

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE OF THE WHOLE

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, May 2, 2012
10:48 a.m.

PRESENT:

COUNCIL PRESIDENT DARRELL L. CLARKE
COUNCILWOMAN CINDY BASS
COUNCILWOMAN JANNIE BLACKWELL
COUNCILMAN W. WILSON GOODE, JR.
COUNCILMAN BILL GREEN
COUNCILMAN WILLIAM GREENLEE
COUNCILMAN BOBBY HENON
COUNCILMAN KENYATTA JOHNSON
COUNCILMAN CURTIS JONES, JR.
COUNCILMAN JAMES KENNEY
COUNCILMAN DAVID OH
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ
COUNCILMAN MARK SQUILLA
COUNCILWOMAN MARIAN B. TASCO

BILLS NO. 120164, 120165, 120166, 120173,
120174, 120175, 120230
RESOLUTION NO. 120167

1 - - - - -

2 COUNCIL PRESIDENT CLARKE: Good morning.

3 This is a continuation of the Public
4 Hearing of the Committee of the Whole regarding
5 Bills No. 120164, 120165, 120166, 120173,
6 120174, 120175, 120230 and Resolutions No.
7 120167.

8 Ms. Lewis, please read the titles of the
9 bills and resolutions.

10 MS. LEWIS: Bill No. 120164, an Ordinance
11 to adopt the Capital Program for the six Fiscal
12 Years 2013 through 2018 inclusive.

13 Bill No. 120165, an Ordinance to adopt the
14 Fiscal 2013 Capital Budget.

15 Bill No. 120166, an Ordinance adopting the
16 Operating Budget for Fiscal Year 2013.

17 Bill No. 120167, a Resolution providing for
18 the approval by the Council of the City of
19 Philadelphia of a revised five-year financial
20 plan for the City of Philadelphia covering
21 Fiscal years 2013 through 2017 and incorporating
22 proposed changes with respect to Fiscal Year
23 2012, which is to be submitted by the Mayor to
24 the Pennsylvania Intergovernmental Cooperation
25 Authority, the Authority, pursuant to the

1 Intergovernmental Cooperation Agreement
2 authorized by an Ordinance of this Council,
3 approved by the Mayor on January 3, 1992, Bill
4 No. 1563-A, by and between the City and the
5 Authority.

6 Bill No. 120173, amending Section 19-1806,
7 entitled "Authorization of Realty Use and
8 Occupancy Tax," to further authorize the Board
9 of Education of the School District of
10 Philadelphia to impose a tax of use or occupancy
11 of real estate within the School District of
12 Philadelphia, under certain terms and
13 conditions.

14 Bill No. 120174, amending Chapter 19-1500
15 of The Philadelphia Code, entitled "Wage and Net
16 Profits Tax," by repealing Section 19-1508,
17 entitled "Refunds and Forgiveness for Poverty
18 Income."

19 Bill No. 120175, authorizing real estate
20 taxes for the City of Philadelphia and the
21 School District of Philadelphia for Fiscal Year
22 2013 and thereafter, by amending Chapter 19-1300
23 of The Philadelphia Tax Code, entitled "Real
24 Estate Taxes," to provide for a tax and a tax
25 rate on real property, for exclusions and for an

1 established predetermined ratio; and by amending
2 Chapter 19-1800 of the Philadelphia Code,
3 entitled "School Tax Authorization," to further
4 authorize the Board of Education of the School
5 District of Philadelphia to impose a tax on real
6 estate within the City of Philadelphia and
7 providing for a tax rate and for exclusions; all
8 under certain terms and conditions.

9 Bill No. 120230, authorizing real estate
10 taxes for the City of Philadelphia and the
11 School District of Philadelphia for Fiscal Year
12 2013 and thereafter, by amending Chapter 19-1300
13 of The Philadelphia Code, entitled "Real Estate
14 Taxes," to provide for a tax and tax rate on
15 real property; and by amending Chapter 19-1800
16 of The Philadelphia Code, entitled "School Tax
17 Authorization," to further authorize the Board
18 of Education of the School District of
19 Philadelphia to impose a tax on real estate
20 within the City of Philadelphia and providing
21 for a tax rate; all under certain terms and
22 conditions.

23 COUNCIL PRESIDENT CLARKE: Thank you.
24 Would the Administration please come forward.

25 (Administration comes forward.)

1 Good morning.

2 MR. DUBOW: Good morning, Council President
3 Clarke. Should I start?

4 COUNCIL PRESIDENT CLARKE: Please do, sir.

5 MR. DUBOW: My name is Rob Dubow. I'm the
6 Finance Director. And with me today Rebecca
7 Rhynhart, the City's Budget Director; and Keith
8 Richardson, the Revenue Commissioner.

9 And I'm here today to testify in favor of
10 Bills No. 120173, 174 and 175. I recommend
11 changes to the use and occupancy tax, wage tax
12 and the real property tax. And we are opposed
13 to Bill No. 120230, which is an alternative
14 property tax bill.

15 Bill No. 120175 authorizes real estate tax
16 for the City and the School District for FY13.
17 It would help us implement the Actual Value
18 Initiative. We are in the process of completing
19 reassessment work necessary to fix the old
20 broken assessment system and produce assessments
21 that are fair, accurate and understandable.
22 Those accurate assessments which we'll produce
23 through the completion of the City's first full
24 assessment in decades will be the basis for
25 property taxes due in FY13.

1 Since properties are now only assessed at a
2 fraction of their actual value and assessments
3 have often not kept up with changes in value or
4 reflected accurate data about the
5 characteristics of properties, the assessments
6 will generally -- the reassessment will
7 generally result in substantial increases in
8 property's assessed values.

9 The Bill proposes several measures to
10 temper the impact of the new assessment that
11 would be issued in the Fall. Most importantly,
12 the Bill proposes to dramatically reduce tax
13 millage rate applicable for 2013.

14 The Bill establishes the tax rate by
15 providing that once the total taxable assess
16 value for all properties is known, factoring in
17 homestead reductions for which homeowners have
18 applied, the rate will be the multiplier
19 necessary using the total assessments should
20 produced target revenue numbers for the City and
21 the District.

22 Proposed target for the City will capture
23 most of the net increase and property values
24 that occurred during the years when the City was
25 not doing comprehensive assessments. The amount

1 of property tax assessment -- tax revenue to be
2 collected for FY13 is expected to be the same as
3 for FY12.

4 The proposed target for the School District
5 would capture again most of the net increase in
6 property taxes on the School District's side of
7 the equation and that is expected to result in
8 about 95 million in additional property tax
9 revenue for the District in '13.

10 The Bill also proposes to lessen the
11 immediate impact of the Bill by providing
12 homestead relief for owner-occupied properties
13 in the amount of \$15,000 of assessed value per
14 property and by smoothing changes in assessments
15 over three years. The Bill would eliminate the
16 confusing 32 percent predetermined ratio that
17 has been used in connection with all assessments
18 and replace it with 100 percent ratio so that
19 property taxes would be based on actual value.

20 We recognize that just change produces a
21 great deal of anxiety for many residents. We
22 are concerned about -- who were concerned about
23 the impact that the changes on their property
24 taxes from the Bills. We would like to continue
25 to work with Council President and other members

1 of Council to try to develop measures that
2 lessen the impact of changes particularly on
3 long time owner-occupants who have seen
4 significant increases in the values of
5 properties in their neighborhoods.

6 We are not, however, in favor of delaying
7 this effort. The State Board has already ruled
8 that our assessment system is sufficiently
9 inaccurate so hundreds of appellants are
10 entitled to reductions in their tax bills due to
11 disparities in the system. We could face a
12 significant increase in such appeals if we were
13 not to put in place for next year the accurate
14 assessments that we'll have available in the
15 fall.

16 Moreover, after so many years, it's been
17 long understood to be an inaccurate and unfair
18 system in our view, it is simply time to get
19 this done. As a result, we are opposed to Bill
20 120230 which poses to continue for another year
21 the temporary increase in the City Property Tax
22 of two years ago and a smaller increase in the
23 School District rate of last year.

24 The Bill is premised on the notion we could
25 delay option of the new accurate assessments for

1 another year. But if the Bill were adopted and
2 the new assessments were not issued, the City
3 would face enormous risk for thousands of
4 appeals based on the STEB ruling the system is
5 inaccurate and potential losses of real estate
6 tax and many tens of millions of dollars. If
7 the Bill were adopted and new assessments were
8 issued, tax bills for many, many properties
9 would increase dramatically and without the
10 buffers that we have proposed in the legislation
11 and without the increase in the revenue for the
12 District.

13 Bill 120173 sets forth amendment to the Use
14 of Occupancy Tax that are consistent with the
15 proposal -- actually, switch my testimony.

16 Bill No. 120173 is Use and Occupancy Tax.
17 We will be proposing amendments at a later date
18 to that bill to make it consistent with what we
19 have done in Bill No. 120175.

20 Bill No. 120174, entitled wage -- amends
21 Chapter 19-1500 of The Philadelphia Code by
22 repealing section 19-1508 which is entitled
23 "Refunds and Forgiveness For Property Income,"
24 the section provides wage tax refunds to those
25 residents and non-residents who pay wage tax and

1 meet the criteria of low income and very low
2 income starting with wage tax paid in Calendar
3 Year 2016.

4 While the Administration applauds the goals
5 of the Section, we believe the greatest benefit
6 to all taxpayers, low-income households
7 included, will be continued reduction in wage
8 and net profits tax rate. Administration is
9 eager to reinstate City-funded wage in net
10 profits tax reduction for both residents and
11 nonresidents. These reductions would lower the
12 tax burden for the broadest base of City tax
13 payers and increase the economic competitiveness
14 of the city.

15 Numbers of studies have demonstrated the
16 City's wage tax rates have damaged the City's
17 ability to attract businesses and that lowering
18 those rates will help attract and retain jobs.
19 While the Administration would like to start
20 those reductions as soon as possible, based on
21 the general fund's fiscal condition, we believe
22 2014 is the first year that we can reduce wage
23 tax rates.

24 That concludes my testimony. And we're
25 happy to answer any questions you may have.

1 COUNCIL PRESIDENT CLARKE: Thank you,
2 Mr. Dubow. Quickly, Mr. Dubow, in your
3 testimony you talked about working with Council.
4 And I want to say publicly, thank you, for the
5 Administration's willingness to sit down. We
6 have asked several questions and conversations
7 about possibility of providing some levels of
8 support for individuals who experience some long
9 term issues relating to magnificent increases.

10 In your testimony you do reference one
11 issue. And you talk about on -- I don't have a
12 page number on my sheet -- talked about
13 particularly on long-term owner-occupants who
14 have seen significant increases in the values of
15 properties.

16 Are you referencing Bill other than
17 homestead?

18 MR. DUBOW: Yeah. I'm talking about some
19 of the other conversations we have had about
20 other ways that we might be able to help people
21 in that particular position.

22 COUNCIL PRESIDENT CLARKE: Okay. I just
23 want to make sure that we're -- that's still in
24 play.

25 MR. DUBOW: Yes, it is.

1 COUNCIL PRESIDENT CLARKE: All right.

2 That's for the record.

3 Mr. Dubow, in your testimony you talked
4 about -- what is the percentage of properties
5 currently assessed by OPA? I know at one time
6 when OPA was testifying, they said that they had
7 done 75 percent.

8 MR. DUBOW: They haven't assessed. What
9 they have done is gotten the characteristics for
10 them. So, they have not put values on them.
11 They looked at the characteristics. The last
12 time I talked to Mr. McKeithen, which was late
13 last week, they were at 95 percent.

14 COUNCIL PRESIDENT CLARKE: Is that just
15 characteristics?

16 MR. DUBOW: Just characteristics.

17 COUNCIL PRESIDENT CLARKE: So, they
18 testified approximately two weeks ago, maybe
19 more. And they were at 75 percent?

20 MR. DUBOW: Right.

21 COUNCIL PRESIDENT CLARKE: And now they are
22 only at 95 percent. I am a little concerned
23 about that timeline in order to be in a position
24 to be prepared at the appropriate time to
25 produce the actual numbers.

1 MR. DUBOW: This is the schedule that they
2 have laid out. They are consistent with their
3 schedule.

4 COUNCIL PRESIDENT CLARKE: All right. Can
5 I ask you to do something for me, and I know
6 this is not OPA's day. I would like to know who
7 is the individual responsible who essentially is
8 the IT person who is responsible for overseeing
9 the actual conversion from a technical
10 perspective?

11 MR. DUBOW: There is an IT person at the
12 OPA whose name is Larry Saltzman. But they've
13 been working closely with Adel Ebeid, our CTO,
14 who is directly involved in this process.

15 COUNCIL PRESIDENT CLARKE: Is it possible
16 at some point, sooner than later today, to have
17 those people here? Is that okay with you?

18 So we can just ask specific questions with
19 respect to the people who are actually on the
20 ground ultimately responsible.

21 MR. DUBOW: Just want to make sure I
22 understand what questions you want to ask so we
23 make sure we have the right people.

24 COUNCIL PRESIDENT CLARKE: Well, there is a
25 conversion and there's issues relating to the IT

1 Systems to be in a position to adequately come
2 up with the assessments. And there is always
3 this issue about the timing of all of that, and
4 then there is all kinds of information out there
5 that they are not going to be able to produce
6 this information appropriately.

7 We would actually, obviously, like to have
8 it like today.

9 MR. DUBOW: Right.

10 COUNCIL PRESIDENT CLARKE: Before we
11 actually vote on these measures. I would also
12 like to have a conversation with the person who
13 is directly responsible.

14 MR. DUBOW: I think probably the best
15 person to have talk about it is probably Adel.
16 If you want to get him over here, we will try to
17 get him here today.

18 COUNCIL PRESIDENT CLARKE: All right.
19 Okay. That would be helpful. Thank you.

20 So 95 percent in characteristics. I'm
21 going to ask you a couple questions that you
22 probably won't be able to answer.

23 What's the current estimated aggregate
24 taxable real estate value for both residential
25 and commercial properties for FY13?

1 MR. DUBOW: Under the new assessment?

2 COUNCIL PRESIDENT CLARKE: Yes.

3 MR. DUBOW: We don't have it yet.

4 COUNCIL PRESIDENT CLARKE: I wanted to get
5 it on the record. Got to ask those questions.

6 So, you don't have that. And I'm going to
7 ask you the second question that you probably
8 won't be able to answer.

9 What is the expected millage rate for
10 residential properties for FY13, '14 and '15?

11 MR. DUBOW: Don't know that yet.

12 COUNCIL PRESIDENT CLARKE: Put it on the
13 record. What is the expected impact of AVI for
14 the average resident whose property is currently
15 assessed properly?

16 You should have that.

17 MR. DUBOW: Assessed properly? We don't
18 actually think that exists. If their assessment
19 is in relation to everyone else's is
20 appropriate, then they would probably see a
21 9 percent increase, which is the increase in
22 total revenue under our bill.

23 COUNCIL PRESIDENT CLARKE: That increase is
24 based on natural growth or --

25 MR. DUBOW: Yes. Since the last time that

1 we have done it.

2 COUNCIL PRESIDENT CLARKE: Since the last
3 time. So, if you -- if they had been -- I just
4 want to understand this.

5 If they had been assessed relatively
6 recently, why is it increased again?

7 MR. DUBOW: The first part of the answer
8 which we don't think really anybody is
9 appropriately assessed, we don't think we have
10 been capturing growth appropriately anywhere.

11 So, we don't think -- for example, if your
12 property is worth 150,000, we don't think there
13 is any residential property in the city where
14 you will see the value assessed at 150.

15 COUNCIL PRESIDENT CLARKE: Someone's whose
16 property was assessed last year, that is
17 probably not accurate?

18 MR. DUBOW: That's right.

19 COUNCIL PRESIDENT CLARKE: Interesting.
20 Okay. I'm going to come back to you on the
21 second round.

22 Chair recognizes Councilman Goode.

23 COUNCILMAN GOODE: Thank you,
24 Mr. President. Good morning, Mr. Dubow.

25 MR. DUBOW: Good morning.

1 COUNCILMAN GOODE: Under this proposal, we
2 were returning to the 60/40 split between the
3 City and School District I proposed in 2007; is
4 that correct?

5 MR. DUBOW: That's correct.

6 COUNCILMAN GOODE: So, 60 percent of tax
7 revenue would come from the total reassessed
8 value up from 55 percent, and that's where the
9 \$94 million figure comes from?

10 MR. DUBOW: That's correct.

11 COUNCILMAN GOODE: Okay. Under the School
12 District's Five-year Financial Plan, proposed
13 Five-Year Financial Plan, when would the
14 District come back for more money?

15 MR. DUBOW: For increased revenue from the
16 City, there is no additional request in the
17 course of the plan.

18 COUNCILMAN GOODE: Other than the 60/40
19 split, based upon the reassessment, the School
20 District will not be coming back for more money
21 under their Five-year Financial Plan?

22 MR. DUBOW: Under the five-year plan,
23 correct.

24 COUNCILMAN GOODE: Lastly in that regard,
25 what is the -- this is a trick question.

1 What is the fairest thing we can do for
2 property taxpayers at this time?

3 MR. DUBOW: That is a trick question? To
4 get accurate assessments as quickly as possible.

5 COUNCILMAN GOODE: Are we actually doing
6 that in a pure fashion, or are we balancing what
7 different people think is fair?

8 MR. DUBOW: We are balancing that against
9 trying to avoid giving too dramatic a sticker
10 shock to people and smoothing the change over.

11 COUNCILMAN GOODE: Is that actually the
12 fairest thing we can do?

13 MR. DUBOW: If you factor in trying to
14 avoid sticker shock, yes.

15 COUNCILMAN GOODE: I'll repeat the
16 question.

17 MR. DUBOW: The trick question.

18 COUNCILMAN GOODE: What is the fairest
19 thing we can do for property taxpayers?

20 MR. DUBOW: I think is probably a multipart
21 answer, I think.

22 COUNCILMAN GOODE: Trick questions require
23 that.

24 MR. DUBOW: Yes. We want to get them
25 accurate assessments in a way that doesn't

1 produce too much -- it doesn't produce more
2 sticker shock than we can avoid by doing some
3 kind of smoothing out, smoothing homestead.

4 COUNCILMAN GOODE: The fairest thing we can
5 do is actually just assess the property
6 accurately.

7 MR. DUBOW: The fairest thing that the
8 Office of Property Assessment can do is just
9 assess it accurately.

10 COUNCILMAN GOODE: Once we move beyond
11 that, in essence, we are deciding what is fair.

12 MR. DUBOW: Right.

13 COUNCILMAN GOODE: And that's subjective.

14 MR. DUBOW: Yes.

15 COUNCILMAN GOODE: Thank you. Thank you,
16 Mr. President.

17 COUNCIL PRESIDENT CLARKE: You're welcome,
18 Councilman.

19 Chair recognizes Councilman Jones.

20 COUNCILMAN JONES: Thank you,
21 Mr. President. I think my colleague raises an
22 interesting and intriguing question about what
23 the fairest thing we can do for taxpayers is.

24 I think one of the fairest things we can do
25 is make sure that we equally levy, equally

1 enforce and equally collect on building owners
2 in the City of Philadelphia. We raised this
3 issue during the budget, we would be consistent.
4 This is not one of those issues, Mr. President,
5 I am trying to hide behind. Unless you bring me
6 the broom of the Wicked Witch of the West, I
7 would not consider AVI. It's not one of those.
8 It's not a trick question.

9 It's a simple assertion of the fact that
10 based on our records, that 2,956 properties in
11 the City of Philadelphia are owned by 2,329
12 non-Philadelphia owners that owe us
13 \$28.5 million in tax delinquency. That's money
14 on the table that we haven't been able to
15 collect.

16 Now grant it, my Revenue Commissioner, my
17 favorite Revenue Commissioner ever, is working
18 diligently to look at that pool of money to see
19 how collectible it is, where it is and various
20 stages of acquisition. But 78 percent of those
21 delinquent taxes are over four years old;
22 21.6 percent of all of those delinquent taxes
23 are 12 years old. And the -- it's incredible to
24 me that that represents about 24 percent of the
25 amount owed to the City of Philadelphia at a

1 total pool.

2 Now, we have to do some heavy lifting in
3 the near future to save this public school
4 system as we know it. But you asked the
5 question, Councilman, what is fair. Fair is not
6 levying the people who are honest people that
7 pay. Fair is collecting on those people as well
8 as the honest people who are reluctant to pay.

9 So, I want to see a effort along with
10 whatever this Body decides to do, a commitment
11 from this City to say that we're going after
12 that \$28 million with a vengeance so that it, at
13 least, lessens the burden on those people who
14 are honest people that actually pay their taxes.

15 MR. DUBOW: We -- we are making that
16 commitment.

17 COUNCILMAN JONES: All right. I need more
18 than just making that commitment. I need a
19 timetable because here is why. Because we're
20 getting ready to make some serious -- we have a
21 timetable. September is not moving backwards.
22 September, when school buses and kids have that
23 expectation, is coming. We are going to have to
24 make some decisions.

25 I want to know that there is a game plan a

1 foot to go after this pool of money. Now, grant
2 it, I think all taxpayers are created equal, but
3 some of them are more equal than others. The
4 ones that live outside the city and have the
5 audacity to be paying their bills in their
6 respective home counties and then ignoring ours
7 are people that are egregious in my mind, and
8 they need to be focused upon. I need to know
9 that there is a plan.

10 MR. DUBOW: Keith Richardson will address
11 that.

12 MR. RICHARDSON: I'm Keith J. Richardson,
13 Revenue Commissioner.

14 To address your question and concerns,
15 rather is not a question, as we sat with your
16 staffers in regard to that number, you got to
17 understand when we look at it, how many of those
18 potential taxpayers may be in payment plans.
19 There may be some individuals that are in
20 bankruptcy. And then you need to understand the
21 unknown variable that that address that you
22 have, it could be son or daughter paying the
23 payments for mom or dad. So you can't assume
24 that they live out of the area. May not be that
25 way entirely.

1 You have to take into account and
2 consideration also a lot of those individuals
3 might be in low-income payment plans, some of
4 them might be in hardship agreements where they
5 are paying 20 or 30 dollars a month. Again, we
6 will analyze that information that we talked to
7 your staffers about actually yesterday afternoon
8 and provide you with what the universe may look
9 like.

10 But again, as we did the Pension Program,
11 2,700 people were delinquent at \$13.9 million.
12 We scrubbed it to go after folks, came down to
13 1,300 people. Those numbers may come down if
14 they are in agreements. We can't default them
15 on their payment agreement if they are paying us
16 as planned. But again, we know that their tax
17 delinquency is high.

18 COUNCILMAN JONES: Here is what we know.
19 It's in a great unknown. We don't have answers
20 for the specific questions that you just raised.
21 We don't know whether this is a true 28 million
22 or it may be only 12 million. But if it's
23 12 million, that is 12 million more than we
24 have. So we need the answers to those
25 questions.

1 It also piggybacks off of concerns that
2 Councilman Henon, Councilman Sanchez has. Some
3 of these owners that are delinquent are
4 nefarious for not keeping their properties up
5 and causing even greater public safety ills than
6 we have. So, there is a dual reason why we need
7 the focus on that.

8 That, A, they owe us money; B, they are
9 causing blight in the communities; and C, that
10 blighted property can cause a safety hazard to
11 citizens and first responders.

12 So for all of those reasons and above, this
13 is a pool of people that we need to pay
14 particular attention to.

15 MR. RICHARDSON: Duly noted.

16 COUNCILMAN JONES: Thank you,
17 Mr. President.

18 COUNCIL PRESIDENT CLARKE: You're welcome,
19 Councilman.

20 Following up on this whole tax delinquency
21 issue. We asked this question earlier about
22 accelerating delinquent tax sales, foreclosure
23 tax sales.

24 When an individual purchases a property at
25 sheriff's sale, is it close to being clear title

1 or regardless of any other liens?

2 MR. RICHARDSON: When a person purchases at
3 sheriff sale, they have 30 days to take care of
4 pretty much everything then.

5 COUNCIL PRESIDENT CLARKE: You say "they".

6 MR. RICHARDSON: "They" as the person that
7 bought the property. Hopefully, after that we
8 will be able to clear whatever they may -- they
9 maybe own a title. They may -- some unfortunate
10 gas bills, water bills, things of that nature
11 that are still left.

12 COUNCIL PRESIDENT CLARKE: Municipal means?

13 MR. RICHARDSON: Right. But they would not
14 be accountable for that.

15 COUNCIL PRESIDENT CLARKE: They would not?

16 MR. EBEID: Right.

17 COUNCIL PRESIDENT CLARKE: All right. I
18 ask that question because the Housing Authority
19 recently -- I know it's a different situation --
20 they auctioned off close to a thousand
21 properties. They did it in a relatively short
22 period of time. They pretty much made some
23 announcements. They hired an auction company
24 actually to do it.

25 Based on Mr. Kelly's word, he told me that

1 there was a significant level of revenue gained
2 by -- as a result of the sales of those
3 properties. And a lot of those properties were
4 in real bad shape. But in spite of that, people
5 bought those properties because of location.

6 So my question is, why can't we do that?

7 MR. RICHARDSON: Well, one, we are. Again,
8 as Ms. Beckly says yesterday, we are --

9 COUNCIL PRESIDENT CLARKE: You say "we
10 are". When have we done something to that
11 magnitude in that relatively short period of
12 time?

13 MR. RICHARDSON: To answer your question,
14 Council President, we have increased our sales
15 to about trying to get 600 a month. We have
16 never been at that level. We have been at about
17 maybe about 50 to 150 a month. Again, we are
18 trying to get up to 600 a month because we have
19 the capacity, the two co-councils have that
20 capacity.

21 The good part is that, again, with one of
22 our co-councils they have only had nine sales as
23 of this month because people are now coming in
24 to pay them, make payment agreements, pay them
25 in full. Again, we don't want to be in a

1 situation that we have to sell properties, we
2 want the money. I don't really want to do serf
3 work. I would rather have collections coming
4 in. And that is what our mindset is.

5 As of this year, for example, 2012 taxes
6 that are due as of March 31, we are being more
7 aggressive to go after that money now. If we
8 know individuals are start paying their taxes
9 now, by the time comes for September/October if
10 they haven't paid, then we are going to look at
11 trying to get judgments against those
12 individuals and put that against their
13 properties instead of waiting until next spring
14 to do that kind of work. We are trying to be
15 faster at doing things.

16 We did a tax lien sale back in the '90s.
17 Monetarily was good for the City, but there is a
18 lot of headaches with that. Again, what PHA may
19 have done, they had their pool of things. They
20 used a private company to do that. We are
21 trying to take the more proactive approach of
22 going after the money faster now instead of
23 waiting later to go through the sheriff sale
24 process.

25 COUNCIL PRESIDENT CLARKE: Okay. So,

1 you're saying you're trying to get the 600.

2 Where are you now?

3 MR. RICHARDSON: We are at about now 250 or
4 so again because a lot of them have been
5 postponed because people are coming to pay us.

6 COUNCIL PRESIDENT CLARKE: All right.

7 MR. EBEID: And that's what we want.

8 COUNCIL PRESIDENT CLARKE: Of that 2,900
9 and maybe more that Councilman Jones referenced,
10 do you have a sense of how many of those
11 properties are vacant? Because I should have
12 prefaced my comments by saying vacant properties
13 because I'm not looking to put people out of
14 their homes. But I know there are a significant
15 amount of those properties are, in fact, vacant.

16 MR. RICHARDSON: We will be analyzing the
17 data. We will get back to the Councilman or to
18 the staff within probably the end of the month.
19 We cannot do it overnight. We want to analyze
20 everything to put into parameters how many are
21 bankrupt, how many are in low income payment
22 programs, how many may be hardship agreements.
23 So we're going to have all that put together,
24 and then we can provide that data back to you.
25 But it's going to take a couple weeks to get

1 that to you.

2 COUNCIL PRESIDENT CLARKE: Okay. Thank
3 you.

4 Chair recognizes Councilman Oh.

5 COUNCILMAN OH: Thank you very much, Mr.
6 President.

7 COUNCIL PRESIDENT CLARKE: You're welcome.

8 COUNCILMAN OH: I wanted to go through just
9 some simple things, but I just wanted to make
10 sure it's clear for me and for the public who
11 may be listening or viewing this.

12 We are doing a comprehensive assessment of
13 as many properties or theoretically all the
14 properties in Philadelphia; is that correct?

15 MR. DUBOW: That's correct.

16 COUNCILMAN OH: When was the last time we
17 did something like that?

18 MR. DUBOW: The last time that there was a
19 large reassessment, I think, was 2004. I think
20 that the results of this would be much more
21 accurate than the results of that effort.

22 COUNCILMAN OH: This one you are saying
23 would be much more accurate than the 2004?

24 MR. DUBOW: Yes.

25 COUNCILMAN OH: Why is that so?

1 MR. DUBOW: I think there are a few
2 reasons. One, we're making sure that our
3 assessors are trained and certified to -- I
4 think we're going through a much more thorough
5 approach this time to getting the assessment
6 rights.

7 COUNCILMAN OH: So, at the end of this
8 assessment, it's anticipated that in general the
9 property values of the City as a whole would be
10 higher rather than the same or lower?

11 MR. DUBOW: That's right. Yeah. Under the
12 assessments now, properties are only assessed at
13 a fraction of their actual value. We will be
14 going to the full value.

15 COUNCILMAN OH: Right. But even if we
16 didn't go to full value, even if we stayed at
17 the former method of taking the market value
18 times 32 percent equal the actual value -- even
19 if we never change anything, the new assessments
20 would probably increase a homeowner's taxes; is
21 that correct?

22 MR. DUBOW: Right. There are two parts.
23 There is the predetermined ratio, which is the
24 32 percent that you talked about that reduces
25 the value for tax purposes; but there is also

1 just a market value. And the market values are
2 two-of. So, all the market values would go up.

3 Even if you didn't change -- I think what
4 you're asking, even if you didn't change the
5 predetermined ratio, the values would be going
6 up.

7 COUNCILMAN OH: You don't know that. But
8 you are anticipating or believing or based on
9 the evidence you received, even if we never went
10 to AVI, the property taxes would most likely go
11 up?

12 MR. DUBOW: Right. One of the things we
13 have looked at is we have looked at sale prices
14 in some areas against the current market values
15 in the system. And sale prices have been
16 significantly higher.

17 COUNCILMAN OH: If I separate this, the
18 comprehensive assessment, that portion has to do
19 with fair and accurate. AVI or going to full
20 market value has to do with understandable?

21 MR. DUBOW: Correct.

22 COUNCILMAN OH: Okay. So, the
23 understandable then has to do with then
24 dependable and predictable because we would
25 remove the State process of changing

1 percentages, numbers and making other
2 adjustments; is that correct?

3 MR. DUBOW: I missed a little bit of what
4 you said. I'm sorry.

5 COUNCILMAN OH: By going to the actual
6 value, we would remove the part where the State
7 comes in and makes changes.

8 MR. DUBOW: We would remove the
9 predetermined ratio which actually set by
10 Council, and so that would take away one of the
11 things that makes the billing process confusing.
12 Then what's happened is the State reviews that
13 and the State's looked at that and said that
14 they don't think the 32 percent is accurate.
15 So, we are removing that risk of the State
16 saying, oh, the percent you are using is
17 inaccurate.

18 COUNCILMAN OH: If the State doesn't agree
19 with the percentage under the former system,
20 they can make adjustments that then affect the
21 revenues we receive?

22 MR. DUBOW: Right. This year they said
23 32 percent wasn't right. We should be using
24 25.2 percent.

25 COUNCILMAN OH: Okay.

1 MR. DUBOW: That has a big impact on
2 revenue.

3 COUNCILMAN OH: The goal is to get to fair,
4 accurate and understandable which is also
5 predictable and stable for planning and growing
6 and providing for our City. That's the goal.

7 MR. DUBOW: That's the goal.

8 COUNCILMAN OH: Within that tax revenue,
9 there is already a portion because not 100
10 percent of it goes to the City. Not 100 percent
11 of it goes to the School. But a portion comes
12 to the City, and a portion comes to the School.

13 MR. DUBOW: Right.

14 COUNCILMAN OH: Based on that, when you say
15 \$94 million, is that based on the existing
16 percentages that go to the School and to the
17 City? Or is that based on some change in the
18 percentages between the School and the City?

19 MR. DUBOW: It's the percentages for the
20 City and the School District before the
21 temporary tax increases went into place over the
22 last couple of years. Be going back to the
23 60/40 split that was in place before those
24 temporary tax increases.

25 COUNCILMAN OH: So, this process is not,

1 per se, taxing homeowners an additional
2 \$95 million, it's the taxes that come from the
3 anticipated revenues from the assessed value and
4 that portion which is due to the School
5 District?

6 MR. DUBOW: Right.

7 COUNCILMAN OH: Okay. That's what it's
8 supposed to be, so thank you very much.

9 COUNCIL PRESIDENT CLARKE: Thank you,
10 Councilman.

11 COUNCILMAN OH: Thank you, Mr. President.

12 COUNCIL PRESIDENT CLARKE: Chair recognizes
13 Councilman Green.

14 COUNCILMAN GREEN: Thank you,
15 Mr. President.

16 COUNCIL PRESIDENT CLARKE: Welcome.

17 COUNCILMAN GREEN: Good morning.

18 MR. DUBOW: Good morning.

19 COUNCILMAN GREEN: I appreciate you -- the
20 meetings that you've had trying to help me
21 understand the formulaic approach in Bill No.
22 175. It has been very helpful, and thank you
23 for taking that time.

24 MR. DUBOW: Sure.

25 COUNCILMAN GREEN: So, in response to

1 Council President Clarke's questions, you said
2 you can't say what the aggregate value of
3 overall real estate will be in FY13. And you
4 can't say what the new rate is, but you've given
5 charts to District Council people and to some at
6 large people with the assumption that the rate
7 will be 2.5 percent with smoothing and
8 homestead. And you've said that it's
9 1.25 percent without smoothing and homestead.

10 What assumptions are you making about the
11 aggregate value of real estate when you provide
12 those charts?

13 MR. DUBOW: Just a couple of things before
14 I answer that. I think it's 2.4 percent within
15 the first year with smoothing and homestead.
16 And 1.2 percent in the third year, which is
17 effectively no more smoothing but still a
18 homestead.

19 And what we did actually is we looked at
20 neighborhoods in each council district. I think
21 close to 40 in total. Looked at their average
22 tax bill now, and then looked at what that tax
23 bill would be with a 9 percent increase. So we
24 had an average tax payment for those
25 neighborhoods, divided that by the average sales

1 price in those neighborhoods and that gave us
2 the rate.

3 So, we didn't make any assumption about
4 total assessments. We just used that universe
5 of neighborhoods that we looked at.

6 COUNCILMAN GREEN: So, you used the sales
7 data in --

8 MR. DUBOW: Used sales data as a proxy
9 for --

10 COUNCILMAN GREEN: The actual --

11 MR. DUBOW: -- around where new market
12 values would be.

13 COUNCILMAN GREEN: The actual sales data in
14 that neighborhood?

15 MR. DUBOW: Yes.

16 COUNCILMAN GREEN: So, the actual market
17 value today?

18 MR. DUBOW: Well, the actual -- the average
19 sales price, which we use as a proxy for market
20 value, there are other things that assessors
21 will look at to get to market value.

22 COUNCILMAN GREEN: So, forget this question
23 about 2.4 percent smoothing and homestead. You
24 said it's 1.25 percent without any of that.

25 MR. DUBOW: No. With homestead, but with

1 no smoothing.

2 COUNCILMAN GREEN: That is with homestead?

3 MR. DUBOW: Yes.

4 COUNCILMAN GREEN: Okay. What assumption
5 do you make about the aggregate value with
6 1.25 percent?

7 MR. DUBOW: It's the same calculation that
8 I described a couple minutes ago. There is no
9 assumption about total aggregate value.

10 COUNCILMAN GREEN: What aggregate value
11 does 1.25 percent imply? Given that -- with the
12 goal of --

13 MR. DUBOW: I'd have to actually go back
14 and do the math to figure that. I can figure
15 that out, but I can't do it right here.

16 COUNCILMAN GREEN: Is it about 114 billion?

17 MR. DUBOW: It sounds like you've done the
18 calculation and come up with that number. It
19 sounds -- doesn't sound unreasonable, but I
20 haven't done the calculation.

21 COUNCILMAN GREEN: How off will the charts
22 be if it's actually 75 billion or 150 billion?

23 MR. DUBOW: Then, obviously, they'd be off
24 if the numbers were --

25 COUNCILMAN GREEN: Significantly.

1 MR. DUBOW: We only used -- we have made
2 clear in the presentations we are not saying
3 this is where we think rates will be. We are
4 just showing an example based on these
5 neighborhoods that we have looked at in doing an
6 average of those. There is -- there was no
7 attempt to say this is where rates will wind up.

8 COUNCILMAN GREEN: But I think that's an
9 important point to make. Because unless you can
10 tell us the overall aggregate value, you are
11 showing us rates and what taxes will be based on
12 a set of assumptions that you are not giving us
13 a degree of certainty as to how accurate that
14 is.

15 MR. DUBOW: The one certainty that we have
16 under the Bill is the target revenue, which is a
17 9 percent overall increase.

18 COUNCILMAN GREEN: I understand that. But
19 there is no certainty with respect to how it
20 will impact any specific neighborhood because
21 you're making a base assumption of 114 billion
22 aggregate value, not 150 billion and not
23 75 billion.

