:13 105:24 112:1 155:3 161:12, 25 162:1, 2 163:14 laws 36:21 66:2 74:22 148:8 159:16 161:8 lay 19:23 LCD 103:23 104:15 105:1 108:14 lead 34:12 111:17, 22 175:21 leader 11:22 99:20, 22 leaders 116:10 161:17 leading 65:13 72:20 leads 37:11 138:11 176:14 177:1 lead-safe 111:19, 24 155:1 League 24:14 leak 140:12 leaking 140:8, 23 171:21 learn 11:8 116:5 180:25 181:24 learned 66:5 learning 10:11 65:21 lease 75:17 104:2 112:24	Legal 2:19 20:23 80:1 101:16, 17, 19 104:5 106:16 116:5, 6 161:16 legally 111:15 legislation 6:5 57:17 80:25 97:3, 4, 22 100:3 155:19 174:3 legislative 177:18 legislators 79:8 174:23 legislatures 66:15 lenders 171:16 lending 62:23 95:14, 15 lesson 66:5 letter 112:18 128:12 letters 126:1 letting 6:20 7:19 56:9 level 33:22 38:10 44:7 45:15 56:22 60:10 71:1, 18 75:7, 10 81:17 91:23 122:14 172:6 levels 61:6 64:5 86:17 115:7 122:5 132:24 level-sets 24:4 liability 110:21 liberty 116:8 169:9 libraries 170:25 license 36:23 111:8, 10, 14	117:15 126:11 127:8 128:20 152:15, 19 licensed 154:3 159:4, 21 Licenses 111:4 115:20 159:15 183:8 life 6:19 15:16 16:6 34:6, 12 51:21 116:8 119:23 148:1 life-changing 25:8 lifestyles 52:14 lift 69:1 light 143:20 limit 99:18 107:15, 17 136:9 145:1 181:17 187:9 limitation 48:23 107:13 limited 16:15 169:8 175:22 limiting 38:16 146:4 limits 56:21 74:14 75:16 84:7 106:25 107:6 174:18 line 40:9 47:12 58:12 97:15 123:9 133:8 136:24 144:1 146:20 178:1 lined 81:9 list 146:10, 13 161:20 172:23 188:12 listen 13:19 117:23 183:5, 10 listened 32:15 listening 59:15 literally 80:2 literature 63:11 little 7:9 18:20 29:10 48:6 52:7 55:21 56:2, 3 78:7 97:19 98:25 99:3 135:14 141:3 142:7, 20 143:20, 23	live 8:3, 22 16:23 30:17, 21 35:2, 22 36:7 49:8 54:9 58:19 60:18 84:16 96:5 101:21 104:13 109:11 114:9, 16 115:14 157:23 158:6, 8 166:9 167:20 lived 15:7 28:16 53:11 113:17 livelihoods 25:12 lives 119:23 living 30:19 34:17 35:24 50:2 56:12 71:6 73:17 76:11 84:16 91:24 92:1 97:24 104:16 105:4, 8 106:21 108:8 114:23 159:14 167:25 168:10 182:7 183:13 loan 62:15 172:2 local 10:19 17:5 25:17 26:24 30:11 31:8 36:20 60:23 70:11 79:8 89:3 176:24 locally 47:3 173:14 locally-held 27:3 located 36:12 location 1:1 locked 80:10 94:12 logging 189:10 long 37:25 45:20 48:16 55:1 72:25 80:11 92:9 122:18 127:1 160:19 186:1 longer 16:24 44:5 65:10 85:2 104:13, 20 105:3	163:19 170:17 longest 85:8 longitudinal 64:6 longstanding 55:12 long-term 9:2 15:19 22:23 24:8 28:2 40:8 101:23 longtime 55:4 look 6:18 31:10 43:7 55:5 66:23 71:23 83:1 86:13, 15 87:7, 22 89:16 90:13 91:8 92:7 108:19 137:19 138:9 147:16 155:20 184:12 looked 42:3 79:25 87:9 looking 12:9 104:23 looks 33:1 140:19 loopholes 92:16 lose 58:25 106:5 114:14 150:10 losing 15:5 loss 15:16 66:3 176:9 losses 69:9 lost 55:12 80:15 lot 35:25 37:2 46:15 50:5 83:1 84:24 89:19 130:5 133:19 138:25 141:17 150:8 160:2 184:9 lots 183:7 love 54:11 116:15 142:4 164:17 184:6 low 14:6 21:17 146:23 182:2 lower 18:16 76:2 87:2 lower-income 39:2 176:20 lowest 61:5 87:17 146:8	9:2 21:9 22:4 29:5 42:22, 24 49:15 65:6 73:9, 16, 17 74:24 75:12 92:19, 23 101:20 106:16 120:9 LT 16:17 17:15 luxury 8:8 98:9 Lynch 156:7, 9, 12, 13 158:6, 8, 15 < M > ma'am 144:7 178:12, 15 Madam 3:9 4:3, 10 9:22 12:14 33:15 40:21 41:8 47:19 77:24 93:11 96:24 99:25 117:2, 8 118:1 136:19 144:11, 20 153:16 188:10 189:18 Maginnis 184:22, 23 185:5, 7 mainstreaming 82:23 maintain 46:10 52:5 166:22, 24 167:13 183:17 maintenance 36:5 58:18 65:6 122:6 140:4, 7 141:1, 20, 25 160:15 171:1, 20 175:25 181:22 major 44:14 48:2 majority 73:12 75:12 76:11 97:13 99:20, 22 majority- minority 186:5 making 43:1 60:16 79:13 97:24 99:16 115:15 120:25

3/22/2023

122:17 157:5 164:5, 8 176:4 185:22 man 15:25 104:12 manage 141:11 162:11 managed 95:19, 20 management 109:17 110:1, 13 112:17 113:11 127:10 141:10, 13 173:16 manager 154:5 159:5 162:8 169:3 managers 141:15, 24 169:6, 16 manages 129:25 managing 20:21 mandate 183:21 mandated 114:9, 16 mandating 111:25 Manhattan 76:8 map 146:22 mapping 43:25 maps 41:21 March 1:1 market 14:1 26:1 29:7 31:9 57:25 58:8 62:2 65:3 66:4 75:1, 11 76:7 86:5, 14 92:4, 23 97:7, 12 98:17 108:18 113:15 120:22 121:7, 18 128:3 129:14 150:19 160:20 176:1, 6 marketplace 97:16 Market-rate 121:5 123:5 markets 61:4 marks 111:4 187:1 mask 126:5	massive 33:19 86:14 match 86:21 88:10 matches 89:2 material 180:9 math 89:18 90:12 91:5 matter 69:21 165:25 181:13 192:1 matters 117:21 Matthew 179:6 Mattson 145:6, 8 maximize 26:21 36:2 maximum 58:6 mean 11:14 50:5, 8, 9 84:12 86:22 130:3 150:11 164:6 meaning 50:24 74:17 means 24:18 29:16 36:3, 5 37:21 38:1 39:7, 10, 12 40:2 42:16 43:5, 12 50:1, 5 86:23 88:3 94:18 132:22 139:25 192:21 measure 11:16 measures 161:6 mechanism 8:25 131:23 median 21:16 64:5 76:1 mediates 74:4 mediator 16:25 Medicaid 129:25 medical 18:15 34:20, 24 39:12 medicine 7:10 meet 29:3 83:16 170:19 meeting 2:9 5:8, 9, 13 33:4 141:23 meetings 189:5 mega 18:9 46:11 Member 47:19 147:9	Members 2:25 3:10 5:18, 23 9:22 12:18 31:14 55:5 68:12 85:3 105:22 115:11 116:15 124:11 169:11, 19 173:8 179:24 180:16 182:4, 10 188:16 189:24 membership 160:24, 25 180:7 mental 18:17 101:22 114:6 130:1, 2 mentality 165:20 166:8 mention 63:9 154:10 mentioned 45:8 47:7 95:14 129:21 mentors 79:7 mere 16:12 merely 176:3 messages 79:1 met 19:24 metal 137:18 metro 24:17 MICHAEL 1:1 microphone 135:3 Microsoft 2:10 5:23 Microsoft® 1:1 middle 82:9 130:4 midst 6:11 midwives 113:25 Mike 156:7, 13 million 6:25 7:1 23:16 73:11 millions 19:7 182:9 Milton 175:8 mind 34:14 minimum 17:4, 22 21:14, 20 49:21 94:2 96:1 Minnesota 63:25 87:8	minutes 71:24 72:2 136:10 144:13 145:2 152:24 174:19, 20 177:23 178:4, 7 Mironova 52:21 72:8, 10, 15 91:17 119:11 misallocation 175:22 missing 80:12 mission 14:9 71:12 72:24 161:19 mistakes 181:25 mixed 185:11 model 172:15 modeling 64:1 models 123:1 moderate 64:8 mold 138:18, 21, 22 moldy 138:17 mom 79:11 85:9 mom-and 162:11 moment 32:15 170:14 Monday 47:25 money 39:9 40:10 79:13 80:15 93:1, 4 107:16, 25 110:25 125:19, 24 126:14 130:6 141:12 150:21 151:12 156:23 157:22 monitored 73:1 month 6:25 7:2 16:22 17:15 30:2 76:9 90:3, 6 94:16 95:10 102:25 107:20, 21 113:10, 16 129:2, 5 143:9 44:23 62:13 69:13 76:1 102:13 months 37:15 90:7 104:5	113:4 139:5 141:3 160:19 month's 129:22 month-to- month 104:2 Moore 158:18, 19, 20, 22, 25 159:1, 3 163:4, 6, 9 164:5, 6, 11, 21 165:4 moratorium 152:8 morning 67:22 159:11 mortgage 43:1 90:17 94:13, 15, 25 172:2 mortgages 19:1 62:11 94:1 151:4 166:23 most-in-need 183:12 mother 16:17 17:16 162:17 Mount 14:17 109:13 142:19, 24 mouth 144:2 move 10:18 34:4 102:7 104:7 105:6 108:1 110:17 114:12 126:25 129:21 130:7, 11 138:4 141:18 142:6 143:18 moved 29:22 140:4 141:4 move-in 107:22 moving 62:1 80:4 105:19 172:12 multi-family 15:2 75:23 169:14 170:1 171:12 multiple 26:13 64:6 105:8 126:2, 7 133:3 multi-year 85:7 municipal 70:13 municipalities 64:7 175:2	municipality 81:15 music 85:11, 12 mute 67:7 117:7 Muted 67:5 muting 134:13 Myair 153:14 myths 63:5 < N > NAIOP 185:8 187:10 name 3:2 10:14 13:10, 13 20:13, 16 29:18, 22 32:3, 5 53:6, 8 60:2, 6 67:18 72:12, 14 101:11, 15 109:5, 9 110:14 119:4, 8 136:12 137:7, 11 145:4, 19, 21 149:12, 14 153:25 154:2 156:9, 12 158:23, 25 159:3 165:11 172:23 173:4, 10 179:25 182:23 185:3, 6 190:3 name's 67:22 national 10:20 11:22 20:19 21:17 22:5 146:22 nationally 150:17 151:19 natural 78:18 naturally 47:8 Naval 162:23 navigate 10:23 navigating 187:18 nearly 16:11 30:18 73:22 103:17 necessary 23:20 necessitate 177:8 need 8:23 10:16, 17 21:21 24:8 29:3 36:22, 23
--	---	--	--	---	--