24 MR. DUBOW: We weren't making any base
25 assumption. We were doing a calculation based

1 on the neighborhoods we looked at.

2 COUNCILMAN GREEN: Well, let's put it
3 another way. If it's not 114 billion, the
4 assumption is incorrect.

5 MR. DUBOW: Again, we weren't making an
6 assumption. We were doing a calculation based
7 on those neighborhoods. And we were not saying
8 this is where we will wind up.

9 COUNCILMAN GREEN: I understand. What
10 degree of probability do you apply to the charts
11 that you prepared for City Council as accurate?

12 MR. DUBOW: What the charts were intended
13 to do was show the varying impact on different
14 neighborhoods based on the difference between
15 current market value and -- current market value
16 in the system and sales prices.

17 It will show that -- it will show the
18 difference in -- the proportions between
19 neighborhoods would be the same. The actual
20 numbers will vary depending on what their total
21 is.

22 COUNCILMAN GREEN: I understand what the
23 intent of the charts is. What degree of
24 probability are they that they are correct?

25 MR. DUBOW: I have -- I don't know. It's

1 not -- we didn't think of them in those terms.

2 We weren't trying to say.

3 COUNCILMAN GREEN: You didn't think of them
4 in terms of how correct they are?

5 MR. DUBOW: We didn't think they were not
6 intended to say this is what the rates are going
7 to be.

8 COUNCILMAN GREEN: They are not intended to
9 be factual statements?

10 MR. DUBOW: They're intended -- well, the
11 factual statements, we haven't briefed you yet.
12 When we do, you will have a better understanding
13 of what we are doing with it.

14 What we are trying to show is the
15 difference -- different effect it would have on
16 different neighborhoods. You can see how -- for
17 example, what this will show is some
18 neighborhoods had current market values that
19 were proportionately much less than where the
20 sales prices are. Those neighborhoods will see
21 bigger increases.

22 Neighborhoods where the current market
23 value is closer will see smaller increases.
24 Neighborhoods with higher absolute values of a
25 more negative effect in a year when you are

1 smoothing, because your tax rate will be higher.

2 What these charts are showing are a lot of
3 the impacts of it. They are not trying to show
4 what you are trying to get at, which is what the
5 rate will be.

6 COUNCILMAN GREEN: Right. So, I understand
7 we all knew going in that the statements you
8 just made are true in general. And the only
9 question I had was how probable do you think the
10 numbers you are showing people are correct? And
11 I think we have the answer.

12 My time is up. I will come back on the
13 next round. Thank you, Mr. President.

14 COUNCIL PRESIDENT CLARKE: Thank you,
15 Councilman.

16 Chair recognizes Councilman Squilla.

17 COUNCILMAN SQUILLA: Good morning, guys.

18 MR. DUBOW: Good morning.

19 COUNCILMAN SQUILLA: I have a couple
20 questions about the Bill you pose.

21 You state that because of the way that the
22 STEB Ruling came down that the 32 percent would
23 be a high number and may be cause of a lot of
24 appeals.

25 MR. DUBOW: Yes, that's correct.

1 COUNCILMAN SQUILLA: If the millage rate
2 now that is intact with the 32 percent is -- was
3 0.09 for whatever.

4 MR. DUBOW: Yes.

5 COUNCILMAN SQUILLA: If council were to
6 decide or put an amendment into that Bill where
7 you make the rate 22 percent and raise the
8 millage factor up to a percentage that would
9 keep it revenue neutral, would eliminate the
10 number of appeals happening, what would your
11 opinion be of that?

12 MR. DUBOW: We would still have new -- if
13 we don't go to actual value, we will still have
14 new STEB numbers that come out next June. And
15 they will be looking at how our assessments,
16 which won't have changed, compare to sale
17 prices. So if sale prices change over the
18 course of the year, that 25.2 is going to
19 change. It can go up. It could go down.

20 Where it could go down to the 18 percent
21 that they originally gave us as long. As we
22 haven't gone to actual value, we face
23 substantial risks from STEB Rulings.

24 COUNCILMAN SQUILLA: Well, do we not have
25 risks now knowing that there is a lot of things

1 in the State House that we are waiting for to
2 get approval as far as the ability to lower the
3 millage rate, the ability to implement a
4 homestead?

5 And also now that new legislation by the
6 Senate, by Stack and McGee and also by Boyle in
7 the House to make certain legislation to try to
8 protect us from ourselves to make revenue
9 neutral the AVI system and things like that?

10 Doesn't that also weigh on our decision?

11 MR. DUBOW: It does weigh on your decision.
12 And we are, you know, working hard in Harrisburg
13 to get the three pieces of legislation we need
14 approved. Two of them, the homestead one and
15 the BRT, have moved out of the Senate, are in
16 the House. The third one was voted out of the
17 Senate Education Committee yesterday. And we're
18 optimistic will move out of the Senate soon and
19 then will go to the House.

20 COUNCILMAN SQUILLA: How about the Revenue
21 Neutral Bill or the other bills introduced in
22 the Senate?

23 MR. DUBOW: I haven't actually seen those,
24 and I don't think they've moved yet.

25 COUNCILMAN SQUILLA: They haven't. It

1 still throws doubt into the mix. This one has
2 to be done by a month from now that we need to
3 be able to decide on this. And if we do this,
4 is the actual formula that you have designed,
5 put together, deciding on what if this doesn't
6 happen and if that doesn't happen, how this
7 would be decided?

8 MR. DUBOW: I didn't understand the
9 question.

10 COUNCILMAN SQUILLA: The formula that you
11 have put in place for the --

12 MR. DUBOW: Formula in the bill?

13 COUNCILMAN SQUILLA: For the AVI.

14 MR. DUBOW: Right.

15 COUNCILMAN SQUILLA: Has that been, I
16 guess, calculated in a way that we can see what
17 if the certain things don't pass; if they do
18 pass, this is the way the formula will be. If
19 it doesn't pass, this is what we need to do.

20 MR. DUBOW: You're asking what fall backs
21 do we have if the legislation isn't passed?

22 COUNCILMAN SQUILLA: Right.

23 MR. DUBOW: We can show you. We can walk
24 you through options.

25 COUNCILMAN SQUILLA: Isn't that going to

1 have to be part of the Bill? Because we have to
2 pass this before it's done.

3 MR. DUBOW: Right. Yeah. We have a
4 failsafe in there, but you're right. We can
5 look at options to put in for if there is no
6 state legislation.

7 COUNCILMAN SQUILLA: I mean, that just --
8 it just makes it seem like -- you are saying we
9 are worried about the State coming down with
10 different STEB rulings. If we reduced our STEB
11 to 22 percent and increased our factor to 0.098,
12 we can have the same value coming in from the
13 revenue from before not worrying about -- well,
14 if the STEB comes in to 0.18 or 0.25, we can
15 still keep our same value. And there will be no
16 appeals by that. And --

17 MR. DUBOW: No. If STEB came back again
18 outside our 15 percent range, we would still
19 have the same risks.

20 COUNCILMAN SQUILLA: Outside of 15 percent,
21 we were looking -- now at the 32. If it ended
22 up being 29 percent, we could still kept our
23 32 percent as a ratio, correct?

24 MR. DUBOW: Right. Anything above 27.2.

25 COUNCILMAN SQUILLA: Right. So, the same

1 thing. If we keep it at 22, it could go down to
2 18 and we would still be in range.

3 MR. DUBOW: Right. But we don't know where
4 it will end up. And by this Fall, we will
5 actually have the new assessments.

6 COUNCILMAN SQUILLA: We hope.

7 MR. DUBOW: We are on schedule to have the
8 new assessments by the Fall. We would be in a
9 position where we were trying to defend old
10 assessments that not only do we know were
11 inaccurate, but we have new assessments in hand
12 that were better than.

13 COUNCILMAN SQUILLA: Couldn't we as we get
14 all this together and while we are meshing all
15 this information and while we're coming up with
16 Homesteads, couldn't we say we have all these
17 new assessments we're implementing the following
18 year?

19 We can implement them the following year.

20 MR. DUBOW: I don't know how we defend
21 using old assessments when we have the new
22 assessments.

23 COUNCILMAN SQUILLA: We defend them by
24 saying we will implement them when we have all
25 the Homesteads in place and all the safeguards

1 in place to make the --

2 MR. DUBOW: I'm saying the pro -- I'm
3 sorry. I didn't mean to cut you off.

4 COUNCILMAN SQUILLA: That's all right. To
5 make it work.

6 MR. DUBOW: I am saying if a property owner
7 comes in and appeals, we don't really have a
8 basis for defending the appeal saying, no, that
9 assessment is correct when we have a new
10 assessment on the property that is accurate,
11 that is different from that one.

12 COUNCILMAN SQUILLA: But now we can have
13 the time to actually drag that out long enough
14 to make it go through the year, and then we will
15 have it done in the proper time. I mean, we are
16 rushing to do things without the proper
17 information.

18 You're asking Council to come up with a
19 vote and asking them to say trust us on this.
20 It's going to work out. We don't have the
21 assessments for the, I guess, the commercial and
22 industrial. Probably won't be done till June or
23 July. And if that's not done then, we still
24 have to mesh that into the plan for the whole
25 assessment value. We are getting further and

1 further along before we can even have them file
2 for the assessments.

3 That just -- it just seems like you are
4 asking us to do that now and make it a very
5 difficult decision for Council to go along with
6 it. I am willing to propose an amendment to the
7 Bill to lower the STEB ratio and also increase
8 the millage factor in order to stop the fear of
9 appeals and loss of revenue.

10 But that's something we will talk about in
11 the next round.

12 MR. DUBOW: Okay.

13 COUNCIL PRESIDENT CLARKE: Thank you,
14 Councilman.

15 Chair recognizes Councilman Kenney.

16 COUNCILMAN KENNEY: Thank you,
17 Mr. President. I don't have any questions. I
18 have two statements.

19 Number one, on the revenue collection,
20 Mr. Dubow, I have had this conversation with you
21 before. I think you need some outside help both
22 on the revenue side, on the real estate side and
23 everything else. That is just my opinion, and
24 that is my suggestion. If you take it, you take
25 it; if you don't, you don't.

1 MR. DUBOW: And we actually --

2 COUNCILMAN KENNEY: I just think you need a
3 two-year, three-year help. It's up to you.

4 MR. DUBOW: So, we have two things we are
5 doing right now. We are putting out an RFP for
6 a new outside vendor to help us with outside
7 calling and things like predictive dialing to
8 get the help you're talking about. And we are
9 amending our existing contract with one of our
10 providers to get more help on property tax,
11 specifically over the next six months to year.

12 COUNCILMAN KENNEY: Glad to hear it.
13 Second is a statement relative to this entire
14 AVI issue.

15 Let me give you just my personal stark
16 backdrop since I've been here long enough.
17 Hornbeck, Vallice, Ackerman, Mash, three
18 continual years of real estate tax increases.
19 People who have lived in this city for
20 generations whose may be out of work, might be
21 out of work, whose parochial schools are
22 closing, who can't get into charter school, who
23 don't have faith in their local public school,
24 three years of tax increases where I've been
25 told about full day kindergarten, about nurses,

1 about arts and culture, about bus service. A
2 lot of it a lie, just outright. The bus service
3 and the full day kindergarten was an outright
4 lie.

5 Okay. I recognize that we are forced into
6 the situation with actual value. We should have
7 done it 10, 15, 20 years ago. And now we're
8 doing it. I get it. But with that backdrop,
9 unless you can convince that me that the
10 smoothing and the homestead and all the
11 protections are that are in there are actually
12 going to help people that are going to get
13 whacked the most, I am not going to be able to
14 help you. I'm just not going to be able to help
15 you.

16 Councilman Goode raised the issue of
17 fairness. It's not fair to expect somebody to
18 absorb an increase -- taxes based on the
19 increased value of their homes because they just
20 sat there and did nothing and things improved
21 around them. I am happy things improved around
22 them, but they can't afford it. They can't
23 afford buying a house for 150, having it go to 6
24 or 700,000 dollars in value and then get banged
25 with a tax bill even over a three-year period.

1 So, I sit here year after year, and I just
2 marvel and what we're asked to do. Now, almost
3 everybody in this room voted for those taxes,
4 almost everybody in this room. They did it
5 because it was for the kids. I agree. I did
6 it. I did it election year. All of us did it
7 in election year. It wasn't fun. This ain't
8 going to be fun either, obviously. And I am not
9 saying you are suggesting it's going to be fun.

10 But you have to make sure that this is not
11 cavalierly just said. Well, your property
12 value's increased, just pay your fair share and
13 pay because you owe it. It's not right, and
14 it's not fair to approach it that way. I'm not
15 suggesting that you are. And I know Council
16 President's been working with you to kind of get
17 to where we need to be. But I need to be
18 convinced assuredly that that poor person
19 sitting in Northern Liberties or in Pennsport or
20 in Mt. Airy or in Powelton or in those
21 neighborhood that have changed are going to get
22 destroyed over this.

23 Because if your real estate taxes are equal
24 or close to or more than what you would pay in
25 the suburbs, why do you live here? What is the

1 sense of living here? I mean, what are you
2 getting? At least over there people feel they
3 can use the school system where they feel they
4 can't use it here.

5 I am all for the kids. I have got skin in
6 the game. I have done it three years in a row
7 in an election year. I am willing to help you
8 do this again, but I got to be assured that
9 there is going to be protection. Because if I
10 am not assured, I am not going to be there for
11 you. I'm just telling you up front that's the
12 case. Because I've been here too long and
13 seen -- the other issue, frankly, the State took
14 over the system, didn't they?

15 Isn't this a state agency?

16 MR. DUBOW: It is.

17 COUNCILMAN KENNEY: No one goes to the
18 State House or the State Senate members and
19 gives them the hard time we get in here. This
20 seems to be like the World Wrestling Federation
21 in play where everybody comes to yell and scream
22 here. It's their system.

23 The Governor walked away. The State
24 Legislature walks away. The only people left to
25 help the kids are the people who remained here

1 and stayed loyal to the City for generations.
2 And unless we can protect them, I can't help
3 you.

4 MR. DUBOW: I understand. As I said, and
5 Council President, we are working to make sure
6 we get those protections in place.

7 COUNCILMAN KENNEY: And I know Council
8 President's got areas in his district that are
9 in that situation. Almost everybody in this
10 room that's a District Council person has areas
11 in their district where people remain loyal and
12 faithful to the City and their property values
13 increase. Some of it by no fault of their own.
14 Some of it, and I am a tax abatement fan. I
15 think tax abatements have work tremendously.
16 However, tax abated folks wound up whacking the
17 people who live next to them who didn't have the
18 tax abatement. And now we are going to do it
19 again.

20 I don't -- understand it, but I don't like
21 it. And I'm not doing it unless I am assured
22 they are going to be protected.

23 MR. DUBOW: I understand.

24 COUNCILMAN KENNEY: All right. No
25 questions. Thank you.

1 COUNCIL PRESIDENT CLARKE: Thank you,
2 Councilman.

3 I actually would like to follow up on the
4 Councilman's statement because I understand
5 where he's coming from. School District last
6 year -- and I know you've heard this all before.

7 MR. DUBOW: Yes.

8 COUNCIL PRESIDENT CLARKE: But I hear the
9 Councilman's passion, and I'm starting to feel
10 it now.

11 You know we were asked to step up to the
12 plate, and we did it, as referenced before, in
13 the middle of an election year. Because at the
14 end of the day, what is the point of being an
15 elected official if you don't do the right
16 thing.

17 But a part of what we attempted to do was
18 have some performance measures for levels of
19 accountability for additional revenue. And we
20 were led to believe that if we got in the game,
21 that the State was going to get in the game,
22 also. And they didn't. And you know, which was
23 not extremely surprising, but they didn't. But
24 we thought we were going to have this
25 accountability issue.

1 And we were basically slapped in the hand
2 both locally and by the State and some State
3 Legislators. And they reminded us that we are
4 not in charge of the School District. Our
5 role -- not just our primary role, but our role
6 is simply pass legislation to provide revenue.
7 And our accountability measures were slapped
8 down.

9 We got a letter from the State General
10 Assembly telling us that is not our role. The
11 SRC said it's not our role. And the
12 Administration said that's not our role, but in
13 spite of that we put the money up.

14 In addition to what Councilman Kenney said
15 about ensuring that there is protection in
16 place, and you have been working, as I said
17 earlier, very diligently with us. We hope that
18 ultimately it comes out to be something that
19 most of us can -- all of us can feel somewhat
20 comfortable.

21 If there is additional revenues for the
22 School District, and I do believe there are
23 additional revenues in spite of the fact that we
24 are somehow -- my good friend and colleague
25 Councilman Goode talks about a redistribution to

1 get back to 60/40, and it is. But there are
2 additional revenues at the end of the day that
3 has to be some level of accountability attached
4 to that. I would like to see it in a formal
5 way.

6 The current system doesn't allow that. But
7 the issue that I have talked to Pedro Ramos, the
8 Chair of the SRC, deals with classroom issues.
9 We actually took a tour and went to some of the
10 schools where there were prior challenges. And
11 I was presently surprised at the turn around in
12 those schools. If this whole issue about
13 classroom and safety, because that is why the
14 charter schools continue to grow because people
15 just want to have a safe environment and hope
16 that that child has an opportunity to learn in
17 that safe environment, that I would like to feel
18 real comfortable that that's going to happen.
19 It somehow has a relationship to whatever
20 revenue put on the table. I know other Council
21 members have other issues that they would like
22 to see.

23 But I am telling you, I actually been
24 talking to a couple members about some plan
25 called the City Council Funded Plan, because

1 everybody has a plan. All we get to do is vote
2 for taxes, right? So maybe there should be a
3 City Council Plan about funding scenarios for
4 the School District that not only include
5 increase in taxes but also include other
6 revenues from other places such as the State.
7 Because for the life of me, I don't understand
8 how in all these articles I see printed every
9 day in the newspaper, that somehow the State has
10 no level of responsibility for this current
11 crisis. It is quite stunning. And I know that
12 is not your fault. Because if you were writing
13 the newspapers, you would say it.

14 So, as we move ahead in this discussion,
15 wherever we end up going, if there are
16 additional revenues, we really need to talk
17 about some level of accountability and it being
18 a part of the restructuring measures that are
19 ultimately going to require that our children
20 have a better environment to learn.

21 MR. DUBOW: We are happy to engage in those
22 conversations.

23 COUNCIL PRESIDENT CLARKE: The other issue
24 with respect to tax abatement, and I am a
25 supporter of tax abatements. As you know, prior

1 years I tried to change them because I didn't
2 think that we needed ten years, 100 percent and
3 I still don't believe that.

4 The reality is a number of these
5 neighborhoods -- you want to see the significant
6 increases, they are going to be in areas that
7 it's only happening because these new
8 construction starts that have increased values
9 dramatically. I see my good friend in the back
10 who lives in one of those neighborhoods. And
11 the reality is, a lot of these people will
12 actually not experience significant tax
13 increases because they have tax abatements. But
14 the people next door who've been living there
15 for 10, 20 years are going to get significant
16 increases.

17 So, I'd like for you to if you can -- I
18 know there was an analysis done on tax
19 abatements because we did it before to determine
20 the areas in the City. I want to see if there
21 is a direct correlation between where recently
22 tax abated new construction properties are in
23 relationship to these neighborhoods where there
24 appears to be increase -- significantly
25 increased values. Because I am willing to bet a

1 lot of those neighborhoods, that is the case
2 where you see these dramatic values. And it's
3 primarily as a result of new construction starts
4 in neighborhoods. And these people living here
5 for a long time are going to end up getting a
6 brunt of the burden, if you can.

7 MR. DUBOW: Let me see what we can do.

8 COUNCIL PRESIDENT CLARKE: Thank you.
9 Chair recognizes Councilwoman Tasco. Sorry,
10 Councilwoman, to take up your time.

11 COUNCILWOMAN TASCO: A lot has been said.
12 I think some of us agree and some of us support.
13 I just want to go back to the fairness issue
14 that Councilman Goode raised.

15 We talk about the area I represent. One of
16 the areas Cedarbrook, and how through the years
17 we have been pretty much overassessed as opposed
18 to other neighborhoods.

19 So how do you come to the actual value for
20 that neighborhood? What do you base the
21 assessment on? Do you go back to the years and
22 the value where they were assessed, or do we
23 make the assessment on the current value?

24 Because if they were overassessed in 1999
25 or whatever -- we always got complaints about

1 people's property taxes going up -- and they
2 were assessed on whatever number they were
3 assessed on, how do they -- so their taxes were
4 raised, so what happens to them now when this
5 new reassessment because --

6 MR. DUBOW: It's likely in that scenario,
7 their taxes should go down. If -- relative to
8 other people in the City have been overassessed.

9 COUNCILWOMAN TASC0: How do you determine
10 they were overassessed, and on what value were
11 they overassessed?

12 MR. DUBOW: Really, you don't look at the
13 old assessments. You look at kind of -- you do
14 an assessment value based on sales in the area,
15 condition of the house, whole number of facts.
16 Look at the characteristics of the house. Put
17 all that together to come up with an assessed
18 value. That assessed value now is going to be
19 accurate as opposed to the old assessments.

20 When you put that together with whatever
21 the new millage rate would be, areas that have
22 been relatively overassessed will see their
23 taxes come down.

24 COUNCILWOMAN TASC0: Okay. Let me ask you,
25 Revenue Commissioner, on these agreements that

1 people make for back taxes.

2 When they -- when some individuals feel the
3 pinch -- and I am not looking at the small
4 homeowner, the little old lady whose got an
5 economic problem, you know, she just gets Social
6 Security taxes check and she's trying to make it
7 and she may get behind. I'm looking at these
8 people that Councilman Jones talked about.

9 These guys who come in the city, buy these
10 homes, live in New York, they get behind in
11 their taxes, don't pay. But then they come to
12 us, the City, and say, well, let me make an
13 agreement to pay the back taxes.

14 But do you ever look at the violations on
15 the property and make that -- because they
16 should not just be given, okay, well, you pay it
17 back because they know the tricks.

18 Philadelphia, I think, is very weak in terms
19 of -- they know that we are not strong, and we
20 are not going to come after them. They can get
21 away with doing business in Philly.

22 They'll wait five or ten years to pay their
23 taxes. And then end up finding some trick
24 method not to pay the tax and we still hung out
25 there for that tax. I mean, I've been here a

1 long time. And we have had this discussion a
2 long time. It's just unfair to let properties
3 sit and let people use our lack of let's go get
4 them attitude and take advantage of us.

5 MR. RICHARDSON: To answer your question,
6 there is two avenues to this. One, I am
7 responsible for the tax collection part of it.
8 I don't know all the violations part of that.
9 That is L&I side. We are working with them to
10 try and tackle some of these issues going
11 forward.

12 COUNCILWOMAN TASCO: The question is -- and
13 what are you doing with L&I? It seems that sort
14 of like L&I is the core of a lot of this in
15 terms of what is happening in the City. It's
16 underfunded. Doesn't have enough staff. We ran
17 into this last night with some other issues at
18 the public forum we had in Kensington about the
19 lack of resources and the L&I Department.

20 So, if -- what are they doing to help you?
21 Is there a real effort, or are you just saying
22 that because you are sitting here?

23 MR. RICHARDSON: No. I am saying it
24 because it's real. We meet with them on a
25 quarterly basis. We go out on the streets and

1 canvas with them. We are working with them a
2 lot on abandoned properties. So, we do work
3 with L&I. That is real.

4 Again, there may be situations that, as you
5 said, the taxpayers are compliant with their
6 taxes. And in payment agreement, they may have
7 violations on the L&I side. I have to provide
8 that or Commissioner Burns has to handle that.
9 I can't work on that lane. That is her
10 bailiwick.

11 If there are violations and there are fees
12 and money owed for license and inspection
13 purposes, we are looking at particularly trying
14 to get those going through the sheriff process,
15 as well.

16 COUNCILWOMAN TASCO: The other thing I want
17 to ask -- and that will be my question because I
18 don't have a lot of them. Mine goes back to the
19 whole issue of the sheriff sale.

20 I got a property in my district. And you
21 know I've been talking about this since you've
22 been here. I talked about it with the last
23 Admin, 12 years. I have a property on Stenton
24 Avenue that I can't get to sheriff sale. I
25 can't it to sheriff sale. \$240,000 they owe the

1 City, and it doesn't go to sheriff sale.

2 We are at the point now, I think, where we
3 are trying to bring it to sheriff sale. But I
4 have this eyesore sitting there and I can't get
5 anybody to do anything about it. And that's
6 called Lakey's. I want somebody to tell me how
7 do we -- I got a guy who wants to buy the
8 property. It's just so hard to get it done.

9 MR. RICHARDSON: One, you give me the
10 address. I will look into it.

11 COUNCILWOMAN TASCO: No. We're not going
12 to -- we did that before.

13 MR. RICHARDSON: Councilwoman, I haven't
14 talked to you about Lakey's. I never talked to
15 you about that property, so you can give me the
16 information.

17 Again, two, the person who wants to buy --

18 COUNCILWOMAN TASCO: We have talked about
19 that property. We talked about it in here in
20 Public Hearing and I talked about Lakey's.
21 Talked about bringing it to sheriff. I think
22 it's supposed to come up very soon. I hope some
23 little trickery doesn't happen. It's not your
24 fault, not talking about you. But something
25 always interferes, and it never gets to sheriff

1 sale.

2 These guys are real smart. You know, they
3 know how to do it. I'm not a real estate
4 person, so I don't know how to deal with it.
5 But it's really very frustrating. So, I'm
6 venting on you because you happen to be the
7 Revenue Commissioner and you're sitting here.

8 MR. RICHARDSON: Not a problem, ma'am.

9 COUNCILWOMAN TASC0: Just have to take it.
10 But in any case, at what point does the Law
11 Department bring these properties to sheriff
12 sale? And what triggers them to bring it to
13 sheriff sale?

14 MR. RICHARDSON: Again, we are trying to
15 make properties trigger after a year or two now
16 going to the sheriff sale process instead of
17 waiting four, five, six, seven, twenty years on
18 a delinquent property.

19 Again, situations like you just said
20 someone that may own that property may recognize
21 and play the game and decide to come in and say,
22 I am going to do a payment agreement with you
23 guys now to stay the sheriff sale. They may in
24 fact do that for six or eight months. Then we
25 have to go back through the same process again

1 to go through the sheriff sale process.

2 COUNCILWOMAN TASC0: How many agreements do
3 you give them? They should only have one.

4 MR. RICHARDSON: Again --

5 COUNCILWOMAN TASC0: They should only have
6 one.

7 MR. RICHARDSON: I am willing to give
8 somebody at least two agreements.

9 COUNCILWOMAN TASC0: No. No.

10 MR. RICHARDSON: Well, you have to
11 understand --

12 COUNCILWOMAN TASC0: They only need one.

13 MR. RICHARDSON: Well --

14 COUNCILWOMAN TASC0: If you can look at the
15 history of these properties, they continue to
16 get agreements, agreements and don't pay. And
17 that's why we have \$28 million in real estate
18 sitting here that we can't get rid of. And
19 that's the frustration we have, at least I do as
20 a District Council person. And we deal with it
21 every day.

22 So, they only need but one. Just need one.
23 And they default, then they go to sheriff sale.

24 MR. RICHARDSON: Duly noted, ma'am.

25 COUNCILWOMAN TASC0: If you send a message

1 that you are not playing, then people will stop
2 playing with us.

3 MR. RICHARDSON: I think you're getting
4 that message now. Again, I haven't been
5 accountable and responsible for all the
6 collections in the City. So now that's come to
7 my bailiwick this year.

8 Again, if you look at things, we've been
9 more aggressive, more proactive. Over the last
10 year, we've had \$11 million increase, and over
11 two years, \$30 million. In a sense, I am taking
12 responsibility of it with the Law Department
13 underneath me.

14 Again, we are trying to be more progressive
15 and proactive about it. I can talk to your
16 staff in regard to the Lakey's property and sit
17 down with them and go over that. Again, if we
18 talked about it in Public Hearing, my memory is
19 very short. I don't remember 20 minutes ago
20 sometimes. But we can look at that and see
21 what's going on.

22 Again, a taxpayer can come down to the
23 Revenue Department for \$800 and get that
24 property listed also for sheriff sale if they
25 want to. That's part of the judicial sale

1 process. Who you may know or any other taxpayer
2 looking at a specific property can put up to
3 \$800 for Judicial Sales Department to try to
4 force the For Sheriff Sale. So that process is
5 available.

6 COUNCILWOMAN TASCO: And I don't mean to
7 personally attack you. It's just that you
8 happen to be in that business. You have to take
9 my frustration.

10 MR. RICHARDSON: Not a problem.

11 COUNCILWOMAN TASCO: Thank you very much.

12 COUNCIL PRESIDENT CLARKE: Thank you,
13 Councilwoman.

14 Chair recognizes Councilman Green.

15 COUNCILMAN GREEN: Thank you,
16 Mr. President.

17 What is the common level ratio or
18 predetermined value an expression of?

19 MR. DUBOW: The relationship of our
20 assessments to real market value.

21 COUNCILMAN GREEN: In the aggregate?

22 MR. DUBOW: Yes.

23 COUNCILMAN GREEN: In the aggregate. And
24 so, your testimony on the five-year plan and
25 otherwise basically said that there is a

1 10 percent increase in value, and that we were
2 capturing that 10 percent increase.

3 MR. DUBOW: There has been over --

4 COUNCILMAN GREEN: Over the last ten years.

5 MR. DUBOW: I think we said there's been a
6 25 percent increase.

7 COUNCILMAN GREEN: Twenty-five percent
8 increase.

9 MR. DUBOW: Yes.

10 COUNCILMAN GREEN: During that time, we've
11 never adjusted our common level ratio or
12 predetermined value.

13 MR. DUBOW: That's right. It stayed at --
14 the predetermined ratio stayed at 32 percent.

15 COUNCILMAN GREEN: Based on your testimony
16 our, I guess, we are sort of -- we are aware we
17 are with respect to the common level ratio. But
18 when you are having a conversation with
19 Councilman Squilla we were talking about
20 assessments and common level ratio and both.

21 Really, I think when you're talking just
22 about the common level ratio, if the
23 1.25 percent that you say is -- would be the
24 number is accurate --

25 MR. DUBOW: I never said that would be the

1 number. I specifically said that we weren't
2 saying that was the number.

3 COUNCILMAN GREEN: Common level ratio of 25
4 would be right because that is an expression of
5 the percentage of -- the percentage of the --
6 the overall aggregate value, we basically would
7 be at 25 percent of the real value of all
8 property in the City.

9 MR. DUBOW: I don't know how you got to
10 that conclusion. I'm not disagreeing, I just
11 don't know -- I'm not understanding how you got
12 to where you just got.

13 COUNCILMAN GREEN: I am taking what the
14 overall aggregate value of real estate would be
15 at 1.25.

16 MR. DUBOW: Okay.

17 COUNCILMAN GREEN: And I'm -- I'm basically
18 suggesting that we are, as the report that you
19 mentioned in your original testimony and other
20 things as you testified before PICA, are going
21 to see a multiple in the aggregate value of real
22 estate of four times from the current number.

23 MR. DUBOW: We're at 38 billion now.

24 COUNCILMAN GREEN: Right.

25 MR. DUBOW: So, four times 38 billion is,

1 like, 121.52; is that right?

2 COUNCILMAN GREEN: I guess that's right.

3 MR. DUBOW: We wouldn't be at a quarter.

4 COUNCILMAN GREEN: Okay. Is there any way
5 for -- how do we get to the proper common level
6 ratio?

7 MR. DUBOW: By going to actual value, and
8 then we are at 100 percent.

9 COUNCILMAN GREEN: Is there an estimate of
10 what the common level ratio would be next year
11 based on -- if we stay with the current system,
12 based on the sales that have taken place this
13 year?

14 MR. DUBOW: Well, it would actually not
15 just be the sales. We need to look at sales
16 between now and, I guess, next June when we
17 would be sending the numbers in. So, we don't
18 have that data yet.

19 COUNCILMAN GREEN: We've got the -- it will
20 be through this June, right? So, we have most
21 of the year --

22 MR. DUBOW: Through next June. The STEB
23 number comes out next June. The next STEB
24 number is supposed to come out by July 1 next
25 year based on sales during the course of the

1 year.

2 COUNCILMAN GREEN: We don't do it annually?

3 MR. DUBOW: We send them monthly data. We
4 send them stuff.

5 COUNCILMAN GREEN: Aren't they going to
6 this June --

7 MR. DUBOW: They get it by month.

8 COUNCILMAN GREEN: -- going to have a new
9 STEB number?

10 MR. DUBOW: Yeah.

11 COUNCILMAN GREEN: Like they did last year?

12 MR. DUBOW: So, there is more sales data to
13 get then that we haven't gotten them.

14 COUNCILMAN GREEN: About a month.

15 MR. DUBOW: We still have -- we haven't
16 gotten them April yet. We at least would have
17 May and June to go through and probably April,
18 so there is a substantial amount we wouldn't
19 have yet.

20 COUNCILMAN GREEN: But you have nine to ten
21 months of data, which is a pretty good sample
22 size, that would allow you to estimate what you
23 think the common level ratio should be under the
24 current system.

25 So, what I would ask you to do is, please,

1 evaluate that data and provide it to the Chair
2 so we can have it as part of our deliberations.

3 MR. DUBOW: I'd like to have a conversation
4 with you outside the Hearing about that if
5 that's okay.

6 COUNCILMAN GREEN: Okay. Thank you.

7 So, I thought your answer to Councilman
8 Goode's question was excellent in that you
9 said --

10 MR. DUBOW: That worries me.

11 (Laughter.)

12 (Timed warning alarm sounds.)

13 Oh, time's up.

14 (Laughter.)

15 COUNCILMAN GREEN: In that you said the
16 move from 55 to 60 percent in terms of the
17 \$94 million we're going to collect is actually
18 the 94 -- where the \$94 million comes from.
19 It's moving up by 10 percent, the amount of
20 taxes collected by the schools.

21 MR. DUBOW: It's changing the allocation.

22 COUNCILMAN GREEN: It's changing the
23 allocation. And that is where \$94 million comes
24 from. It is not from capturing value. I
25 thought that was --

1 MR. DUBOW: No. It's from capturing value
2 and the way we are allocating it changes. The
3 total 94 million increase comes from the -- from
4 capturing value. The fact that it's going to
5 the District comes from the change in
6 allocation.

7 COUNCILMAN GREEN: If we didn't change the
8 allocation between the City and the School
9 District, no value would be captured. It is
10 only by changing the amount the School District
11 collects from 55 percent to 60 percent that you
12 actually end up getting 94 million.

13 In other words, if we left the distribution
14 between the City and the School District exactly
15 the same as it was last year, there would be no
16 94 million.

17 MR. DUBOW: There would be, it just
18 wouldn't all go to the School District. You
19 would still have the growth.

20 COUNCILMAN GREEN: We wouldn't.

21 MR. DUBOW: Sure. You just allocate it
22 differently. Total revenue would be the same.
23 We are allocating it differently next year.

24 If you still do 55/45, the City would get
25 additional revenue beyond what's in our budget.

1 And the School District would get less than
2 what's in its budget.

3 COUNCILMAN GREEN: Okay. I will accept
4 that as a true statement, and get back to you.

5 MR. DUBOW: Thank you.

6 COUNCILMAN GREEN: I actually have a
7 quick question -- I'm sorry, Mr. President.

8 COUNCIL PRESIDENT CLARKE: You got a quick
9 one, go ahead. Go ahead.

10 COUNCILMAN GREEN: Quick question for the
11 Revenue Commissioner related to questions
12 Councilwoman Tasco was asking.

13 That is, you have been very successful in
14 getting additional revenue on real estate
15 property tax assessments through the new program
16 that you have in place with the two vendors and
17 the Law Department and Revenue, et cetera.

18 And my question is, why wouldn't we invest
19 additional dollars in moving further down in the
20 direction of those collections?

21 In other words, have we reached the
22 marginal point of no return where getting
23 additional vendors or hiring additional revenue
24 people or hiring additional people in the
25 Sheriff's Department for sheriff sales, et

1 cetera, will result in not more than \$1
2 collected?

3 MR. DUBOW: We actually -- we testified to
4 earlier, we actually are expanding our
5 contracting efforts. We are amending a contract
6 with an existing vendor to -- to increase
7 outbound calling on property taxes. Then we are
8 doing a more general contract that we are going
9 to an RFP process on all taxes to expand our
10 collection efforts.

11 COUNCILMAN GREEN: Where are those numbers
12 in the revenue assumptions?

13 MR. DUBOW: If those numbers came in, you
14 would probably see improved delinquent
15 collections, but they are not there yet.

16 COUNCILMAN GREEN: Okay. I would like to
17 understand where it is, the point of marginal
18 futility exist in terms of expanding our efforts
19 in that area, and why we are not far more
20 aggressive about expanding sheriff's sales so
21 that we can get collections?

22 In other words, based on the testimony we
23 heard today and yesterday from the Law
24 Department, I think what we hear is that when
25 there are consequences, people pay their taxes.

1 When their property is listed, we are going to
2 get the money. As long as they know sales
3 aren't going to happen and the properties aren't
4 listed, we are not going to get the money.

5 So, the faster we can get to 600 listings a
6 month or 1,000 listings a month, the faster we
7 are going to collect our revenue. I would like
8 to understand why we are not proposing to give
9 everybody the resources they need to do that
10 because we are going to get far more than a
11 dollar for each dollar we spend in that effort.

12 MR. DUBOW: We agree. That is why we are
13 putting more effort into that area. As the
14 Commissioner said, the reason that we haven't
15 gotten to 600 is because people are settling.
16 We get listings to go up to 600, but people
17 settle and pay, which is actually our goal.

18 COUNCILMAN GREEN: Listings are going up to
19 200, and we are actually only going up to 90.

20 MR. DUBOW: No. You may be just talking
21 about for -- that's just a --

22 COUNCILMAN GREEN: For sheriff sales.

23 MR. DUBOW: But we also -- both of our
24 contractors have also increased, too. So, no,
25 it's 600 between City and the two contractors.

1 COUNCILMAN GREEN: We haven't got there yet
2 based on --

3 MR. DUBOW: Haven't got there because
4 people are paying, which is what we want to have
5 happen.

6 MR. RICHARDSON: Case in point, GRB over
7 the last two months tried to go to sheriff sale.
8 They have only had 15 and now finally going to
9 9. So, they are trying to push out more but
10 people are paying them. Say they may not get to
11 the 200. We want people to pay us, that's
12 great.

13 But keep in mind also to get to the 600 we
14 still look at about 1 200 properties or more.
15 So, to look at getting it to that level. But
16 people are paying. That is what we want them to
17 do.

18 COUNCILMAN GREEN: What will it take us to
19 get to the potential of listing of 1,200 to get
20 to 600? How many dollars do we have to invest
21 in that?

22 MR. RICHARDSON: I don't know how much it's
23 going to cost collar-wise. Again, the more
24 cases that co-councils are getting, they are
25 solving now faster instead of going through the

1 sheriff sale process. Do I want to get to 600?
2 Not really. Do I want them to bring in more
3 money? Yes.

4 COUNCILMAN GREEN: What is our plan to
5 expand the cases or to additional co-council?

6 MR. DUBOW: Again, as Mr. Dubow has said,
7 we already have amended two contracts to work on
8 real estate collections right now on the current
9 time frames. And we are looking at bringing in
10 a couple of more collection agencies through RFP
11 processes right now that will work on earlier
12 cases for us as well because we don't reach that
13 group.

14 COUNCILMAN GREEN: Okay. I'd like to
15 understand what that is going to cost and what
16 the revenue estimate is for that effort for next
17 year, because it doesn't appear to be reflected
18 in the budget at all. So, I would ask you to
19 provide an estimate of that to the Chair.

20 So --

21 COUNCIL PRESIDENT CLARKE: Councilman.

22 COUNCILMAN GREEN: Thank you,
23 Mr. President.

24 COUNCIL PRESIDENT CLARKE: I know you will
25 get him on the next round. Thank you.

1 Chair recognizes Councilman Oh.

2 COUNCILMAN OH: Thank you very much,
3 Mr. President.

4 COUNCIL PRESIDENT CLARKE: You're welcome.

5 COUNCILMAN OH: So, I have like a simple
6 statement. We kind of went through it. It was
7 understandable and then it got a little confused
8 as I was listening. So, I want to go back to
9 another part of this.

10 The \$94 million is that portion of the
11 property tax that is anticipated to go to the
12 School District based on the assessments that
13 are anticipated regardless of AVI.

14 Is that a fair statement?

15 MR. DUBOW: The amount of increased
16 revenue?

17 COUNCILMAN OH: Yes.

18 MR. DUBOW: It's -- the reason it's not
19 completely accurate is that we've -- without AVI
20 we have frozen assessments. So, if we didn't
21 do --

22 COUNCILMAN OH: If we didn't freeze
23 assessments -- in other words, there is new
24 assessments --

25 MR. DUBOW: If we had been doing accurate

1 assessments over time and kept up with
2 assessments, that would generate the 94 million,
3 yes.

4 COUNCILMAN OH: So, it is not -- what it is
5 not is that it's not an additional amount of
6 money out of the general fund to give to the
7 School District aside from the money that it is
8 already getting from its portion of the real
9 estate tax?

10 MR. DUBOW: Right. It's not an increased
11 contribution from the City's general fund.
12 That's correct.

13 COUNCILMAN OH: Okay. And it is -- so,
14 it's not an additional amount. It's just the
15 money that would be going based on the real
16 estate taxes; is that correct?

17 Anticipated real estate taxes.

18 MR. DUBOW: Based on the growth we have
19 seen over time. If we hadn't anticipated doing
20 assessments over time, yes.

21 COUNCILMAN OH: Okay. The reason that I
22 want to say that or clarify that is because, you
23 know, there was some statement about the School
24 District.

25 So, the School District and its performance

1 is a separate issue. They get the money one way
2 or the -- they just get the money regardless of
3 the performance of the School District, they get
4 the \$94 million.

5 MR. DUBOW: I guess the -- for both the
6 City and the School District, whatever amount
7 they get is, you know, dependent on
8 determinations that Council and the Mayor make.
9 We've based what we think they should get based
10 on where we think growth has gone over time.

11 COUNCILMAN OH: So, that is based on the
12 property assessment and the tax. You are not
13 creating another tax upon the people to throw in
14 an additional \$95 million specifically to bail
15 out the School District?

16 MR. DUBOW: Right.

17 COUNCILMAN OH: Okay. So then, you know,
18 separately the issue of whether the School
19 District is doing a great job, a poor job is
20 separate from the fact that there is anticipated
21 revenues from the taxes for real estate?

22 MR. DUBOW: Right.

23 COUNCILMAN OH: Okay. So, just for the --
24 because we get these questions, and I would like
25 to just make sure that I am clear and we're all

1 clear here.

2 So, in the weigh and balance separate from
3 the money -- so now going to the fact that
4 whatever money went out regardless -- if the
5 School District does not succeed, then it has a
6 devastating effect on our city and property
7 values and businesses and jobs and everything
8 else, so that is a bad thing that we have to
9 deal with here in City Council.

10 Now if there are increases in the property
11 assessments that appear to be fair and accurate,
12 then -- the issue of dealing with the School
13 District to me is an issue of responsibility in
14 terms of the viability of our City providing
15 education and all that, but I don't see how it
16 mixes into this issue of the taxes. I don't see
17 that it's dependent good performance, bad
18 performance. It's just money that comes from
19 the real estate tax.

20 MR. DUBOW: Right.

21 COUNCILMAN OH: So then, where I do have an
22 issue and where we discussed this, and I'm
23 curious to know -- because if that is a case and
24 the only place we are coming down to it, as I
25 see it is, that you are basing the value of

1 people's homes on the past five years from this
2 year as opposed to, for example, the past ten
3 years from this year.

4 Is that wrong or correct?

5 MR. DUBOW: I am actually -- I would have
6 to check with Rich McKeithen to make sure I get
7 this right. I know they are looking at sales
8 over a period of time. But they don't just look
9 at sales, but characteristics -- a whole bunch
10 of things to look at.

11 COUNCILMAN OH: Right. And that's fine.
12 The issue, and I probably won't get to it this
13 round, but the issue then for me is this.
14 Because many people feel that looking at the
15 last five years is not accurate and not fair
16 because of the very high spike in real estate
17 values around the real estate purchases and
18 sales that went up without an opportunity to go
19 down because the economy tanked, they feel that
20 in many neighborhoods they are getting stuck
21 with very high assessments.

22 And I would like to hear from you how did
23 your team or how did this team, you know,
24 counter balance the fact of these very high --
25 this high real estate bubble so that it will be

1 fair to people in terms -- I think people want
2 confidence to know, number one, they are not
3 paying for a broken school system. And
4 separately, it's if going to get fixed, what's
5 the real fix. So, they are not paying for the
6 school system.

7 Number two, if you've considered, you know,
8 how the real estate taxes are affecting, you
9 know, so many people in our City that might get
10 stuck with a high bill, how did you balance that
11 out so that they are not unfairly stuck with
12 that? I think if they knew that and if we knew
13 that, that would be important in our
14 deliberations.

15 MR. DUBOW: So, on the people getting hit,
16 I think that's -- we are working with council
17 President and Council members to make sure that
18 doesn't happen. Because we know that's a really
19 important issue, and we have to make sure that
20 that is done right. So, we are working to make
21 sure that we get to the right --

22 COUNCILMAN OH: I will give you more time
23 for a better answer when we get back to it. But
24 would you think about that? And I would like to
25 know, like, in some detail given that scenario,

1 I believe it was the last five years from this
2 year.

3 MR. DUBOW: On that part, if you are
4 looking at sales and you are looking at current
5 sales, you are actually hitting the decrease,
6 too. You are really getting -- if you looked at
7 where sale prices are now, they're in the area
8 you are talking about, it would be lower than
9 where it was five years ago. It would be
10 capture that as they looked at values now, so
11 that's something you would catch.

12 What you wouldn't be getting is, you know,
13 if there was a big spike six or seven years ago.
14 You wouldn't be getting the peak of the market.
15 You would actually be getting values from after
16 that peak. You would be getting the lower
17 values.

18 COUNCILMAN OH: I'm not clear on that, but
19 I will leave that, because my time is up, for
20 the next round.

21 COUNCIL PRESIDENT CLARKE: Thank you,
22 Councilman.

23 Chair recognizes Councilman Jones.

24 COUNCILMAN JONES: Thank you,
25 Mr. President.

1 I have heard a lot of good questions by my
2 colleagues today. Some of them dealt with
3 collections, outstanding receivables on the
4 books. Some of them dealt with smoothing,
5 Homesteads, completion of the appraisal process,
6 re-gentrification issues and even deferrals of
7 the taxes due on this. These are all worthwhile
8 questions. And I want to say that they deserve
9 answers before we get to the heavy lifting.

10 One comment by my colleague Councilman
11 Kenney, who I respect a great deal because of
12 one thing. That I watched him in a tough year,
13 a reelection year, actually take on taxes last
14 year. And I will never forget that he had every
15 reason to duck and hide, but he didn't and he
16 stood up. And I want to give him credit for
17 that in public and say that I saw him do that.

18 COUNCILMAN KENNEY: It was a little scary.

19 COUNCILMAN JONES: It was very scary
20 election day/night, I would imagine. So I
21 respect all of the concerns that have been
22 raised. And I would hope that as you bear the
23 burden of what the School Board -- some of these
24 questions are yours to bear, but some of them
25 are the School Board's to answer.

1 The point at the end of the day, we can try
2 to mask this and call it a duck or call it
3 something else, it is a tax increase. At the
4 end of the day, one of our technical staff just
5 raised to me that if the kids are worth what
6 they are worth, then why mask what we are doing.
7 If they deserve a good education, why are we
8 masking that.

9 So it begs the last question I have, what
10 are we going to get for the money we put up?
11 What will the product be that we fund? Will
12 there be less violence in classrooms? Will
13 there be more commitment to shop, to electrical
14 plumbing and things that young people can work
15 with their hands to do? Will there be art and
16 music in classrooms? I want to know what we are
17 going to pay for and what the product we get.

18 It's going to be hard as all get out going
19 out to certain communities and explaining to
20 them why on the third year straight that we are
21 committing to a school board that can't commit
22 to us on accountability. Can't say that we will
23 absolutely do the basic things that you've asked
24 us to do three years straight. And I don't want
25 to know about -- we don't even know who the new

1 CEO will eventually be. They may say that was
2 fine that he said that, but we are not committed
3 to that.

4 We need some assurances. We know it's doom
5 and gloom over there. We are clear they are
6 cutting approximately \$300,000 a day just to
7 deal with the deficit. But after all of the
8 bloodshed cutting down to the bone, if we step
9 up to the plate, what will we receive by way of
10 an end product for future students, future work
11 force in the City of Philadelphia?

12 Will people in parts of my district not
13 have to pay the hidden real estate tax called
14 tuition for private school or for Catholic
15 school? I want to be able to assured of that.
16 My grandkids go to public school, and I'm proud
17 that they do. But what will the product be at
18 the end of that experience? And I need them to
19 speak to that after we get done cutting
20 everything else, I want to know what we're
21 getting.

22 I am sure my colleagues want to know
23 that -- they are raising great questions about
24 the actual value assessments, all of those
25 things. But these kids are not poker chips.

1 They are the future of our city. The folk that
2 are going to take all of our places. And I want
3 to know that they are ready and prepared for a
4 global market competition. If not, then why?

5 Why should we lift a darn penny of this if
6 we don't know what the product we are getting
7 ready to pay for. I need that answer brought
8 before this Body before we do any heavy lifting.
9 That is not a question. That is a statement.

10 Thank you, Mr. President.

11 COUNCIL PRESIDENT CLARKE: Thank you,
12 Councilman.

13 Chair recognizes Councilman Squilla.

14 COUNCILMAN SQUILLA: It's a tough one to
15 follow. I agree with you Councilman Jones.
16 Good job.

17 I want to go back to the bill that you
18 oppose and the fact that if we have a bill that
19 states the assessments will stay the same, we
20 will lower our common level ration to 22 percent
21 and our millage will go to 0.1375, that will in
22 effect keep it sort of the same as it is this
23 year. Enabling us not knowing what the STEBs
24 are going to come in as a ruling, but we will
25 probably have a good idea it will be around that

1 area whether it's 18 percent or 20 percent.

2 That would still be in the margin of error in
3 order to keep the same common level ratio.

4 Now, if we do that and say that we can hold
5 off AVI for a year, what would that do besides
6 losing the \$94 million added into the AVI bill?

7 MR. DUBOW: Well, I think -- I hear what
8 you're saying. But I think you will still have
9 a STEB risk because we don't know -- so, there
10 is that risk of a financial impact. And we
11 would have values that we weren't using. And we
12 would still have a system that wasn't fair,
13 understandable and accurate.

14 COUNCILMAN SQUILLA: I would agree. But
15 would it be better to have a system that is
16 still isn't, so-called, fair knowing that we are
17 going to that direction and knowing at FY14 we
18 will be there, knowing that we will have all the
19 answers from the State according to what
20 legislation is necessary, knowing that we can
21 either lower our millage rate or not?

22 All that stuff will be done. All the
23 assessments will be done. All the values will
24 be done. Then we can sit and deliberate for a
25 month or two to come up with the proper

1 safeguards to make this work.

2 Wouldn't that be more fair?

3 MR. DUBOW: I understand everything you are
4 saying. I just don't agree that that would be
5 more fair. I think, you know, if we can get the
6 values and we are on schedule to get them, we
7 need to get them done.

8 COUNCILMAN SQUILLA: We are on schedule to
9 get them, but we're not on schedule to get them
10 before we implement our vote on that subject.

11 MR. DUBOW: But we are on schedule to have
12 them before people get their tax bills.

13 COUNCILMAN SQUILLA: Is it possible to
14 get -- and I mentioned this. Is it possible to
15 get -- if we implement and somehow the AVI gets
16 passed with a formulaic method, what happens
17 if -- what is most likely will happen is we get
18 sued because the State states that we need to
19 have a millage rate in place by June 30.

20 MR. DUBOW: That is why the Bill has the
21 failsafe rate in it. But, Councilman Green has
22 asked the Law Department to give an opinion on
23 those set of issues. They are going to have
24 that by Friday. They will have that Friday.

25 COUNCILMAN SQUILLA: By Friday. So, we

1 will know -- that will be just their opinion on
2 it.

3 MR. DUBOW: That is all they can give is
4 their opinion.

5 COUNCILMAN SQUILLA: Right. What I am
6 saying is you are saying there is a possibility
7 of the STEB ruling coming in and the State
8 changing some things. But we have a lot more
9 possibilities of a lot of different things
10 happening before the June 30 deadline that we
11 have really no control of, and we don't know the
12 answers to; but yet we are asked to vote on this
13 AVI predeterminately and saying trust us it will
14 work, and we will be able to protect the people
15 that may need it the most. We may not be, but
16 we are hoping that it works.

17 Then the following year after that, we are
18 going to be jumping through hoops to try to make
19 corrections and put amendments in to try to help
20 people. It just makes more sense to me to wait
21 it out, see what happens, get all the
22 information in place first and then make
23 conscious decisions on how we can do this.
24 Because there is still a possibility, and maybe
25 whether you think it's true or not true, that if

1 the State House and Senate comes through with
2 legislation that tells us it has to be revenue
3 neutral, we would have to follow those
4 guidelines anyway.

5 Is that true?

6 MR. DUBOW: That we would have to follow
7 which guidelines?

8 COUNCILMAN SQUILLA: The legislation of the
9 State who is proposing to make th AVI revenue
10 neutral.

11 MR. DUBOW: Which hasn't moved. There is
12 always a risk that legislature will introduce
13 something. And it -- I mean, that risk is
14 always there no matter what we do any year.
15 There is always a risk that something will
16 happen in Harrisburg.

17 COUNCILMAN SQUILLA: Well, I mean, we are
18 waiting for certain things to go through
19 Harrisburg on our behalf. Now it seems like
20 they are introducing some things to try and stop
21 us from doing things because maybe Council and
22 the Administration is not getting together. I
23 think it would be better for us to sit down in a
24 room, work out some details how we can make this
25 work, and really come out this -- come out on

1 this together knowing that it would be a good
2 way to protect the City residents and maybe move
3 forward the following year and come up with
4 different revenue basis and different ways to
5 bring money into the School District if that is
6 what the Council wants us to do. Just work on
7 this together with Administration council to
8 send a united message to the State House saying
9 this is what we are going to do for this year.
10 Let's -- work with us so we can make sure next
11 year is a good way to go step forward and
12 getting this AVI initiative.

13 Because I don't think anybody here is
14 against AVI. Nobody I spoke to is against a
15 fair tax system. I think it's just about we're
16 forcing the issue now. We are doing it without
17 the proper information. I think that it just
18 makes it a harder sell, at least for me. I am
19 having a hard time. Will have a hard time going
20 along with this until, again, hopefully we meet
21 several more times before the end of the month,
22 and you are able to persuade me differently.

23 I do appreciate the time that you put in
24 and your staff and meeting with us and trying to
25 get us to understand it. I am just nowhere

1 there at this point.

2 COUNCIL PRESIDENT CLARKE: Thank you,
3 Councilman.

4 Chair recognizes Councilman Green.

5 COUNCILMAN GREEN: Thank you,
6 Mr. President.

7 MR. DUBOW: Just one point I want to before
8 is that --

9 COUNCILMAN GREEN: Don't start my time,
10 please.

11 MR. DUBOW: Please start his time. One
12 point --

13 COUNCIL PRESIDENT CLARKE: It's a new move.
14 Mr. Dubow.

15 MR. DUBOW: The CTO is here. So if at some
16 point you want to ask questions about that part,
17 he is here.

18 COUNCIL PRESIDENT CLARKE: Okay. All
19 right. Thank you.

20 COUNCILMAN GREEN: Thank you,
21 Mr. President.

22 COUNCIL PRESIDENT CLARKE: We have reset.

23 COUNCILMAN GREEN: Just on a point of
24 information and related to Councilman Squilla's
25 questioning about how the formula is going to

1 work and what is going to happen. You mentioned
2 the savings clause that is in Bill 175, which is
3 two and a half percent.

4 MR. DUBOW: Correct.

5 COUNCILMAN GREEN: You told me and City
6 Council here today that you don't know what the
7 aggregate value of real estate in the city is
8 going to be.

9 MR. DUBOW: That's correct.

10 COUNCILMAN GREEN: The savings clause is
11 two and a half percent of what?

12 MR. DUBOW: Savings clause will be two and
13 a half percent of where assessments wound up.

14 COUNCILMAN GREEN: So, that's a big
15 difference if it's 100 billion or 152 billion,
16 isn't it?

17 MR. DUBOW: Yes. It is a big difference.

18 COUNCILMAN GREEN: Okay. So, let's just
19 say it's what the -- the -- it's the number that
20 you reported to PICA, which is about four times
21 the 38 billion. That would be two and a half
22 percent of \$150 billion. Which is how much
23 money?

24 MR. DUBOW: Based on the neighborhoods we
25 looked at, we don't think it will be that high.

1 It doesn't look like that will be the change.

2 It looks like it will be lower than that.

3 COUNCILMAN GREEN: Okay. So, let's just
4 say it's 100 billion. How much -- which would
5 be less than three times.

6 How much would we collect at two and a half
7 percent?

8 MR. DUBOW: Of 100 billion?

9 COUNCILMAN GREEN: Yes. The savings
10 clause. How much would the savings clause as
11 written in Bill 175 collect?

12 MR. DUBOW: You'd have to actually do the
13 smoothing calculation to figure that out.

14 COUNCILMAN GREEN: As written, smoothing
15 would not be part of the savings clause. The
16 savings clause is --

17 MR. DUBOW: Well, that was kind of the
18 issue we talked about, and we needed some
19 clarity from Law on that. Because
20 our assumption was that that would be in there.

21 COUNCILMAN GREEN: As written, what would
22 it be?

23 MR. DUBOW: We have a difference about how
24 it's written means. So, I mean, that -- I think
25 you really have to answer assuming smoothing.

1 COUNCILMAN GREEN: Assuming smoothing,
2 which -- which -- which we don't know -- okay.
3 Assuming smoothing everything else, at 100
4 billion, how much is it?

5 MR. DUBOW: Let me actually do the
6 calculation on pen and paper. I don't want to
7 answer it off the top of my head.

8 COUNCILMAN GREEN: I understand. I think
9 the point is that if you don't know the
10 aggregate value, you can't have a percentage as
11 your savings clause. Because you are either
12 going to raise a billion one, a billion seven or
13 700 million. And that doesn't seem to me to be
14 a reasonable way to approach a savings clause
15 given all of the uncertainties that appear to
16 exist with various sections of the formulaic
17 approach like smoothing.

18 MR. DUBOW: Well, as you know, savings
19 clause would have to be millage rate. Because
20 if what happens is Court says you need to have a
21 millage rate by the end of the year, you need to
22 have a rate.

23 COUNCILMAN GREEN: In order to have a
24 millage rate, we have to know what the aggregate
25 value is, would you not agree?

1 MR. DUBOW: In order to understand what the
2 millage rate will produce, yes.

3 COUNCILMAN GREEN: Yes. So the savings
4 clause based on not having the aggregate value
5 and your inability to provide it means that we
6 don't know what the savings clause would
7 produce.

8 MR. DUBOW: We don't know the exact amount
9 that it would produce. When we looked at that
10 set of neighborhoods, the rate that we wound up
11 with was about 2.4 percent based on how much
12 they had grown. But I think we want to get --
13 to answer you, you're looking for --

14 COUNCILMAN GREEN: We have to know the
15 aggregate value, which you say you can't provide
16 by the time --

17 MR. DUBOW: You actually asked a specific
18 question about three times growth and what that
19 would mean, so we need to get you that.

20 COUNCILMAN GREEN: Sure. But that's not
21 really the point of the question.

22 The point of the question is you testified
23 you won't be able to provide us with the overall
24 aggregate value. You just testified that
25 without knowing the overall aggregate value, we

1 can't predict what a percentage based approach
2 to a savings clause will bring in. And that the
3 savings clause is, in fact, a percentage based
4 approach applied to an aggregate value. So what
5 I'm suggesting is that that savings clause is
6 the potential disastrous for taxpayers.

7 MR. DUBOW: I'm saying based on the
8 neighborhoods we looked at, we don't think that
9 is the case. And we will show you that.

10 COUNCILMAN GREEN: In your testimony
11 earlier today, you said the neighborhood data
12 has no reflection on what the aggregate value
13 is.

14 MR. DUBOW: We said it wasn't a prediction
15 of where it will be.

16 COUNCILMAN GREEN: Right.

17 MR. DUBOW: But it does show us for this
18 sample where it wound up, which gives you some
19 sense of kind of where it's -- you're saying
20 it's going to be a disaster.

21 COUNCILMAN GREEN: If it doesn't --

22 MR. DUBOW: Doesn't give you enough sense
23 to know it wouldn't be disastrous.

24 COUNCILMAN GREEN: If it collected a couple
25 hundred million more from taxpayers then we've

1 told them we're going to collect and we can't
2 ever take back the School District portion of
3 that, so that there is complete
4 unaccountability, that seems disastrous to me.

5 MR. DUBOW: Well, I don't think -- again,
6 we are going to show you. I don't think we'll
7 wind up with a couple hundred more.

8 COUNCILMAN GREEN: Once again, all of that
9 starts with knowing what the aggregate value of
10 all real estate is in the City. And you already
11 told us you can't tell us that.

12 MR. DUBOW: I think we are talking in a
13 circle.

14 COUNCILMAN GREEN: But you agree with that
15 statement, right?

16 MR. DUBOW: I agree. But I also am saying
17 that I think you can get some sense of where it
18 will be.

19 COUNCILMAN GREEN: Do you think having a
20 sense of it is enough? Or do you think they
21 should try to be accurate?

22 MR. DUBOW: You're talking about the
23 failsafe. What we actually have put in the
24 Bill, the calculation gets us to just a
25 9 percent increase. That is what the core of

1 the Bill is trying to do.

2 COUNCILMAN GREEN: That is only if the
3 aggregate value is X dollars.

4 MR. DUBOW: No. That's not how the
5 calculation of the Bill works.

6 COUNCILMAN GREEN: It's two and a half
7 percent.

8 MR. DUBOW: No. You're talking at the
9 failsafe. I'm talking about what the core of
10 the Bill does.

11 COUNCILMAN GREEN: I'm talking about the
12 savings clause. That's the only thing I'm
13 discussing is the savings clause.

14 MR. DUBOW: Yeah. But you're asking about
15 whether the Bill should be precise. And I am
16 saying in terms of the core of the Bill, which
17 is that calculation, it is precise.

18 COUNCILMAN GREEN: I'm asking whether or
19 not the savings clause should be precise?

20 MR. DUBOW: In the -- we obviously would
21 rather have all the data now. We don't have
22 that.

23 COUNCILMAN GREEN: Wouldn't a more
24 appropriate savings clause be to stay with the
25 current system?

1 MR. DUBOW: No. Because then in the
2 current system people's taxes would go up if we
3 just use the current millage rate.

4 COUNCILMAN GREEN: No. No. No. To do
5 what Councilman Squilla is suggesting, change
6 the STEB, change the millage rate but under the
7 current system -- or agree that as a savings
8 clause, the City will not send out tax bills
9 based on the new value but will use our current
10 system this year and work towards next year and
11 say a savings clause we know will work will be
12 the continuation of the current system one year.

13 So, we will give you AVI. But if AVI
14 doesn't work, let's having a savings clause that
15 will collect what we know we want to collect
16 rather than the savings clause you just
17 described.

18 MR. DUBOW: But I don't think we would be
19 collecting what we want to collect if we stayed
20 with the old assessments because we wouldn't be
21 able to defend any of the appeals, so values
22 would go down.

23 COUNCILMAN GREEN: We would change our
24 common level ration.

25 I have used my time, Mr. President. I

1 think I made my point. Thank you.

2 COUNCIL PRESIDENT CLARKE: Thank you.

3 Chair recognizes Councilman Jones.

4 COUNCILMAN JONES: Thank you,
5 Mr. President.

6 COUNCIL PRESIDENT CLARKE: You're welcome,
7 sir.

8 COUNCILMAN JONES: Trying to multitask.
9 There are a lot of unknown variables. Some of
10 them we do know.

11 We do know that there were police officers
12 laid off from the School Board immediately, I
13 think, it was -- the number was 90. And their
14 charge is to safeguard the safety of those staff
15 and students alike. There are some knowns that
16 we do know. That in many of the cases there
17 were over 46 nurses laid off of public school
18 that were taken out of the schools. So if a kid
19 has some type of scrape or something like that
20 or some type of fever, the delay time before
21 paramedics or anything can get to them is
22 increased.

23 We do know that we are talking about the
24 merger of some 40 schools possibly with class
25 sizes as large as 40 kids per classroom. We do

1 know that all of these impacts will have a
2 negative outcome on our children's ability to
3 learn. And when people talk about maybe we can
4 wait a year and maybe figure it out and all that
5 stuff, there is an urgency of now for those
6 young people. They are not going to get first
7 grade over again. They don't get do overs.

8 Either we have an environment where they
9 can go to school and learn -- it's a proven
10 fact, I think it was Councilman Goode that
11 brought it up that if a child -- urban male by
12 the time they are in fourth grade cannot read up
13 to level, up to par, the planners of prisons
14 know how many cells to build. So we don't have
15 a infinite amount of time.

16 This is not a game that we are playing on.
17 Maybe we will lose a generation or two, but it's
18 okay, we can do it over. It's not like that. I
19 understand that we have had to deal with people
20 that have been less than forthright about how
21 things would fall and how money would be spent,
22 but we have to go forward with a new group of
23 people and hope that they are -- have a little
24 more integrity than the people that came before
25 us last time.

1 I think what many members in here want more
2 than any one thing, yes, we want to fix AVI.
3 And yes, we want to take care of the kids; but
4 we want an accountability as to what we are
5 going to get for this money. If we don't do
6 that, if we don't at least attempt to satisfy
7 that with some type of vision that is coming
8 from them that says, no, 40 students in a
9 classroom won't happen, Councilman.

10 No, we will be able to get some security in
11 the schools so that teachers and student alike
12 don't have to operate in a learning environment
13 full of fear, full of bullying and things like
14 that. And yes every now and then when there is
15 a scrape, there will be a nurse to take care of
16 it. These are the things that we grew up on.

17 I went to public school, proud graduate of
18 Overbrook High School. There was a nurse there.
19 And I never got to use her, but at least it was
20 comforting to know that she was there. These
21 are things that young people deserve. These are
22 young people that are our future citizens.
23 These are young people that are going to have
24 these things. So, we can figure it out today or
25 we can figure it out tomorrow. But September is

1 not moving away from now. And we can't do
2 do-overs when it comes to whole generations of
3 people.

4 I mean, at some point when the debating is
5 done, we are going to have to not man up today
6 Councilman, it's called personing up to the
7 table and seeing where people are on public
8 education. It's not one of those things that is
9 easy, but you can make it easier by answering
10 some of the questions and getting some of the
11 unresolved issues resolved so that folks can
12 vote their conscious. That is all I am asking.

13 MR. DUBOW: Okay.

14 COUNCILMAN JONES: Thank you,
15 Mr. President.

16 COUNCIL PRESIDENT CLARKE: Thank you,
17 Councilman.

18 Chair recognizes Councilman Oh.

19 COUNCILMAN OH: Thank you very much,
20 Mr. President.

21 Just on the issues of school, following up
22 on Councilman Jones, I think somehow the school
23 discussion is in here and is here. So, we do
24 understand that people don't want for the fourth
25 time a tax hike. But I think more than that

1 they don't want to put their good money after
2 bad.

3 Fundamentally, it may just fall upon you
4 and the Administration to, at the end of the
5 day, come in with something very substantial
6 that is fundamentally different and accountable
7 to the people in the City.

8 I do want to point out that I am aware as
9 we all are the other side of this issue. That
10 is if we don't provide the funds for the School
11 District, ultimately we have bad consequences as
12 well. No kids in school, staying home, no
13 teachers. Our teachers will leave our city. We
14 may not get them back if we do get the money.
15 We won't have secretaries and security officers.
16 We will have an entire work force that is gone.
17 We will lose businesses, we will lose employers.
18 We won't attract employers, we won't have jobs.
19 We won't have the revenues that come from all
20 those people working.

21 There is really dark consequences to us
22 that is important for us to consider. And I do
23 appreciate your being here and providing this
24 information. We get -- many of us -- I have sat
25 here and I don't know how many text messages or

1 e-mails about people don't raise this or don't
2 do that. It is important for us to make this
3 decision, and we are going to make it.

4 So, I appreciate the information and the
5 more accurate it is at the end of the day, we
6 are going to vote. So thank you.

7 MR. DUBOW: I understand. Thanks.

8 COUNCIL PRESIDENT CLARKE: Thank you
9 Councilman. Quick question, have we given up --
10 I should say, the Administration, I know some
11 members, some of us think that the State should
12 be a part of this equation.

13 Is there a strategy -- and I know the
14 State's a tough nut to crack -- to get State
15 support in the foreseeable future for our
16 schools that you can talk about publicly?

17 MR. DUBOW: I think we are always looking
18 for ways to try to get more support from the
19 state. I think there is a strategy there.

20 COUNCIL PRESIDENT CLARKE: You can
21 elaborate a little more. I mean, it's always --
22 is there like -- are we, like, lobbying? Are we
23 talking about --

24 MR. DUBOW: We are talking a --

25 COUNCIL PRESIDENT CLARKE: Looking at the

1 School District, there are so many categories
2 where funding --

3 MR. DUBOW: Right. We are talking --

4 COUNCIL PRESIDENT CLARKE: -- come from the
5 State.

6 MR. DUBOW: We are talking. The District
7 is talking up there. Obviously, it's a hard
8 environment now to be getting additional
9 funding. But I think the revenues are coming in
10 higher than anticipated. So, there may be some
11 movement on their budget, but --

12 COUNCIL PRESIDENT CLARKE: Beyond the
13 Administration, I know you guys logged a lot of
14 miles running up to Harrisburg for a whole lot
15 of different issues. Then I am assuming do we
16 have lobbyists working on those particular
17 issues, or are lobbyists kind of all over the
18 place in crisis management with legislation like
19 this that can possibly hurt us or help us?

20 MR. DUBOW: Yes. We have lobbyists to do
21 that. Then in addition to the Mayor going up,
22 the District goes up, members in the SRC, the
23 Chief Recovery Officer. They are up there
24 frequently, too.

25 COUNCIL PRESIDENT CLARKE: All right. I

1 just, you know -- I know I am repeating myself.
2 It's just amazing that the State is not a part
3 of this conversation and given that that is
4 their primary responsibility. And just we have
5 to make that, even if in the out years, it's
6 unlikely in all honesty that we are going to get
7 anything this year.

8 As we move ahead in terms of a game plan
9 for the restructuring of the School District and
10 subsequently hopefully additional support
11 financially, they should -- they really need to
12 be a part of this equation.

13 Chair recognizes Councilman Green.

14 COUNCILMAN GREEN: Thank you,
15 Mr. President.

16 We heard testimony last night in the First
17 and Seventh District at the Cardinal Bevilacqua
18 Center Budget Testimony. And a single mother
19 came and testified. She lives on the 1900 block
20 of Howard Street. She bought her house for
21 \$45,000. She told us that the current value
22 from OPA was a \$130,000, and that it's probably
23 worth \$250,000.

24 She's a federal employee so she makes
25 decent money, not enough -- so more than enough

1 to qualify, but she fears a huge tax increase
2 that will price her out of her house in terms of
3 increasing her tax by several thousand dollars.
4 While we were there, I did some quick back of
5 the envelope math and applied the smoothing
6 formula to her specific situation.

7 Based on the numbers she gave me, she would
8 as a result of smoothing have a tax bill of
9 \$4,125 a year. After -- after smoothing is
10 completed or if we didn't have smoothing, her
11 tax bill would be \$3,100 or over a thousand
12 dollars less. So, the unintended consequences
13 of smoothing on -- seems to be that we are going
14 to hurt a lot of people that we are supposed to
15 be helping as a result of this policy.

16 And that takes me back to Councilman
17 Goode's initial question. That is, aren't we
18 just exchanging with smoothing one unfair tax
19 system for another?

20 MR. DUBOW: The second part of your
21 question on smoothing. I think what smoothing
22 is intended to do is to ease the sticker shock
23 in some areas, which is a trade off on getting
24 to -- getting to that accurate value. So, there
25 is a trade off there. I think in terms of

1 people facing the kind of issue that you're
2 talking about with, you know, a rapid increase
3 that could price them out of their home, that is
4 what we are trying to work with Council
5 President to look at ways to provide protections
6 against that to make sure that doesn't happen.

7 COUNCILMAN GREEN: Right. But those
8 measures are means tested. And based on what
9 she told us, she wouldn't be eligible under any
10 kind of means test. She is a single working
11 mother. And she bought her house for 45,000
12 some time ago in a neighborhood that is
13 improved, so she made a great decision.

14 It's not -- the point is really not about
15 this particular situation, although it's a bad
16 one. It's something we want to avoid although
17 means testing won't avoid it in this case. It's
18 a question of whether or not situations like
19 this -- and we have no idea how many situations
20 there will be like this because we don't have
21 the data that would allow us to do that
22 analysis.

23 So, why should we rush ahead and create a
24 lot of unintended consequences and collateral
25 consequences from one unfair system into another

1 at least for the first three years unfair tax
2 system rather than wait one year, have all the
3 data and put in place a fully fair tax system
4 with all the protections we need knowing in
5 advance?

6 MR. DUBOW: I think this is the same
7 conversation that we had a few minutes ago with
8 Councilman Squilla. I think once we have the
9 data, we should be using it. And I don't think
10 we can, in an appeal setting, we can't defend
11 using old, inaccurate data once we have new
12 accurate data.

13 COUNCILMAN GREEN: But should we be making
14 decisions without the data? I agree. Once we
15 have the data, we should be using it. City
16 Council should be using it. The problem is you
17 are going to have the data after three years of
18 planning one month after we pass our budget.

19 MR. DUBOW: Well, we will have that -- the
20 data will be in hand before assessments go out
21 and well before bills go out. I think once we
22 have it, we have to use it.

23 COUNCILMAN GREEN: What do you say to
24 people like the single mother I described about
25 why the tax that you're moving to with smoothing

1 is fair?

2 MR. DUBOW: Because the tax we are moving
3 to is actually based on the value of her home.

4 COUNCILMAN GREEN: Why is it fair next year
5 to her when she's going to be paying a thousand
6 more dollars than she otherwise would?