3/22/2023

40:6 42:16, 18 43:13 48:21 49:4, 16, 23 54:5, 11, 12 55:10 56:13 57:7 61:5 69:1 71:20 86:11 90:21 91:1 95:18 96:3, 8 102:19 105:9 107:10 128:21 130:2 144:12 148:14, 19 149:16 152:18 180:25 needed 127:1 needs 22:13 31:9 49:15 66:22 83:16 85:12 86:22 88:10 98:7 131:8 negative 47:15 155:22 170:1 186:3 negatively 176:6 neglected 132:1 neighbor 127:9 140:9, 11 NEIGHBORH OOD 1:1 4:18, 25 11:17 14:13 15:23 35:1 38:8 75:6 105:16 113:23 138:5 166:17 173:8 179:24 190:10 191:3 neighborhoods 7:25 8:15, 19 18:1 28:12, 18 35:2 38:8 50:3 55:9 58:20 74:8 78:22 80:9 86:16 106:2, 18 186:4 neighbors 7:11 9:1, 2 54:7, 17 55:6 68:11 78:4 Nelson 145:14, 15, 16, 18, 21, 22 148:23	nervous 99:1 125:23 net 77:8 95:8 network 78:19 never 19:24 111:21 new 8:25 11:10 13:20 14:25 15:20 16:20, 21 24:3 28:7, 21 31:1 37:1 48:19 62:17, 19, 25 64:7, 11 72:19, 22 73:1, 6, 13, 20 75:3, 14, 20 76:11 77:6 83:6, 19 92:10 119:13, 16 120:9, 24 122:13 140:20 150:20 151:1, 15 152:15, 18 154:4 170:21 172:1 176:7 177:7 181:16 newer 20:2 newly 15:9 News 2:18 109:18, 20 night 19:23 no-cause 96:11 non- Philadelphia- based 83:4 nonprofit 72:20 119:14 160:22 nonprofits 122:21 123:13 norm 7:19 normal 50:22, 23, 24 78:25 79:1, 2 normally 14:22 North 14:16 38:9 142:6 Northeast 14:16 78:13 Notary 192:13 note 2:22 5:20 noted 112:3 192:1 notes 192:1 notice 79:20 104:18 110:25 notices 2:17 104:3 143:6	notified 127:15 notion 169:20 NPTs 165:24 number 7:1 24:24 39:25 69:15 89:10, 21 102:10, 12, 24 109:22 124:12 147:21 150:15 174:6 numbers 87:23 91:8 163:20 numerous 181:14 < O > obligation 168:9 obligations 110:22 observe 166:16 observed 73:5 obtain 48:5 obviously 68:14 76:9 79:5 occupancy 110:17 occupy 50:13 occur 169:24 occurs 114:25 177:3 October 17:8 112:1 113:13 127:25 129:8 offer 2:14 110:19, 23 119:9 155:9 190:4 offered 155:11 164:19 office 10:6 68:11, 13 79:2 109:17 110:1 117:9 139:12 169:12 185:11 officer 162:24 official 81:16 officials 161:18 185:19 oh 79:21 89:20 100:24 141:25 188:13 Okay 12:23 13:5 33:5, 24 41:2 71:25 118:24 125:18 129:6 135:8,	17 136:3, 25 144:15 145:11 149:11 152:25 154:25 155:9 158:12 163:8 168:22 177:24 178:2 179:11, 22 188:14 Oksana 52:21 72:8, 14 91:12 119:10 131:3 old 15:14 16:19 97:19 113:4 137:17, 18 138:8 older 137:17 oldest 180:5 ominous 129:20 once 111:3 124:17 127:18 128:11 143:25 144:19 one-bedroom 17:9 one-deal 140:20 ones 24:3 88:7, 8 97:11 147:17 150:20 one's 34:23 one-sided 174:18 one-size-fits-all 31:4 one-time 110:22 online 40:23 144:6, 14 145:8, 10 179:8, 10, 17 open 76:6 139:17 141:6 opening 9:18 operate 24:21 133:4 169:12 operating 37:1, 4 77:8 89:12, 14 operations 77:3 opinion 147:21 opioid 163:2 opponents 121:13 opportunities 51:12 121:15 122:20	opportunity 31:16 54:18 60:15 67:3 71:10 72:21 99:10 119:9, 16 133:14 145:23 155:24 164:23 173:17, 22 177:17 180:14 188:2 opposed 175:9 opposite 121:13 185:25 option 132:13 options 29:7 93:3 187:13 order 4:16 5:25 27:18 91:2 105:25 148:16 149:22 ordinance 105:24 160:9 ordinances 161:3 organization 83:5 119:15 129:25 169:19 184:1 organizations 166:18 188:23 organize 130:22, 25 132:5 organized 178:7 organizers 31:12 organizing 92:17 oriented 61:19 other's 131:16 outbid 26:24 outcome 51:6 52:8 outcomes 105:13 124:21 outlining 74:11 out-of-state 58:24 outside 25:10 35:5 51:22 81:7, 10 105:7 115:3 158:9 166:2 overall 92:4 170:3 171:17 181:18 overpacked 115:2	overregulated 161:2 oversees 114:6 overwhelmingly 146:2 owed 6:23 owned 25:16 26:4 44:5 owner 24:9 94:11 109:16 110:1 112:17 127:11 160:11 162:3, 8 owner- occupied 184:5 owners 24:20 25:2 26:25 36:2 88:14 89:13 162:12, 21 169:5, 16 185:10 ownership 27:10, 22 37:19 42:3 45:4, 6 owning 132:18 owns 83:5, 7 162:18 < P > p.m 1:1 191:4 Pa 78:16 154:3 paced 54:22 pages 112:25 paid 22:9 38:24 paint 14:9 138:10 painted 31:5 138:21 paired 27:13 61:19 pandemic 25:6 69:10 77:5 80:16 152:2 173:21 174:11 175:18 pandemic- driven 75:22 panel 12:25 13:3 52:17, 19 71:21 72:2 77:22 80:18 100:13 108:6 123:21 135:21 panelist 100:23
---	--	--	--	---	--

3/22/2023

panelists 106:5 174:20	passing 66:2 97:22 98:13 155:18 161:5	people 8:13 10:7, 24 11:5 14:5 17:24 18:22 19:1 21:8 28:16 29:4, 5 34:19 35:4, 22 36:6 37:11 38:25 39:22 46:6 48:3, 17, 21 49:2 52:2, 3 58:4 60:17 61:13 73:17 75:19 76:11 78:19 79:2, 7 80:7, 10 81:9 82:12, 24 83:2, 23 84:3 85:7 86:11 88:6 89:12, 23 92:1, 20, 23 93:2 95:18 98:2, 10, 11, 18 102:14 103:7 116:2 117:23 129:7 136:2 139:7 141:2, 7 142:11, 12, 23 143:19 147:12, 23 150:8, 18 151:19 157:19, 23 166:14 167:19 184:10 190:15	performance 64:2 period 37:13 48:15 92:9 perks 166:4 permanently 60:25 122:25 perpetually 61:25 perpetuated 63:6 perpetuity 123:15 person 36:25 50:2 84:15 96:7 107:18 136:13 145:4 149:1 152:4 153:12 156:3 165:7 168:18 179:5, 13 182:18 184:20 188:7 personal 10:2 29:10 31:20 55:2 163:15 personally 125:16 persons 32:16 perspective 59:21 170:2 Pew 25:19 PHA 155:7 157:21 186:23 phased-in 111:25 PHILADELPH IA 1:1 5:3 6:10 9:8 10:24 11:7, 25 12:13 13:15 14:1, 14, 17 17:10 20:24 21:2, 6, 10, 15, 20 22:7 24:7, 16 25:4, 14, 22 27:15 28:10 29:2, 19 30:23 31:11 32:8 33:23 37:21, 22, 23, 24 38:9 39:20, 24 40:17, 18 41:20 42:4 43:7 44:15, 19 45:4 47:5, 8, 11 48:17 49:6, 22 50:12 53:11, 24	56:18 59:8 60:16 65:16 68:3 78:13 80:6 82:12 89:6 96:12 98:11 99:13 101:24 103:2, 11, 19 107:19 109:23 114:10, 17 116:7 138:4 143:19 146:5, 8, 16, 25 147:11 155:5, 16 159:6 161:22, 24 162:4, 18 165:16 166:15 169:6 170:16 171:16 173:14 176:19 178:22 180:12, 17 181:24 182:6 185:9, 18 186:5, 17 187:25 Philadelphian 6:16 49:20 54:3 Philadelphians 7:7 8:2 10:16 13:22 19:14 20:3 35:15 49:16 51:20 52:10 57:13 58:3, 14 66:23 68:25 70:21 71:7 91:14 102:20 103:17 108:8 132:19 181:21 Philadelphia's 22:15 24:11 27:2 42:2 163:24 180:18 Phillips 13:4 20:8, 10, 16, 17 35:14, 19 38:12 40:20 41:9, 22 44:24 46:20 48:10 50:4 Philly 8:6 11:10, 21 59:2 68:4 75:16 86:4 167:21 PHLCouncil.co m 2:21 phone 79:1 134:25	physical 76:18 101:21 pick 130:6 picture 14:10 98:7 163:22 piece 100:3 142:7, 20 153:2 pike 128:22 Pinky 156:4 place 19:22 23:3 25:15 28:9 60:16 61:14 94:9 105:19 122:8 133:21 148:7 155:1 180:17 placed 111:15 placements 104:24 places 8:3 65:22 91:14 97:13 160:9 176:23 plan 94:18 161:10 planning 99:7 platform 10:4 99:6 play 64:25 please 2:24 3:1, 3 4:21 12:24 13:10 20:13 32:2 41:16 53:6 59:4 60:2 67:18 72:12 101:11 110:8 111:1 116:16 119:4 136:12 137:9 145:3, 18 158:22 165:8 168:18, 25 173:5 pledge 19:21 plenty 77:11 plugs 140:18 plumbing 171:21 plus 66:12 95:6 pockets 154:12, 13 point 12:4 81:18 99:16 115:25 121:14 138:3 183:12 189:19
panels 46:22 paper 153:3 parades 167:18 parallel 95:24 parallels 87:6 95:13 parameters 178:18 paramount 165:15 parent 14:4 17:21 29:13 parents 34:13 115:1, 5, 10 park 139:6, 8, 9 parking 138:25 parks 139:13 part 34:15 35:19 62:5 72:25 109:12 184:6 participant 33:1 134:19 145:10 153:21 156:6 participants 5:11 114:3 144:14 participated 190:15, 20 particular 44:1 78:8 109:16 133:7 170:6 particularly 22:4 39:2 46:24 parties 47:6 74:6 partner 15:16 101:23 partners 70:13 163:22 parts 34:5 44:1 part-time 17:4 pass 9:19 33:22 38:10 60:11 80:25 115:21 143:15 passed 31:1 66:7 88:24 96:13 105:23, 24 155:4	passion 183:2 passionate 163:12 path 13:20 Paul 47:1 175:9 Paulene 149:2 Pauline 149:15 pay 6:24 7:5 17:20 19:1 22:3, 22 35:3 37:12 39:11 40:2, 3, 12 86:9 93:5 103:10 106:9 114:4 121:25 141:9 154:24 155:12 156:19, 22 157:9 166:23 167:17 168:12 182:6 paycheck 114:23 paychecks 130:4, 5 payday 62:22 95:14, 15 paying 38:21, 25 39:22 40:11 42:17 69:16 89:23 141:13 152:3, 5 159:18 160:18 165:23 182:8 payment 90:16 91:3 94:15 106:14 payments 62:13 pays 104:8 156:17 peaceful 165:12 peak 173:20 peers 18:18 pennies 16:12 Pennsylvania 63:18 82:3 159:4 173:12, 24 174:4 177:15 Pennsylvanians 70:15 71:7 pensions 168:1	102:21 103:13 108:8 147:3 160:13 175:13 percentage 89:16 120:16 percentages 90:10 perfectly 98:5 106:15	performance 64:2 period 37:13 48:15 92:9 perks 166:4 permanently 60:25 122:25 perpetually 61:25 perpetuated 63:6 perpetuity 123:15 person 36:25 50:2 84:15 96:7 107:18 136:13 145:4 149:1 152:4 153:12 156:3 165:7 168:18 179:5, 13 182:18 184:20 188:7 personal 10:2 29:10 31:20 55:2 163:15 personally 125:16 persons 32:16 perspective 59:21 170:2 Pew 25:19 PHA 155:7 157:21 186:23 phased-in 111:25 PHILADELPH IA 1:1 5:3 6:10 9:8 10:24 11:7, 25 12:13 13:15 14:1, 14, 17 17:10 20:24 21:2, 6, 10, 15, 20 22:7 24:7, 16 25:4, 14, 22 27:15 28:10 29:2, 19 30:23 31:11 32:8 33:23 37:21, 22, 23, 24 38:9 39:20, 24 40:17, 18 41:20 42:4 43:7 44:15, 19 45:4 47:5, 8, 11 48:17 49:6, 22 50:12 53:11, 24	56:18 59:8 60:16 65:16 68:3 78:13 80:6 82:12 89:6 96:12 98:11 99:13 101:24 103:2, 11, 19 107:19 109:23 114:10, 17 116:7 138:4 143:19 146:5, 8, 16, 25 147:11 155:5, 16 159:6 161:22, 24 162:4, 18 165:16 166:15 169:6 170:16 171:16 173:14 176:19 178:22 180:12, 17 181:24 182:6 185:9, 18 186:5, 17 187:25 Philadelphian 6:16 49:20 54:3 Philadelphians 7:7 8:2 10:16 13:22 19:14 20:3 35:15 49:16 51:20 52:10 57:13 58:3, 14 66:23 68:25 70:21 71:7 91:14 102:20 103:17 108:8 132:19 181:21 Philadelphia's 22:15 24:11 27:2 42:2 163:24 180:18 Phillips 13:4 20:8, 10, 16, 17 35:14, 19 38:12 40:20 41:9, 22 44:24 46:20 48:10 50:4 Philly 8:6 11:10, 21 59:2 68:4 75:16 86:4 167:21 PHLCouncil.co m 2:21 phone 79:1 134:25	physical 76:18 101:21 pick 130:6 picture 14:10 98:7 163:22 piece 100:3 142:7, 20 153:2 pike 128:22 Pinky 156:4 place 19:22 23:3 25:15 28:9 60:16 61:14 94:9 105:19 122:8 133:21 148:7 155:1 180:17 placed 111:15 placements 104:24 places 8:3 65:22 91:14 97:13 160:9 176:23 plan 94:18 161:10 planning 99:7 platform 10:4 99:6 play 64:25 please 2:24 3:1, 3 4:21 12:24 13:10 20:13 32:2 41:16 53:6 59:4 60:2 67:18 72:12 101:11 110:8 111:1 116:16 119:4 136:12 137:9 145:3, 18 158:22 165:8 168:18, 25 173:5 pledge 19:21 plenty 77:11 plugs 140:18 plumbing 171:21 plus 66:12 95:6 pockets 154:12, 13 point 12:4 81:18 99:16 115:25 121:14 138:3 183:12 189:19