7 MR. DUBOW: It's fair because, again, it
8 will be based on actual value of her home. Now,
9 I do think --

10 COUNCILMAN GREEN: It won't be.

11 MR. DUBOW: Can I finish?

12 COUNCILMAN GREEN: Sure.

13 MR. DUBOW: We do have to look at the types
14 of protections to put in. And I think we do
15 have to look kind of across board and we can do
16 this with some of the scenarios that we look at
17 on what smoothing means. And the way it's set
18 up makes sense. I think that's a legitimate
19 conversation to have.

20 COUNCILMAN GREEN: So, it's not clear that
21 we've analyzed smoothing enough to know it's
22 going to do more harm than the good that we
23 intend with it.

24 MR. DUBOW: I think when we sit down and
25 walk you through the scenarios, you will see we

1 that we have done analysis of it and we can talk
2 you through that.

3 COUNCILMAN GREEN: Okay. But
4 fundamentally, you think what would happen to
5 the single mother is fair?

6 MR. DUBOW: Again, I think using the
7 accurate assessments is fair. And I think when
8 we walk you through the various scenarios, we
9 should talk about whether smoothing the way it
10 is designed makes sense.

11 COUNCILMAN GREEN: Smoothing the way it is
12 designed may not make sense.

13 MR. DUBOW: I think there are a variety of
14 outcomes from it. We should decide whether that
15 is what we want to have happen.

16 COUNCILMAN GREEN: We should accomplish all
17 this in 30 days?

18 MR. DUBOW: Yup.

19 COUNCILMAN GREEN: Thank you. Thank you,
20 Mr. President.

21 COUNCIL PRESIDENT CLARKE: Thank you,
22 Councilman.

23 Chair recognizes Councilman Jones.

24 COUNCILMAN JONES: Since we are talking
25 about single mothers, and that represents a

1 large number of the constituents I have in the
2 34th and the 52nd, what do I say to the
3 working mother that relies upon an afterschool
4 program to provide that childcare so that she
5 can work if we don't have the money to maintain
6 that afterschool program? What should I say to
7 her? That she should quit her job in order to
8 take care of the child that she's trying to take
9 care of based on the school program that allows
10 her those extra hours to work with?

11 What should I say to her? Should we wait a
12 year until we figure all this out? Maybe she
13 should take a sabbatical or something like that?
14 Is that something I should say to her?

15 That's a rhetorical question. Don't
16 answer.

17 MR. DUBOW: Yes.

18 COUNCILMAN JONES: What do I say to the kid
19 that goes into the school that used to have the
20 NTA that kept the lunchroom straight that no
21 longer has the lunchroom straight so when he
22 goes back to school and gets bullied and decides
23 I am going to take the rest of the year off
24 until we get an NTA so I can travel safely to
25 the bathroom, what should I say to them?

1 Don't answer that question. It's
2 rhetorical.

3 The answer is that we have to walk and chew
4 gum sometimes. That we have to step out on
5 faith and get it right. If I have err on a
6 mistake, it will not be on the backs of those
7 children.

8 Thank you, Mr. President.

9 COUNCIL PRESIDENT CLARKE: Thank you,
10 Councilman.

11 Chair recognizes Councilman Green.

12 COUNCILMAN GREEN: Thank you,
13 Mr. President.

14 COUNCIL PRESIDENT CLARKE: Hold on one
15 second real quick.

16 To the public, first of all, thanks
17 everybody for being here. You are witnessing,
18 for those of who are not traditionally here, we
19 are obviously running late which is what we
20 normally do because we have a lot of questions
21 and sometimes the answers, I will just say,
22 probably more often than not, the answers are
23 longer than the questions.

24 But we will do as soon as we finish our
25 questioning of the Administration, we will go

1 straight into the public testimony so we can
2 accommodate you, okay? Thank you.

3 COUNCILMAN GREEN: One more question about
4 smoothing. Isn't the result of smoothing
5 essentially very varying effective tax rates for
6 different homeowners, so the tax rate as applied
7 to their actual home value will be different
8 because of smoothing?

9 So when you look at the percentage of
10 the -- you simply do the calculation of the
11 taxes you pay divided by the home's value, you
12 get a very different percentage across the City
13 as a consequence of smoothing which is a very
14 similar situation to the one we have today,
15 isn't it?

16 MR. DUBOW: You have a different -- I would
17 say it's slightly different. You have a
18 different assessed value from the actual
19 value -- from the assessed value you have after
20 smoothing is done when you get to the actual
21 value numbers. It means that you don't get to
22 actual value for three years.

23 COUNCILMAN GREEN: Right. What Councilman
24 Squilla is proposing is getting to it next year
25 with full on information.

1 MR. DUBOW: Well, if you are using old
2 assessments, you have something that you can't
3 defend. I mean, that's the issue that we've
4 been discussing.

5 COUNCILMAN GREEN: Okay. But essentially
6 everybody with smoothing, it is fair to say that
7 the percentage of their actual value that people
8 are paying is going to vary greatly across the
9 city just like it does today.

10 MR. DUBOW: You don't really get to the
11 actual value for a couple years. We are saying
12 it differently.

13 COUNCILMAN GREEN: Saying the same thing
14 differently. I appreciate that.

15 Can you update us on the status -- you have
16 updated us on the status of the opinion that we
17 will get Friday. I just want to make sure that
18 I'm going to -- we are going to get the analysis
19 that I am looking for which is using a formula
20 to set a tax rate. The resultant rate not being
21 set before the actual rate itself, millage not
22 being set before July 1 start of the fiscal
23 year, which under Mr. Angelo would mean that we
24 would use the millage rate currently in place.

25 And the specific legality of smoothing

1 given the effective different tax rate and
2 whether or not any of this violates the
3 Uniformity Clause of the Pennsylvania
4 Constitution. I don't expect you to answer that
5 now. I just want to be clear on the opinion
6 that we requested.

7 MR. DUBOW: Okay.

8 COUNCILMAN GREEN: With respect to -- let's
9 see here. Excuse me for one second.

10 One of the policy issues under discussion
11 in AVI is the relative real estate tax burden of
12 residential versus commercial and industrial
13 taxpayers. So, you provided us a sheet that has
14 the formulaic approach.

15 What I would like to see from you is based
16 on the 1.25 percent you told us, what your
17 calculation of the aggregate value of all real
18 estate tax would be. I'd also like you to based
19 on the \$58 million number you given us for
20 \$15,000 homestead objection, tell us what
21 assumption has been made with respect to the
22 distribution between commercial and industrial
23 properties that results in that \$58 million
24 number being final?

25 MR. DUBOW: Just make sure I understand.

1 The first question is what 1.25 percent would
2 mean in terms of a shift at all three
3 participation levels we showed? We showed you a
4 variety of participation. You wanted it at all
5 those participation levels?

6 COUNCILMAN GREEN: I am just looking for
7 what that means.

8 MR. DUBOW: Just the total assuming
9 everyone applies and got it.

10 COUNCILMAN GREEN: Yes.

11 MR. DUBOW: Okay. And then the second
12 question is what was the assumption about the --
13 I'm not sure how that related to the first
14 question.

15 COUNCILMAN GREEN: It doesn't.

16 MR. DUBOW: Can you say it again?

17 COUNCILMAN GREEN: When you calculate the
18 \$58 million for homestead exemption costs at --

19 MR. DUBOW: One percent.

20 COUNCILMAN GREEN: That's at one percent?

21 MR. DUBOW: Yeah.

22 COUNCILMAN GREEN: That's one percent of --

23 MR. DUBOW: That is what we did in our
24 heads for 1.25.

25 COUNCILMAN GREEN: By answering the first

1 question you're --

2 MR. DUBOW: The first question I think
3 would wind up being the 58 million we talked
4 about for 1.25.

5 COUNCILMAN GREEN: No. I was asking how
6 you got to the 58 million. In other words, what
7 assumption you made as to what percentage of the
8 whole was residential versus what percentage was
9 commercial and industrial.

10 MR. DUBOW: It was -- we use census data
11 that said there are 310,000 owner-occupied
12 properties.

13 COUNCILMAN GREEN: You made no assumptions.

14 MR. DUBOW: We multiplied that by 15,000,
15 and then did the assumed rate.

16 COUNCILMAN GREEN: You made no assumption
17 about a distribution between commercial and
18 industrial?

19 MR. DUBOW: You were just asking for the
20 cost. That's all that sheet does is show the
21 costs.

22 COUNCILMAN GREEN: It shows the cost
23 because you're making the basic assumption which
24 is probably correct that no home no matter what
25 the distribution between commercial and

1 industrial is will be worth less than 15,000
2 that people are living in.

3 MR. DUBOW: Yes. That's right.

4 COUNCILMAN GREEN: Got it. I also think
5 you testified that residential taxpayers are
6 currently account for 60 to 65 percent of real
7 estate tax revenue.

8 MR. DUBOW: Residential, 56.

9 COUNCILMAN GREEN: Fifty-six percent of
10 real estate tax revenue today?

11 MR. DUBOW: Of assessed value. 56 percent
12 of assessed value is -- of taxable assessed
13 value is residential; 42 commercial and the rest
14 is -- they can -- other.

15 COUNCILMAN GREEN: So if we move to AVI
16 tomorrow and we don't have homestead belief in
17 place, the burden on residential taxpayers would
18 increase or decrease as a percentage of taxes
19 collected as a whole? Would it be greater than
20 56 percent or less?

21 MR. DUBOW: It would likely increase
22 because commercial is probably closer to its --
23 closer being accurate than residential.

24 COUNCILMAN GREEN: Based on -- so where is
25 residential compared to accurate today. Is it

1 35 to 40 percent of actual value?

2 MR. DUBOW: We don't know. That's the
3 issue that we --

4 COUNCILMAN GREEN: Where do you think
5 commercial and industrial is today?

6 MR. DUBOW: I don't know percents. Just
7 kind of based on the discussions with people at
8 OPA, I think that they kept up more closely than
9 residential.

10 COUNCILMAN GREEN: Right. So the numbers
11 that I think were in the Inquirer reporting were
12 roughly 70 to 80 percent for commercial and
13 industrial and in the 30s to 40s for residential
14 given that 42 split, it seems to me that there
15 could be a shift of several hundred million
16 dollars in taxes from commercial and industrial
17 to residential homeowners, so property owners
18 are going to pay hundreds of millions --
19 residential property owners are going to pay
20 hundreds of millions of dollars more as a
21 consequence of the shift to AVI.

22 Is that a fair statement?

23 MR. DUBOW: I don't -- I think you are
24 basing it on stuff that was in the Inquirer.
25 And I don't know how accurate that is. I'm not

1 sure that's accurate.

2 COUNCILMAN GREEN: Could that be right?
3 Could it be hundreds of millions?

4 MR. DUBOW: I don't think so particularly
5 if you do a homestead. Homestead will shift
6 some of that.

7 COUNCILMAN GREEN: \$58 million.

8 MR. DUBOW: If you did 15,000 and you're at
9 1.25 percent.

10 COUNCILMAN GREEN: Right. That's the
11 question. If we have all the data, we would be
12 able to adjust the homestead exemption so that
13 for homeowners for residential properties who
14 are keeping it in the aggregate at revenue
15 neutral in terms of the distribution between
16 commercial and industrial and residential, so
17 that we are protecting residential property
18 owners because of the level we set the homestead
19 exemption at assuming we get homestead exemption
20 from Harrisburg, which is a big assumptions; is
21 that right?

22 MR. DUBOW: Is what right?

23 COUNCILMAN GREEN: That we could use the
24 homestead exemption if we actually had the
25 aggregate value and we knew the distribution

1 between the two to make sure homeowners,
2 residential property owners, don't pay more of
3 the share of real estate taxes than they pay
4 today?

5 MR. DUBOW: I think we can still use the
6 homestead exemption to make that shift. We
7 obviously won't have the exact -- the exact
8 distribution when we are done, but we can use
9 the homestead exemption.

10 COUNCILMAN GREEN: We can shift it
11 58 million to 15,000. We can shift it, you
12 know, let's call it 100 million because some
13 homes are going to be less than 30 at 30,000, et
14 cetera. But we don't know --

15 MR. DUBOW: Well, there is a limit in what
16 you can do. You can only go up to 50 percent of
17 the median. I think the census information
18 median is about 120. So, you can -- I think the
19 most you can go up to is about 60, which would
20 be about a 260 million-dollar shift.

21 COUNCILMAN GREEN: Okay. So we could go up
22 to --

23 MR. DUBOW: Right.

24 COUNCIL PRESIDENT CLARKE: Councilman, I
25 know you will come back.

1 COUNCILMAN GREEN: Thank you.

2 COUNCIL PRESIDENT CLARKE: We would ask you
3 to bring the individuals responsible for the IT
4 so we can get that because I know they have to
5 get back to work. We don't want to take any
6 time because we want to get this information in
7 a timely way. Just a couple real brief
8 questions.

9 COUNCILMAN JONES: Are you cutting off the
10 questions?

11 COUNCIL PRESIDENT CLARKE: I will come
12 right back to you, Councilman. I just wanted to
13 get these folks back to work.

14 MR. EBEID: Council President, Adel Ebeid,
15 CIO.

16 COUNCIL PRESIDENT CLARKE: Good afternoon.

17 MR. EBEID: I also have with me Larry
18 Saltzman who is my IT Director for OPA.

19 COUNCIL PRESIDENT CLARKE: Okay. Just
20 quickly, if you can, just kind of walk us
21 through the process from the technical side what
22 you are doing because there is this issue about
23 being able to have everything available as
24 relates to the numbers in the time frame that
25 the Administration has indicated. I mean, we

1 obviously would like to have it now but we
2 understand that is not going to happen. We want
3 to make sure the person who is directly
4 responsible can kind of communicate to us where
5 you are with this and the mythology that we will
6 get to where we need to be.

7 MR. EBEID: Great.

8 COUNCIL PRESIDENT CLARKE: Thank you.

9 MR. EBEID: Let me maybe just take you to a
10 30,000-foot level and talk about the major
11 milestones between now and October 1. Then I'll
12 ask Larry to do a deeper dive in each milestone.

13 COUNCIL PRESIDENT CLARKE: All right.
14 Thank you.

15 MR. EBEID: Right now we have a working
16 group that is focused on IT that will portion to
17 a much larger group that kind of provides
18 overall guidance for the project. In our
19 working group we have divided the milestones
20 into the first one that has to happen is for us
21 to complete the inspections and the modeling
22 data.

23 Second milestone is to create the actual
24 value file. And then we begin the evaluation
25 period Q&A. And then we have to have a sort of

1 a timeout period of where we actually shut down
2 so that we can produce a file.

3 COUNCIL PRESIDENT CLARKE: Bring the mic a
4 little closer to you. Bring the mic a little
5 closer to you.

6 MR. EBEID: Sorry. Then there is the IT
7 shutdown and the -- to sort of freeze the data
8 so that we can prepare a file for mail out.
9 Then the actual mail creation, the distribution,
10 then there is some back end customer service
11 support. So those are the major six or seven
12 milestones that have to happen between now and
13 October 1.

14 So if there is a specific milestone you
15 want me to do a deeper dive in let me know and I
16 will have Larry jump in.

17 COUNCIL PRESIDENT CLARKE: Since Larry is
18 here, let's have Larry jump in. I don't want to
19 bring you over here for nothing.

20 MR. SALTZMAN: Thank you.

21 COUNCIL PRESIDENT CLARKE: You're welcome.

22 MR. SALTZMAN: On the first milestone, the
23 process really as Mr. Dubow's talked about is
24 collecting data and applying it into our IT
25 systems or databases and so forth. That process

1 is to bring all of the data for all 575,000
2 properties.

3 COUNCIL PRESIDENT CLARKE: Now, the data
4 that you are collecting, is it related to
5 characteristics or --

6 MR. SALTZMAN: Primarily, yes. This is
7 data we asked the Chief Assessment Officer
8 directs the evaluators out to inspect
9 residential, commercial, industrial apartments
10 condos and so forth. To have an on site
11 inspection and bring that data back and enter it
12 into our systems.

13 So the idea is very simple actually as you
14 heard before, I believe, which is that the data
15 is complete. That it's accurate and it's
16 defensible relative to whatever final market
17 value and assessments that we compute.

18 COUNCIL PRESIDENT CLARKE: You will get
19 that data. When is your time line?

20 MR. SALTZMAN: We are working on a detailed
21 time line right now to match the business time
22 lines that Adel was talking about with all the
23 efforts involved in the IT process. That
24 includes the collection of data. That includes
25 all the GIS modeling required for such things as

1 the GMAs, which have to be significantly
2 modified to the statistical modeling noting that
3 it is a totally separate component to the
4 process and the coding of adding such things as
5 the Homestead Act, the smoothing and there are
6 quite a few others that are not represented
7 right in the software.

8 COUNCIL PRESIDENT CLARKE: Okay.

9 MR. SALTZMAN: So, it's not only the
10 individual content, but it's the process that we
11 have to go to in a specific order to accurately
12 compute the ultimate assess value and as well
13 apply the tax for the estimated tax.

14 COUNCIL PRESIDENT CLARKE: Is that the
15 first portion -- the characteristics, is that
16 being entered into the process concurrent to the
17 collection of the other data? Right now, they
18 said it's 95 percent complete. Are you moving
19 that through the process? Or are you going to
20 wait till you get to 100 percent of the data
21 collected on characteristics before you enter
22 into the system?

23 MR. SALTZMAN: While we're working on the
24 models, we are waiting until all the data is
25 collected. We report weekly to Rich McKeithen.

1 I believe, as of last Friday we were 83 percent
2 complete in residential. I know that number is
3 going up. He is driving to complete all the
4 assessments absolutely as soon as possible.
5 There is a detailed process that he has on the
6 business side to do that.

7 We are working with them to ensure that the
8 data gets in and gets in accurately and
9 completely and timely.

10 COUNCIL PRESIDENT CLARKE: Okay. All
11 right. I just wanted to personally hear
12 directly from the individuals who are
13 responsible. I know sometimes as a Council
14 person I will say certain things, you know, and
15 I don't really know because I don't answer the
16 phones anymore like I used to when I was a
17 staffer. I like to -- I feel real good about
18 staff people if they are telling me they have a
19 good handle on it.

20 All due respect to the "bosses", I feel a
21 lot more comfortable when the staffers tell me
22 that.

23 Councilman Greenlee, you had a question for
24 these gentlemen?

25 COUNCILMAN GREENLEE: Thank you,

1 Mr. President.

2 Thank you for coming here. I guess just so
3 I'm clear, you say you don't really have a time
4 line broken down on each of those, I think you
5 used the word milestones; is that right? Is
6 that going to be coming soon?

7 I guess -- I don't mean this in any
8 disrespect, you laid out so much there. It's
9 scaring me that you are going to have it in
10 time. I will admit, I don't know -- I am
11 certainly not an IT person by any stretch of
12 imagination. But all what you said worries me
13 particularly when you don't have the time line
14 down or specific time lines.

15 MR. EBEID: Sure. I gave you milestones,
16 and I would be happy to give you sort of
17 dropdead dates for each one of those milestones.
18 We certainly have them.

19 COUNCILMAN GREENLEE: If you can just
20 forward that. I mean, you don't have to give
21 it.

22 MR. EBEID: Sure.

23 COUNCILMAN GREENLEE: I got the impression
24 that we didn't have that yet. That is why I am
25 asking that question.

1 MR. EBEID: In order for us to back into
2 a -- to meet the October 1 deadline, it's
3 actually even a few weeks before that, frankly.
4 In order for us to meet the deadline, a lot of
5 thinking has gone into when do we have to finish
6 certain milestones. Our dropdead date
7 internally might be as early as first week in
8 August, frankly. Might be August 3 or something
9 like that.

10 COUNCILMAN GREENLEE: You're making me feel
11 better now.

12 MR. EBEID: Sorry?

13 COUNCILMAN GREENLEE: I said you're making
14 me feel better now.

15 MR. EBEID: Good. Listen, I think you
16 heard quite a bit. This is an extremely
17 complicated process.

18 COUNCILMAN GREENLEE: We know.

19 COUNCIL PRESIDENT CLARKE: So is this?

20 MR. EBEID: It's a lot of moving parts.
21 But we have our marching orders and we know what
22 needs to be done. This is a top priority for
23 us, and we are putting all the resources at it
24 to get it done.

25 COUNCILMAN GREENLEE: Okay. Thank you.

1 Thank you, Mr. President.

2 COUNCIL PRESIDENT CLARKE: Thank you for
3 coming over. Oh, Councilman Green.

4 COUNCILMAN GREEN: Thank you. Thanks for
5 coming over. Good afternoon.

6 COUNCIL PRESIDENT CLARKE: Councilman, this
7 relates to just these gentlemen?

8 COUNCILMAN GREEN: Yes. What probability
9 would you apply to achieving all of your
10 milestones with a resulting accurate tax bills
11 going out in late September? You have got a
12 bunch of variables, different milestones, each
13 variable has a certain degree of probability,
14 it's a combination problem.

15 When you multiply them altogether, what
16 degree of probability do you assign to a
17 successful outcome and mailing of accurate tax
18 assessments?

19 MR. EBEID: At a very myopic level, the IT
20 piece, I'm not sure -- that's not the approach
21 that we are taking. We are not necessarily
22 assigning a probability to each milestone and
23 then multiplying out all the probabilities
24 together to get an overall end-to-end
25 probability. We are not necessarily taking a

1 textbook approach to this one.

2 We know it's got to get done. Every week,
3 every Thursday we spend almost two and a half
4 hours with the group and we are inching closer
5 and closer to accomplishing milestones. And the
6 issues bump them up the chain of command so they
7 can help us resolve conflict, appoint more
8 resources. That is just the best way to manage
9 a project like this, frankly.

10 I think if we get to the point where we
11 feel that it's logistically impossible, we are
12 all going to raise the flag, but we have not
13 seen that yet. And I'm not sure that we're
14 likely to see that. I think we understand it's
15 a difficult task, and we are treating it as a
16 number one priority throughout the City at least
17 in the IT piece and I am sure every place else.

18 COUNCILMAN GREEN: Don't you think with
19 something that is important as this, which is
20 probably the most difficult detailed important
21 thing that I have had to address since I've been
22 in Council, we should be taking a methodical
23 textbook approach as opposed to the nontextbook
24 approach which you just described, which is not
25 likely to result in us raising the flag?

1 MR. EBEID: I look at one thing in a
2 project this complex: What is the critical
3 path? And keep removing as many hurdles as
4 possible that affect the critical path.

5 The critical path here is that we have to
6 produce a value file as soon as possible so that
7 we can get the mailing out. We do our best to
8 try to make sure that we actually remove the
9 City out of being part of that critical path.
10 So if we need to go outside for contracts to try
11 to help augment the staff, that is what we do.

12 So, that's kind of what I am looking at. I
13 am looking at the critical path for this whole
14 project. We would be happy to share that with
15 the Council President.

16 COUNCILMAN GREEN: That's great. So when
17 do you have to have values in your critical
18 path?

19 MR. SALTZMAN: Excuse me. The business
20 plan is to have it on or around the 15th of
21 July or the end of July, within those two weeks.
22 There are specific dates. Just as a point of
23 clarification, we are driving to a next layer
24 not only identifying -- we know what the
25 critical path is, but really looking at the

1 detail of exactly what we need to do and
2 prioritizing it as well as putting on hold or
3 eliminating parts of the process that have been
4 done in the past that will not be necessary to
5 be successful with this effort. And that's as
6 important as what we have to do.

7 COUNCILMAN GREEN: So July 15 to the end of
8 end of July is when the values will be ready.
9 Walk me back from July 15 and tell me at what
10 point -- we got some numbers from the
11 Administration the other day. I don't remember
12 the exact number.

13 But 56 percent, some percentage of the data
14 that's been collected by the people in the field
15 has been entered into the system; 50 percent of
16 all the properties in the City as of last week
17 had been entered into the -- it's the old BRT
18 system that they are doing the data entry in.

19 Can you remind me the name of that?

20 MR. SALTZMAN: Yes.

21 COUNCILMAN GREEN: What's the name of that
22 system?

23 MR. SALTZMAN: Commonly referred to as the
24 old IBM VSAM System.

25 COUNCILMAN GREEN: BSAM?

1 MR. SALTZMAN: VSAM.

2 COUNCILMAN GREEN: VSAM System. That's it.
3 So, 50 percent of the data has been entered into
4 the VSAM System. And it's May 2, I guess. So
5 when will all of the data in your critical path
6 be entered into the VSAM System?

7 MR. SALTZMAN: I'm sorry. I don't know the
8 date off the top of my head, but I can get that
9 for you.

10 COUNCILMAN GREEN: Once all the data is
11 entered into the VSAM System, no values have
12 been created; is that correct?

13 MR. SALTZMAN: That is correct.

14 COUNCILMAN GREEN: Okay. So, after -- that
15 is just gathering data about each individual
16 property?

17 MR. SALTZMAN: Correct.

18 COUNCILMAN GREEN: Then you take the sales
19 that happen over the past one, two or three
20 years, 32,000 sales a year, and you develop
21 algorithmic formulas based on those sales and
22 you apply them to all the properties across the
23 city; is that correct?

24 MR. SALTZMAN: That's correct. There is
25 really two parts of the process. One is the GIS

1 process. So we have to read -- there are
2 640-some odd geographical market areas. We have
3 to redefine all those market areas to ensure
4 that the sales values are applied properly. As
5 an example, you can go from one block to the
6 next where market values in one block went up
7 considerably not unlike the example you gave and
8 go a block farther where there is a major
9 difference. We have to go through each one of
10 those and redefine those boundaries. There is a
11 whole series of steps in sales analysis and
12 neighborhood analysis. Lastly, there is the
13 whole statistical model.

14 COUNCILMAN GREEN: With respect to that
15 step, not statistical modeling, is that
16 happening concurrently with entry of data in the
17 VSAM, or is it on a path that is after the entry
18 of data in the VSAM.

19 MR. SALTZMAN: The creation of it is going
20 on concurrently, but the actual application of
21 it is creating the model.

22 COUNCILMAN GREEN: Redefining 640 GSA?

23 MR. SALTZMAN: GMAs.

24 COUNCILMAN GREEN: What is the date for
25 that being completed in your critical path and

1 what is the percentage completion on that
2 portion of the project?

3 MR. SALTZMAN: We are currently working on
4 the GMA's as we speak. And Adel actually as of
5 today has assigned more resources to assist us
6 in that process. We would -- our target to get
7 that done is by May 28.

8 COUNCILMAN GREEN: May 28.

9 MR. SALTZMAN: That is the current target.

10 COUNCILMAN GREEN: What percentage of that
11 is completed today.

12 MR. SALTZMAN: I don't know that number off
13 the top of my head.

14 COUNCILMAN GREEN: If you can provide that
15 to the Chair and then that is required also with
16 all of the data entry to then apply the
17 algorithm formulas. So if the critical path on
18 that ends up being June 15 or June 30, just 30
19 days off after a three-year project, not highly
20 improbable that would potentially delay the
21 mailing?

22 MR. SALTZMAN: That's why we're driving
23 into the next layer of detail in our planning is
24 to understand how we can modify our project
25 plans and our deliverables to not only meet

1 milestones but to move them up. For instance,
2 it was only last week I believe that we are
3 notified that the notice date was no longer
4 October 1 but was September 17. The two weeks
5 is significant to us. So we are just -- that is
6 one of the variables we are looking at to say
7 how can we minimize the effort and still apply
8 complete accurate and defensible data.

9 COUNCILMAN GREEN: So it's fair to say that
10 an extraordinary amount has to be accomplished
11 by OIT, OPA in terms of data entry, data
12 collection and the application of algorithmic
13 formulas and then confirming that they are
14 correct in a very short of period of time,
15 something that's unparalleled. There is
16 significant amount of work.

17 MR. EBEID: There is a significant amount
18 of the work.

19 COUNCILMAN GREEN: Thank you.

20 COUNCIL PRESIDENT CLARKE: Chair recognizes
21 Councilman Squilla and then Jones. And we're
22 going to need a break, stenographer needs a
23 break, before we start our public testimony.

24 COUNCILMAN SQUILLA: Thank you,
25 Mr. President. My question goes back to -- I

1 guess I will start off with the assessment
2 process.

3 MR. DUBOW: Can we see whether they can go?

4 COUNCIL PRESIDENT CLARKE: Thank you very
5 much for coming over.

6 COUNCILMAN JONES: I have question.

7 COUNCILMAN SQUILLA: Go ahead.

8 COUNCILMAN JONES: Let me ask you this.
9 Let me ask you this. Algorithmic formulas
10 aside, the process we had before you started,
11 was it scientific? The assessment process from
12 one block to the next block where you have
13 values so out of whack 30, 40 percents, was that
14 scientific in your mind?

15 MR. EBEID: I'm not sure what you mean.

16 COUNCILMAN JONES: What I mean by this --

17 MR. DUBOW: No.

18 COUNCILMAN JONES: You are correcting a
19 system that was out of whack, yes?

20 MR. EBEID: We are correcting a -- this is
21 the first time we are doing this, so yes we are
22 correcting a system that's plagued by errors
23 over the years.

24 COUNCILMAN JONES: So every sample you get
25 in, every benchmark you reach, you move the

1 needle a little closer to being fair,
2 understandable to taxpayers that common people
3 without attorneys and without mathematicians can
4 come in and figure out what their taxes are,
5 correct? Is that safe?

6 MR. EBEID: I'm not afraid at all. Yes.
7 That's --

8 COUNCILMAN JONES: As we move this, we are
9 taking something that was broken and we are
10 actually in government trying to fix it,
11 correct?

12 MR. EBEID: Yes.

13 COUNCILMAN JONES: Okay. So if we get to
14 it -- if it's 95 percent complete, it's
15 95 percent more than what it was, correct?

16 MR. EBEID: Certainly a lot better than
17 where we are, yes.

18 COUNCILMAN JONES: Thank you,
19 Mr. President.

20 COUNCIL PRESIDENT CLARKE: You're welcome.
21 Chair recognizes Councilman Squilla. You're up.

22 COUNCILMAN SQUILLA: Since you are there, I
23 will ask one question to follow up. Follow up
24 with Councilman Jones' issue is that we are
25 heading in the right direction which is great.

1 It's so important to make sure we get it right
2 in order to do it. If we do this incorrectly or
3 only 90 percent correct or 95 percent correct,
4 we have a big opportunity to hurt a lot of
5 people in the City. Instead of collecting more
6 revenue in the City and for the schools, we end
7 up collecting less.

8 There is an issue out there that can be
9 very, very detrimental to the City as a whole if
10 we don't do this correctly. And my fear is that
11 if we only do this to 90 percent more or
12 95 percent more, isn't there still a possibility
13 to have 5 or 10 percent errors that we would
14 need to fix in the future? Is it a possibility
15 that we as Council have to come back with
16 adjustments.

17 MR. DUBOW: I don't think they said or they
18 testified they were going -- trying to get at 95
19 percent. I think they said they have milestones
20 to make sure they get this done. That they are
21 putting the resources they need to get it done,
22 and that in fact they are looking at trying to
23 move up some of the milestone. That is, if
24 something goes wrong, they are a little slack in
25 the system. I think that is what they were

1 saying.

2 COUNCILMAN SQUILLA: My fear is when you
3 rush things to try and get things done and pile
4 things on top of people, a lot more opportunity
5 for mistakes to happen. This is a big
6 undertaking for the City of Philadelphia. And I
7 fear that if we don't do it correctly this time,
8 we are going to be lagging behind for years to
9 follow. So that's my statement.

10 I would rather -- I would love to see it
11 done and get done quickly, but to rush it to get
12 done may be a major mistake.

13 MR. DUBOW: We are working to get it done,
14 and we are putting resource in to get it done.
15 And they have a plan to get it done.

16 COUNCILMAN GREEN: Point of information.
17 Thank you. The problem -- I agree with
18 everything Councilman Squilla just said. It's
19 really not -- the problem is if the 95 percent
20 results in things not getting mailed by
21 October 1, we are all truly in deep trouble. It
22 depends on what 10 percent or 5 percent go wrong
23 even if we have the values right. Something
24 else in the works could go wrong.

25 And it does -- it does seem when you pile

1 on all the variables that have to absolutely all
2 go right including decisions in the courts
3 potentially and what happens in Harrisburg and
4 our ability to complete all this stuff and OIT
5 and the OPA, et cetera. There are a whole lot
6 of variables out there that have the potential,
7 each one of them, to not go in our favor. And
8 that is a very large combination problem which
9 results in a much less than 90 percent
10 probability of success just when I add up all
11 the possibilities.

12 But thank you, Mr. President.

13 COUNCIL PRESIDENT CLARKE: Thank you,
14 Councilman. Thank you gentlemen. Please get
15 out before they start up again.

16 (Mr. Ebeid and Mr. Saltzman exit.)

17 COUNCILMAN SQUILLA: As far as assessments
18 are done, 95 percent of the, I guess, physical
19 characteristics.

20 MR. DUBOW: Characteristics are 95 percent
21 of the residential properties.

22 COUNCILMAN SQUILLA: They are done in the
23 field, correct?

24 MR. DUBOW: Yes.

25 COUNCILMAN SQUILLA: How do we know if

1 neighborhoods have been done or not? Besides
2 giving us -- would people in the neighborhoods
3 know their property has been looked at?

4 MR. DUBOW: They would know -- one of the
5 things that OPA has done if they need more
6 information, they put door hangers on asking for
7 information so people would know if they had
8 happened -- that people had been out. Other
9 than -- no, they would not necessarily know A
10 OPA had been through the neighborhood.

11 COUNCILMAN SQUILLA: I don't know if it was
12 done on my property. I did see some numbers of
13 where I live being presented. There is really
14 no way to know. Nobody would knock on the door
15 and say they would look at these property on
16 this block or whatever?

17 MR. DUBOW: Right.

18 COUNCILMAN SQUILLA: And I guess the last
19 thing is I -- my fear -- in my fear and
20 everybody else when we vote on this, we will
21 have a majority of information that you believe
22 is necessary to vote on that. If not, you are
23 going to give us algorithm of possible formulaic
24 method of coming up to the solutions. If this
25 method doesn't pass for some reason, is there an

1 alternative?

2 MR. DUBOW: We have not devised an
3 alternative. I am sure there are alternatives
4 people could develop. We have not developed an
5 alternative.

6 COUNCILMAN SQUILLA: Then if Council comes
7 up with some alternatives, they need to be
8 processed at the same time. I'm just wondering
9 if the Administration had any other alternatives
10 to this.

11 MR. DUBOW: We do not.

12 COUNCILMAN SQUILLA: That's it. Thank you.

13 COUNCIL PRESIDENT CLARKE: Thank you,
14 Councilman.

15 For some reason I think before this is all
16 said and done, you guys will be back. I want to
17 thank you for today. Short follow up with some
18 conversation later this afternoon and some
19 issues.

20 Like to take a 15 minute break right now,
21 then we will just go through straight to public
22 testimony. Sorry for the delay. As you can
23 see, your taxpayer dollars are at work.

24 (Public Hearing ends at 1:36 p.m.)

25 (Break taken.)

1 (Public Testimony begins 2:12 p.m.)

2 COUNCIL PRESIDENT CLARKE: Good afternoon,
3 everyone. We are going to start our Public
4 Testimony.

5 Today in our Public Testimony we ask that
6 your testimony be related to the bills before
7 us, the Budget Bills. I am sure seeing most of
8 you seems like you have been here before, so you
9 probably know the drill. We are going to ask
10 that you limit your comments to between three
11 and four minutes. I think Ms. Lewis has a timer
12 to remind you if you don't. The purpose is to
13 ensure that everybody has an opportunity. But
14 as you have seen, I am somewhat flexible
15 particularly when there is a discussion that
16 gets relatively heated.

17 We want to, again, thank you so much.
18 Apologize for the slight delay. As you know,
19 there is a very important issue before us. We
20 wanted to make sure that all the Members had an
21 opportunity to question the Administration and
22 get appropriate responses. Again, thank you
23 very much.

24 Ms. Lewis, will you please read the name of
25 the first witness that would like to testify.

1 MS. LEWIS: Jeannine Lisitski.

2 (Ms. Lisitski approaches.)

3 MS. LISITSKI: Good afternoon.

4 COUNCIL PRESIDENT CLARKE: Good afternoon.

5 MS. LISITSKI: I'm Jeannine Lisitski,
6 Executive Director of Women Against Abuse. We
7 appreciate the ongoing support of City Council
8 in addressing issues concerning domestic
9 violence. And we thank you for scheduling this
10 public comment opportunity.

11 As many of you are aware, Women Against
12 Abuse is the leading domestic violence service
13 provider in Pennsylvania. We are funded through
14 the intersection of a number of government line
15 items as well as private sources.

16 Philadelphia's Office of Supportive Housing has
17 been fundamental in supporting our shelter and
18 the Philadelphia Domestic Violence hotline as
19 well as our transitional housing.

20 On the state level, we receive support
21 through a number of Department of Public Welfare
22 line items beyond domestic violence including
23 County Child Welfare, Behavioral Health, Human
24 Services Development Fund and Homeless
25 Assistant.

1 The Women Against Abuse shelter was forced
2 to turn away an all time high 7,705 requests for
3 safe shelter this past fiscal year due to our
4 100 bed facility being at full capacity. These
5 women and children who are turned away most
6 often face homelessness or a return to the
7 abuser.