3/22/2023

pointing 57:3	119:19 123:11	preventing	156:10 158:23	89:13 90:18,	providing
points 120:16	132:19 133:10	7:11 11:22	168:24 173:5	20, 24 94:11	74:12 159:7
police 170:22	post-COVID	63:7 174:9	185:2, 4	98:3 106:1	public 2:6, 7,
policies 27:6,	7:3	Prevention	proceedings	127:10 154:5	14, 15, 17 4:4,
19 31:1, 3, 4, 7,	postman 46:7	11:25 101:25	192:1	155:2 159:5	16 5:1, 9, 11
15 47:1, 3	100:6	prevents 57:22	process 59:4	162:3 173:16	9:12, 15 49:13
60:13 61:7, 11	potential 86:8	previous	74:10	176:1, 25	56:1 73:19
62:24 66:19	potentially	24:16 76:20	produced	177:2 186:11,	74:19 91:22
67:1 86:6	171:17	106:4	64:18	13 187:4	122:20 135:10,
88:16, 24	pounding	previously	produces 64:21	proportion	24 136:6, 8, 13,
91:13 94:23	68:12	20:21	production	91:2 96:18	21 144:13, 19
95:2, 12 96:12	poverty 108:9	prey 16:16	61:18, 25	proportionality	145:1, 5 172:5
174:6 185:20,	115:7 180:19	price 46:16	64:15	90:15, 23	175:5 188:7,
24	power 74:7	126:17 133:22	productive	proposed 97:4	11, 24 190:17
policy 12:7	practically	167:5, 15	85:2	prospective	192:13
20:22 23:6, 18,	95:1 151:15	176:3	profession	26:25	published 2:18
20 24:20	practices 27:7	priced 54:7	162:7	prosper 165:16	punishing
30:24 59:5	110:5	55:7 96:9	professionals	protect 12:7,	97:5 98:1
65:15 66:21	predatory	103:9 108:18	161:15 185:10	13 42:18	purchase
72:18 88:2	16:8 27:7	prices 33:20	profit 58:3	61:21 62:21	121:16 122:17
89:2 119:12	62:22 95:17,	53:19 68:8, 22	59:1 88:15	82:11 95:23	133:11, 14
120:7 133:18	22 117:22	69:10 70:4, 8,	98:15 122:5	99:13 105:25	purchaser
172:5 175:5	predicated	17 121:20, 22	profits 24:9	116:11, 17	121:23
186:8 187:19	172:4	122:16, 17	profound 7:24	protected	purpose 6:2
PolicyLink	predictability	123:9 132:22,	Program 12:2	128:10	167:10
20:19 60:8	95:4	23 133:8	49:3, 12 102:2	protecting	pursue 78:6
political	predictable	142:10 187:24	186:21, 23	8:18 43:23	185:19
116:10 175:4	62:13	pricing 98:8	programs	82:24	pursuit 71:11
politically	predominantly	pride 16:4	61:2 62:9	protection	116:9
131:19	25:16	primarily 21:8	93:24 186:18	43:20 60:12	pushback
poll 175:11	pre-existing	73:3 168:4	prohibit 175:1	61:7 62:19	55:16
pool 141:3	31:2	prior 2:19	Project 12:1	protections	pushed 15:22
poor 18:14, 15,	preference	5:18 66:9	64:14 101:25	11:21 14:11	35:3
17 115:18	19:25	178:22	promises 16:10	23:23 27:13	pushing 142:11
157:19	PreK 170:23	prioritize 85:6	promising	43:13 45:13	put 28:20
poorest 14:7	prepandemic	privacy 5:12	187:20	61:9, 20 62:17	110:25 116:2
51:7 146:16	6:22	private 26:5	promotes	66:18 74:22	125:19 138:13,
155:17	prepared	29:7 169:15	63:13 72:21	94:5, 6 96:4, 8,	19 140:14, 18
Poorly 18:18	135:16	172:3, 10	119:15	15 119:19	141:17 142:8
pop 162:12	PRESENT 1:1	177:12	proof 24:10	protects 24:2	143:22 150:25
popping 8:8	3:2, 11 4:4, 11	privilege 94:19	properly	59:7	159:16, 23
79:2	5:16 153:16,	proactive	159:21, 22	proud 15:25	162:20 177:9
pops 39:14	21 156:6	27:20	properties	provide 41:16	putting 32:11
population 8:5	184:1 190:2	probably 154:6	18:3 36:3	66:17 71:4, 8	125:23 126:13
96:19 124:24	preserving	problem 23:24	37:3 46:8	79:14 85:14	139:23
populations	32:12	171:6 183:22,	57:16 58:4, 23	101:19 120:1	putty 140:22
102:7 114:20	President	23 184:2, 8	75:24 77:10,	135:24 136:6	
portfolios	182:24	problems	16 83:2	157:25 172:11	< Q >
58:23	pressure	126:20 138:6	106:17 166:23,	183:20 185:13	quality 6:17
portion 156:24	68:25 87:4	139:21 183:9,	24 168:7, 9	189:13	27:23 105:9
position 79:12	pressures	18	176:11 183:17	provider	121:10 175:15
positive 63:3	21:12 29:1	proceed 13:11	184:5	145:25 159:6	176:17
65:4 169:25	Preston 165:9,	20:14 32:3	property	160:7	quantity
positively	10, 11 168:16	53:7 60:3	15:21, 24 18:5	providers	175:14
119:22	pretty 104:10	67:19 72:13	24:20 26:24	114:7 148:2	quartile 87:17
possible 2:12	133:2	101:12 109:6	28:14 56:24	150:19 175:23	question 33:16
50:7 84:20	prevent 27:7,	119:5 137:8	57:4 58:7, 8,	provides	34:16 35:10,
85:8 110:6	8, 17 61:20	145:20 149:13,	18, 20 59:11	23:18 62:12	13 38:6 40:22
	66:3 95:22	18 153:25	77:14 83:13	106:15	41:3 81:13

3/22/2023

84:6 85:21 86:1 88:13, 19 91:11 93:22 124:3, 9 125:10 132:17 questions 5:19 10:11 33:11, 12 41:14 47:23 71:13, 20 77:17, 22 93:12 123:21 130:17 134:4 188:15 189:24 quick 41:14 152:1 quickly 28:24 158:3 quiet 56:2 quit 144:1 Quite 23:7 quorum 4:13 quote 41:11 110:11, 24 quoted 113:15 quotes 109:25 < R > race 58:1 60:17 racial 67:1 186:6 radiators 139:18 radically 25:11 Railroading 163:13 rails 14:2 rainy 7:12 raise 6:21 7:20 18:4 27:18 54:20 56:16 84:19 121:2, 7 122:4, 13 123:6 126:16 131:24 132:8 170:17 raised 16:19 37:14 46:6 56:22 78:12 155:15 raises 169:18 raising 15:13 36:9 47:9, 20 54:24 55:9 113:9 122:5 162:22 rally 81:5, 6 ranged 24:17	ranges 103:4 rapidly 54:6 rare 175:3 Rasheedah 13:4 20:8, 17 31:19 47:24 89:4 107:8 rate 24:15 42:6, 13 45:5 54:21 56:18 62:11, 24 86:5 87:3 94:12 97:12 120:23 170:6, 15 182:7 rates 69:13 95:16, 21 110:9 160:13 170:9 Raymond 15:8 16:5 18:10 Raymond's 16:13 reach 8:10 76:10 82:21 116:4 136:22 reached 76:8 reaction 10:8 read 4:22 136:12 145:4, 13 148:25 153:11 156:2 158:17 165:6 168:17 172:22 179:4, 13 182:17 184:19 188:6 ready 58:13 138:4 142:5 180:21 real 16:9 64:1 121:18 156:17, 20 159:4 160:11 161:16 163:16, 21 169:13, 16 170:8 171:13, 18 180:20 182:1 183:9 185:11 reality 10:15 174:22 realize 6:7 realizing 66:10 real-life 84:2 reallocation 177:8	really 24:25 25:25 32:16 43:16 49:19 55:23 59:21 76:20 85:6, 13 86:20 87:23, 25 89:1, 17, 21 90:11 91:4 97:8 105:17 108:14 124:4, 6, 14 126:22 132:23, 24 139:25 140:9, 15 142:4, 22 143:14 147:14 148:14 155:20 164:20 189:13 realm 79:4 realtor 154:4 reason 43:25 88:20, 22 106:12, 16 132:2 183:14 reasonable 5:12 25:1 30:15 69:19 70:10 97:7 122:18 150:4 reasons 7:16 49:4 114:22 re-began 129:6 rec 170:25 receive 81:19 102:14 received 82:4 102:20 103:23 104:3, 17 receives 16:7 receiving 79:20 106:23 recess 144:23 recession 25:7 recognize 5:15 157:18 recognized 5:25 12:20 189:4 recognizes 108:7 recognizing 5:18 recommend 157:18 171:4 recommended 110:6 record 5:21 13:11 20:14 32:3 53:6 60:3 66:10	67:19 72:13 101:12 109:6 119:5 145:19 153:25 156:10 158:23 173:23 185:3 189:12 recorded 5:10, 14 recoup 151:7 recruit 69:9 redlined 7:24 reduce 61:11 186:12 reduces 175:14 reducing 171:17, 22 reduction 176:24 referred 169:7 refinanced 151:3 refugees 174:9 refusal 133:16 regard 7:22 88:3 regarding 4:19 185:16 regardless 60:17 121:8 regime 49:6 region 87:10 180:12 182:6 regions 81:23 region's 180:5 registered 135:24 136:6, 8, 13 144:25 145:5 182:18 188:7 registries 27:21 regular 189:5 regularly 34:11 regulated 73:12 regulation 65:7 70:20 72:17 73:5, 8, 9, 15 74:4, 16 75:4, 7, 20 76:15, 21 79:25 119:22 120:6 122:8 123:3, 8 132:21 175:10 regulations 62:21 74:23 80:22 177:6	regulatory 170:10 177:7 reinforces 23:21 reining 97:23 Reinvestment 25:20 reiterate 123:2 151:23 related 154:18 185:10 relationship 64:10 65:4 74:4 165:15 relative 146:18 reliant 102:22 relief 23:19 relocated 16:5 rely 124:11 149:24 181:22 remain 8:19 21:13 97:15 remains 68:19 remarks 6:4 9:19 12:20 73:3 100:4 136:9 145:2 remember 102:9, 24 103:10 143:25 186:10 remind 156:15 Remote 1:1 2:6 remotely 2:10 removed 62:2 renewal 75:18 143:8 renovate 151:19 renovated 140:21 150:25 162:14 renovations 137:20, 24 rent 6:9, 23 7:5, 9, 20 8:5, 24 9:8 10:8, 12, 13 11:9, 15, 19 12:6 13:16 16:19 17:8, 14, 20 19:1 21:16 22:12, 25 23:10, 17 24:7, 11, 15, 19, 24 25:1 26:17 27:5, 11 28:3, 14, 15, 25 31:2 32:7 33:19, 22	37:12 38:6, 11, 13, 16, 22, 24 39:2, 6, 10, 16, 21, 24 40:13, 14 41:11 43:21 46:25 47:10 48:7, 8, 22, 24, 25 49:5, 6, 11 51:9 52:11 53:16 54:12 55:10 56:11, 17, 21, 22, 24 57:1, 4, 10, 11, 15, 17, 19, 22, 23, 25 58:20, 24 59:5 60:14 61:12, 23 62:4, 8 63:4, 8, 12, 13, 18, 21 64:2, 8, 10, 17, 19, 21 65:5, 7, 14 66:1, 11, 19 69:7, 10 70:4, 17 72:17 73:2, 4, 8, 11, 15 74:3, 16 75:4, 7, 16, 20 76:1, 6, 15, 21, 24 78:6 79:15, 18, 24 80:8, 21 81:6, 21 83:14 84:13, 19 86:6 87:7, 10, 12 88:15, 23 89:5, 6, 14 90:4, 22, 25 91:12, 16, 18 92:1, 5, 8, 11 93:5, 7, 24 94:22 95:2 96:1 97:24 102:25 103:14 104:3, 6 106:9, 10, 13 107:12 109:15, 17 110:4 111:6, 11, 15 113:8, 9, 12 114:13, 24 115:24 116:2 117:14 119:18, 21 120:6, 10, 15 121:4, 17 122:1, 7 123:3, 6, 8 125:13 126:17 127:3, 5, 16 128:1, 6, 16 129:13, 17, 22 130:8, 25 131:2, 11
---	---	--	---	---	--