8 The organization has experienced a loss of
9 approximately half a million dollars from
10 government sources over the past three years.
11 In a recent hearing of the Public Safety
12 Committee to investigate the shortage of
13 domestic violence shelter the Office of
14 Supportive Housing testified to experiencing a
15 budget reduction of approximately \$3.8 million
16 since Fiscal Year '09 or a 4 percent reduction
17 to their total budget at the time.

18 While Women Against Abuse's emergency
19 shelter comprised 2.2 percent of OSH's total
20 budget prior to this cut, we absorbed 8 percent
21 of OSH's total cuts when it passed on a \$300,000
22 cut to our shelter. This marked a staggering
23 11 percent reduction to our total shelter
24 budget. In budget hearings this week, Council
25 members were told that OSH has been able to

1 preserve provider budgets, but unfortunately
2 this was not the case for Women Against Abuse.

3 Currently at the state level we are facing
4 a 20 percent cut in a number of our funding
5 streams through the Human Services Development
6 Fund grant. The City has expressed that if
7 forced to sustain these cuts, it would translate
8 them into cuts for supportive shelter and legal
9 services for victims. Our city cannot afford in
10 terms of lives lost to reduce life saving
11 services to families seeking safety from
12 domestic violence.

13 If Women Against Abuse is required to
14 sustain these proposed cuts, we will be forced
15 to reduce the number of beds in our emergency
16 shelter as we would not be able to provide
17 quality services with any fewer staff having
18 already reduced staff due to the budget cuts
19 that I spoke of. Further reductions will force
20 us to shelter fewer women and children in a time
21 when we are seeing an exponentially increase in
22 demand. This will have a debilitating
23 consequence on the systems at work in our city
24 not to mention perpetuating the cycle of
25 violence for our entire community.

1 We are urging you to preserve budget line
2 items that support survivors of domestic
3 violence in consideration of the need that we've
4 been experiencing over the past few years. And
5 we thank you again for your support and
6 attention to this dire issue.

7 COUNCIL PRESIDENT CLARKE: Thank you so
8 much for your testimony. I have a quick
9 question.

10 I was talking to Councilman Greenlee and
11 Councilman Johnson about this issue because I
12 know they have been very involved. Not having a
13 real sense of the housing opportunities for
14 women that find themselves in this unfortunate
15 situation where they need emergency housing or
16 maybe to some degree transitional housing, as a
17 Council person, I am involved in a lot of
18 development.

19 I was saying that maybe we can come up with
20 a strategy to build housing or some sort of --
21 take in a building that is not currently being
22 used or whatever, do a development for purposes
23 of housing women. And I was told by some people
24 that part of the strategy is to have the women
25 integrated into the regular community and not

1 just be in a singular facility.

2 Can you clarify that for me? Is there a
3 particular preference or is there --

4 MS. LISITSKI: Well, right now we have --
5 we went over this in some of the Public Safety
6 Committee Hearings. But there is only 100
7 emergency shelter beds for domestic violence
8 victims in Philadelphia. So, that is very low
9 compared to other cities of our size. It's also
10 low for our region of Pennsylvania when we did
11 the analysis, significantly low.

12 So, we know we need more emergency shelters
13 for victims of domestic violence to immediately
14 escape. So, you know, that -- that would be our
15 initial goal. Of course, we need affordable
16 housing in our city. We know that the general
17 city shelters also turning away families every
18 day because they are so overrun. We need both.
19 We don't need one, but we need both.

20 COUNCIL PRESIDENT CLARKE: All right.
21 Okay. The reason I ask that is because, I mean,
22 I guess you can't really gauge how long an
23 individual need that housing because it clearly
24 wasn't something that was projected. But the
25 funding scenarios and the funding opportunities

1 traditionally are for specific type of housing.
2 And I didn't know if say, for instance, a number
3 groups like Project Homes does a lot of things
4 in my district.

5 And if you took a model where it was called
6 transitional housing where women that needed a
7 little more long term housing opportunities
8 because of the history associated with their
9 domestic abuse, could there be request for
10 proposals put out by the City of Philadelphia
11 under the current community development block
12 grant model where maybe get some support from
13 the City. And go to Harrisburg to get tax
14 credits to help finance a development like that.
15 I was just --

16 MS. LISITSKI: We have transitional housing
17 as well. And we just raised funds through the
18 sources you talked about --

19 COUNCIL PRESIDENT CLARKE: Okay.

20 MS. LISITSKI: -- to do a complete
21 rehabilitation because the four buildings were
22 crumbling and we would have had to leave and
23 close.

24 In addition to that, we've been able to add
25 a new building that will have three more units

1 of transitional housing. Certainly,
2 transitional housing is a need and we don't have
3 enough, but we need emergency shelter because we
4 have women who are calling us beat up from the
5 hospital in cars with children afraid to go
6 home.

7 One woman recently, her four children were
8 taken away by Child Welfare because she had
9 nowhere to go and our shelter was full.

10 COUNCIL PRESIDENT CLARKE: Right.

11 MS. LISITSKI: And the perpetrator was
12 starving these four children. So, you know, DHS
13 said if you have nowhere to take them, we are
14 taking them away. This is what is happening
15 every day for women who are abused. That's
16 7,705 people turned away. And these are with
17 children in tow witnessing all of this.

18 So, we have a crisis of domestic violence
19 shelter beds in Philadelphia. And I think that
20 is our number one need.

21 Do I think there is a problem with
22 affordable housing? Yes. It's a national
23 issue. And it needs to be addressed through
24 mainstream policies not just through the HUD
25 McKinney Stream, which is way too small to

1 accommodate affordable housing for everyone who
2 needs it.

3 So with those monies, the McKinney Stream,
4 I believe we should be prioritizing emergency
5 shelter and other needs of people who are in
6 crisis and will continue to be until we have
7 affordable housing for all.

8 COUNCIL PRESIDENT CLARKE: Okay. All
9 right. Thank you.

10 Councilman Greenlee.

11 COUNCILMAN GREENLEE: I think the key is --
12 and we found this in the hearing, and I visited
13 the shelter that Women Against Abuse runs. I
14 think it's important that there needs to be a
15 separate facility for women that are suffering
16 domestic violence. A lot do not want to go into
17 the "regular shelters". Sometimes they are not
18 really equipped with the personnel to help
19 people in that immediate time.

20 And again, the time frame that you talk
21 about, sometimes they have to stay a little
22 longer. You know, it's a, I think, a really
23 critical need. That that is a -- as Jeannine
24 said, emergency is the priority. That emergency
25 help where people can -- women can go with their

1 children right away I think is really, really
2 important. I know it all costs money, but I
3 think that would be money extremely well spent.
4 Thank you.

5 COUNCIL PRESIDENT CLARKE: From one
6 development head on, sir. Okay.

7 Thank you, Councilman.

8 Thank you so much for your testimony.

9 MS. LISITSKI: Thank you very much.

10 COUNCIL PRESIDENT CLARKE: You're welcome.

11 MS. LEWIS: Shelly Yanoff. Shelly Yanoff.

12 (Ms. Balka approaches.)

13 MS. BALKA: Good afternoon. My name is
14 Christie Balka. And I am testifying on behalf
15 of Shelly Yanoff who had a time conflict.

16 I represent Public Citizens for Children
17 and Youth. As you all know, we are a child
18 advocacy organization that works to improve the
19 lives and life chances of children in
20 Philadelphia and the surrounding counties. I
21 appreciate all of the careful thought you are
22 giving to a difficult issue. The issue of
23 moving to the Actual Value Initiative and
24 raising additional funds for the School District
25 of Philadelphia.

1 As advocates our job is to engage in
2 working for the ideal. As government officials,
3 your job is to balance the needs of various
4 different interest groups and the city as a
5 whole. In other words, to work in the world of
6 the real, not the ideal.

7 I want to put myself in your shoes for a
8 minute and imagine that my job now is not as an
9 advocate but as a government official who has to
10 balance the needs of different interests in the
11 city.

12 The proposal to move to the Actual Value
13 Initiative and raise \$94 million for the School
14 District is certainly not the ideal in many ways
15 that have already been addressed here. But the
16 reality of the situation is that our schools
17 have been operating with more than 40 children
18 to a classroom in fourth grade and above.
19 They've been operating without electives,
20 without sports, without arts and music. All
21 things that keep students in school and on track
22 to graduate. Schools have been operating
23 without basic supplies, paper, magic markers.
24 Beginning last September, my office was
25 receiving calls from parents who said we have no

1 paper.

2 I want to be clear that the Actual Value
3 Initiative and the proposal on the table is not
4 a luxury, it's a necessity. PCCY strongly
5 supports it with the following protections.

6 First, we support the City showing good
7 faith by putting a freeze on property tax
8 abatements for the next two years except in
9 selected neighborhoods, which was the original
10 plan, in selected neighborhoods where it's
11 essential to stimulate development. But in all
12 other neighborhoods, a two-year freeze.

13 Second, we support increasing the City's
14 efforts to collect delinquent taxes from
15 property owners.

16 Third, we support circuit breakers to
17 ensure that no low income resident pays above a
18 certain income limit even if the overall
19 increase is anticipated to be about 9 percent.

20 And fourth, we support the Homestead
21 Exemption. And again, want to affirm that there
22 is a provision in place whereby low income
23 seniors can have their property tax rates frozen
24 at current levels.

25 With those provisions, we very strongly

1 support the proposal that is on the table. And
2 appreciate the careful thought that you and your
3 colleagues are giving to that.

4 (Councilman Jones takes the Chair
5 in place of Council President Clarke.)

6 COUNCILMAN JONES: Before you go,
7 Ms. Yanoff[sic], you're an expert recognized in
8 the area of public education. And we sincerely
9 take into consideration all of your insights.

10 From what you can see coming from North
11 Broad Street and the SRC is there -- I know
12 there is doom and gloom about the cuts. But are
13 some of the glimpses of the proposals that they
14 are putting out offering any sense of hope?

15 MS. BALKKA: Well, let me go back to the
16 property tax issue because I think that is
17 probably what underlies your question.

18 It was true before the restructuring plan
19 was announced that the schools were strapped for
20 funds. And that's traditional publics and
21 charters will be experiencing cuts next year as
22 a result of this whole situation. So that was
23 true before the restructuring proposal was
24 announced. It continues to be after the
25 restructuring proposal. It doesn't change the

1 situation.

2 I really think that there are two separate
3 issues. They are interrelated, but my guess is
4 that everyone of us in this room has a different
5 opinion about the restructuring proposal. That
6 doesn't change the fact that there is a need for
7 additional funds to open the school doors in
8 September.

9 My own organization believes there are --
10 there is some potential in this new proposal to
11 give more authority to school principals and to
12 the local level. It's something we've urged for
13 a long time. It's consistent with best
14 educational practices. It's very hard to do
15 this without resources. It's very hard to do --
16 to make any changes without appropriate
17 resources.

18 We think the -- we applaud a number of the
19 changes that have been made over the last year
20 to make the SRC more accountable. We understand
21 and are hopeful about a search for a new
22 superintendent completing the top level of
23 leadership. There are many questions that have
24 yet to be answered about the restructuring plan.
25 And we, like everyone else in the room, are

1 waiting for answers, holding out the hope that
2 the plan really can make good on the promise to
3 give more authority to the principals because
4 the principals are leaders within their school.
5 They set the tone. They set the expectations.
6 And they should have the authority to make
7 ground level decisions. So that's --

8 COUNCILMAN JONES: Similar to charter
9 schools?

10 MS. BALKKA: I think this move, as I
11 understand it, will make the governance of
12 traditional public schools and charters more
13 similar than different with the role of 440
14 being -- ensuring that quality -- you know, that
15 expectations are met for teaching and learning;
16 quality and compliance for both charters and
17 traditional publics.

18 COUNCILMAN JONES: So if this body does not
19 act and we just ignore the problem, what is the
20 outcome for the schools?

21 MS. BALKKA: The outcome will be felt at the
22 individual school level, and that is because
23 there is no more room to cut in the Central
24 Administration. They have paired everything
25 down that they can possibly pair down without

1 breaking the law. There are certain legal
2 requirements.

3 But as I've been told, there are no more
4 large programs that this money can save coming
5 out of the Central Administration or for the
6 District as a whole. It's going to come out of,
7 you know, decisions that are made about whether
8 to rehire a nonteaching assistant at the local
9 level. I mean, it's going to look different
10 from one school to the next. And as I said,
11 there are pretty paired down even at the local
12 school level.

13 To give you an idea of what's been paired
14 down at Central Administration -- and I want to
15 make clear that PCCY supports the most efficient
16 and accountable School District. But to give
17 you an idea of the dramatic nature of the cuts
18 to Central Administration, and this is just one
19 example, there were about 1,200 employees at 440
20 last year. There are about 650 this year. And
21 it's envisioned that there will be 200 next
22 year. That is with -- that is assuming that the
23 94 million is part of the budget.

24 So, you know, my understanding is that
25 those 200 employees will mostly be responsible

1 for ensuring that programs such as Special
2 Education, which the District has a legal
3 obligation to provide, occur. That's not the
4 only program. But, you know, the distribution
5 of Title One monies, other programs that come
6 with certain legal requirements for the way
7 they're administered.

8 COUNCILMAN JONES: Are there any other
9 questions for this witness. We don't --

10 MS. LEWIS: This is speakers.

11 COUNCILMAN JONES: There may be questions.
12 I'm allowed to ask them, right?

13 Are there any questions?

14 (No response.)

15 All right. Thank you.

16 MS. BALKKA: Thank you, Councilman.

17 COUNCILMAN JONES: Next witness.

18 MS. LEWIS: Lauren Bornfriend or Fried.

19 (Next group approaches.)

20 MS. BORNFRIEND: Good afternoon, Members of
21 Council. I am Lauren Bornfriend, the Executive
22 Director of the Philadelphia Parks Alliance.
23 And I am here with Shawnda Gilbert, intern with
24 the Parks Alliance who is a student at Mastery
25 Charter; Derek Freres, who is going to tell you

1 all the different Park groups that he is
2 affiliated with; and Tracie Blummer from the
3 Parks Alliance who is going to be reading the
4 testimony of Doris Gwaltney, who is the
5 President of Carroll Park Neighbors. She
6 couldn't be here today because of illness.

7 Together advocates, City Council and the
8 Administration have made enormous progress over
9 the last several years in reforming
10 Philadelphia's Parks and Recreation. Council
11 President Clarke and Councilwoman Blondell
12 Reynolds Brown and the Mayor were instrumental
13 in creating the very highly performing
14 Department of Parks and Recreation. It has new
15 standards of transparency and accountability.
16 And it has a visionary leader.

17 Unfortunately, since 1970, Philadelphia's
18 Parks and Recreation has suffered chronic budget
19 neglect. And you've heard us all heard us say
20 this. You know that in 2008, Park advocates
21 fought to pass the Mayor's proposed parking tax
22 increase which was promised as a funding source
23 to increase the budget for Parks. And that the
24 Department has not seen one cent of that money.

25 What you may not know is that in -- over

1 the last four years Parks and Recreation have
2 actually received 43 million less than what was
3 originally promised in the Fiscal Year '09 to
4 '13, five-year plan. And if left unchanged, the
5 Mayor's current proposed budget for Fiscal '13
6 will be one of the lowest Park and Recreation
7 budgets in the last ten years. In 1985, the
8 Parks Budget alone of 12.6 million was more than
9 it is today. And that does not account for
10 inflation, and that's 1985.

11 The Parks Alliance has patiently understood
12 the economic challenges of the last few years.
13 And we haven't really -- we haven't said
14 anything about the delayed increases, but our
15 folks who are all across the city and every
16 neighborhood who spend millions of dollars worth
17 of sweat equity every year fixing the rec
18 centers and their parks to try to make them okay
19 for their children think that enough is enough.
20 And they think as we've been saying in this
21 room, a promise is a promise.

22 Thank you very much.

23 MS. GILBERT: Good afternoon, Council
24 members. My name is Shawnda Gilbert. I am
25 currently a sophomore at Mastery Charter

1 Shoemaker Campus. I want to thank you for this
2 opportunity to testify.

3 The purpose of my testimony is to encourage
4 you to restore the \$8 million that was promised
5 in the parking tax increase to Parks and Recs.
6 Parks and Recreations are important to me
7 because I am older sibling of two sisters and
8 two brothers.

9 My younger siblings are very active and
10 enjoy playing basketball at my neighborhood
11 recreation center. I always try to get them
12 away from the television, so I can take them
13 outside to a park to exercise and have fun doing
14 it. If we see parks that are in bad condition,
15 we will walk right past them. I refuse to take
16 my brothers and sisters to a park where there
17 are broken benches, play sets and basketball
18 courts.

19 One time I took my brothers and sisters to
20 Haddington Parks/Recreation Center. I was
21 inside playing basketball when my little sisters
22 asked if we can go outside so they could get on
23 the swings. When we got outside, they saw that
24 the swings were broken. Their immediate
25 response was, I hate this park, something is

1 always broken.

2 Our neighbor parks are falling apart. This
3 not only affects my brother and sisters but it
4 affects other children in my community. Not
5 only as a Philadelphia citizen but as an active
6 teen, the maintenance of my neighborhood parks
7 matters a lot. In order to maintain Parks and
8 Recs, you must put money into Parks and Recs.

9 Please restore the \$8 million to Parks and
10 Recs. I would like to thank you again for your
11 time.

12 COUNCILMAN JONES: I want to thank you for
13 that comment. And that Shoemaker Campus you go
14 to is in the Fourth Councilmatic District. The
15 recreation center you just mentioned is in the
16 Fourth District.

17 Do you know if they repaired the swings
18 yet?

19 MS. GILBERT: No.

20 COUNCILMAN JONES: They have not?

21 MS. GILBERT: No.

22 COUNCILMAN JONES: We are going to make
23 sure they get repaired for you and your sister,
24 all right?

25 MS. GILBERT: Yes.

1 COUNCILMAN JONES: Take care of that.

2 MS. GILBERT: Thank you.

3 MR. FRERES: Thank you. My name is Derek
4 Freres. And I'm a Board Member of the
5 Philadelphia Parks Alliance. I also serve on
6 the boards of several park groups including the
7 Friends of Rittenhouse Square, Fidler Square and
8 Proven Association and the Friends of Schuylkill
9 River Park.

10 On these groups I and others work in strong
11 partnership with the Department of Parks and
12 Recreation, Commissioner DiBerardinis and Deputy
13 Commissioner Slawson and Focht to help improve
14 and maintain the parks I mentioned. The
15 leadership of Parks and Recreation must be
16 commended for their tremendous efforts
17 stretching every cent they have to its maximum,
18 leveraging alternative funding streams and
19 partnering with the community to creatively
20 maintain and improve their facilities and parks
21 to the best degree possible with resources
22 currently available.

23 Despite their model efforts, Parks and
24 Recreation is one of the most underfunded
25 departments in the city. And the ten thousand

1 plus acres of land they oversee reflects these
2 funding insufficiencies. While the average
3 budget for all other city departments combined
4 have substantially increased over the past
5 decades, the budget for Parks and Recreation has
6 not. Philadelphia spends just over \$60 per
7 resident on parks. San Francisco spends almost
8 five times that. And Cleveland spends almost
9 double. We are among the lowest in major U.S.
10 cities in dollars spent per resident on parks.

11 In 1970, Fairmount Park was a force of 637
12 employees. In recent years, chronic
13 underfunding has reduced that number to fewer
14 than 200. In 1974, there were hundreds of
15 rangers to keep our children safe in parks.
16 Today there are fewer than 20.

17 Over the past decade recreation centers
18 have lost over 100 employees. These are the
19 places where our city's children go to stay safe
20 after school and do their home work, to be
21 outside on a spring day, and to have a summer
22 experience in our camps and pools.

23 We also know that parks are more than nice
24 places to visit. They are intimately tied to
25 the City's economic development. People want to

1 live where there is green space and areas of
2 property values and associated tax income
3 increase and crime decreases. Investing in
4 parks and improving green spaces create a city
5 in which people want to live and stay.

6 Let me provide just a few concrete examples
7 of the important impact a small amount of
8 additional funding could make to Parks and
9 Recreation. Insufficient public funding has
10 forced the Markward Recreation Center and
11 Schuylkill River Park to close on Saturdays when
12 children often need it most. More funding could
13 keep recreation centers across the city open on
14 weekends like they have been in the past.

15 Schuylkill River Park and many other
16 places, graffiti and park property vandalism
17 pervade what could be beautiful spaces. Parks
18 and Recreation has need of the funds to prevent
19 these acts via park ranger presence nor the
20 funds to rapidly remove graffiti or fix what has
21 been vandalized. Increased park funding could
22 bolster our city's park ranger core, preventing
23 many costly damage to park property and saving
24 the City money over the longer term.

25 Park sites rely on SMAs or Seasonal

1 Maintenance Attendance to keep parks clean and
2 maintained as spring and summer near and
3 visitors drastically increase. But this force
4 has been substantially cut and parks are no
5 longer kept clean enough. Increased public
6 funding could increase the number of SMAs
7 substantially.

8 For Fiscal Year 2009, the Mayor recognized
9 the chronic underfunding of Parks and Recreation
10 and promised to increase our budget in that year
11 via funding stream provided by parking taxes.
12 That promise was broken. The currently proposed
13 budget for Fiscal Year 2013 will be one of the
14 lowest for Parks and Recreation in the last ten
15 years.

16 On behalf of the parks with which I am
17 associated, citizens and parks across the city,
18 I call on City Council and Mayor Nutter to
19 restore 8 million to Parks and Recreation. This
20 will take us back to the budget passed by City
21 Council for Fiscal Year 2009 and help us start
22 to provide the quality of parks our city needs.

23 MS. BLUMMER: Good afternoon, members of
24 City Council. I am Tracie Blummer. And I am
25 testifying on behalf of Doris Gwaltney, Board

1 Member of Philadelphia Parks Alliance and
2 President of Carroll Park Neighbors.

3 Unlike most parks in Philadelphia, over the
4 years Carroll Park has benefitted from infusions
5 of capital dollars. We are doing our part in
6 this effort and we have been doing our part for
7 14 years. We host programs and activities for
8 children and provide a clean venue for community
9 organizations and churches for everyone else who
10 desires to walk over and spend a moments doing
11 nothing at all. But there is only so much that
12 we can do to protect this investment and Carroll
13 Park if the City doesn't do its part.

14 Carroll Park is testament to what a park
15 can be and how investment in a green space can
16 turn a neighborhood around. But our park also
17 suffers from deferred maintenance. We pick up
18 trash, smile at the dog owners who allow their
19 dogs to run around off leash even though signs
20 are posted about this on every corner.

21 The children from the neighborhood day care
22 centers are a joy to watch as they play on our
23 playground equipment. The laughter of happy
24 children enjoying themselves is music to our
25 ears. Sometimes the ten year olds come over

1 alone with their buddies and play their games
2 and have kid fun. Sometimes we take the time to
3 sit and talk with a 13-year-old who is carrying
4 the weight of his or her family challenges on
5 young fragile shoulders. We are volunteers and
6 we come back to our park every season because we
7 want to. We want to make a difference in our
8 neighborhood.

9 Four years ago, 8 million was cut from the
10 Parks and Recreation Budget with a promise that
11 it would be restored. How can we ask private
12 investors to participate in funding our parks if
13 the City doesn't keep its promises. These
14 investors have no interest in picking up the
15 slack of government. They are eager to partner
16 with a government that does its part. We are
17 only asking that the Mayor and City Council give
18 us what was promised.

19 What a sad day it is that we must come now
20 and entreat you to keep that promise. Without
21 timely maintenance in Parks and Recreation
22 Centers, our hard work is in vain.

23 On the Thompson Street side of Carroll
24 Park, the family of a young man who perished in
25 one of the Towers on 9/11 planted an oak tree in

1 his memory. That tree is now 30 feet tall. On
2 the 59th Street side of the park, a magnolia
3 tree was planted in memory of a gentleman who
4 was associated with a group that was cleaning
5 Carroll Park in the 1950s.

6 No one can assess what Carroll Park has
7 meant to our neighborhood throughout the years.
8 Coming to Carroll Park doesn't cost a penny.
9 Enjoying a spring breeze, looking at the blue
10 sky and feeling the warmth of the sun on your
11 face doesn't cost a penny. Parks are important.
12 Parks transform a neighborhood. Parks are
13 driving neighborhood revitalization.

14 A promise made must be a promise kept.
15 It's as though you took money from your son's
16 piggy bank and promise to put it back. Your son
17 works hard, packing groceries at the corner
18 store and saves enough money to buy a bike and
19 then you tell him, well, mommy and daddy will
20 have to find your money somewhere.

21 Politicians don't keep promises. Many
22 people believe that, but I prefer to believe
23 that the Mayor and City Council were remiss in
24 addressing this issue. Ladies and gentlemen,
25 members of Council, do the right thing. Restore

1 the 8 million promised.

2 Thank you.

3 COUNCILMAN JONES: Thank you for fighting
4 for a park in the Fourth Councilmatic District.
5 That tree, I believe that was planted on the
6 other side was Mr. Dunn's tree. Madelyn Dunn,
7 who happens to be a staff person of mine,
8 dedicated a tree to her husband. So, we
9 appreciate what you do. And the shed that we
10 just put out there that we paid for is a part of
11 that, but it comes nowhere close to the \$8
12 million that was taken away from Parks and Rec.

13 So, thank you for your comments.

14 Councilwoman Bass. Would you stay at the
15 table for a minute.

16 COUNCILWOMAN BASS: Thank you, Mr. Majority
17 Leader.

18 I just wanted to thank you for coming in
19 for your comments today. As the Chair of the
20 Parks and Recreation Committee, I know we have a
21 meeting scheduled. I look forward to sitting
22 down and talking about the issue and seeing what
23 we can do.

24 As you are aware, we face a lot of
25 challenges ahead in terms of this budget and how

1 to work out so many difficult situations and
2 what to do about AVI and schools and so forth.
3 But I think that we cannot underestimate the
4 importance of Parks and Recreation here in the
5 City of Philadelphia. It's not something that
6 can be funded as an option. It's not something
7 that is luxury. It really is a necessity for
8 our City. And I think that that is something
9 that we need to go forward and have in mind.

10 I know that there has been an excellent
11 suggestion that's been presented that we're in
12 the process of flushing out in terms of getting
13 a dedicated funding stream for the Parks and
14 Recreation Operation. And so we look forward to
15 exploring all the options.

16 If you have additional options or ideas, we
17 want you to know that we are open to that. And
18 I think overall you have a Council that is very
19 much committed to working with you and finding
20 ways and doing things differently, finding new
21 and different and innovative ways in terms of
22 what can we do to gather the funding that we
23 need to make sure that we have the world class
24 operation that I believe we should have here in
25 Philadelphia.

1 So, just wanted to let know that. And look
2 forward to meeting with you soon.

3 MS. BLUMMER: We're looking forward, as
4 well.

5 MR. FRERES: Thank you. Looking forward to
6 meeting, as well.

7 COUNCILMAN JONES: Councilman Green, did I
8 see your light on? All right.

9 If there are no other comments or questions
10 for this panel, can we call up the next group.

11 MR. FRERES: Thank you.

12 COUNCILMAN JONES: Thank you.

13 MS. LEWIS: Walter Marlin.

14 MS. BORNFRIEND: Walter went to testify at
15 a neighborhood hearing instead.

16 MS. LEWIS: Brett Mandel.

17 (Mr. Mandel approaches.)

18 COUNCILMAN JONES: Mr. Mandel, who is the
19 other witness with you?

20 MR. MANDEL: This is my expert on public
21 education in Philadelphia, Rose Winebaum who
22 also has testimony that can be handed out.

23 Good morning. My name is Brett Mandel.

24 I'm a citizen of Philadelphia.

25 We need to be doing all we can to establish

1 fairness, legitimacy and legality in real estate
2 taxation. Instead Mayor Nutter's proposed
3 legislation to alter real estate taxes would
4 make permanent two years of tax increases, raise
5 another \$90 million in taxes for the School
6 District, and do it all without us understanding
7 how these changes will effect Philadelphia's
8 homeowners. This backward approach could be
9 devastating to your constituents.

10 It's important to put these proposed
11 changes into context and understand how the need
12 for additional tax revenues and the need for
13 real estate tax fairness fit into a larger
14 issues of taxation in Philadelphia.

15 In 2003, I served on the voter established
16 Tax Reform Commission where I chaired the real
17 estate tax working group. The Commission firmly
18 established three major themes of tax reform in
19 Philadelphia; Philadelphia tax is too much, we
20 tax the wrong stuff, and we tax unfairly.
21 Compared to other cities in the surrounding
22 jurisdictions our tax burden is higher, which
23 encourages some firms and some families to
24 choose to locate elsewhere.

25 While most other local governments generate

1 most of their revenues from taxes on the value
2 of real estate, Philadelphia's high taxes on
3 those earning wages and operating businesses put
4 the City at a competitive disadvantage.

5 Finally, when it comes to real estate
6 taxation, similar properties are not being
7 treated similarly so some pay too much while
8 others do not pay their fair share.

9 The Tax Reform Commission recommended that
10 Philadelphia reduce the wage tax, phase out the
11 business privilege tax and make real estate
12 taxation fair and understandable. Those
13 recommendations fit together to preserve and
14 expand City revenue. If high and unproductive
15 taxes are harming our economy, then reduced and
16 reformed taxes should help attract and retain
17 neighbors and employers to generate the tax
18 dollars necessary to keep our budget whole.

19 Most specifically, if we can reduce the
20 cost of doing business in Philadelphia, we can
21 increase the value of commercial properties.
22 And if our system of real estate taxation works
23 in a fair way, then the City will capture that
24 increased value with increased real estate tax
25 revenues. If our system of real estate taxation

1 works fairly and legally, then reducing and
2 reforming our taxes on business and wage earners
3 makes great economic sense. Most important,
4 such a plan generates the budgetary resource
5 necessary to preserve and expand City services.

6 The Tax Reform Commission determined that
7 fixing real estate taxation must be about
8 resetting base values and working to ensure
9 there is a smooth transition to a fair system.
10 We established that values should be set before
11 tax rates are determined to ensure City Council
12 affirmatively votes to establish tax rates only
13 after they understand how those tax rates would
14 affect their constituents. Doing it any other
15 way will result in confusion and could
16 unnecessarily and unintentionally result in
17 certain homeowners enduring increases in their
18 tax bills by hundreds of percent.

19 Council may get one chance in this
20 generation to fix decades of inequity and real
21 estate taxation. I urge you to do it right.
22 Reject the cart before the horse approach
23 proposed by the Administration and instead begin
24 the process to educate property values about the
25 coming transition to a fair system, carefully

1 scrutinize the actual values put forth by the
2 assessment bureaucracy to be sure it's
3 legitimate, and consider which policies are
4 necessary to ensure a smooth transition to
5 actual value. Only then should Council consider
6 the new and revenue neutral tax rate.

7 If Council takes these steps, not only
8 will we establish a fair system of real estate
9 taxation, we will have a legitimate system to
10 capture the growth and property values that
11 occur when tax forms reforms are implemented in
12 future years.

13 Thank you so much. And for those of you
14 who want a souvenir, I include these.

15 COUNCILMAN JONES: Is she going to testify?
16 Would you like to testify?

17 (Ms. Winebaum shakes head no.)

18 Okay. Councilman Oh.

19 COUNCILMAN OH: Thank you very much,
20 Mr. Chairman.

21 Good to see you, Brett. And I have
22 certainly followed along with some of your tax
23 ideas and things over the years. I think we are
24 pretty much with you on the general concepts
25 that you are taking about.

1 In this particular case, and I'm not
2 contradicting you, but I would like to get from
3 you your thoughts. Everything you say is true.
4 However, if the schools do not have the funds to
5 operate, they cannot raise the revenues to
6 operate the schools, do not offer an education
7 to children in this city. That would also
8 adversely affect employment, jobs, economic
9 growth, opportunities. It would have a lot of
10 adverse effects.

11 So, in light of what you're saying, not the
12 horse before the cart and the issue that we're
13 looking at, what are your thoughts?

14 MR. MANDEL: Certainly, as someone who has
15 three public school students in the public
16 schools, I am absolutely aware that we need
17 resources. We need more resources. I coached
18 teams in my daughters' schools because we
19 couldn't afford to have a coach. We have fund
20 raised for our schools because, well, the
21 schools need more money.

22 The choice before you, though, is not the
23 schools -- either we fix the real estate
24 problems through the Actual Value Initiative
25 proposed by the Administration or the schools

1 get no more money. The choice before you is to
2 fix real estate taxation this way or to fix it
3 correctly. And then separately, should the
4 schools be given more money. And if so,
5 obviously, you can grant the schools more money
6 from the budget. You can raise a different tax.
7 There are different taxes that go to the School
8 District. You can have the State give more
9 money to the schools. After all, well, they run
10 our schools.

11 So, there are two separate and distinct
12 issues. Should we fix our real estate taxes?
13 Yes. Absolutely. And we should do it right.
14 If we don't do it right, there could be chaos in
15 the marketplace which, well, that's not good for
16 anybody. And then, should we give the schools
17 more money? Maybe so.

18 Last year this body was asked to give the
19 School District more money and told if you give
20 the School District more money, then Harrisburg
21 will give it even more money. And isn't that a
22 great thing. Well, this Body step forward and
23 gave more money. And we took more money out of
24 our pockets for schools. The State cut the
25 schools more. So, I would like to see the

1 schools have a firm plan to fix what's wrong
2 with the schools and separate that from fixing
3 what's wrong with real estate.

4 COUNCILMAN OH: I think that is something
5 that we very much desire to see done. So thank
6 you very much. Thank you, Mr. Chairman.

7 COUNCILMAN JONES: Thank you, Councilman
8 Oh. Any other questions, comments?

9 (No response.)

10 Thank you for your testimony.

11 MR. MANDEL: Thank you.

12 MS. LEWIS: Karetha Reid Lloyd. Karetha
13 Reid Lloyd.

14 (Ms. Lloyd not present.)

15 June O'Neill.

16 (Ms. O'Neill approaches.)

17 COUNCILMAN JONES: Good afternoon.

18 MS. O'NEILL: Good afternoon.

19 COUNCILMAN JONES: State your name for the
20 record and proceed with your testimony.

21 MS. O'NEILL: I'm June O'Neill. And I'm
22 the Manager of the Philadelphia Cultural Fund.
23 Thank you for giving me a few moments today. I
24 appreciate it.

25 The Philadelphia Cultural Fund was

1 established in May 1991 with the passage of Bill
2 No. 1424 authorizing city officials to file
3 articles of incorporation for the creation of
4 the fund. It was one of the first acts of newly
5 minted Mayor Ed Rendell and newly minted Council
6 President John Street. The fund was
7 incorporated as a nonprofit. And the first
8 grants to arts and culture organizations were
9 made in the Spring of 1994.

10 Fiscal year 2013 marks the Fund's 20th
11 year. The 20th round of grants to support
12 Philadelphia's Arts and Culture Community. As
13 part of our 20th Anniversary, the Board of the
14 Fund has embarked on a strategic planning
15 process. And included in the strategic planning
16 process is a survey that we did with the
17 granting community. And I will just share a few
18 points of that survey with you.

19 Fifty-two percent of the applicant pool are
20 organizations with budgets of less than
21 \$250,000. These are the grass roots
22 organizations that are working in Philadelphia's
23 neighborhoods. They provide arts education.
24 They provide afterschool programs. And more and
25 more they are filling in the gaps left by every

1 decreasing budgets in our schools and social
2 service agencies.

3 We have a number of arts organizations in
4 various neighborhoods in the City that are
5 working on the ground doing not only what their
6 organization was incorporated to do, for
7 instance, if it's a theater company, well, they
8 do produce theater. However, as I mentioned,
9 they are also providing very important arts
10 education and afterschool opportunities.

11 Members of the Arts and Cultural Community
12 serve as peer panel reviewers for the Cultural
13 Funds Grants process. This is a process that
14 the Fund has been using since the beginning.
15 Peer panels are made up of professionals in a
16 particular artistic discipline.

17 For example, in the theater panel, all the
18 applications from theaters are reviewed by
19 professionals in the theater community including
20 actors, directors, producers, administrators and
21 theater educators. This is a valuable process
22 because it ensures that the community owns the
23 process. This past year we had 260 applicants
24 to the Fund and 130 peer panelists participated
25 in the process from all different artistic

1 disciplines and from all areas of the city
2 representing organizations large and small.
3 They participated in the peer process to help
4 review these grants.

5 I have invited two people to be with me
6 today. One of them is here. One of them is not
7 here yet. They have not only served as
8 panelists for the Cultural Fund's review
9 process, but also are executive directors of
10 grantee organizations.

11 So, I would like to first introduce you to
12 Veronica Castillo-Perez, who is from Raices
13 Culturales Latinoamericanas. I will turn this
14 over to Veronica at this moment.

15 COUNCILMAN JONES: Good afternoon.

16 MS. CASTILLO-PEREZ: Good afternoon. Thank
17 you. I'm just running up from the Mayor's
18 reception and Secretary Solis on the Second
19 Floor. So, I apologize, June, for being a
20 little late.

21 But Honorable City Council members, thank
22 you very much for giving me the opportunity to
23 address our concerns regarding our funding
24 during these challenging economic times. My
25 name as June said is Veronica Castillo-Perez,

1 Executive Director of Raices Culturales
2 Latinoamericanas, Inc, a local nonprofit art and
3 culture organization founded in 1991 to
4 preserve, promote and support the beauty and
5 diversity of Latino culture through the
6 performing and visual arts.