3/22/2023

132:8, 18, 21, 25 133:3, 20 137:13 143:4, 21 146:4 147:2 149:25 150:4 151:8, 13, 16 152:3, 5, 10 154:9, 16, 18, 23, 25 155:4, 15, 19 157:8 158:10 159:18 160:1, 18 161:6, 8, 22, 25 163:13 164:14 166:9 167:17 168:6, 12 169:17, 21, 23 170:2 171:7, 14 174:23 175:6, 10, 16, 21 176:21, 25 178:21 180:18 181:3, 10, 15 182:11 183:16, 21 184:14 185:17, 20, 22, 25 186:7, 11, 24 187:9, 20 189:2, 9 rental 5:2 11:6 13:25 25:24 27:20 35:18 41:19 44:17 56:13 57:25 58:8, 23 63:14 65:3 66:4 75:1 84:8 90:8, 16 92:4, 22 97:7, 19 106:3, 19 110:9 111:8, 9, 14 115:20 122:10 126:10 127:8 128:19 139:12 150:15 152:15, 18 159:14 176:12 186:20 187:23, 24 rentals 76:3 97:12 rent-burdened 63:22 75:13 rent-cap 66:8 rented 16:23 renter 45:12, 13 54:16	91:24 98:14 106:8 renters 10:21 12:2, 13 21:9 22:4, 7, 9, 10, 14 23:20 26:2, 19 28:3 42:15, 18 43:10, 14, 23 45:14, 18 54:25 57:6 58:9 65:7 69:22 71:1 73:10 74:18 75:13 84:25 87:25 98:15 105:3 106:17, 20 116:13 132:15 renter's 44:5 117:14 rent-free 167:20 Renting 70:20 84:10 rent-regulated 73:18 76:1 120:14 rent-regulation 121:10 rents 6:21 18:4 21:12 22:17 24:22 27:18 36:8 37:10 47:9 54:4, 6, 24 57:3 62:3 64:23 74:11 76:5 80:11 87:18 89:22 90:3, 5 94:25 105:12 115:16 121:3, 7 122:5, 11, 14 123:9 124:1 128:13 131:24 132:25 133:24 175:3, 14 176:2 182:2 rent's 37:14 95:5 Rent-stabilized 73:24 77:9, 15 91:25 120:20 132:3, 10 repair 57:16, 21 repairs 43:2 57:19, 24 65:9 77:13 126:25	127:13 128:18, 21 repeating 102:10 repercussion 152:7 repercussions 181:9 report 21:19 63:10 87:9 112:3 reported 168:10 Reporter 192:13, 23 reports 26:13 126:2, 12 127:20 represent 173:15 representation 101:20 representing 185:9 represents 17:6 18:24 24:25 26:18 reproduction 192:20 request 148:3 requests 142:3 require 56:16 required 152:14 requirements 148:9 requires 2:4 180:20 requiring 157:6 resale 122:12 research 20:20 25:20 63:2 65:13 76:19 researched 73:1 researchers 63:17 resettlement 174:8 resided 113:18 residency 114:4 resident 117:9 residential 14:19, 22 169:15	residents 8:11, 18 15:19 24:2 25:5 28:11 37:23 59:2, 7 61:23 75:9 148:18 186:25 188:1 RESOLUTION 1:1 4:19, 22, 23 135:22 173:18 180:15 185:16 190:5, 13 resounding 175:13 resources 16:15 22:21 48:19 49:14 116:5 175:22 respect 99:21 100:2 respectfully 187:15 responded 66:1 responding 3:4 response 3:18, 21, 24 12:22 32:22 100:20 117:25 118:19, 23 135:7, 11 188:17 190:6 responsibility 160:10 166:11 responsible 76:16 127:2 182:3 187:14 responsive 132:12 rest 51:25 144:13 restaurant 79:12 restores 165:14 restrict 95:20 restricted 97:14 result 50:12 90:7 114:24 131:23 132:9 176:25 resurgence 75:22 retail 169:13 retaining 98:14 retaliation 65:10 116:3 125:24 126:12, 24	retaliatory 126:1 131:13 retired 15:10 142:14 retiree 149:20 retirement 46:14 56:15 85:14 100:7, 8 return 19:6 25:3 returns 24:10 64:5 revenue 77:2, 12 121:20 170:2, 5 177:2 revenues 121:22 186:13 review 63:12 175:12 reviewing 161:8 reward 172:7 Richard 158:18, 19 159:1, 3 Richardson 3:17 rid 92:15 ridiculously 80:20 right 8:19 10:3, 16 11:24 18:11 19:14 35:23, 25 36:25 37:4, 15, 25 38:14, 21 39:3, 6, 14 42:1, 8, 11, 16, 19, 21, 24 43:5, 16, 19 45:9, 10, 17 47:4 48:15, 20 49:5 50:10 51:10 52:1, 3 55:25 56:8 61:9 66:21 69:1, 17 75:17 78:20 82:15 86:12, 15, 22 87:5, 19 88:8, 20 89:3, 18 90:1, 16 94:6, 11, 21, 25 95:14, 25 96:5 97:6 99:25 103:1 106:10 107:17 127:7 128:18 130:23 131:10 133:16 137:10 141:19	148:6 151:25 152:1 158:15 163:14, 24 164:25 166:6, 9, 14 172:22 righteous 165:13 rights 74:16 94:8 113:1, 7 131:18 ring 14:20 rise 19:4 21:12 rising 22:17 28:14 54:6 105:12 121:9 170:15 risk 26:18 98:16 106:22 130:8 172:7, 9, 13 risks 172:11 road 113:20 Roberts 52:20, 24, 25 53:3, 8, 9 55:19, 25 56:8 84:7, 11 85:4 robust 63:11 role 184:11 roll 2:24 rolls 122:2 roof 15:3 69:23 71:3 171:21 room 7:9 19:8 58:15 97:20 112:5 root 68:18 rooted 25:17 169:22 roots 28:20 Rosenberg 149:3, 5, 6, 9, 10, 14, 15, 19 152:23, 25 153:10 roughly 102:19 routine 175:24 rowhouses 149:21 rumblings 15:18 run 143:10 150:2 159:22 167:2 186:1 running 142:23 144:1,
--	--	---	---	---	---

3/22/2023

21 158:3	136:21 137:2,	70:22 78:4	seven 16:24	side 112:9	skimping 36:4
rush 164:6	4, 5, 10, 11	84:24 124:12	162:10	139:6, 8 140:1	skyrocket 62:3
rust 137:19	144:4, 7	125:2 141:2	severe 104:9	142:2 147:22	skyrocketed
< S >	scrambled	147:13	severely	148:20 155:21	69:11
safe 13:21	69:8	sees 115:8	124:20	170:7 174:19	skyrocketing
19:12 50:17,	screen 3:5	self-esteem	Sewage 112:4	sides 82:22	33:20 53:20
18 55:8 84:18	99:21 118:22	18:17	shaken 99:3	sidewalk	124:1
94:18	screening	sell 16:11	share 26:3	139:11	sleep 19:25
safer 20:2	61:11	18:4 58:11	29:9 45:1	Sidman 188:9	51:24 52:2
126:19	script 32:14	150:6, 8	103:25 180:16	sign 111:1	slow 63:15
safety 95:8	search 147:10	Senator 67:12,	shared 190:16	112:25 113:3,	112:7
salaries 166:19	seat 14:13	14, 21, 22 70:2	sharing 31:20	10, 13 127:21,	slumlord 17:2
salary 17:18	second 34:15	71:17, 22 72:4	59:20 116:21	24 129:7, 11,	small 14:21
sale 123:9	75:3 121:14	78:1, 10 80:23	125:7	16 143:8	18:1 25:17
132:22 133:15,	seconds	81:25 82:17,	sharp 106:12	signals 121:8	30:8 46:10
21	177:25 178:5	18, 19 96:22,	shattering 6:20	signed 9:13	50:14, 25
Sam 100:15	secret 89:1	24 177:18	Shearlds 2:23	128:1, 2	58:18, 21 59:9
118:25 130:17	sect 167:9	send 141:11	4:21 12:24	153:12 165:7	68:14 89:21
Samuel 119:8	Section 91:22	sending 79:16	52:18 100:12	184:20 188:24	90:11 100:5
Sarah 52:20,	157:21	Senior 60:7	135:23 136:11	significant	107:3 115:14
23 53:9, 10	sector 78:14,	72:18 74:1	145:3, 12	21:11 64:9	152:9, 16
55:18 59:17	25 169:16	104:12 119:12	148:25 153:11	114:2 115:8	162:11 163:18
84:6 184:22	172:4, 10	169:2	156:2 158:17	186:6	165:21 166:5,
185:7	177:13	seniors 16:4,	165:6 168:17	significantly	21 167:4, 7, 14,
save 22:22	sectors 169:14	14 29:5	172:22 179:4,	114:18 122:4	23 168:1
40:8, 10	security 10:3	sense 47:11	12 182:17	signify 5:24	181:8
107:25	56:14 74:13,	89:11 99:19	184:19 188:6	signs 167:19	smaller 81:23
saving 7:11	14 102:17	161:23	sheet 91:5	silly 155:18	97:14 167:6
saw 18:22	107:21 149:23	sensible 84:7	shelter 104:23	similar 74:21	Smith 44:4
42:10	150:13 152:19	sent 128:11	123:25 124:15	93:24	snuff 183:14,
saying 79:3,	167:25	143:9	shelters 115:2	simple 68:19	15
21 95:5	see 6:19 13:7	sentence 153:1	124:6	105:18	sober 163:6
127:12	20:13 33:10	separates	Sherry 100:15	simply 23:7	so-called 8:8
says 131:3, 5	36:19 37:2, 8,	34:19	101:6, 15	121:7 131:6	132:14
scale 23:13	9, 18 38:25	separation	123:23	132:13 161:1	social 22:15
27:1 37:20	40:14, 15 43:8	115:1	shift 42:10	174:17	102:17 114:1
scaling 170:19	44:1 50:15, 16	serious 6:8	shifted 25:11	single 14:4	149:23 150:12
scared 116:2, 4	51:2, 3, 14	8:23 169:18	43:11	16:17 17:16,	167:25
scary 94:17	53:4 57:8	servant	shifts 45:3	21 22:1 23:14	Society 72:19
scenario 7:18	62:15 75:3	113:24 114:19	shocked 32:17	29:13 79:11	119:13 120:8
78:11	81:14 83:3, 6,	129:23	shocks 77:6	85:9 162:17,	sociologists
scenarios 18:8	12, 23 84:7, 14	serve 49:15	short 37:12	21	113:25
school 18:16	86:1 92:5	served 20:21	144:18	sink 140:8	sold 121:19
29:21 30:3	98:23 105:12	Service 72:19	shortage	sit 117:17	sole 102:23
34:3, 10, 11	115:6 117:24	119:13 120:8	180:20	situation 7:17	104:19
54:10 163:10	118:16, 21	180:10	shortages	11:7 13:25	solution 62:5
186:14	120:9, 17	services 19:5	181:5	32:18 34:18	181:5 184:7
schooling	138:22 142:18	20:23 81:10	shoulders 95:9	42:12 43:3	solutions 61:2,
79:16	148:8 182:11	101:19 116:6	shoved 142:2	51:6 74:9	19 86:20
schools 79:17	184:14	130:3 170:20	show 99:21	78:24 124:15	108:21 174:17
113:20	seeing 42:23,	177:10	100:1 111:23	157:5	177:13, 20
schoolteacher	24 44:18	set 70:9 90:3	showed 89:6	situations	180:20 182:1
46:7 100:6	62:18 102:5	97:11 99:17	showing 45:3	41:20 46:17	184:2 186:15
162:18	105:15 108:17	111:2 121:3	shown 181:15	50:16, 21 52:9	solved 62:6
Scott 100:14,	seek 185:21	sets 74:16	shows 21:19	78:3 81:2	somebody
18, 25 101:2	seeking 16:6	131:3	23:9 24:6	84:3 159:13	80:19 83:19
118:17, 21	95:3	setting 14:21	76:19 108:12	six 64:16	127:11 129:20
134:10 135:6	seen 6:13	24:21 74:14	shut 112:12	skills 178:9	132:25 134:15
	15:23 68:8	170:5			147:2, 7

3/22/2023

son 162:20 163:10	spiraling 119:25	staggering 69:14	statistics 7:2, 18 19:10	strained 147:14	subsidy 48:22 74:19 103:15
sons 162:22 163:1	spoke 119:11	stagnant 21:13 22:17	stay 28:19 29:15 30:2	strategies 88:1	substandard 35:24
soon 27:24 29:20 38:11 81:7 104:10 136:15	sports 170:24	stair 140:1	45:19 52:5	strategy 169:23 171:8	substantially 110:10 127:3
sorry 15:11 17:2 33:24 35:9 67:8 87:1 116:22 134:7 163:5 179:12	spot 103:21	stakeholders 173:23 174:2, 16 180:24	54:19 55:1	Street 8:6 14:15, 22, 23 70:1 82:19	128:14, 17 151:14
sort 47:12 117:21 155:6	spring 14:24	stand 71:11 168:3	61:15 75:9 79:23 85:2 142:16 160:18	streets 14:18	succeed 148:19 182:11
sound 187:20	squeeze 22:20 58:6	standard 70:10 71:5 155:8	staying 144:5	strengthened 31:2	suddenly 7:25
sounds 14:25 55:22 89:20	squeezing 147:17	standards 74:12	stays 124:13 133:2	strikingly 76:4	suffered 167:8
source 16:3 48:1 102:23	Squilla 3:23	standing 58:12 110:20	steady 62:12 98:8	strippings 138:13, 19	suffering 39:7, 8 115:9 128:23 167:7
South 14:16 16:6	Sr 156:4	standpoint 99:11	Stein 100:16 118:25 119:2, 7, 8 130:17, 18, 23 132:20 134:1, 6	strive 85:17	suggest 187:16
Southeastern 78:16	SSI 102:13, 15, 20, 23 103:8, 12 106:24 107:7, 14	stands 180:21	stenographic 192:1	strong 113:21	suggestion 148:24
space 70:20	St 47:1	Stanley 153:22 154:3	step 53:17 148:11	stronger 130:24	suggestions 161:20 164:16, 19
spare 97:20	stability 11:17 23:1, 11 24:9 28:2 45:11, 15 54:13 60:21 63:14 71:2 72:23 84:25 120:2	star 134:14 135:1	stepping 163:22	strongest 62:8 119:19	suitability 152:15, 19
speak 3:6 9:13 45:7, 23 46:23 55:14 67:25 123:16 131:19 159:25 173:25 182:18	stabilization 10:13 22:25 23:10, 17 24:19 27:5, 12 28:3, 25 31:3 52:11 60:13, 14 61:13, 24 62:4, 9 63:4, 8, 12, 13, 19 64:9, 11, 17, 20, 21 65:5, 14 66:19 73:2 81:21 88:23 89:15 92:8 94:22 95:2 96:2 109:15 121:17 131:1, 2	start 9:25 19:14 34:7, 8 59:12 78:1 87:3 109:24 170:19	steps 14:23 36:24 140:1	structure 139:1 183:9	summer 112:4 120:7 127:6, 23 138:15
speaker 56:2, 4 76:20	stabilize 45:18 70:4 170:7	started 16:21 127:19	stereotype 97:18	structures 15:3	Sunshine 6:1
speaking 32:7 42:1 81:8 109:14 127:11 145:23 154:19, 21 159:12	stabilized 76:25 92:2	starting 9:5 26:6 137:23 181:16	stereotyping 44:6	struggle 29:23	supermarket 17:5
specifically 46:24 87:5 106:24 107:14	stabilizes 59:6 64:23	state 2:3 13:10 20:13 32:2 53:6 60:2, 23 66:15 67:18 68:4 71:18 72:12 73:10 81:17, 20 82:5 92:18 99:7 101:11 109:5 119:4 137:7 145:19 149:12 153:24 156:9 158:22 173:4 174:22 176:23 185:3	stewardship 182:4	student 29:13 163:11	supervision 192:22
spectrum 61:1 175:4	stabilizing 32:13 75:21	stated 112:17 128:4	sticks 154:11	studies 45:2, 5 64:6 181:14	supplement 100:7 107:4 149:23
speculation 75:23 92:3	stable 6:17 29:14 40:15, 16, 17 51:12 52:14 54:18 61:8 84:18	statement 97:2	stifle 171:25	studio 103:1, 5, 11	suppliers 180:10
speculative 121:17	staff 69:11 79:6 110:1 118:10	states 31:1 62:20 66:7, 14 95:20 133:13 175:1	stock 26:4 27:4 42:2 44:16 171:23 176:13, 18	study 60:10 63:16, 24 65:2 178:20	supply 23:22 61:3, 16, 22 86:12, 13, 19, 21 96:7 171:9 181:18 187:7, 23
speculators 133:5	stages 15:4	statistic 47:7	stood 78:9	stuff 78:23 80:5 98:4, 20, 22 99:1 137:20 143:24	support 10:16 21:3 31:15 32:7, 24, 25 33:7 47:16 49:1 52:13 53:16 60:15 81:11, 19 82:4 83:22 84:3, 13 100:22, 24 101:3 134:16, 17, 24 136:15, 19 144:9, 11, 16 145:9 147:23 148:15 153:15, 20 156:5 179:9, 16 187:11
speed 23:13			stop 34:11 106:14 117:21 157:7 165:18 170:21	subcontractors 180:9	
spend 7:7 22:12 77:1			stopped 27:5 152:3, 5	subgroups 87:24	
spending 22:11 141:12			stories 11:4 14:14 69:12 103:24 104:25 183:7 190:16	subject 160:3 181:12	
spike 115:7			story 16:13 29:10 31:21 68:17 116:21 155:21	subjects 175:7	
spiked 114:13			straight 134:20 142:21	submarket 86:21 87:5	
spillover 28:4			strain 177:10	submarkets 86:15, 17, 18 87:24 88:3	
				submitted 169:10 185:15	
				subsidies 103:15	
				subsidized 29:4 73:19 94:1	