7 Raices means roots in Spanish. And Raices
8 Culturales Lationamericanas translates to Latin
9 American Cultural Roots.

10 Until last summer our offices were located
11 at 2757 North 5th Street in the Central De Oro
12 Business District at 5th and Lehigh, the heart
13 of the Puerto Rican community. For the last
14 several years we have been co-partners with
15 Taller Puertorriqueno Associan Congreso to
16 produce Feria del Barrio in September where we
17 draw thousands of neighborhood residents to that
18 festival.

19 For those that do not know, Philadelphia is
20 the third largest U.S. city outside the main
21 island of Puerto Rico followed by New York and
22 Chicago with the largest number of Puerto
23 Ricans. 70 percent of the Latino population in
24 Philadelphia is of Puerto Rican descent. So
25 naturally, our main constituency made up of

1 artists and audience members is going to be
2 Puerto Ricans living in the 19133 ZIP code area.

3 Statistics show that in the 19133 ZIP code
4 area, 50.84 percent of its citizens are living
5 in or below the poverty line. It ranks 210th
6 of the nation's most poverty stricken
7 communities. Many of the individuals are
8 organizations that we serve in the past 21 years
9 through our programming are from this area. It
10 is through this funding through the Philadelphia
11 Cultural Fund that we've been able to do various
12 activities in this area of art and culture.

13 Through our artistic programming and
14 community involvement, we allow artists in that
15 area to rehearse and perform as well as families
16 to participate in our multidisciplinary year
17 round programming. Our move into a new space
18 located at 1417 North 2nd Street in the Crane
19 Old School has extended our reach to include the
20 19122 ZIP code area. And we have formed new
21 partnerships such as our three day Latin Roots
22 and Rhythm Festival at the Settlement Music
23 School in South Philadelphia where there is a
24 large growing Mexican community.

25 On a national level, Mexicans make up the

1 largest Latino population. It's only fitting
2 that we serve on the local host committee of the
3 National Association of Latino Art and Culture
4 to bring NALAC's National conference to the East
5 Coast for the first time on October 17 through 21
6 of this year at the Loews Hotel, bringing much
7 needed revenue to the City and tourism dollars.
8 This national convention will place Philadelphia
9 as a Latino political hotspot just one month
10 prior to our National Presidential election.

11 Last week Mayor Nutter addressed recipients
12 and guest like ourselves of the Knight
13 Foundation at the Philadelphia Art Museum. He
14 reminded us of the correlations that exist
15 between art and academic success. I am very
16 proud to say that we recently hired a Temple
17 graduate, Jasmine Dottin, as program manager.
18 She is one of a growing number of students
19 making Philadelphia their home by staying after
20 graduation.

21 Our organization employs three full-time
22 staff members and pays insurance benefits and
23 employment taxes which contribute to the
24 economic development of the city. We are not
25 asking for financial bailout or handouts, but

1 rather firm handshake that will commit financial
2 dollars to create partnerships across the city,
3 to increase tourism dollars while serving our
4 economically strapped constituents.

5 For example, during the upcoming Memorial
6 Day Weekend, we will be partnering with the
7 Delaware River Waterfront Corporation to bring
8 two days of Latino artistic explosion activities
9 to the Race Street Pier for Philadelphians and
10 tourism alike. Please join us and discover the
11 beauty and diversity of Latin America or visit
12 our website at raicesculturales.org.

13 And just to finish, I'd like to give you a
14 synopsis of what we do at Raices. In 1907, a
15 70-year-old artist was murdered in his home just
16 blocks from our organization. We held a service
17 for his death. He was untimely killed. The
18 musicians and dancers came and performed. After
19 the ceremony in his honor, one of his
20 grandchildren came up to me, he was 14-year-old
21 kid. He said I grew up listening to the music,
22 but I didn't understand what it really meant.
23 And having the roots of his culture brought back
24 up gave him a sense of belonging to the
25 community.

1 So, I'm here to say thank you very much.
2 And thank you to the Philadelphia Culture Fund.

3 MS. O'NEILL: Veronica is just -- and
4 Raices is just an example of the many, many
5 institutions that benefit from the support that
6 comes from the Cultural Fund. And the Fund, as
7 you know, receives its allocation from City
8 Council.

9 There are organizations in every Council
10 District working in every neighborhood in the
11 city, all -- many, many of which could bring you
12 testimony and a story like Veronica has just
13 shared with us. And you can see from what
14 Raices does, it's a very small organization.
15 She's talking about three full-time staff.
16 Three. And you know there's just such a myriad
17 of things that they are able to accomplish. And
18 I'm just here to tell you that the arts
19 community can do a lot with a little. We have
20 been. We will continue to do so, and we are
21 very, very grateful and thankful for the
22 continued support that we get from City Council.

23 Thank you very much.

24 COUNCILMAN JONES: One of the reports you
25 generate every year even though these types of

1 programs know no boundary, people from around
2 the region participate in events like yours.
3 But you do break it down by Councilmatic
4 District. And it is amazing to see some of the
5 diversity at work in our city. It's -- it is
6 analogous to the spices on food. Without it,
7 Philadelphia would be a bland place to live.

8 So, we thank you for what you do.

9 MS. O'NEILL: Absolutely. As I said, we
10 had 260 organizations make application this
11 year. 260 in a city the geographic size of
12 Philadelphia. That's amazing. And it does
13 speak to the cultural diversity and the very
14 rich cultural arts that we have here in the
15 city. We are very fortunate.

16 COUNCILMAN JONES: Thank you so much for
17 what you do.

18 MS. O'NEILL: Thank you.

19 COUNCILMAN JONES: When we open that square
20 up in the Seventh District, we will make sure we
21 get some of those acts down there, Maria? That
22 square we're going to do?

23 COUNCILWOMAN SANCHEZ: Absolutely.

24 COUNCILMAN JONES: All right. Thank you.

25 MS. O'NEILL: Thank you very much.

1 COUNCILMAN JONES: Next.

2 MS. LEWIS: Reverend Anthony Floyd.

3 Anthony Floyd?

4 (Reverend Floyd not present.)

5 Sherrie Cohen.

6 (Group approaches.)

7 COUNCILMAN JONES: Good evening -- good
8 afternoon still.

9 MS. COHEN: Yes. We have a panel here
10 today, Councilman. And Anne Gemmell is going to
11 begin.

12 COUNCILMAN JONES: Good afternoon. State
13 your name for the record and submit your
14 testimony.

15 MS. GEMMELL: Good afternoon. My name is
16 Anne Gemmell. I'm the Political Director at
17 Fight for Philly, public school parent,
18 committee woman in the Second Ward.

19 I am here in my capacity as a coalition
20 member of the Fair Share Coalition. We have
21 some ideas that we would like Council to
22 consider during this revenue crisis. And that's
23 really what it is from my standpoint. We spend
24 more money than we bring in. It's a -- it's
25 more -- the attention is more heightened than

1 ever because of the Mayor's difficult and false
2 choice that he's presented to the public. It's
3 literally, I think, serving to pit seniors and
4 homeowners against families that really want to
5 stay and use some sort of public education in
6 the city.

7 After all, power -- power is ultimately
8 about controlling public dollars and
9 prioritizing spending. So, we thought that the
10 Fair Share Coalition should form. It was very
11 rapidly put together. It consists right now and
12 it's growing every day of AFSCME DC 47, District
13 1199C, SCIU 32 BJ, Project Home, Philadelphia
14 Unemployment Project. To my left here,
15 Philadelphia Now, Pathways PA, Fight for Philly,
16 United Neighborhood Networks, Americans for
17 Democratic Action, Community Legal Services and
18 Philadelphians Allied for Responsible Economy.

19 (Councilman Greenlee now sits in
20 for Council President Clarke as Chair.)

21 Philadelphia is forced to face quite a
22 difficult table of pretty mean sharks. We have
23 massive state level safety net cuts, a great
24 recession that will not die, a school system
25 still reeling over a billion in cuts since 2010.

1 I can personally speak to how bare bones
2 Meredith is running at the moment.

3 Mayor Nutter's call for \$90 million for the
4 schools is a relatively small chip in the scope
5 of the budgets that we're talking about. And I
6 think it's time now to stop thinking about money
7 for the School District as some sort of black
8 hole. In Mayor Nutter's effort to privatize the
9 public schools, let's take a benefit from this
10 and say that it's time to change our thinking
11 about money for the District.

12 The District is no longer there. The
13 District was once referred to as 440. And I
14 used to rail at it, I still do rail at. But
15 it's not there anymore. It's now 220. And this
16 morning it looks like it's down to 110. So,
17 it's just not there. We need to think about the
18 School Districts as a whole bunch of schools
19 that serve our constituencies. They are charter
20 schools. They are diocesan schools apparently
21 and they're also neighborhood public schools.

22 Homeowners are sadly in Mayor Nutter's
23 proposal, homeowners are the only ones being
24 asked to throw money into the pot during one of
25 these messy -- one of the messiest budget years

1 in memory. However, homeowners pay while the
2 corporate community and the wealthy are
3 scheduled for tax breaks. Mayor Nutter really
4 needs to ask everyone to throw into the pot.

5 Yes, Actual Value Initiative is long
6 awaited and no doubt we need to replace the
7 corrupt unfair real estate assessments. AVI
8 could give Philadelphia in some confidence in
9 property tax collections. And in an ideal world
10 it would be great to have the horse, then the
11 cart, everybody takes their time, we know where
12 we're going. We're not in an ideal situation.
13 Sometimes you have to hurry up and fill the cart
14 before the horse might not be ready.

15 Where the Nutter Administration goes really
16 wrong is asking only homeowners for help.
17 Families, we need to raise the Homestead
18 Exemption and -- to 75,000 instead of 15,000.
19 And this would reduce the tax burden on low
20 income and moderate owned family and ask
21 commercial property owners to pay some more.
22 These modifications may reduce the amount of new
23 revenue brought into the property tax, so the
24 city can make up the difference by increasing
25 the gross receipts tax.

1 Before you throw down and start yelling
2 that I'm killing jobs, we need to really think
3 about how to break free of the GOP mythology
4 that making tax breaks creates jobs. That is
5 not what we have seen on the national level.
6 It's simply not true.

7 The GRT is paid on services and goods at a
8 very low rate but it raises a lot of money.
9 While the GRT can create a burden on some small
10 business, we can raise the exemption on small
11 businesses as many people have suggested here in
12 the past. And then the burden would fall on
13 large corporations that benefit from our very
14 healthy retail base and our great consumer base
15 here in the city.

16 Even Paul Levy says in his Center City
17 District report that our city is growing based
18 on rising gas prices and a strong retail
19 economy. But we are not capturing any of the
20 profits that corporations are winning from that.
21 It's a complicated issue. And I think that all
22 of you are doing great diligence on it in
23 looking at this in all ways. But I think that
24 it's clear that there is a crisis that needs to
25 be met. And rejecting Mayor Nutter's false

1 choice of it's schools or property taxes is the
2 way to go. And one option of doing is saying
3 let's ask more people to contribute to the
4 crisis at hand whether it's the safety net or
5 the schools or the myriad of other things that
6 we need to fund -- of basic things we need to
7 fund out of city revenues. Thank you.

8 MS. COHEN: Good afternoon.

9 COUNCILMAN GREENLEE: Good afternoon.

10 MS. COHEN: Council members and my
11 congratulations to all new members of City
12 Council who were slightly more successful than I
13 was in elections about a year ago. I'm here to
14 today as a member of the Fair Share Coalition.
15 And asking you to save one of the last great
16 legislative achievements of my father, the late
17 Councilman David Cohen.

18 The only measure of progressive taxation
19 ever added to the city's regressive wage tax in
20 its own 100-year history and a concrete benefit
21 to low income Philadelphians is within the power
22 of the city to provide if the majority of you
23 agree to do so. In fact, we are not only here
24 to argue against the repeal of a Cohen Wage Tax
25 Credit Law which the Mayor has proposed, but to

1 urge that it be postponed no longer. And that
2 instead be implemented in Fiscal Year 2014 in
3 place of the across-the-board wage tax cuts
4 announced in the Mayor's Five Year Plan.

5 First, I have a question. When is the law
6 not a law? Apparently, when it is a benefit for
7 low income Philadelphians. By seeking to repeal
8 an existing law, the Cohen Wage Tax Credit Law,
9 the Mayor is targeting only low income
10 Philadelphians for a tax increase. Yes, through
11 Bill 120174, the Mayor would be raising taxes on
12 low income Philadelphians only.

13 The Cohen Wage Tax Credit Law passed in
14 2004 provides a rebate to all low income
15 Philadelphians who are eligible for the
16 Pennsylvania Tax Back Program. However, this
17 law has not yet been allowed to take effect.
18 The effective date has been delayed a number of
19 times since the Bill became law. In fact, the
20 law has already survived Mayor Street's effort
21 to repeal it when Councilman Kenney shouted the
22 Mayor is smacking David Cohen in his grave, and
23 Mayor Nutter's previous attempt to repeal it.
24 This law has refused to die thanks to the
25 members of City council.

1 What is a Cohen Wage Tax Credit? The Cohen
2 Credit mirrors the State's Tax Forgiveness
3 Program providing a graduated wage tax rebate to
4 families based upon their income and family
5 size. For example, a single parent earning
6 25,500 a year with two children would be
7 eligible for a tax refund as would a married
8 couple earning 34,250 a year with two children.

9 What does this credit cost? Over the next
10 five years the credit cost less than the
11 across-the-board wage tax cut the Mayor proposes
12 in his Five Year Plan to resume at Fiscal Year
13 2014. The Administration claims the Cohen
14 Credit would cost 9 million in its first year,
15 20 million in the second year, and 25 million
16 thereafter for a total of 54 million in this
17 Five Year Plan. Yet the across-the-board wage
18 tax cut included in the Five Year Plan would
19 cost \$80 million. These figures I just got from
20 Rob Dubow when he was here today.

21 However, the Cohen Credit would cost far
22 less than what the Mayor projects. The Mayor's
23 estimate is based upon a 100 percent take up
24 rate. That is the rate of people who actually
25 apply for and receive the rebate. The actual

1 participation rate would be far less. According
2 to the Pennsylvania Budget and Policy Center
3 based on its analysis of participation rates and
4 the federal earned income tax credit program,
5 only after four or five years of implementation
6 would the participation rate rise to 67 to
7 78 percent because people have to apply for it.
8 You have to take an affirmative step to apply
9 for the refund. It's not just a cut that's
10 figured into your taxes.

11 The rationale of a Cohen Wage Tax Credit is
12 tax equity. Both the Federal and State
13 Governments provide an income tax credit to low
14 income Philadelphians. And my father believed
15 that our city must provide at least the same
16 help to our working families. This law is the
17 only measure a progressive taxation that has
18 ever been introduced into the City's regressive
19 wage tax in its almost 100-year history.

20 The purpose of the Cohen Wage Tax Credit is
21 to help people who work hard yet cannot make
22 ends meet. As my father would say, there is no
23 dignity to work if your work doesn't produce
24 enough income to provide the basic necessities
25 for your family. Working class families living

1 below about 150 percent of the poverty level
2 would be helped by this law. As our partner in
3 the Coalition, Pathways PA has shown families
4 need an income of about 250 percent of poverty
5 to make ends meet.

6 The benefit of the Cohen Rebate goes to
7 each family that qualifies to their neighborhood
8 and to the city as a whole. The Rebate helps
9 move working families out of poverty and towards
10 economic self sufficiency. According to
11 research City Council paid for in 2004 to
12 compare the benefits of a general
13 across-the-board wage tax cut to that of a Cohen
14 targeted rebate, \$0.66 of every dollar from the
15 Cohen Rebate would be spent in the city versus
16 only \$0.25 from across-the-board wage tax
17 reduction. And \$0.86 of every dollar from the
18 Cohen Rebate would go to Philadelphian residents
19 versus \$0.63 from the general wage tax cut.
20 Therefore, a dollar of the Cohen targeted tax
21 relief boosts consumer demand by an estimated
22 2.6 times as much as a dollar of
23 across-the-board tax relief.

24 Finally, this is no time to repeal the
25 Cohen Wage Tax Credit. Our city is in crisis.

1 Our Governor has declared war on poor and low
2 income people. And the Mayor and City Council
3 must not seek to increase the hardship of low
4 income Philadelphians especially now when we
5 have a governor -- I won't go into everything,
6 but I think everyone knows that the asset test
7 that is going to put food stamps at risk for
8 474,448 Philadelphians, the austerity that the
9 Government is forcing on the School District,
10 that 25,000 children were kicked off Medicaid
11 from Philadelphia alone because their paperwork
12 was not up to date.

13 He terminated adult basic health insurance
14 for 6,100 working poor Philadelphians. He
15 eliminated, HEMAP, the Home Emergency Mortgage
16 Assistance Program which had rescued 46,000
17 homeowners statewide from foreclosure over 26
18 years. And we know he's pushing as of July 1 to
19 slash medical assistance for people in general
20 assistance. Cut 20 percent of funds for --

21 COUNCILMAN GREENLEE: Sherrie, if I could
22 ask you because you are way past your time. If
23 you can just wrap up, I'd appreciate it.

24 MS. COHEN: All right.

25 COUNCILMAN GREENLEE: Thank you.

1 MS. COHEN: To wrap up.

2 COUNCILMAN GREENLEE: Because we do have a
3 lot of other people that do want to speak.

4 MS. COHEN: Okay. Sorry. Mayor Nutter, it
5 is an outrage that your are targeting low income
6 Philadelphians to raise their taxes by seeking
7 to repeal this wage tax credit law.

8 City Council members, I ask you to honor
9 the legacy of my father and honor your
10 constituents by keeping the promise of a
11 progressive wage tax for low income working
12 Philadelphians who reside in each and every
13 district of our city. Thank you.

14 COUNCILMAN GREENLEE: Thank you.

15 MR. SHAPIRO: Council members, good
16 afternoon. We've talked a lot about the School
17 District. It's got terrible problems, I want to
18 also take one paragraph out of the Mayor's Five
19 Year Plan and be sure that -- remember this.

20 COUNCILMAN GREENLEE: Stan, I'm sorry.
21 Just for the record, could you say your name.

22 MR. SHAPIRO: I'm sorry. My name is Stan
23 Shapiro. I'm the Vice Chair of Neighborhood
24 Networks of Philadelphia and Co-Chair of the
25 Move on Philadelphia Council.

1 The Mayor's Five Year Plan tells us that
2 the corporate budget means a loss of bed and
3 services for those of mental health and
4 substance abuse issues affecting nearly 12,000
5 individuals. A loss of community support
6 services for more than 3,000 people with
7 intellectual disabilities. Loss of housing
8 support services for 115 families involved with
9 DHS and loss of case management for 1,000 people
10 who are homeless.

11 The cuts will directly result in the
12 increase in the homeless population and the
13 degradation of the City's ability to serve them,
14 a 50 percent increase in the number of people
15 living on the street. More families without
16 shelter, an increased number of people with
17 untreated mental illness and substance abuse, an
18 increase in jail population and
19 institutionalization, higher demand for emergency
20 services in hospitals, an increase in children
21 placed out of the home and reduction in the
22 number of families reunified. That's a little
23 piece of the tsunami that's headed towards
24 Philadelphia wholly apart from what is going on
25 with the School District.

1 Against this background, it's simply
2 unacceptable that the City not raise additional
3 revenue. This statement should not be construed
4 in any way to excuse the State's responsibility
5 for its cutbacks to this City, and we must fight
6 them. But that also doesn't detract from the
7 City's responsibility to look reality in the
8 eye.

9 The reality is that even if there are
10 slight restorations of funding in the final
11 State budget, there is a tornado headed our way
12 and will mostly fall on the heads of those least
13 able to defend themselves, the poor, the
14 elderly, the addicted and the homeless.

15 Fortunately we have a relatively painless
16 way to raise tens of millions of dollars. That
17 would be to roll back the rate of the gross
18 receipts tax to its 1996 levels of 3 mils or
19 three tenths of one percent. In our estimation,
20 that would raise approximately \$80 million a
21 year even with the exemption for small business
22 that have now been made a part of that tax.

23 The GRT, it's hard to really wrap your mind
24 around this because there's been so much
25 disinformation about it. It's a tiny tax. It's

1 rate is now \$0.14 on every hundred dollars of
2 sales. It's like a sales tax. If we were
3 talking about the dollar and you wanted to buy
4 something with a dollar, the rate of it would be
5 one-tenth -- barely one-tenth of a cent. You
6 could not pay a sales tax on a dollar because
7 you'd have to divide your penny into ten pieces.
8 That is how small it.

9 Furthermore, some manufacturers, retailers
10 and wholesalers gets to pay an even lower rate
11 after deducting a variety of expenses. For
12 corporations filing federal tax returns, the net
13 tax is smaller yet because it's a deductible
14 expense. The tax, furthermore, is largely paid
15 out of -- by out-of-city businesses that sell
16 products and services into the city. It does
17 not encourage businesses to lead because, A, it
18 is small; and B, because it must be paid
19 regardless of where corporations are located if
20 they sell into the city.

21 This small tax raised \$96 million in 2006.
22 We believe it is estimated to raise the same
23 amount in Fiscal Year 2013. For most
24 businesses, it's merely a nuisance tax. Yet for
25 many businesses it may well be the only tax they

1 pay because they are so skillful in evading
2 payment of the net income tax. We don't know
3 the exact extent of the evasion, but we can
4 infer from studies of State taxes how well many
5 of our big corporations evade payment of the net
6 income tax.

7 For instance, Citizens For Tax Justice, the
8 Washington DC think tank founded of some 280
9 profitable Fortune 500 companies they studied,
10 265 of them disclose their local and state
11 income tax payments. And about a third of them
12 paid zero taxes, state income taxes. And 68 of
13 these companies manage to pay zero tax despite
14 reported profits of \$117 billion. Among the
15 companies you will be interested to learn that
16 paid no state income tax in 2010, were Verizon
17 on earnings of \$11.1 billion and Comcast on
18 earnings of \$5.1 billion. I doubt that they
19 paid anything to the City of Philadelphia
20 either, but we really don't know because Revenue
21 won't tell us.

22 It should also be noted that this city has
23 cut taxes every year between 1996 and 2008, but
24 GRT itself has been cut 56 percent from its peak
25 rate in 1995. There has been no discernible

1 benefit in reducing our unemployment rate
2 compared to the rate of our surrounding counties
3 despite this repeated cutting of this tax. The
4 gap as it remains is deep.

5 For instance, in December of last year,
6 Philadelphia's unemployment rate was 10.1
7 percent. That was fully 3.5 percent higher than
8 Delaware County, 4.2 percent higher than Bucks
9 County, 4.4 percent higher than Montgomery
10 County and 5.3 percent higher than Chester
11 County. The group called SF Made, an
12 organization representing 230 small San
13 Francisco manufacturers has said that if there
14 is a connection between higher taxes and cuts in
15 small businesses investment, "we haven't seen
16 it."

17 The Central and Budgeting Policy Priority
18 in Washington has stated that corporate tax
19 cuts, "do not pay for themselves", and, "could
20 adversely affect long term growth by leading to
21 cut in public services".

22 As we know no one wants to pay taxes.

23 COUNCILMAN GREENLEE: Stan, if you can
24 just --

25 MR. SHAPIRO: I am wrapping up. Two

1 sentences left.

2 COUNCILMAN GREENLEE: Okay. Great.

3 MR. SHAPIRO: Choices have to be made. In
4 a context in which services are the most
5 vulnerable in our city or are on the verge of
6 being gutted, it is clear that this Council must
7 raise the gross receipts tax. Thank you.

8 COUNCILMAN GREENLEE: Thank you. Andre,
9 if you just identify yourself for the record and
10 proceed, please.

11 MR. BUTLER: Yes, thank you. My name is
12 Andre Butler. I am the Vice Chair of the Board
13 of Directors of the Philadelphia Unemployment
14 Project.

15 COUNCILMAN GREENLEE: Thank you.

16 MR. BUTLER: Thank you. And I am also a
17 member of the low wage working class this great
18 City of Philadelphia.

19 And on behalf of all of them, I would like
20 to say that we want our money and we want to be
21 able to keep our money. When we put in our
22 hours a week, whether part time or full time, we
23 serve not only the God that we serve but we also
24 work for ourselves, our families. And we also
25 work for the businesses that employ us. And

1 we're the main ones responsible for the
2 businesses being where they are. However
3 profitable they might be, it's on the backs of
4 most of us that are at the ground level working
5 for them.

6 And we are part of the Fair Share Coalition
7 because we believe it's fair for us to keep most
8 of our money just like the Mayor wants to
9 committee to keep most of their money, so
10 something has to give. And in fairness,
11 everybody should be made to pay their fair share
12 as opposed to making the working class pay more
13 than their fair share. Especially in the sense
14 of what's coming down the pipe with the federal
15 and state budget cuts, which are on the backs of
16 the working class people of this city.

17 So, from a personal standpoint, the
18 workers -- nobody is complaining on this end
19 about paying taxes. We just want to be made to
20 pay our fair share and don't want to see others
21 pay less than or none of their fair share. And
22 Sherrie raised a point about \$0.66 of money
23 going to the City. Let me give you an example
24 of something.

25 I owe a phone bill yesterday of \$150.80.

1 It was due yesterday. I didn't have the \$0.80
2 yesterday. I had to be on the phone with
3 T-Mobil for three and a half hours through six
4 levels of management to give me a day to pay
5 \$0.80. I did not have \$0.80 yesterday. I
6 didn't have the \$0.80.

7 So we as low wage workers need as much of
8 our money as we can keep to keep ourselves
9 functioning and to keep society functioning
10 because everything builds on us. Everything
11 goes on consumer spending, what we as consumers
12 spend. Seems like the whole global economy is
13 based on consumer spending. And we are the
14 workers that ones that actually spend. We don't
15 have it to spend. Everything seems to topple
16 from the top down, and it's because nobody wants
17 to spend money.

18 So we are asking and I'm asking City
19 Council to -- especially those that voted for
20 this Cohen Tax Credit years ago, to keep the
21 same vote, not allow Mayor Nutter to come and
22 steamroll the working class into submission.

23 Thank you.

24 COUNCILMAN GREENLEE: Thank you very much.
25 Thank you. Thank you all for coming down.

1 Next please.

2 MR. STITT: Jonathan Stein.

3 MR. SHAPIRO: He's not here right now but
4 he'll probably be back later.

5 MR. STITT: Jeff Hornstein.

6 (Group approaches.)

7 COUNCILMAN GREENLEE: We're coming up in
8 groups now. I can see how we're operating.

9 MR. HORNSTEIN: Yeah. Just be more
10 efficient because we're all on the list and it'd
11 just be more efficient.

12 COUNCILMAN GREENLEE: Okay. Be a
13 politician, Jeff, go ahead. That's all right.

14 (Laughter.)

15 MR. HORNSTEIN: Not my chosen profession.

16 Esteemed members of City Council, my name
17 is Jeff Hornstein. I'm President of Queen
18 Village Neighbors Association.

19 I want to begin by saying that I love my
20 neighborhood and I love this city. I believe
21 that we are on the rise, as the Mayor is fond of
22 saying. In order to stay that course, we need
23 to make sure our city government and our school
24 District have the revenues they need to
25 function. I and many of my fellow Queen village

1 resident are willing to pay our fair share even
2 if that means increased property taxes for those
3 of us that can afford them. I personally have
4 seen my property taxes go up from \$1,300 a year
5 when I bought my house in 2005 to over \$2,100
6 last year.

7 When AVI is implemented, and I say when
8 because I believe that implementing the Actual
9 Value Initiative is not only required by law but
10 is the right thing to do, taxes on my house will
11 climb to \$3,600 per year assuming the millage
12 rate is set at one percent. A nearly 300
13 percent increase in less than a decade. I'm
14 fortunate that my wife and I can absorb that
15 increase.

16 What about my 70-year-old neighbor who
17 moved onto Queen Street when her house was one
18 of the few that was not abandoned? How will she
19 afford to pay taxes on the actual value of her
20 house?

21 AVI must be done right, not recklessly. We
22 need to see the assessment figures before we can
23 support giving City Council the right to set a
24 new tax rate. In our neighborhood, we are
25 blessed with two great schools and principals

1 who have the full, faith and support moral and
2 financial of our community. But I have found
3 the Administration's tone, either you support
4 the implementation of AVI our way now or you are
5 against school kids distasteful to say the
6 least.

7 Can't the City borrow \$94 million to close
8 the gap for the School District? Seems to widen
9 everyday anyway rather than implement a
10 permanent school tax based on numbers we haven't
11 seen. Come out to the neighborhoods, Mayor
12 Nutter. Explain to us why you want us to
13 support this policy. Discuss it with us.
14 Educate us. Lead us.

15 Same message to School District Chief Tom
16 Knutzen. First, tell us how you are going to
17 protect vulnerable homeowners like my
18 70-year-old neighbor. We suggest a homestead
19 exemption at the maximum level allowed by law
20 around \$60,000 I'm told so that people of low
21 and moderate incomes have some relief. Fix the
22 deferral policies so it's not charging 6 percent
23 interest in a mortgage market that is three and
24 a half percent.

25 Second, make the system fairer by shifting

1 the burden onto commercial property. Philly's
2 property tax burden is born disproportionately
3 by homeowners. A substantial homestead
4 exemption will help shift the burden.

5 Third, find other sources of revenue. Here
6 are some suggestions.

7 One, collect taxes on the tens of thousands
8 of chronically tax and delinquent properties.
9 We applaud the Administration's effort to
10 increase sheriff sales, but that is a very weak
11 form of medicine. If we had a land bank, the
12 City could have the power to sell and take
13 delinquent properties, or we could simply put
14 the PPA in charge of collecting delinquent
15 taxes.

16 Number two, sit down with the major heads
17 of tax exempt universities and hospitals and
18 negotiate new pilot agreements as Boston and
19 Pittsburgh have recently done to capture
20 additional revenue.

21 COUNCILMAN GREENLEE: Okay.

22 MR. HORNSTEIN: End tax abate -- let me
23 just wrap up.

24 COUNCILMAN GREENLEE: Sure. Go ahead.

25 MR. HORNSTEIN: End tax abatements for new

1 construction. Their time has passed. On behalf
2 of QVA and the group of 20 civic associations
3 that have been meeting under the banner of the
4 Tax Fairness Coalition, we urge you to do AVI
5 right, not recklessly. Figure out a way to help
6 the School District with some shortfalls in the
7 short term.

8 When the assessment numbers are available,
9 share them with us so we will have some idea of
10 what our individual tax will look like. Then I
11 promise you, we'll wholeheartedly support AVI.

12 Thank you.

13 COUNCILMAN GREENLEE: Thank you, Jeff.

14 Please identify yourself and proceed.

15 MS. APPLEBAUM: My name is Judith Kaplow
16 Applebaum. Thank you Council people who are
17 here. It's disappoint to the communities that
18 are here and have sat here since early this
19 morning that more Council people are not here to
20 hear us.

21 COUNCILMAN GREENLEE: In fairness, there
22 are a lot of people listening in their offices.
23 But, please, go ahead.

24 MS. APPLEBAUM: As I said, my name is
25 Judith Kaplow Applebaum. For ten years I was

1 President of the Washington Square West Civic
2 Association and currently Chair of its
3 Governmental Affairs Committee.

4 Wash West runs from Fourth -- from Seventh,
5 sorry, to Broad and from South to Chestnut
6 Street. Wash West is the home to the gayberhood
7 and to Midtown Village. It is a unique and
8 diverse neighborhood. And it is my home and has
9 been my home since 1998.

10 I was a teacher for 25 years, so I get it.
11 Schools need money. But I have spent my 25
12 years in math education teaching my students not
13 to rush to judgment. I teach them to take the
14 time to understand all aspects of the problem.
15 I tell them do your research, ask all the
16 questions needed to find out as much as you
17 possibly can, and then and only then act.

18 You members of Council do not have the
19 information to make an informed decision.
20 Please do not act precipitously and do not
21 punish many of the people who worked long hours
22 over many years to improve their neighborhoods
23 with tax bills impossible for many to pay. Do
24 not evict -- and I do mean evict. Do not evict
25 those who clean their streets, planted the

1 trees, started the gardens, formed town watches
2 and committed time, energy and money to improve
3 their neighborhood schools. Do not evict the
4 very people whose efforts have been responsible
5 for the resurgence of their neighborhoods.

6 We are not against paying our fair share.
7 We are only asking for a fair and open process,
8 one where everyone has all the facts, and final
9 decisions are made to create an AVI system that
10 will do the least harm and the most good for all
11 Philadelphians.

12 Thank you.

13 COUNCILMAN GREENLEE: Thank you. Please
14 identify yourself and proceed.

15 MS. WEEKS: My name is Helma Weeks. And I
16 am here on behalf of the Powelton Village Civic
17 Association. Our small West Philadelphian
18 neighborhood is adjacent to and intertwined with
19 Drexel University's campus. Mantua is our
20 neighbor to the north and Penn's campus is
21 neighbor to the south.

22 We agree that the system to determine
23 property taxes in the city is in immediate need
24 of fixing. We support the goal to fairly assess
25 all properties and to correct the current

1 inequalities of the system where similar
2 properties have different property taxes.

3 Ours is a residential neighborhood.

4 However, we have one of the lowest rates of
5 owner-occupied dwellings in the city, just
6 around 14 percent. The majority of houses in
7 Powelton are owned by absentee landlords who
8 frequently have converted the buildings into
9 student housing, often even illegal boarding
10 houses or multi-occupied apartment with rents
11 above \$700 a bedroom. As these places are not
12 assessed at their commercial value, they
13 generate little in taxes. They have driven up
14 the value of surrounding properties dramatically
15 over the last ten years.

16 When the City assesses the properties in
17 Powelton, these increased values will effect
18 homeowners many of whom have lived here for two
19 and three decades and are now senior citizens.
20 These people have kept the neighborhood stable,
21 started new businesses and invested in their
22 homes and are now threatened by the
23 reassessment. We don't want them to move
24 because they can't afford to pay the taxes.
25 Then more speculators will move in and Powelton

1 will be no more.

2 It is unfair for homeowners to take the
3 burden of increased assessment when landlords
4 are the ones making money off their properties.
5 I repeat, we are not against the fair
6 reassessment of all properties in the city.
7 However, we feel that this has to be phased in
8 gradually so that people are not subjected to
9 sudden huge increases in property taxes.

10 Allowances must be made for long term
11 owners whose properties have increased in
12 values. There has to be a bigger tax
13 contribution by the commercial property owners,
14 otherwise raising revenues or cutting costs need
15 to be considered. Collecting payments in lieu
16 of taxes from universities, hospitals religious
17 institutions and other nonprofit organizations
18 is one option. Our neighborhood is surrounded
19 by them.

20 The city must devise a system whereby
21 delinquents are identified quickly and whereby
22 revenue is collected within a short time. All
23 outstanding real estate taxes need to be
24 collected, and you need to be firm and make no
25 deals. When the new property tax is considered,

1 the powers need to look at the overall tax
2 burden of a Philadelphia resident, property tax,
3 wage tax, sale tax and compare it to the
4 individual tax load in the surrounding
5 communities.

6 For the city to retain its residents and to
7 attract new ones, the tax expenses can not be
8 higher than in the surrounding area.

9 Thank you.

10 COUNCILMAN GREENLEE: Thank you. Identify
11 yourself for the record and proceed please.

12 MR. LITTLE: Thank you. My name is Sam
13 Little. I'm President of the Logan Square
14 Neighborhood Association. And the Logan Square
15 Neighborhood Association covers a part of the
16 community that's over the northwest quadrant of
17 Center City. It's large, diverse about 6,000
18 people of different backgrounds, housing and
19 economic condition. Although, we've generally
20 benefitted quite a bit from the economy of the
21 city, we also have people who are -- have been
22 left behind by. So we aer sensitive to this.

23 The property tax is a running sore for many
24 of our neighborhoods as wildy varied. It's
25 confusing. There is no logical pattern. And

1 some people know that they have lucked into a
2 good deal, but others know that they haven't.
3 But everybody understands it to be unfair. Our
4 Logan Square Board has a sense the sentiment is
5 that tax fairness, and I use the word fairness
6 specifically, is critically important to our
7 neighborhoods as well as the City as a whole.
8 We don't presume to know the details of taxation
9 policy or programs. We are also not of
10 identical views.

11 But we do urge, and specifically City
12 Council, to work towards a system that shares
13 the burden equitably. That is not just simply
14 equally, but equitably between individuals on
15 blocks and streets and in neighborhoods, but
16 also between residential, commercial and
17 nonprofit for property owners.

18 But above everything, I go back to the word
19 fairness. We think it's not only a nice phrase,
20 but it's really a building block for
21 reestablishing a trust and reducing a skepticism
22 which is really important to make things work
23 better between those who run Philadelphia and
24 those who live in Philadelphia. We urge you as
25 the most politically sensitive part of city

1 government to see that this fairness and equity
2 is just right.

3 Thank you.

4 COUNCILMAN GREENLEE: Politically
5 sensitive. That is a lot better than we've been
6 called in other things. Thank you. I didn't
7 mind that one.

8 Matt.

9 MR. RUBEN: My name is Matt Ruben. I'm the
10 President of the Northern Liberties Neighborhood
11 Association. Northern Liberties, as you all
12 probably know, is located on the Delaware River
13 just north of Old City, roughly from Callowhill
14 up to Girard on our western borders and on our
15 eastern borders the River.

16 I want to thank you for this opportunity to
17 testify today. I've been a homeowner in
18 Northern Liberties since the year 2000. I've
19 not seen a property tax increase on my home of
20 40 percent. I have not had a 75 percent
21 increase. My property taxes are 250 percent of
22 what they were when I moved in, and I never
23 appealed the increases that I have had because I
24 understand how important it is to pay a fair
25 share not only to the schools but to the general

1 fund. And I also understood the reality that a
2 neighborhood with appreciating property values
3 means you pay higher taxes.

4 Honestly, it's financially a struggle for
5 me every year to pay that tax bill but I pay it
6 on time in full every year. And I understand my
7 responsibility as a citizen to do that.

8 I want to say that because there is too
9 much demagoguery in the public's fear that
10 attempts to pit some Philadelphians against
11 others in a false dichotomy. We all want to pay
12 our fair share and understand that no one should
13 be getting a benefit in their property tax on
14 the back of other people who pay more than maybe
15 they should have to pay. So we want a fair
16 system and we want AVI.

17 But specifically, what I want to recommend
18 to you and what I want to urge you to do is
19 support Councilman Squilla's proposal or a
20 version of it which would implement the AVI with
21 the new assessment values next year, not this
22 year because you do not have the assessed
23 values. And I was frankly stunned by the
24 Administration's seemingly casual attitude that
25 you as our representatives don't need the values

1 because, we as homeowners will get them
2 hopefully by the end of October. And we as the
3 residents of this city don't need the charts or
4 the formulas apparently they have been sharing
5 with you to actually give a sense of what might
6 actually happen.

7 To me it seems like a shell game. We need
8 both pieces. We need to understand the rational
9 behind the proposed tax rates and we need to see
10 what the values are. All the issues people have
11 been talking about, nonprofit, tax abatements
12 increase values, we will not be able to
13 rationally assess what is going on with that
14 until we see what the new home values are.

15 It is unconscionable to change the tax
16 system in a fundamental way without seeing what
17 the new values are. And that's why Councilman
18 Squilla's bill is one that I believe or a
19 version of it that this Council should
20 ultimately support to delay the actual
21 implementation by one year.

22 Secondly, any Homestead Exemption -- by the
23 way, I hope it happens. But Homestead Exemption
24 is not yet legal at the state level, another
25 reason that it was insanity to institute this

1 now before you know.

2 And I will finish within 30 seconds.

3 Maximize the Homestead Exemption to give
4 relief and shift proportionate reasonable tax
5 revenue burden onto commercial properties like
6 every other city does, and you have to lower
7 that smoothing rate. If your assessment
8 increases by anywhere from 75 to 300 percent,
9 which is almost everyone in the city, the
10 so-called smoothing rate will give you a
11 temporary extra increase for two years before it
12 goes back down after AVI and that's just
13 insanity.

14 Thank you so much for your time. And we'll
15 take any comments or questions.

16 COUNCILMAN GREENLEE: Thank you. Just stay
17 there a minute.

18 Councilman Green.

19 COUNCILMAN GREEN: Thank you. I'm just
20 curious, if that happens in Northern Liberties
21 or other neighborhoods in the city where a
22 significant number of properties end up having a
23 extra high temporary tax increase higher than
24 they would pay if we just had one flat fair rate
25 applicable to the City, do you anticipate that

1 there be would be any kind of litigation related
2 to that?

3 MR. RUBEN: What I anticipate is that
4 people throughout our neighborhood would after
5 they were finished doing their volunteer work at
6 our community owned parks and gardens, after
7 they were finished doing the bake sales and
8 making donations and volunteering at our local
9 public schools, they would then go home and
10 change their clothes and go down and everyone
11 would appeal their new assessments. And if that
12 would fail, everyone would join in a class
13 action lawsuit and sue the City for this scheme,
14 which in the name of smoothing in this
15 particular case would give everyone an extra
16 increase. And as far as I know, we would have
17 an excellent case.

18 We don't want to do that but that is what
19 people would do. We are an organized
20 neighborhood. After we finish supporting our
21 parks and schools as we always do everyday,
22 we'd go after this.

23 COUNCILMAN GREEN: You think you'd have an
24 excellent case because it violates the
25 Uniformity Provision of the --

1 MR. RUBEN: That's my understanding. I
2 mean, I can't imaging a judge not sitting there
3 and just -- it beggars common sense that
4 something called a smoothing rate gives you an
5 additional increase.

6 COUNCILMAN GREEN: Which would leave us
7 with the savings clause you heard testified
8 about today?

9 MR. RUBEN: Yes.

10 COUNCILMAN GREEN: Any comments on the
11 savings clause?

12 MR. RUBEN: Again, if you have -- it's
13 impossible to understand what the savings clause
14 would do if you don't have the assessed values
15 in front of you. And any reasonable person, I
16 think, would agree that you need to look at the
17 I assessed values.

18 And I would only add one thing, that
19 doesn't get nearly enough attention.
20 Neighborhoods like Queen Village, Northern
21 Liber -- anywhere basically in Center City or
22 immediately north or south of Center City, you
23 have a tremendous number of abated properties.
24 And the line about tax abatements is, oh, it's
25 unfair because those people don't pay higher

1 taxes and everyone else has to pay more. But
2 there is a time bomb here that effects not only
3 nonabated owners but abated owners.

4 What that is, is everyone knows your
5 monthly payment is your mortgage and your
6 property tax. What the tax abatement does is it
7 lowers the monthly payment by somewhere between
8 3 and 700 a month for your market-rate housing.
9 Which means that people can afford to buy houses
10 for higher prices than they otherwise could.
11 What that means is that housing values are
12 artificially high because the abatement is going
13 to end. If the reassessment is done using
14 comparables that are artificially boosted by
15 abatement, which is by definition temporary,
16 that opens major questions about the validity of
17 assessments.

18 This is one of many, many questions that we
19 as a city will have to discuss. And we will not
20 be able to do that if this Mayor's proposal goes
21 in before the new assessments are even out.

22 COUNCILMAN GREEN: We certainly can't do it
23 in the next 30 days.

24 MR. RUBEN: Absolutely not.

25 MR. HORNSTEIN: If I can just add one bit

1 to that, there are 20 civics have been getting
2 together couple times in the last few months to
3 discuss this issue. We are united around the
4 set of general principles. And one of them is
5 that this needs to be done right not recklessly.
6 And these are civics from all over the city.

7 Last meeting West Mt. Airy was there,
8 Powelton Village, Passyunk Square, Queen
9 Village, Society Hill, Logan Square, Northern
10 Liberties, Pennsport, Whitman, Spring Garden,
11 Dickenson Narrows. I mean, it was a very, very
12 broad group all basically united around the same
13 idea that this -- general support of Councilman
14 Squilla's general idea. We need to do this
15 right, not recklessly. Let's slow this down,
16 let's figure out a temporary fix for one more
17 year and get this right. It's a generational
18 chance, and we need to take it.

19 COUNCILMAN GREENLEE: Thank you. One more
20 minute. Councilman Oh.

21 COUNCILMAN OH: Thank you very much,
22 Mr. Chairman.

23 What would a temporary fix be, for example?

24 MR. HORNSTEIN: I think Mark made a very
25 interesting suggestion that we do what we need

1 to do with the common ratio level to make sure
2 that we don't get ourselves into trouble with
3 the State. And raise that millage rate
4 temporarily so that we can capture some revenue.

5 I am sure our neighbors understand the
6 financial crisis both the School District and
7 the City face. We've been asked to put up
8 nearly 14 percent more in property taxes over
9 the past two years. If the Mayor were to use
10 his bully pulpit and explain to us and treat us
11 like adults, not children, come to the
12 neighborhoods, come to a civic meeting, come to
13 one of these tax fairness meetings and say here
14 is what we want to do and here is why, I think
15 you would undercut some of the cynicism that
16 people are feeling right now.

17 There are other ways to do this
18 temporarily. You have the power to change the
19 millage rate and the common ratio level, you
20 know, without going to Harrisburg as far as I
21 understand.

22 COUNCILMAN OH: Yeah. I think -- because
23 as my colleagues know, I've expressed much of
24 what you expressed, great concerns and these
25 type of things. And I understand Councilman

1 Squilla's bill.

2 But in fairness, the issue that is the one
3 that we got to consider is getting your homework
4 in on time. And the time is that we have a
5 short period of it, and we have to consider that
6 if the School District were not able to raise
7 the funds to sustain itself, that that too would
8 have a adverse effect on neighborhoods and
9 homeowners and businesses, as well. It's a
10 question of whether I think people believe that
11 there is some alternative way of raising the
12 funds that still, even with \$94 million as --
13 the School District is still \$218,000 in debt.

14 And I'm not taking, you know, saying that
15 you're incorrect. I just am certainly saying
16 that it's a difficult issue for us to deal with.
17 And I understand, you know, the concerns and
18 perspectives. Any suggestions or ideas that you
19 have that we may not be considering in our
20 discussions, because I believe you gentleman
21 follow us pretty closely in this area, please
22 don't hesitate to throw some ideas out there, as
23 well. I think we are trying to cover as much
24 ground as we can.

25 MR. HORNSTEIN: Well, we just threw a

1 couple out. I mean, Pittsburgh just threatened
2 to raise gross receipts tax on college tuition.
3 And that got the universities to the table
4 pretty quickly to talk about pilots. As far as
5 I understand things, the entire nonprofit sector
6 paid \$900,000 in property taxes last year. That
7 was almost all paid by one Catholic institution.
8 Penn, Drexel, I don't think they pay a nickel in
9 property taxes.

10 I understand the City no longer has the
11 leverage it once did in the Rendell years to
12 force the issue, out of goodness -- out of the
13 citizenship feelings that Penn and Drexel should
14 have for them -- picking on them. I could pick
15 on Jefferson also, more closer to my neck of the
16 woods where they are expanding like mushrooms,
17 taking up some of the best property in the city
18 and making it tax exempt is a bit of an issue.
19 Boston just did something similar.

20 I think there is an opportunity for
21 leadership here. I will repeat what Brett
22 Mandel said earlier. I know I'm getting older
23 and wiser because I'm starting to agree with
24 Brett more.

25 COUNCILMAN GREENLEE: That's scary, Jeff,

1 to be perfectly honest with you. I'm starting
2 to worry about you already.

3 MR. HORNSTEIN: Thanks. So, these are two
4 separate issues. The School District needs
5 money. The School District always need money.
6 A gun should not be held to the heads of the
7 taxpayers saying either you are with us on AVI
8 now or you hate kids.

9 My neighborhood bust its butt like Matt's
10 does like everybody else's does to raise money
11 for schools. We raised \$45,000 in one night for
12 Meredith at the Meredith Auction. We have -- we
13 are doing what we are supposed to do as
14 citizens. We are cleaning up our parks. We are
15 keeping our neighborhoods safe and doing all the
16 things we are supposed to do. You know, I think
17 the School District also has an obligation to
18 come out and talk to us about their plans
19 instead of just floating thing in the media.
20 They need to come out and actually organize us.

21 COUNCILMAN GREENLEE: Councilman Green.

22 COUNCILMAN GREEN: Thank you, Mr. Chair.
23 So really what you're saying is there is a
24 difference between AVI and school funding. And
25 you can have a conversation about school funding

1 and whether or not it's appropriate to increase
2 taxes under whatever tax system you have for
3 schools, whether it's through increasing use and
4 occupancy which goes directly to the schools or
5 liquor by the drink tax which goes directly to
6 the schools or other measures or you just, under
7 the current system, provide more millage to the
8 schools or whatever the case is, AVI is what
9 you're saying that we should slow down and have
10 full information for. You are not for or
11 against funding of the schools.

12 Am I characterizing that correctly?

13 MR. HORNSTEIN: I am for funding the
14 schools. I'm just not -- I think it's a
15 pernicious political move on the
16 Administration's part to tie these two things
17 together. There is other ways to raise revenue.
18 Let's figure them out. Let's be creative.
19 Explain it to us. We will sell it to our
20 neighborhoods if it makes sense.

21 MR. RUBEN: And if I might add, personally,
22 I am absolutely for funding the schools. While
23 I'm skeptical of how they come up with
24 94 million, it seems like that is the number.
25 Let's do it. We know that it's possible to give

1 extra money to the schools without going to a
2 whole new property tax system because we've done
3 it for the last two years. I don't think we
4 have to raise the liquor by the drink tax, but
5 just collect it more consistently. Apparently,
6 there's tens if not hundreds of millions of
7 dollars out there of uncollected liquor by the
8 drink tax.

9 Maybe someone should talk about a temporary
10 emergency increase in the gross receipts tax.
11 No one hesitates to talk about a temporary
12 emergency increase in the property tax.
13 Temporary increase in gross receipts, if that
14 doesn't go to the School District, just change
15 the property tax, you know, ratio so that the
16 resulting revenue increase goes to the School
17 District.

18 So I think, and as Councilman Green was
19 saying in his question earlier, the enforcement
20 of delinquent property taxes, that could be done
21 more. But through a patchwork of stepping up
22 property tax delinquency enforcement, increasing
23 enforcement of liquor by the drink and other
24 taxes, collection of those and perhaps temporary
25 increases of at least considering a temporary

1 tax increase of anything besides or in addition
2 to property tax, you can figure out a way to
3 meet this for this year and then we can put in
4 AVI next year.

5 But going to AVI doesn't solve the funding
6 problem of the schools.

7 COUNCILMAN GREENLEE: Councilman Oh, I
8 didn't -- I had no doubt they would come up with
9 some ideas.

10 COUNCILMAN OH: It's always good to get
11 some additional ideas. I will just put out that
12 I appreciate your ideas. We have and do talk
13 about these ideas. We have differences of
14 opinions. And at the end of the day, we are
15 going to see how this plays out.

16 COUNCILMAN GREENLEE: It will be coming
17 soon, timewise.

18 COUNCILMAN GREEN: Can I --

19 COUNCILMAN GREENLEE: I think Councilman
20 Squilla has -- cause we still have some people
21 that want to.

22 MR. LITTLE: Just very quickly. The thing
23 about delinquent tax, I remember back when there
24 were junker cars on the street and how quickly
25 the City could get them off. It was a focused

1 political issue. And I wonder if there are
2 certain kinds of incentives you can think about,
3 particularly on the delinquent taxes because
4 that seems the most unfair thing of all to
5 people. Thank you.

6 MR. HORNSTEIN: Let the Parking Authority
7 do it. They are really good.

8 COUNCILMAN GREENLEE: Councilman Squilla.

9 COUNCILMAN SQUILLA: Yes. My question to
10 you is, do you think it is worth challenging the
11 State to buck up more dollars? Do you think
12 it's worth having organizations as teachers and
13 children's and political people and police go up
14 to the state to say, you know, the State did
15 take over the School District, SRC actually
16 controls it. They do give us some money, but
17 since they are controlling it, could we ask them
18 for more money and actually making a big pitch
19 to them.

20 We have issues up now in Council -- in the
21 State House that have threatened to do
22 legislation in the House to make it revenue
23 neutral. Would you be willing as residents or
24 people out there to organize and be able to do
25 something like that?

1 MR. RUBEN: We would love for -- I mean,
2 anyone, Council, but specifically, it would be
3 great if the City in the terms of the Mayor and
4 the Administration reached out to a lot of the
5 civic groups and the other organizations that
6 have testified today, you know, rent buses for
7 us, bring us up there and we will make the
8 City's case. All due respect, would have to be
9 made better than the Administration makes it in
10 Harrisburg.

11 So we would love to do that. And it's a
12 mystery to me why the Administration hasn't
13 leveraged the tremendous human resources of our
14 communities, our school children, our nonprofit
15 arts and parks organizations to go up there and
16 make the case directly. Why not use us, work
17 with us. We would be thrilled to do that in an
18 organized way under the banner of the City
19 instead of having to go up piecemeal ourselves.

20 Why not do it together.

21 COUNCILMAN SQUILLA: I agree. Maybe that
22 is something we can look to as Council. If
23 they're willing to do that, maybe we can ask the
24 Administration if they would be willing to
25 leverage our voter base, our communities. We

1 have strong representatives. We know how
2 passionate the people are here in the city. And
3 I think it can only help maybe with our
4 delegation up in Harrisburg, get them on our
5 sides and go up as united force saying we need
6 Harrisburg to chip in here and help us out.

7 I think if we do that, we have to separate,
8 first of all, the issue between the real estate
9 tax and the school. But we have to go as a
10 unified force with the Administration, with
11 Council, with the people of the City, with our
12 city delegation and the Senate and the House and
13 make it show that we really care about this. I
14 would be willing to step in and try to
15 organization that.

16 I would like to meet with the
17 Administration maybe to see if we can do that.
18 Maybe if we get a willingness from the Council
19 to do something like that. I think it can only
20 help. It can't hurt. We are not getting
21 anything anyway.

22 That was my question. Thank you for your
23 support.

24 MR. RUBEN: Thank you.

25 COUNCILMAN GREENLEE: Thank you,

1 Councilman.

2 Councilman Green.

3 COUNCILMAN GREEN: Just, Matt, if you can
4 kindly reiterate for the benefit of Mr. Graham
5 your response to my question about whether or
6 not you thought that it would result in
7 litigation, the smoothing piece in the wonderful
8 way you just did about what your neighborhood
9 would be doing prior to moving to that.

10 COUNCILMAN GREENLEE: In other words, he
11 wants to make sure it's in the Inquirer
12 tomorrow.

13 (Laughter.)

14 MR. RUBEN: Well, you know, it's never as
15 good the second time you say it. Yeah.

16 As I said before, our neighborhoods would
17 come home from working in our park and
18 volunteering at the school and writing their
19 unsolicited private donations to the school and
20 everything else they do, they changed their
21 clothes and, you know, they would go see the
22 attorney to be part of the class action lawsuit
23 for a tax system which would not give them
24 uniform rates and would wind up giving them an
25 additional increase for two years before it went

1 down to the permanent increase of AVI.
2 Particularly, the perversity of a smoothing --
3 something that's called smoothing which would
4 actually create a bump for anyone who is
5 experiencing a 75 to 300 percent increase in
6 their assessment, which I would be shocked if
7 that is not the majority of the City.

8 COUNCILMAN GREENLEE: Thank you. Thank you
9 all very much. Thank you for all that you
10 offered here.

11 MR. STITT: Joshua Vincent.

12 (Mr. Vincent approaches.)

13 COUNCILMAN GREENLEE: Who else is here to
14 testify? Anybody else here to give comment?
15 Okay. Mr. Vincent will be the last one. Thank
16 you.

17 Thank you for your patience. I know you've
18 been back there a long time. And I know you've
19 been here before so you know how we work.

20 MR. VINCENT: Absolutely.

21 COUNCILMAN GREENLEE: Please, identify
22 yourself and proceed.

23 MR. VINCENT: Very comfortable chairs. I
24 love it back there.

25 COUNCILMAN GREENLEE: You think so? Okay.

1 MR. VINCENT: Yeah. Good afternoon. I'm
2 Joshua Vincent. I'm the Executive Director for
3 the Study of Economics. We worked extensively
4 throughout the Commonwealth and internationally
5 on issues of property taxation and also
6 assessment. I wrote a novel today as far as
7 testimony, and luckily I stripped it back to
8 just three pretty main points. And I would like
9 to talk about the Actual Value Initiative.

10 I think we will be discussing this
11 throughout the spring and early summer, so I am
12 sure I will be back. It's an interesting
13 situation in my 20 years of working in property
14 tax and assessment where a budget is presented
15 without values. It's unique as far as I know.

16 In Ireland, they introduced a nationwide
17 property tax on January 1. They didn't have
18 values, so they put a flat fee on each parcel.
19 If we are going to be moving towards AVI, a lot
20 of steps have to be taken. I've worked with
21 Allegheny County over their past two
22 assessments. Values were dropped on the
23 citizens within four to five weeks before the
24 appeals process started.

25 Right now City Council has to take

1 corrective action to prevent a massive property
2 tax appeals that are going to happen as soon as
3 these values hit houses in the autumn because
4 there hasn't been that prep time. In Allegheny
5 County they started the process, which I would
6 suggest now, of informal appeals and informal
7 hearings extrajudicial, if you will.

8 Sixty percent of property owners got a
9 value reduction. There were about 10,000
10 informal appeals. And out of 500,000 properties
11 in Allegheny County as of April 15, 120,000 are
12 in the appeals process. And that is with values
13 being presented ahead of time, not much ahead of
14 time but ahead of time. So as of April, we have
15 got about 120,000 out of 500,000 parcels under
16 appeal. That is a huge administrative burden
17 and cost to Allegheny County.

18 I would hope that we could explore in
19 Philadelphia an anti-windfall provision, which
20 is available under the General County Assessment
21 Code. Allegheny County adopted a 5 percent
22 windfall limitation. And by making it a
23 universal limitation rather than for each
24 individual parcel, it would be much easier to
25 administer and to implement.

1 Finally, we have been talking about
2 Homestead Exemptions. We believe of course City
3 Council should adopt a differential rate on land
4 and buildings simply because the exemption that
5 would be -- that could be up to half the median
6 assessed value of residential properties could
7 be on buildings only. And for residential
8 property owners, most of their equity is again
9 in the building. And Matt Ruben I think stole
10 my thunder, so I can pretty much close and meet
11 the bell.

12 And on the tax abatement issue,
13 reassessment AVI will have -- will wreak havoc
14 on all these properties that are now starting to
15 come off assessment and will be pretty much done
16 by 2016.

17 So thank you very much.

18 COUNCILMAN GREENLEE: Thank you.

19 MR. VINCENT: For your attention.

20 COUNCILMAN GREENLEE: Thank you very much.
21 Thank you for your patience. It's been a long
22 day, I know.

23 Is anyone else here to testify on these
24 bills?

25 Seeing none, thank you very much for

1 everyone being here. This Committee will stand
2 in recess until Monday May 7, 2012 at 11:00 a.m.

3 Thank you very much.

4 (Committe of the Whole Recessed at 4:08 p.m.)

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

A	Abuse's 154:18	acres 174:1	75:23,23,24	242:16
abandoned 63:2	academic 195:15	across-the-board	79:5 81:5,14	administrative
220:18	accelerating	205:3 206:11,17	82:14 111:8	251:16
abate 222:22	24:22	208:13,16,23	112:10 161:24	administrators
abated 53:16	accept 75:3	act 133:5 166:19	165:7 175:8	191:20
58:22 235:23	accommodate	224:17,20	181:16 183:12	admit 135:10
236:3	120:2 160:1	action 200:17	212:2 222:20	adopt 2:11,13
abatement 53:14	accomplish	234:13 248:22	235:5 244:11	252:3
53:18 57:24	117:16 197:17	251:1	248:25	adopted 9:1,7
236:6,12,15	accomplished	active 171:9 172:5	address 22:10,14	251:21
252:12	144:10	activities 177:7	22:21 64:10	adopting 2:15
abatements 53:15	accomplishing	194:12 196:8	138:21 192:23	adult 209:13
57:25 58:13,19	138:5	actors 191:20	addressed 159:23	adults 238:11
163:8 222:25	account 23:1	acts 175:19 190:4	162:15 195:11	advance 115:5
232:11 235:24	125:6 170:9	198:21	addressing 153:8	advantage 62:4
ability 10:17 43:2	accountability	actual 5:17 6:2	179:24	adverse 187:10
43:3 106:2	54:19,25 55:7	7:19 12:25 13:9	Adel 13:13 14:15	239:8
149:4 211:13	56:3 57:17	30:13,18 32:5	129:14 132:22	adversely 187:8
able 11:20 14:5	88:22 107:4	36:10,13,16,18	143:4	215:20
14:22 15:8	169:15	39:19 42:13,22	adequately 14:1	advocacy 161:18
20:14 25:8 44:3	accountable	44:4 50:6 59:19	adjacent 225:18	advocate 162:9
50:13,14 89:15	25:14 67:5	71:7 89:24	adjust 127:12	advocates 162:1
93:14 95:22	109:6 165:20	116:8 120:7,18	adjusted 69:11	169:7,20
100:23 104:21	167:16	120:20,22 121:7	adjustments 32:2	aer 228:22
107:10 127:12	accurate 5:21,22	121:11,21 126:1	32:20 147:16	Affairs 224:3
129:23 154:25	6:4 8:13,25	130:23 131:9	Admin 63:23	affect 32:20 139:4
155:16 158:24	16:17 18:4,25	142:20 161:23	administer	185:14 187:8
194:11 197:17	29:21,23 31:19	162:12 163:2	251:25	215:20
212:13 216:21	32:14 33:4	186:1,5 187:24	administered	affiliated 169:2
232:12 236:20	38:13 39:11	202:5 206:25	168:7	affirm 163:21
239:6 245:24	47:10 60:19	220:8,19 232:20	Administration	affirmative 207:8
absentee 226:7	69:24 80:19,25	250:9	4:24,25 10:4,8	affirmatively
absolute 40:24	83:11 84:15	add 149:10	10:19 55:12	185:12
absolutely 88:23	91:13 102:21	158:24 235:18	94:22 95:7	afford 50:22,23
134:4 149:1	110:5 113:24	236:25 242:21	109:4 110:10	155:9 187:19
187:16 188:13	115:12 117:7	added 91:6	111:13 119:25	220:3,19 226:24
198:9,23 236:24	125:23,25	204:19	129:25 140:11	236:9
242:22 249:20	126:25 127:1	addicted 212:14	151:9 152:21	affordable 157:15
absorb 50:18	132:15 137:10	adding 133:4	166:24 167:5,14	159:22 160:1,7
220:14	137:17 144:8	addition 55:14	167:18 169:8	afraid 146:6
absorbed 154:20	accurately 19:6,9	111:21 158:24	185:23 187:25	159:5
abuse 153:6,12	133:11 134:8	244:1	202:15 206:13	AFSCME 200:12
154:1 155:2,13	achievements	additional 7:8	246:4,9,12,24	afternoon 23:7
158:9 160:13	204:16	17:16 34:1	247:10,17	129:16 137:5
211:4,17	achieving 137:9	54:19 55:21,23	Administration's	151:18 152:2
abused 159:15	Ackerman 49:17	56:2 57:16	11:5 221:3	153:3,4 161:13
abuser 154:7	acquisition 20:20	74:25 75:14,19	222:9 231:24	168:20 170:23

176:23 189:17 189:18 192:15 192:16 199:8,12 199:15 204:8,9 210:16 250:1 after school 118:3 118:6 190:24 191:10 agencies 79:10 191:2 agency 52:15 aggregate 14:23 35:2,11 37:5,9 37:10 38:10,22 68:21,23 70:6 70:14,21 97:7 99:10,24 100:4 100:15,24,25 101:4,12 102:9 103:3 122:17 127:14,25 aggressive 27:7 67:9 76:20 ago 8:22 12:18 37:8 50:7 67:19 86:9,13 114:12 115:7 178:9 204:13 218:20 agree 32:18 51:5 59:12 77:12 90:15 91:14 92:4 99:25 102:14,16 104:7 115:14 148:17 204:23 225:22 235:16 240:23 246:21 agreement 3:1 23:15 61:13 63:6 65:22 agreements 23:4 23:14 26:24 28:22 60:25 66:2,8,16,16 222:18 ahead 57:14 75:9 75:9 112:8	114:23 145:7 180:25 219:13 222:24 223:23 251:13,13,14 ain't 51:7 Airy 51:20 237:7 alarm 73:12 algorithm 143:17 150:23 algorithmic 141:21 144:12 145:9 alike 105:15 107:11 196:10 Allegheny 250:21 251:4,11,17,21 Alliance 168:22 168:24 169:3 170:11 173:5 177:1 Allied 200:18 allocate 74:21 allocating 74:2,23 allocation 73:21 73:23 74:6,8 197:7 allow 56:6 72:22 114:21 177:18 194:14 218:21 Allowances 227:10 allowed 168:12 205:17 221:19 allows 118:9 alter 183:3 alternative 5:13 151:1,3,5 173:18 239:11 alternatives 151:3 151:7,9 altogether 137:15 amazing 112:2 198:4,12 amended 79:7 amending 3:6,14 3:22 4:1,12,15 49:9 76:5	amendment 9:13 42:6 48:6 amendments 9:17 93:19 amends 9:20 America 196:11 American 193:9 Americans 200:16 amount 6:25 7:13 20:25 28:15 72:18 73:19 74:10 80:15 81:5,14 82:6 100:8 106:15 144:10,16,17 175:7 202:22 213:23 analogous 198:6 analysis 58:18 114:22 117:1 121:18 142:11 142:12 157:11 207:3 analyze 23:6 28:19 analyzed 116:21 analyzing 28:16 Andre 216:8,12 Angelo 121:23 Anne 199:10,16 Anniversary 190:13 announced 164:19,24 205:4 announcements 25:23 annually 72:2 answer 10:25 14:22 15:8 16:7 18:21 26:13 35:14 41:11 62:5 73:7 85:23 87:25 90:7 98:25 99:7 100:13 118:16 119:1,3 122:4	134:15 answered 165:24 answering 108:9 123:25 answers 23:19,24 87:9 91:19 93:12 119:21,22 166:1 Anthony 199:2,3 anticipate 233:25 234:3 anticipated 30:8 34:3 80:11,13 81:17,19 82:20 111:10 163:19 anticipating 31:8 anti-windfall 251:19 anxiety 7:21 anybody 16:8 64:5 95:13 188:16 249:14 anymore 134:16 201:15 anyway 94:4 221:9 247:21 apart 172:2 211:24 apartment 226:10 apartments 132:9 apologize 152:18 192:19 apparently 201:20 205:6 232:4 243:5 appeal 47:8 115:10 234:11 251:16 appealed 230:23 appeals 8:12 9:4 41:24 42:10 45:16 47:7 48:9 104:21 250:24 251:2,6,10,12 appear 79:17 83:11 99:15 appears 58:24	appellants 8:9 applaud 165:18 222:9 applauds 10:4 Applebaum 223:15,16,24,25 applicable 6:13 233:25 applicant 190:19 applicants 191:23 application 142:20 144:12 198:10 applications 191:18 applied 6:18 101:4 113:5 120:6 142:4 applies 123:9 apply 39:10 133:13 137:9 141:22 143:16 144:7 206:25 207:7,8 applying 131:24 appoint 138:7 appraisal 87:5 appreciate 34:19 95:23 109:23 110:4 121:14 153:7 161:21 164:2 180:9 189:24 209:23 244:12 appreciating 231:2 approach 27:21 30:5 34:21 51:14 99:14,17 101:1,4 122:14 137:20 138:1,23 138:24 183:8 185:22 approaches 153:2 161:12 168:19 182:17 189:16 199:6 219:6
---	---	--	--	--

249:12	54:11 88:23	18:25 30:12,19	36:3 37:4,9	authorizes 5:15
appropriate	92:22 93:12	36:4 42:15 46:5	38:21,25 39:4,6	authorizing 3:19
12:24 15:20	100:17 132:7	46:8,10,11,17	98:20 122:21	4:9 190:2
103:24 152:22	171:22 188:18	46:21,22 47:21	123:12 124:7,16	autumn 251:3
165:16 242:1	201:24 238:7	48:2 60:13,19	124:23	available 8:14
appropriately	asking 31:4 44:20	68:20 69:20	assumptions	68:5 129:23
14:6 16:9,10	47:18,19 48:4	75:15 80:12,20	35:10 38:12	173:22 223:8
approval 2:18	75:12 103:14,18	80:23,24 81:1,2	76:12 124:13	251:20
43:2	108:12 124:5,19	81:20 83:11	127:20	Avenue 63:24
approved 3:3	135:25 150:6	84:21 89:24	assurances 89:4	avenues 62:6
43:14	178:17 195:25	90:19 91:23	assured 52:8,10	average 15:14
approximately	202:16 204:15	97:13 104:20	53:21 89:15	35:21,24,25
12:18 89:6	218:18,18 225:7	115:20 117:7	assuredly 51:18	36:18 38:6
154:9,15 212:20	aspects 224:14	121:2 132:17	attached 56:3	174:2
April 72:16,17	Assembly 55:10	134:4 137:18	attack 68:7	AVI 15:13 20:7
251:11,14	assertion 20:9	149:17 202:7	attempt 38:7	31:10,19 43:9
area 22:24 59:15	assess 6:15 19:5,9	234:11 236:17	107:6 205:23	44:13 49:14
60:14 76:19	133:12 179:6	236:21 250:22	attempted 54:17	80:13,19 91:5,6
77:13 86:7 91:1	225:24 232:13	assessors 30:3	attempts 231:10	92:15 93:13
164:8 194:2,4,9	assessed 6:1,8	36:20	Attendance 176:1	94:9 95:12,14
194:12,15,20	7:13 12:5,8	asset 209:6	attention 24:14	104:13,13 107:2
228:8 239:21	15:15,17 16:5,9	assign 137:16	156:6 199:25	122:11 125:15
areas 31:14 53:8	16:14,16 30:12	assigned 143:5	235:19 252:19	126:21 181:2
53:10 58:6,20	34:3 59:22 60:2	assigning 137:22	attitude 62:4	202:7 220:7,21
59:16 60:21	60:3,17,18	assist 143:5	231:24	221:4 223:4,11
113:23 142:2,3	120:18,19	assistance 209:16	attorney 248:22	225:9 231:16,20
175:1 192:1	125:11,12,12	209:19,20	attorneys 146:3	233:12 241:7,24
argue 204:24	226:12 231:22	assistant 153:25	attract 10:17,18	242:8 244:4,5
art 88:15 193:2	235:14,17 252:6	167:8	109:18 184:16	249:1 250:19
194:12 195:3,13	assesses 226:16	Associan 193:15	228:7	252:13
195:15	assessment 5:20	associated 158:8	auction 25:23	avoid 18:9,14
articles 57:8	5:24 6:10 7:1	175:2 176:17	241:12	19:2 114:16,17
190:3	8:8 15:1,18 19:8	179:4	auctioned 25:20	awaited 202:6
artificially 236:12	29:12 30:5,8	Association 173:8	audacity 22:5	aware 69:16
236:14	31:18 47:9,10	195:3 219:18	audience 194:1	109:8 153:11
artist 196:15	47:25 59:21,23	224:2 225:17	augment 139:11	180:24 187:16
artistic 191:16,25	60:14 82:12	228:14,15	August 136:8,8	a.m 1:7 253:2
194:13 196:8	132:7 145:1,11	230:11	austerity 209:8	
artists 194:1,14	186:2 220:22	associations	authority 2:25,25	B
arts 50:1 162:20	223:8 227:3	223:2	3:5 25:18	B 1:17 24:8
190:8,12,23	231:21 233:7	assume 22:23	165:11 166:3,6	213:18
191:3,9,11	249:6 250:6,14	assumed 124:15	245:6	back 16:20 17:14
193:6 197:18	251:20 252:15	assuming 98:25	Authorization 3:7	17:20 27:16
198:14 246:15	assessments 5:20	99:1,3 111:15	4:3,17	28:17,24 33:22
aside 81:7 145:10	5:22 6:2,5,19,25	123:8 127:19	authorize 3:8 4:4	37:13 41:12
asked 11:6 21:4	7:14,17 8:14,25	167:22 220:11	4:17	45:17 56:1 58:9
24:21 51:2	9:2,7 14:2 18:4	assumption 35:6	authorized 3:2	59:13,21 61:1