3/22/2023

188:10, 22 189:14 supported 12:3 105:23 119:18 186:18 supporting 114:19 supports 11:20 supposed 137:13 143:7 sure 46:13 55:24 67:21 69:18 80:18 81:25 82:7 108:6 109:8 118:8, 11 130:15 135:3 160:1 169:1 173:6 surface 91:23 187:21 surrounded 126:4 surrounding 186:4 survey 120:20 surveyed 120:8 survival 56:16 survive 157:20 survived 25:5 susceptible 18:14 suspect 75:15 150:7 sustainable 172:14 sustained 28:17 sweat 8:21 swooped 26:8 swooping 46:12 sworn 68:10 symbol 135:3 system 49:6 73:2 76:15 120:25 123:5 125:4 130:25 systems 83:3 124:16 < T > table 164:15 170:13 174:16 180:23 tailored 23:25 tailor-made 161:10	take 2:24 6:14 14:13 19:20 23:15, 25 28:9 33:11 35:5 51:22 71:13, 20 92:7 115:10 124:7 135:14 136:4 144:17 151:6 158:11 166:11 178:4 189:19 taken 13:24 54:1 102:4 169:8 178:23 192:1 takes 24:4 talk 10:5 11:11, 15, 19 12:5 48:6 49:25 57:15 69:4 93:23 99:6 154:8 181:6 talked 78:7 talking 81:12 98:25 99:2 103:6 131:21 139:22 143:13 TANEHA 192:12 target 133:6 task 161:14 tax 30:11 90:21, 24 156:20, 25 157:22 166:24 171:19 177:2 186:10, 13 taxes 15:21, 25 17:19 18:6 19:2 30:12 57:4, 8 90:18 114:5 156:17 157:12 160:11 165:23 170:9, 18 182:9 teacher 85:11 teachers 85:12 113:24 team 105:15 124:19 Teams 1:1 2:11 5:23 135:2 tears 8:21 TECH 32:25 33:7 100:21, 24 101:3 134:16, 17, 24	136:19 144:11, 16 145:9 153:15, 20 156:5 179:9 188:10 technical 33:2 teed 144:10 teens 18:19 tell 93:14 127:6 190:15 telling 109:11 tells 147:4 tenant 11:20 14:10 60:11 61:7 72:22 94:4, 8 106:13 109:12 111:2, 20 131:4, 16 133:13 161:17 162:5 tenants 7:23 11:12 14:4 21:4 23:12 27:18 31:13 36:16 42:24 56:17 61:10 62:18 66:18 73:16 74:5, 13, 25 85:1, 9 92:18 94:20 96:17 104:1 105:7, 25 109:23 110:2, 6 111:23 112:14, 18, 20 113:1, 2, 7, 23 119:20, 23 120:15, 19 122:23 123:11 124:9 125:11, 21, 22 126:3, 13 128:22 130:20, 22, 24 131:6, 14, 20 132:4, 12 133:10, 16 152:3 154:6, 24 155:10, 23 157:9 159:12, 15, 17 160:17 162:16 167:5, 17 168:4, 11 185:22 tenant's 165:14 tend 10:7 36:20, 21 85:2 tenure 74:13 term 85:9	terminate 110:16 171:2 terms 43:18, 22 45:10 82:6 97:2 146:10 148:1 156:24, 25 terribly 146:20 148:13 tested 111:20 testified 177:19 testifier 67:10 testify 5:8 13:1 31:17 52:19 53:15 67:3 85:20 100:13 173:18 174:21 179:1 180:14 188:3 190:1 testifying 7:14 84:12 testimony 2:15 5:5 12:21 13:12 20:15 32:4 41:10 53:7 60:4 67:10, 20 72:14 101:13 102:8, 11 105:2 108:23 109:7 119:6 123:19 135:21 137:8 144:5 149:12, 18 153:13 154:17 159:10, 11 160:2 164:7, 24 165:7 168:25 169:10 178:8, 11 179:5 183:6 184:18 185:14 188:8, 23 190:4 text 79:1 Thank 4:13 9:7, 11, 14, 21 12:14, 16 20:3, 5, 24 31:16, 18 32:8 33:7 35:12 40:19 41:7, 9 47:18, 21 49:18 52:15 56:1, 9 59:14, 16, 17 60:5 67:2, 17 71:9, 14, 16 72:3, 5, 15	77:18, 24 81:3 83:21 84:4 85:18 88:12 91:9 93:9, 13, 20 96:20, 25 99:14, 15 100:10, 11 101:9, 10 108:21, 22 109:8 110:24 116:18, 20 117:1, 7 118:12, 14 119:7 123:15, 17 125:6 130:13, 19 132:16 133:25 134:5 135:18 136:16, 17 137:1, 6 144:2, 3, 22 145:17, 22 148:21, 22 149:19 153:7, 9, 23 155:23, 25 158:5, 13, 21 164:21, 22 165:2 168:14, 15 172:15, 17, 19 173:17 178:13, 16, 23, 24 179:2 180:13 182:12, 15 184:15, 16 185:2, 5 188:2, 4 189:22 190:12, 19, 24 thankful 110:5 thanking 67:24 Thanks 13:16 60:14 67:9 71:17 72:7 118:6 119:8 182:21, 22 theme 15:6 theoretical 90:1, 4 122:11 therapists 113:25 thing 11:10 18:11 29:8 30:22 38:18 44:10 105:5, 10 125:25 130:10 140:20 148:3 150:3 151:22 168:13 things 12:3 27:14, 15 34:21 36:4, 18	38:13 40:5 43:2, 8, 17, 18 50:9 51:1, 13, 16 52:1, 6 57:24 68:15 78:14, 17 79:17 80:3, 16, 17 81:1 82:3, 8, 10, 13, 14, 20 83:7 90:19 98:7 99:4, 10 126:22 146:6 154:10 155:5, 14 158:2 171:5 184:3 think 8:24 11:3 33:21 37:5 41:4 42:1 46:3, 22 47:14, 16 48:10 49:23 81:19 83:23 85:16 86:7 89:7, 18, 19 90:17 91:15 94:4, 8, 10 95:9 96:14 99:19 118:16 126:11 130:16 133:18, 19 134:4, 12, 14, 15, 23 137:22 138:23 140:7 142:14, 21, 23 143:1 147:17 157:24 162:5 183:3, 11 184:8, 9 Thinking 29:11 43:13 51:18 146:3 thinks 133:1 Thomas 100:15 101:6, 8, 14, 15 123:23 124:2 125:8 thought 46:18 156:14 168:2 thoughtful 100:2 thoughts 79:9 thousands 29:17 48:20, 21 56:25 80:13 181:20 182:5 threat 84:8, 14 128:15
---	---	---	---	---	---

3/22/2023

threatened 112:21 127:2 165:22	14:9 20:7, 25 31:20 32:6 53:15, 18	treated 22:18 35:23	type 93:6 107:23, 24 133:7	units 25:22, 24 35:18, 22 62:1 64:18, 22 66:3 70:8 73:12 76:2 86:24 87:2 90:2, 6 92:2 99:18 103:9 111:24 112:15 113:17 150:16 154:24 160:18 173:15 176:17 183:13 184:4	uses 100:6 187:5
threatening 128:8 129:19	59:20 67:18, 24 69:3, 6 77:20 102:8 105:3 109:14 119:10, 20 120:5 143:13 145:23 159:25 160:4 164:9, 24 169:4, 8 172:16 177:19 179:1 180:14 182:13 185:13 188:3 189:10 190:5	treatment 160:10	types 74:15, 23 typical 104:25 typically 169:11	usually 185:19 189:14	utilities 17:11 90:18 166:23 170:10
Threats 112:13 125:12		tremendous 109:22	typical 104:25		
three 16:18		trend 27:4	typically 169:11		
21:23 52:4 157:1 158:9		tried 134:18 138:10, 20	< U > U.S 23:3 91:19 186:18 UC 64:14 Ukrainian 162:13	< V > vacancy 87:2 vacant 187:4 Valle 172:24, 25 173:6, 10 177:22, 24 178:3, 12, 15	
three-bedroom 17:13		triggered 11:2 80:21 126:1, 11	ultimately 82:10	units-plus 97:10	
three-story 15:2		triplexes 162:19	unable 19:2 102:16 107:1	University 17:10 63:17, 24	valuable 116:13
thrive 60:19		trouble 132:14 134:13	unacceptable 110:3	unlawful 109:19	value 53:24 58:3 113:15 128:3 129:14 171:18, 22 176:10
thriving 40:18		troubling 117:12	unaffordable 176:5	unlimited 59:1	values 28:14 54:14, 22 59:18 106:1 122:9, 12 176:25 186:12
throw 112:21 152:21	today's 9:5 19:15 173:18, 25 174:12 177:11	trucks 170:22	unchecked 6:21	unmute 134:15, 23	valves 139:17
thrown 152:4	told 37:13 150:3 152:11, 16 170:17	true 14:20 131:25 150:7	uncles 115:11	unmuting 134:13	variables 147:16
thumbs 93:19	ton 99:19	trust 74:22	undermine 76:16, 22	unrelated 57:23	variety 66:25 various 15:4 49:3
Ticker 13:4 31:23, 25 32:5, 6, 21 33:13 40:22	tool 6:14 12:7 23:18 65:17	trusts 122:22	understand 2:3 82:7 83:10 147:15 156:18 164:11, 12 174:23 183:1	unregulated 74:2 76:3, 7 120:19 121:18	vary 66:20 vast 73:12
tide 6:15	toolbox 65:18	try 33:3 36:24 45:24 57:2 77:25 80:14, 25 135:9 136:20, 23 142:22 145:24	understanding 45:15	unrivaed 23:12	vehicles 170:22 171:1 verge 160:21 versus 45:12 versus-supply 23:24
ties 98:22	tools 23:2	trying 36:2 48:4 84:19 99:12 187:8 188:1	unethical 58:1	unsafe 115:19 171:24	viable 46:14
tight 58:8 75:11	top 35:16 41:23 79:17 115:14 135:1 146:7 147:19	turn 6:15 44:16 98:19 116:6 170:13 186:12	unexpectedly 172:8	unsanitary 115:18	VICE-CHAIR 1:1
tightening 7:4	topic 9:7 46:2 126:9	turned 7:25 8:2 187:4	unfair 114:13 116:1	unscrupulous 75:16	Vice-Chairman 3:7
tilted 172:7	total 22:6	turning 171:7	unfortunately 49:14 183:16 185:24	unstable 34:17 157:5	Vice-president 169:3 173:11
tilting 27:1	touch 144:20	two 21:14, 23 25:7 32:16 34:4 49:10 74:5 98:3 112:10, 11 120:5 136:9 139:2 140:16 145:2 150:25 152:23 156:25 162:22, 25 174:19 177:23	unhappy 110:12	unrelated 57:23	violations 111:5 112:3, 19 126:9
time 5:21 6:8 17:12 18:10 20:4 24:4 33:6 37:13 39:11 59:14 70:25 91:10 92:9 102:3 106:11 111:11 112:16 116:19 120:4 134:2 139:15 140:10 148:21 153:8 155:13 158:3, 14 161:6 163:5 164:7, 20, 23 168:14 169:8 172:16 181:3 182:13 185:15 188:5 189:17	towing 139:4	two-bedroom 21:22, 25 30:1 49:25	unhealthy 171:24	unrelated 57:23	Victor 156:4, 5 view 2:14 187:10
times 66:9 89:19	toys 112:22	two-step 68:24	unintended 150:1, 14, 18, 23 151:17 170:12 187:21	unrelated 57:23	viewers 5:11
tip 7:13	traditionally 42:4, 7		union 147:9 182:7, 8	unrelated 57:23	
tired 19:16	tragedy 50:12		unit 23:14 44:5 49:9 83:4 86:23, 25 90:5 91:25 92:25 108:2 United 133:13	unrelated 57:23	
title 4:22	trailer 142:8			unrelated 57:23	
today 5:6 6:6, 7 9:13, 24 10:10, 19 11:9	training 147:9 Tram 46:22 52:21 59:22 60:6 85:21 93:22, 23			unrelated 57:23	
	transcript 192:1, 20			unrelated 57:23	
	transit 28:22			unrelated 57:23	
	transparency 27:22			unrelated 57:23	
	transportation 40:4			unrelated 57:23	
	trash 139:23, 24 140:3 141:8 170:22 tread 187:17			unrelated 57:23	

3/22/2023

vital 22:14 34:5 190:14	163:23 167:20 182:11 188:18 190:12	well 5:17 63:4 67:17 76:21 80:12 91:20 92:2 115:12 117:17 123:12 148:12, 19 157:16 177:18, 22 178:6	women-headed 63:20	world- changing 25:9	83:6 92:10 119:14 120:24
vitality 22:16			wonder 166:6 167:1	worried 39:17, 18	Yorkers 72:22 119:16 120:9
voicemail 134:21	wanted 8:22 24:23 27:25 45:22 125:1 126:17 152:10 158:2 189:11		Wonderful 20:12 32:2	worse 36:7 59:14 69:25	young 15:15 16:17 29:12 80:4 151:24
voices 180:16 189:14	wants 9:18 70:24 116:25		wondering 79:3	worst 6:12	younger 149:22 162:25
volume 136:7 144:25	warehouse 147:5	well-meaning 161:4	wood 138:13, 19, 21	worst-case 7:17	youngest 163:9
vote 178:22	warm 19:22 139:15	went 120:10 126:2 137:15 141:22 151:13 152:9 157:13 163:1	word 10:8	worth 178:7	youth 78:14, 25
voucher 48:12, 15, 19 49:3, 4, 12	Washington 44:21 65:3, 23 133:17		words 3:4 14:19	worthy 62:18	
vouchers 48:4, 12, 14, 18 103:18 186:22, 25	watching 9:15 190:21	we're 7:16, 19 10:10 11:14 33:2 42:12 44:18 46:4 52:4 59:11 88:4 102:5 129:23 134:20 136:20 143:12 144:12, 17 164:8	work 9:10 19:21 20:7 21:21 24:7 30:18 31:10, 21 40:4, 12 49:23 50:6 51:9 52:4 60:8 66:24 67:11 71:18 72:25 77:19 91:8 102:16 106:25 107:1, 2, 9, 10 108:24 114:4, 5, 15 129:24 139:8, 18 151:5 152:5 161:5 164:25 177:12, 17 180:24 184:4	wrap 27:24	< Z >
vulnerable 14:4 114:20 188:21	water 68:16 140:12, 17			wrecking 84:20	zip 21:17 60:18 146:24
< W >	waters 187:18	West 8:6 14:14 17:9 109:13		< Y >	
wage 17:4, 23 21:15, 20 49:21 94:2 96:1	wave 16:9	we've 17:2 82:16 119:20		Yeah 32:5 50:4 85:4, 13 86:7 88:18 91:17 94:3 119:7 124:2 132:20 134:24 141:25	
wage-earning 14:6	waving 41:4	white 138:21		year 17:13, 24 24:16 69:16 70:9, 17 95:6, 11 103:16 120:10 137:15 138:1 141:18 146:12 157:2, 14 187:1	
wages 21:13 22:17 69:2 142:13	way 10:5 18:22 41:19 48:23 58:14 79:21 83:18 91:21 95:21 104:11 105:14 129:11 140:3 142:10 143:2 151:9 161:11 184:15	wide 87:6	worked 21:1 85:10 167:12, 24 181:1	year-plus 13:23	
wait 71:21	ways 36:15 78:21 96:14 119:21 121:2 131:12 132:11 157:20 175:20 183:24 184:3	widowed 15:9	worker 21:20 49:22 114:19 139:12	years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
waitlist 29:20 48:17	weakened 63:8	wife 15:11, 12 53:20 152:12, 17 162:14	workers 21:15 113:24 114:1 129:24 182:5	year-plus 13:23	
waitressing 79:11	wealth 26:21 63:1 71:5 186:6	William 137:11	workforce 182:8	years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
waive 113:1	Wednesday 1:1	willing 65:8	working 12:11 17:16 19:12 20:1 51:22 79:13 102:1 108:20 128:18 147:5	year-plus 13:23	
waived 113:6	weeds 70:6	willingness 13:19	workforce 182:8	years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
walk 14:18	week 17:17 79:13 95:10 162:10	wind 128:23	working 12:11 17:16 19:12 20:1 51:22 79:13 102:1 108:20 128:18 147:5	years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
walkthroughs 112:13	weekly 17:19	window 127:9	works 23:8 24:1 47:4, 5 60:22 61:1, 7 133:19	years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
wall 109:21	weighing 189:6	windows 139:17	world 85:12 96:6	years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
want 7:21 10:14 11:18 29:9 54:16 55:3, 14, 24 58:11 77:14 78:6 79:23 84:14 92:25 93:14 96:22 97:17 98:2, 17, 19 100:1 102:8 109:10, 24 117:8 120:4 123:2 126:8 139:6 142:9 143:24 147:25 151:23 159:10, 19	weight 95:8	winter 138:16		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
	welcome 8:25 165:4 177:16	wisdom 99:1		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
	welcoming 55:8	wish 5:24 180:15		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
		wishes 190:4		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
		witness 12:25		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
		witnesses 5:6, 20 9:12 189:25		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	
		women 63:23 74:1		years 16:19, 24 23:4, 15 26:6 29:12, 22 30:5, 25 43:15 53:11, 12 56:20 62:15 68:9 77:7 79:19 87:14 92:17 94:16 95:1 113:19 133:18 139:2 141:5 142:15 143:2 146:1 150:24 151:7 154:7 157:15 159:8 160:8, 25 167:13 183:1	