61:13,17 63:18 65:25 75:4 80:8 85:23 90:17 102:2 109:14 113:4,16 118:22 128:25 129:5,12 129:13 131:10 132:11 136:1 140:9 144:25 147:15 151:16 164:15 176:20 178:6 179:16 196:23 205:16 212:17 219:4 229:18 231:14 233:12 244:23 249:18,24 250:7 250:12 backdrop 49:16 50:8 background 212:1 backgrounds 228:18 backs 44:20 119:6 217:3,15 backward 183:8 backwards 21:21 bad 26:4 83:8,17 109:2,11 114:15 171:14 bail 82:14 bailiwick 63:10 67:7 bailout 195:25 bake 234:7 balance 83:2 84:24 85:10 162:3,10 balancing 18:6,8 Balka 161:12,13 161:14 164:15 166:10,21 168:16 banged 50:24 bank 179:16 222:11	bankrupt 28:21 bankruptcy 22:20 banner 223:3 246:18 bare 201:1 barely 213:5 Barrio 193:16 base 10:12 38:21 38:24 59:20 185:8 203:14,14 246:25 based 7:19 9:4 10:20 15:24 17:19 20:10 25:25 31:8 33:14,15,17 38:4,11,25 39:6 39:14 50:18 60:14 69:15 71:11,12,25 76:22 78:2 80:12 81:15,18 82:9,9,11 97:24 100:4,11 101:1 101:3,7 104:9 113:7 114:8 116:3,8 118:9 122:15,18 125:24 126:7 141:21 203:17 206:4,23 207:3 218:13 221:10 basic 88:23 124:23 162:23 204:6 207:24 209:13 basically 55:1 68:25 70:6,17 235:21 237:12 basing 83:25 126:24 basis 5:24 47:8 62:25 95:4 basketball 171:10 171:17,21 Bass 1:11 180:14 180:16	bathroom 118:25 bear 87:22,24 beat 159:4 beautiful 175:17 beauty 193:4 196:11 Beckly 26:8 bed 154:4 211:2 bedroom 226:11 beds 155:15 157:7 159:19 beggars 235:3 beginning 162:24 191:14 begins 152:1 begs 88:9 behalf 94:19 161:14 176:16 176:25 216:19 223:1 225:16 Behavioral 153:23 belief 125:16 believe 10:5,21 54:20 55:22 58:3 86:1 132:14 134:1 144:2 150:21 160:4 179:22,22 180:5 181:24 213:22 217:7 219:20 220:8 232:18 239:10 239:20 252:2 believed 207:14 believes 165:9 believing 31:8 bell 252:11 belonging 196:24 benches 171:17 benchmark 145:25 benefit 10:5 197:5 201:9 203:13 204:20 205:6 208:6 215:1 231:13 248:4	benefits 195:22 208:12 benefitted 177:4 228:20 best 14:14 138:8 139:7 165:13 173:21 240:17 bet 58:25 better 40:12 46:12 57:20 85:23 91:15 94:23 136:11,14 146:16 229:23 230:5 246:9 Bevilacqua 112:17 beyond 19:10 74:25 111:12 153:22 big 33:1 86:13 97:14,17 127:20 147:4 148:5 214:5 245:18 bigger 40:21 227:12 bike 179:18 bill 1:13 2:10,13 2:15,17 3:3,6,14 3:19 4:9 5:13,14 5:15 6:9,12,14 7:10,11,15 8:19 8:24 9:1,7,13,16 9:18,19,20 11:16 15:22 34:21 35:22,23 38:16 41:20 42:6 43:21 44:12 45:1 48:7 50:25 85:10 90:17,18 91:6 92:20 97:2 98:11 102:24 103:1,5,10,15 103:16 113:8,11 190:1 205:11,19 217:25 231:5 232:18 239:1	billing 32:11 billion 37:16,22 37:22 38:21,22 38:23 39:3 70:23,25 97:15 97:15,21,22 98:4,8 99:4,12 99:12 200:25 214:14,17,18 bills 1:20 2:5,9 5:10 7:24 8:10 9:8 22:5 25:10 25:10 43:21 92:12 104:8 115:21 137:10 152:6,7 185:18 224:23 252:24 bit 32:3 136:16 228:20 236:25 240:18 BJ 200:13 black 201:7 BLACKWELL 1:12 bland 198:7 blessed 220:25 blight 24:9 blighted 24:10 block 112:19 142:5,6,8 145:12,12 150:16 158:11 229:20 blocks 196:16 229:15 Blondell 169:11 bloodshed 89:8 blue 179:9 Blummer 169:2 176:23,24 182:3 board 3:8 4:4,17 8:7 87:23 88:21 105:12 116:15 173:4 176:25 190:13 216:12 229:4 boarding 226:9
--	--	--	--	---

boards 173:6	131:19 132:1,11	budgets 155:1	butt 241:9	107:15 118:8,9
Board's 87:25	195:4 196:7	170:7 190:20	buy 61:9 64:7,17	173:1 177:21
BOBBY 1:14	197:11 199:24	191:1 201:5	179:18 213:3	247:13
body 21:10 90:8	246:7	buffers 9:10	236:9	careful 161:21
166:18 188:18	bringing 64:21	build 106:14	buying 50:23	164:2
188:22	79:9 195:6	156:20		carefully 185:25
bolster 175:22	broad 164:11	building 20:1	C	Carroll 169:5
bomb 236:2	224:5 237:12	156:21 158:25	C 24:9	177:2,4,12,14
bone 89:8	broadest 10:12	229:20 252:9	calculate 123:17	178:23 179:5,6
bones 201:1	broken 5:20 85:3	buildings 158:21	calculated 44:16	179:8
books 87:4	135:4 146:9	226:8 252:4,7	calculation 37:7	carrying 178:3
boosted 236:14	171:17,24 172:1	builds 218:10	37:18,20 38:25	cars 159:5 244:24
boosts 208:21	176:12	bullied 118:22	39:6 98:13 99:6	cart 185:22
borders 230:14	broom 20:6	bully 238:10	102:24 103:5,17	187:12 202:11
230:15	brother 172:3	bullying 107:13	120:10 122:17	202:13
born 222:2	brothers 171:8,16	bump 138:6 249:4	Calendar 10:2	case 52:12 59:1
Bornfriend	171:19	bunch 84:9	call 88:2,2 128:12	65:10 78:6
168:18,20,21	brought 90:7	137:12 201:18	176:18 182:10	83:23 101:9
182:14	106:11 196:23	burden 10:12	201:3	114:17 155:2
borrow 221:7	202:23	21:13 59:6	called 56:25 64:6	187:1 211:9
bosses 134:20	Brown 169:12	87:23 122:11	89:13 108:6	234:15,17,24
Boston 222:18	BRT 43:15	125:17 183:22	158:5 215:11	242:8 246:8,16
240:19	140:17	202:19 203:9,12	230:6 235:4	cases 78:24 79:5
bought 25:7 26:5	brunt 59:6	222:1,2,4 227:3	249:3	79:12 105:16
112:20 114:11	BSAM 140:25	228:2 229:13	calling 49:7 76:7	Castillo-Perez
220:5	bubble 84:25	233:5 251:16	159:4	192:12,16,25
boundaries	buck 245:11	bureaucracy	Callowhill 230:13	casual 231:24
142:10	Bucks 215:8	186:2	calls 162:25	catch 86:11
boundary 198:1	buddies 178:1	Burns 63:8	camp 174:22	categories 111:1
Boyle 43:6	budget 2:14,16	bus 50:1,2	campus 171:1	Catholic 89:14
break 144:22,23	5:7 20:3 74:25	buses 21:22 246:6	172:13 225:19	240:7
151:20,25 198:3	75:2 79:18	business 61:21	225:20	cause 24:10 41:23
203:3	111:11 112:18	68:8 132:21	canvas 63:1	244:20
breakers 163:16	115:18 152:7	134:6 139:19	capacity 26:19,20	causing 24:5,9
breaking 167:1	154:15,17,20,24	184:11,20 185:2	154:4 199:19	cavalierly 51:11
breaks 202:3	154:24 155:18	193:12 203:10	capital 2:11,14	Cedarbrook
203:4	156:1 167:23	212:21	177:5	59:16
breeze 179:9	169:18,23 170:5	businesses 10:17	capture 6:22 7:5	cells 106:14
Brett 182:16,23	170:8 174:3,5	83:7 109:17	86:10 184:23	census 124:10
186:21 240:21	176:10,13,20	184:3 203:11	186:10 222:19	128:17
240:24	178:10 180:25	213:15,17,24,25	238:4	cent 169:24
brief 129:7	184:18 188:6	215:15 216:25	captured 74:9	173:17 213:5
briefed 40:11	201:25 207:2	217:2 226:21	capturing 16:10	center 112:18
bring 20:5 64:3	211:2 212:11	239:9	69:2 73:24 74:1	171:11,20
65:11,12 79:2	217:15 250:14	bust 241:9	74:4 203:19	172:15 175:10
95:5 101:2	budgetary 185:4	Butler 216:11,12	Cardinal 112:17	203:16 207:2
129:3 131:3,4	Budgeting 215:17	216:16	care 25:3 107:3	228:17 235:21

235:22	180:25	39:23 41:2	citizen 172:5	184:14,23 185:5
centers 170:18	challenging	232:3	182:24 231:7	185:11 187:7
174:17 175:13	192:24 245:10	check 61:6 84:6	citizens 24:11	190:2 191:4
177:22 178:22	chance 185:19	Chester 215:10	107:22 161:16	192:1,21 193:20
Central 166:23	237:18	Chestnut 224:5	176:17 194:4	195:7,24 196:2
167:5,14,18	chances 161:19	chew 119:3	214:7 226:19	197:7,11,22
193:11 215:17	change 7:20 18:10	Chicago 193:22	241:14 250:23	198:5,11,15
CEO 89:1	30:19 31:3,4	Chief 111:23	citizenship	200:6 202:24
ceremony 196:19	33:17 42:17,19	132:7 221:15	240:13	203:15,16,17
certain 3:12 4:8	58:1 74:5,7 98:1	child 56:16	city 1:2,6 2:18,20	204:7,11,22
4:21 43:7 44:17	104:5,6,23	106:11 118:8	3:4,20 4:6,10,20	205:25 207:15
88:19 94:18	164:25 165:6	153:23 159:8	5:16 6:20,22,24	208:8,11,15,25
134:14 136:6	201:10 232:15	161:17	8:21 9:2 10:12	209:2 210:8,13
137:13 163:18	234:10 238:18	childcare 118:4	10:14 16:13	212:2,5 213:16
167:1 168:6	243:14	children 57:19	17:3,16 20:2,11	213:20 214:19
185:17 245:2	changed 42:16	119:7 154:5	20:25 21:11	214:22 216:5,18
certainly 135:11	51:21 248:20	155:20 159:5,7	22:4 27:17 30:9	217:16,23
135:18 146:16	changes 2:22 5:11	159:12,17 161:1	33:6,10,12,17	218:18 219:16
159:1 162:14	6:3 7:14,23 8:2	161:16,19	33:18,20 39:11	219:20,23
186:22 187:14	32:7 74:2	162:17 170:19	49:19 53:1,12	220:23 221:7
236:22 239:15	165:16,19 183:7	172:4 174:15,19	56:25 57:3	222:12 225:23
certainty 38:13	183:11	175:12 177:8,21	58:20 60:8 61:9	226:5,16 227:6
38:15,19	changing 31:25	177:24 187:7	61:12 62:15	227:20 228:6,17
certified 30:3	73:21,22 74:10	206:6,8 209:10	64:1 67:6 70:8	228:21 229:7,11
cetera 75:17 76:1	93:8	211:20 238:11	74:8,14,24	229:25 230:13
128:14 149:5	chaos 188:14	246:14	77:25 82:6 83:6	232:3 233:6,9
chain 138:6	Chapter 3:14,22	children's 106:2	83:9,14 85:9	233:21,25
Chair 16:22 19:19	4:2,12,15 9:21	245:13	89:11 90:1 95:2	234:13 235:21
29:4 34:12	characteristics	chip 201:4 247:6	97:5,7 102:10	235:22 236:19
41:16 48:15	6:5 12:9,11,15	chips 89:25	104:8 109:7,13	237:6 238:7
56:8 59:9 68:14	12:16 14:20	choice 187:22	115:15 120:12	240:10,17
73:1 79:19 80:1	60:16 84:9	188:1 200:2	121:9 138:16	244:25 246:3,18
86:23 90:13	132:5 133:15,21	204:1	139:9 140:16	247:2,11,12
96:4 105:3	149:19,20	Choices 216:3	141:23 147:5,6	249:7 250:25
108:18 112:13	characterizing	choose 183:24	147:9 148:6	252:2
117:23 119:11	242:12	chosen 219:15	153:7 155:6,9	city's 5:7,23 10:16
143:15 144:20	charge 55:4	Christie 161:14	155:23 157:16	10:16 81:11
146:21 164:4	105:14 222:14	chronic 169:18	157:17 158:10	163:13 174:19
180:19 200:20	charging 221:22	174:12 176:9	158:13 162:4,11	174:25 175:22
210:23 216:12	charter 49:22	chronically 222:8	163:6 169:7	204:19 207:18
224:2 241:22	56:14 166:8	churches 177:9	170:15 173:25	211:13 212:7
chaired 183:16	168:25 170:25	CINDY 1:11	174:3 175:4,13	246:8
Chairman 186:20	201:19	CIO 129:15	175:24 176:17	City-funded 10:9
189:6 237:22	charters 164:21	circle 102:13	176:18,20,22,24	civic 223:2 224:1
chairs 249:23	166:12,16	circuit 163:16	177:13 178:13	225:16 238:12
challenges 56:10	charts 35:5,12	cities 157:9	178:17 179:23	246:5
170:12 178:4	37:21 39:10,12	174:10 183:21	181:5,8 184:4	civics 237:1,6

claims 206:13 clarification 139:23 clarify 81:22 157:2 clarity 98:19 Clarke 1:11 2:2 4:23 5:3,4 11:1 11:22 12:1,14 12:17,21 13:4 13:15,24 14:10 14:18 15:2,4,12 15:23 16:2,15 16:19 19:17 24:18 25:5,12 25:15,17 26:9 27:25 28:6,8 29:2,7 34:9,12 34:16 41:14 48:13 54:1,8 57:23 59:8 68:12 75:8 79:21,24 80:4 86:21 90:11 96:2,13,18,22 105:2,6 108:16 110:8,20,25 111:4,12,25 117:21 119:9,14 128:24 129:2,11 129:16,19 130:8 130:13 131:3,17 131:21 132:3,18 133:8,14 134:10 136:19 137:2,6 144:20 145:4 146:20 149:13 151:13 152:2 153:4 156:7 157:20 158:19 159:10 160:8 161:5,10 164:5 169:11 200:20 Clarke's 35:1 class 105:24 181:23 207:25 216:17 217:12	217:16 218:22 234:12 248:22 classroom 56:8,13 105:25 107:9 162:18 classrooms 88:12 88:16 clause 97:2,10,12 98:10,10,15,16 99:11,14,19 100:4,6 101:2,3 101:5 103:12,13 103:19,24 104:8 104:11,14,16 122:3 235:7,11 235:13 clean 176:1,5 177:8 224:25 cleaning 179:4 241:14 clear 24:25 25:8 29:10 38:2 82:25 83:1 86:18 89:5 116:20 122:5 135:3 163:2 167:15 203:24 216:6 clearly 157:23 Cleveland 174:8 climb 220:11 close 24:25 25:20 35:21 51:24 158:23 175:11 180:11 221:7 252:10 closely 13:13 126:8 239:21 closer 40:23 125:22,23 131:4 131:5 138:4,5 146:1 240:15 closing 49:22 clothes 234:10 248:21 coach 187:19 coached 187:17	coalition 199:19 199:20 200:10 204:14 208:3 217:6 223:4 Coat 195:5 code 3:15,23 4:2 4:13,16 9:21 194:2,3,20 251:21 coding 133:4 cohen 199:5,9 204:8,10,17,24 205:8,13,22 206:1,1,13,21 207:11,20 208:6 208:13,15,18,20 208:25 209:24 210:1,4 218:20 collar-wise 78:23 collateral 114:24 colleague 19:21 55:24 87:10 colleagues 87:2 89:22 164:3 238:23 collect 20:1,15 73:17 77:7 98:6 98:11 102:1 104:15,15,19 163:14 222:7 243:5 collected 7:2 73:20 76:2 101:24 125:19 133:21,25 140:14 227:22 227:24 collectible 20:19 collecting 21:7 104:19 131:24 132:4 147:5,7 222:14 227:15 collection 48:19 62:7 76:10 79:10 132:24 133:17 144:12 243:24	collections 27:3 67:6 75:20 76:15,21 79:8 87:3 202:9 collects 74:11 college 240:2 combination 137:14 149:8 combined 174:3 Comcast 214:17 come 4:24 14:1 16:20 17:7,14 23:13 34:2 37:18 41:12 42:14 47:18 59:19 60:17,23 61:9,11,20 64:22 65:21 67:6,22 71:24 90:24 91:25 94:25,25 95:3 109:5,19 111:4 128:25 129:11 146:4 147:15 156:19 167:6 168:5 177:25 178:6,19 218:21 221:11 238:11 238:12,12 241:18,20 242:23 244:8 248:17 252:15 comes 4:25 17:9 27:9 32:7 33:11 33:12 45:14 47:7 52:21 55:18 71:23 73:18,23 74:3,5 83:18 94:1 108:2 151:6 180:11 184:5 197:6 comfortable 55:20 56:18 134:21 249:23 comforting 107:20	coming 17:20 21:23 26:23 27:3 28:5 45:9 45:12 46:15 54:5 83:24 93:7 107:7 111:9 135:2,6 137:3,5 145:5 150:24 164:10 167:4 179:8 180:18 185:25 217:14 218:25 219:7 244:16 command 138:6 commended 173:16 comment 87:10 153:10 172:13 249:14 comments 28:12 152:10 180:13 180:19 182:9 189:8 233:15 235:10 commercial 14:25 47:21 122:12,22 124:9,17,25 125:13,22 126:5 126:12,16 127:16 132:9 184:21 202:21 222:1 226:12 227:13 229:16 233:5 Commission 183:16,17 184:9 185:6 Commissioner 5:8 20:16,17 22:13 60:25 63:8 65:7 75:11 77:14 173:12,13 commit 88:21 196:1 commitment 21:10,16,18 88:13
--	---	--	--	--

Committee 253:4	compared 125:25	204:20	239:19 243:25	contribute 195:23
committed 89:2	157:9 183:21	concurrent	consistent 9:14,18	204:3
181:19 225:2	215:2	133:16	13:2 20:3	contribution
committee 1:3 2:4	competition 90:4	concurrently	165:13	81:11 227:13
43:17 154:12	competitive 184:4	142:16,20	consistently 243:5	control 93:11
157:6 180:20	competitiveness	condition 10:21	consists 200:11	controlling 200:8
195:2 199:18	10:13	60:15 171:14	constituencies	245:17
217:9 224:3	complaining	228:19	201:19	controls 245:16
253:1	217:18	conditions 3:13	constituency	convention 195:8
committing 88:21	complaints 59:25	4:8,22	193:25	conversation
common 68:17	complete 102:3	condos 132:10	constituents	14:12 48:20
69:11,17,20,22	130:21 132:15	conference 195:4	118:1 183:9	69:18 73:3
70:3 71:5,10	133:18 134:2,3	confidence 85:2	185:14 196:4	112:3 115:7
72:23 90:20	144:8 146:14	202:8	210:10	116:19 151:18
91:3 104:24	149:4 158:20	confirming	Constitution	241:25
146:2 235:3	completed 113:10	144:13	122:4	conversations
238:1,19	142:25 143:11	conflict 138:7	construction 58:8	11:6,19 57:22
Commonly	completely 80:19	161:15	58:22 59:3	conversion 13:9
140:23	134:9	confused 80:7	223:1	13:25
Commonwealth	completing 5:18	confusing 7:16	construed 212:3	converted 226:8
250:4	165:22	32:11 228:25	consumer 203:14	convince 50:9
communicate	completion 5:23	confusion 185:15	208:21 218:11	convinced 51:18
130:4	87:5 143:1	congratulations	218:13	Cooperation 2:24
communities 24:9	complex 139:2	204:11	consumers	3:1
88:19 194:7	compliance	Congreso 193:15	218:11	core 62:14 102:25
223:17 228:5	166:16	connection 7:17	content 133:10	103:9,16 175:22
246:14,25	compliant 63:5	215:14	context 183:11	corner 177:20
community	complicated	conscious 93:23	216:4	179:17
155:25 156:25	136:17 203:21	108:12	continual 49:18	corporate 202:2
158:11 172:4	component 133:3	consequence	continuation 2:3	211:2 215:18
173:19 177:8	comprehensive	120:13 126:21	104:12	Corporation
190:12,17	6:25 29:12	155:23	continue 7:24	196:7
191:11,19,22	31:18	consequences	8:20 56:14	corporations
193:13 194:14	comprised 154:19	76:25 109:11,21	66:15 160:6	203:13,20
194:24 196:25	compute 132:17	113:12 114:24	197:20	213:12,19 214:5
197:19 200:17	133:12	114:25	continued 10:7	correct 17:4,5,10
202:2 211:5	concepts 186:24	consider 20:7	197:22	17:23 29:14,15
221:2 228:16	concerned 7:22	109:22 186:3,5	continues 164:24	30:21 31:21
234:6	7:22 12:22	199:22 239:3,5	contract 49:9	32:2 39:24 40:4
companies 214:9	concerning 153:8	considerably	76:5,8	41:10,25 45:23
214:13,15	concerns 22:14	142:7	contracting 76:5	47:9 81:12,16
company 25:23	24:1 87:21	consideration	contractors 77:24	84:4 97:4,9
27:20 191:7	192:23 238:24	23:2 156:3	77:25	124:24 141:12
comparables	239:17	164:9	contracts 79:7	141:13,17,23,24
236:14	concludes 10:24	considered 85:7	139:10	144:14 146:5,11
compare 42:16	conclusion 70:10	227:15,25	contradicting	146:15 147:3,3
208:12 228:3	concrete 175:6	considering	187:2	149:23 225:25

correcting 145:18 145:20,22	96:18,22 97:6 105:2,6 108:16	17:11,18,24 18:5,11,15,18	87:10,18,19 90:12,13,14,15	145:24 146:8,13
corrections 93:19	110:8,20,25	18:22 19:4,10	91:14 92:8,13	146:18,21,22,24
corrective 251:1	111:4,12,25	19:13,15,18,19	92:21,25 93:5	148:2,16,18
correctly 147:10	114:4 115:16	19:20 21:5,17	94:8,17 96:3,4,5	149:14,17,22,25
148:7 188:3	117:21 119:9,14	23:18 24:2,2,16	96:9,20,23,24	150:11,18 151:6
242:12	128:24 129:2,11	24:19 28:9,17	97:5,10,14,18	151:12,14
correlation 58:21	129:14,16,19	29:4,5,8,16,22	98:3,9,14,21	156:10,11
correlations	130:8,13 131:3	29:25 30:7,15	99:1,8,23 100:3	160:10,11 161:7
195:14	131:17,21 132:3	31:7,17,22 32:5	100:14,20	164:4,6 166:8
corrupt 202:7	132:18 133:8,14	32:18,25 33:3,8	101:10,16,21,24	166:18 168:8,11
cost 78:23 79:15	134:10,13	33:14,25 34:7	102:8,14,19	168:16,17
124:20,22 179:8	136:19 137:2,6	34:10,11,13,14	103:2,6,11,18	172:12,20,22
179:11 184:20	138:22 139:15	34:17,19,25	103:23 104:4,5	173:1 180:3
206:9,10,14,19	144:20 145:4	36:6,10,13,16	104:23 105:3,4	182:7,7,12,18
206:21 251:17	146:20 147:15	36:22 37:2,4,10	105:8 106:10	186:15,18,19
costly 175:23	149:13 151:6,13	37:16,21,25	107:9 108:6,14	189:4,7,7,17,19
costs 123:18	152:2 153:4,7	38:8,18 39:2,9	108:17,18,19,22	192:15 197:24
124:21 161:2	154:24 156:7,17	39:22 40:3,8	110:9 112:13,14	198:16,19,24
227:14	157:20 158:19	41:6,15,16,17	113:16 114:7	199:1,7,10,12
council 1:2,11 2:2	159:10 160:8	41:19 42:1,5,24	115:8,13,23	200:19 204:9,17
2:18 3:2 4:23	161:5,10 164:5	43:20,25 44:10	116:4,10,12,20	205:21 209:21
5:2,4 7:25 8:1	168:21 169:7,10	44:13,15,22,25	117:3,11,16,19	209:25 210:2,14
11:1,3,22 12:1	170:23 176:18	45:7,20,25 46:6	117:22,23,24	210:20 215:23
12:14,17,21	176:21,24	46:13,23 47:4	118:18 119:10	216:2,8,15
13:4,15,24	178:17 179:23	47:12 48:14,15	119:11,12 120:3	218:24 219:7,12
14:10,18 15:2,4	179:25 181:18	48:16 49:2,12	120:23,23 121:5	222:21,24
15:12,23 16:2	185:11,19 186:5	50:16 52:17	121:13 122:8	223:13,21
16:15,19 19:17	186:7 190:5	53:7,24 54:2	123:6,10,15,17	225:13 228:10
24:18 25:5,12	192:21 197:8,9	55:14,25 59:14	123:20,22,25	230:4 231:19
25:15,17 26:9	197:22 199:21	61:8 68:14,15	124:5,13,16,22	232:17 233:16
26:14 27:25	200:20 204:10	68:21,23 69:4,7	125:4,9,15,24	233:18,19
28:6,8 29:2,7	204:12 205:25	69:10,15,19	126:4,10 127:2	234:23 235:6,10
32:10 34:9,12	208:11 209:2	70:3,13,17,24	127:7,10,23	236:22 237:13
34:16 35:1,5,20	210:8,15,25	71:2,4,9,19 72:2	128:10,21,24	237:19,20,21
39:11 41:14	216:6 218:19	72:5,8,11,14,20	129:1,9,12	238:22,25
42:5 47:18 48:5	219:16 220:23	73:6,7,15,22	134:23,25	240:25 241:21
48:13 51:15	223:16,19	74:7,20 75:3,6	135:19,23	241:21,22
53:5,7,10 54:1,8	224:18 229:12	75:10 76:11,16	136:10,13,18,25	243:18 244:7,7
56:20,25 57:3	232:19 245:20	77:18,22 78:1	137:3,4,6,8	244:10,16,18,19
57:23 59:8	246:2,22 247:11	78:18 79:4,14	138:18 139:16	244:19 245:8,8
66:20 68:12	247:18 250:25	79:21,22 80:1,2	140:7,21,25	245:9 246:21
75:8 79:21,24	252:3	80:5,17,22 81:4	141:2,10,14,18	247:25 248:1,2
80:4 82:8 83:9	Councilman 1:12	81:13,21 82:11	142:14,22,24	248:3,10 249:8
85:16,17 86:21	1:13,13,14,14	82:17,23 83:21	143:8,10,14	249:13,21,25
90:11 94:21	1:15,15,16,17	84:11 85:22	144:9,19,21,24	252:18,20
95:6,7 96:2,13	16:22,23 17:1,6	86:18,22,23,24	145:6,7,8,16,18	Councilman's 54:4,9

Councilmatic 172:14 180:4 198:3	create 114:23 130:23 175:4 196:2 203:9 225:9 249:4	curious 83:23 233:20	daddy 179:19	143:19 196:8 236:23
Councilwoman 1:11,12,16,17 59:9,10,11 60:9 60:24 62:12 63:16 64:11,13 64:18 65:9 66:2 66:5,9,12,14,25 68:6,11,13 75:12 169:11 180:14,16 198:23	created 22:2 141:12 creates 203:4 creating 82:13 142:21 169:13 creation 131:9 142:19 190:3 creative 242:18 creatively 173:19 credit 87:16 204:25 205:8,13 206:1,2,9,10,14 206:21 207:4,11 207:13,20 208:25 210:7 218:20	current 14:23 31:14 39:15,15 40:18,22 56:6 57:10 59:23 70:22 71:11 72:24 79:8 86:4 103:25 104:2,3 104:7,9,12 112:21 143:9 158:11 163:24 170:5 225:25 242:7	damage 175:23 damaged 10:16 dancers 196:18 dark 109:21 darn 90:5 DARRELL 1:11 data 6:4 28:17,24 36:7,8,13 71:18 72:3,12,21 73:1 101:11 103:21 114:21 115:3,9 115:11,12,14,15 115:17,20 124:10 127:11 130:22 131:7,24 132:1,3,7,11,14 132:19,24 133:17,20,24 134:8 140:13,18 141:3,5,10,15 142:16,18 143:16 144:8,11 144:11	day/night 87:20 DC 200:12 214:8 De 193:11 deadline 93:10 136:2,4 deal 7:21 65:4 66:20 83:9 87:11 89:7 106:19 229:2 239:16 dealing 83:12 deals 56:8 227:25 dealt 87:2,4 death 196:17 debating 108:4 debilitating 155:22 debt 239:13 decade 174:17 220:13 decades 5:24 174:5 185:20 226:19
counter 84:24 counties 22:6 161:20 215:2 County 153:23 215:8,9,10,11 250:21 251:5,11 251:17,20,21	couple 14:21 28:25 33:22 35:13 37:8 41:19 56:24 79:10 101:24 102:7 121:11 129:7 206:8 237:2 240:1	currently 12:5 15:14 121:24 125:6 143:3 155:3 156:21 170:25 173:22 176:12 224:2	CURTIS 1:15 customer 131:10 cut 47:3 154:20 154:22 155:4 166:23 176:4 178:9 188:24 206:11,18 207:9 208:13,19 209:20 214:23 214:24 215:21	decade 174:17 220:13 decades 5:24 174:5 185:20 226:19 December 215:5 decent 112:25 decide 42:6 44:3 65:21 117:14 decided 44:7 decides 21:10 118:22 deciding 19:11 44:5 decision 43:10,11 48:5 110:3 114:13 224:19 decisions 21:24 93:23 115:14 149:2 166:7 167:7 225:9 declared 209:1 decrease 86:5 125:18 decreases 175:3 decreasing 191:1 dedicated 180:8
course 17:17 42:18 71:25 157:15 219:22 252:2 Court 99:20 courts 149:2 171:18 cover 239:23 covering 2:20 covers 228:15 Co-Chair 210:24 co-council 79:5 co-councils 26:19 26:22 78:24 co-partners 193:14 crack 110:14 Crane 194:18	crisis 57:11 111:18 159:18 160:6 199:22 203:24 204:4 208:25 238:6 criteria 10:1 critical 139:2,4,5 139:9,13,17,25 141:5 142:25 143:17 160:23 critically 229:6 crumbling 158:22 CTO 13:13 96:15 cultural 189:22 189:25 191:11 191:12 192:8 193:9 194:11 197:6 198:13,14 Culturales 192:13 193:1,8 culture 50:1 190:8,12 193:3 193:5 194:12 195:3 196:23 197:2	cutbacks 212:5 cuts 154:21 155:7 155:8,14,18 164:12,21 167:17 200:23 200:25 205:3 211:11 215:14 215:19 217:15 cutting 89:6,8,19 129:9 215:3 227:14 cycle 155:24 cynicism 238:15	dates 135:17 139:22 daughter 22:22 daughters 187:18 David 1:16 204:17 205:22 day 13:6 49:25 50:3 54:14 56:2 57:9 66:21 88:1 88:4 89:6 109:5 110:5 140:11 157:18 159:15 174:21 177:21 178:19 194:21 196:6 200:12 218:4 244:14 252:22 days 25:3 117:17	
		D		
		D 1:16 dad 22:23		

181:13 deductible 213:13 deducting 213:11 deep 148:21 215:4 deeper 130:12 131:15 default 23:14 66:23 defend 46:9,20,23 104:21 115:10 121:3 212:13 defendable 132:16 144:8 defending 47:8 deferral 221:22 deferrals 87:6 deferred 177:17 deficit 89:7 definition 236:15 degradation 211:13 degree 38:13 39:10,23 137:13 137:16 156:16 173:21 del 193:16 Delaware 196:7 215:8 230:12 delay 8:25 105:20 143:20 151:22 152:18 232:20 delayed 170:14 205:18 delaying 8:6 delegation 247:4 247:12 deliberate 91:24 deliberations 73:2 85:14 delinquency 20:13 23:17 24:20 243:22 delinquent 20:21 20:22 23:11 24:3,22 65:18 76:14 163:14 222:8,13,14	243:20 244:23 245:3 delinquents 227:21 deliverables 143:25 demagoguery 231:9 deman 211:19 demand 155:22 208:21 Democratic 200:17 demonstrated 10:15 Department 62:19 65:11 67:12,23 68:3 75:17,25 76:24 92:22 153:21 169:14,24 173:11 departments 173:25 174:3 dependable 31:24 dependent 82:7 83:17 depending 39:20 depends 148:22 Deputy 173:12 Derek 168:25 173:3 descent 193:24 described 37:8 104:17 115:24 138:24 deserve 87:8 88:7 107:21 designed 44:4 117:10,12 desire 189:5 desires 177:10 despite 173:23 214:13 215:3 destroyed 51:22 detail 85:25 140:1 143:23	detailed 132:20 134:5 138:20 details 94:24 229:8 determinations 82:8 determine 58:19 60:9 225:22 determined 185:6 185:11 detract 212:6 detrimental 147:9 devastating 83:6 183:9 develop 8:1 141:20 151:4 developed 151:4 development 153:24 155:5 156:18,22 158:11,14 161:6 163:11 174:25 195:24 devise 227:20 devised 151:2 DHS 159:12 211:9 dialing 49:7 DiBerardinis 173:12 dichotomy 231:11 Dickenson 237:11 die 200:24 205:24 difference 39:14 39:18 40:15 97:15,17 98:23 142:9 178:7 202:24 241:24 differences 244:13 different 18:7 25:19 39:13 40:15,16 45:10 47:11 93:9 95:4 95:4 109:6 111:15 120:6,7 120:12,16,17,18	122:1 137:12 162:4,10 165:4 166:13 167:9 169:1 181:21 188:6,7 191:25 226:2 228:18 differential 252:3 differently 74:22 74:23 95:22 121:12,14 181:20 difficult 48:5 138:15,20 161:22 181:1 200:1,22 239:16 dignity 207:23 diligence 203:22 diligently 20:18 55:17 diocesan 201:20 dire 156:6 direct 58:21 direction 75:20 91:17 146:25 directly 13:14 14:13 130:3 134:12 211:11 242:4,5 246:16 Director 5:6,7 129:18 153:6 168:22 193:1 199:16 250:2 directors 191:20 192:9 216:13 directs 132:8 disabilities 211:7 disadvantage 184:4 disagreeing 70:10 disappoint 223:17 disaster 101:20 disastrous 101:6 101:23 102:4 discernible 214:25 discipline 191:16 disciplines 192:1	disclose 214:10 discover 196:10 discuss 221:13 236:19 237:3 discussed 83:22 discussing 103:13 121:4 250:10 discussion 57:14 62:1 108:23 122:10 152:15 discussions 126:7 239:20 disinformation 212:25 disparities 8:11 disproportionat... 222:2 disrespect 135:8 distasteful 221:5 distinct 188:11 distribution 74:13 122:22 124:17,25 127:15,25 128:8 131:9 168:4 district 3:9,11,21 4:5,11,18 5:16 6:21 7:4,9 8:23 9:12 17:3,14,20 33:20 34:5 35:5 35:20 53:8,10 53:11 54:5 55:4 55:22 57:4 63:20 66:20 74:5,9,10,14,18 75:1 80:12 81:7 81:24,25 82:3,6 82:15,19 83:5 83:13 89:12 95:5 102:2 109:11 111:1,6 111:22 112:9,17 158:4 161:24 162:14 167:6,16 168:2 172:14,16 180:4 183:6 188:8,19,20
---	--	---	---	--

193:12 197:10 198:4,20 200:12 201:7,11,12,13 203:17 209:9 210:13,17 211:25 219:24 221:8,15 223:6 238:6 239:6,13 241:4,5,17 243:14,17 245:15 Districts 201:18 District's 7:6 17:12 dive 130:12 131:15 diverse 224:8 228:17 diversity 193:5 196:11 198:5,13 divide 213:7 divided 35:25 120:11 130:19 dog 177:18 dogs 177:19 doing 6:25 18:5 19:2 27:15 29:12 38:5,25 39:6 40:13 49:5 50:8 53:21 61:21 62:13,20 76:8 80:25 81:19 82:19 88:6 94:21 95:16 129:22 140:18 145:21 171:13 177:5,6 177:10 181:20 182:25 184:20 185:14 191:5 203:22 204:2 234:5,7 241:13 241:15 248:9 dollar 77:11,11 208:14,17,20,22 213:3,4,6 dollars 9:6 23:5	50:24 75:19 78:20 103:3 113:3,12 116:6 126:16,20 151:23 154:9 170:16 174:10 177:5 184:18 195:7 196:2,3 200:8 212:16 213:1 243:7 245:11 domestic 153:8,12 153:18,22 154:13 155:12 156:2 157:7,13 158:9 159:18 160:16 donations 234:8 248:19 doom 89:4 164:12 door 58:14 150:6 150:14 doors 165:7 Doris 169:4 176:25 Dottin 195:17 double 174:9 doubt 44:1 202:6 214:18 244:8 do-overs 108:2 drag 47:13 dramatic 18:9 59:2 167:17 dramatically 6:12 9:9 58:9 226:14 drastically 176:3 draw 193:17 Drexel 225:19 240:8,13 drill 152:9 drink 242:5 243:4 243:8,23 driven 226:13 driving 134:3 139:23 143:22 179:13 dropdead 135:17	136:6 dropped 250:22 dual 24:6 Dubow 5:2,5,5 11:2,2,18,25 12:3,8,16,20 13:1,11,21 14:9 14:14 15:1,3,11 15:17,25 16:7 16:18,24,25 17:5,10,15,22 18:3,8,13,17,20 18:24 19:7,12 19:14 21:15 22:10 29:15,18 29:24 30:1,11 30:22 31:12,21 32:3,8,22 33:1,7 33:13,19 34:6 34:18,24 35:13 36:8,11,15,18 36:25 37:3,7,13 37:17,23 38:1 38:15,24 39:5 39:12,25 40:5 40:10 41:18,25 42:4,12 43:11 43:23 44:8,12 44:14,20,23 45:3,17,24 46:3 46:7,20 47:2,6 48:12,20 49:1,4 52:16 53:4,23 54:7 57:21 59:7 60:6,12 68:19 68:22 69:3,5,9 69:13,25 70:9 70:16,23,25 71:3,7,14,22 72:3,7,10,12,15 73:3,10,21 74:1 74:17,21 75:5 76:3,13 77:12 77:20,23 78:3 79:6,6 80:15,18 80:25 81:10,18 82:5,16,22	83:20 84:5 85:15 86:3 91:7 92:3,11,20 93:3 94:6,11 96:7,11 96:14,15 97:4,9 97:12,17,24 98:8,12,17,23 99:5,18 100:1,8 100:17 101:7,14 101:17,22 102:5 102:12,16,22 103:4,8,14,20 104:1,18 108:13 110:7,17,24 111:3,6,20 113:20 115:6,19 116:2,7,11,13 116:24 117:6,13 117:18 118:17 120:16 121:1,10 122:7,25 123:8 123:11,16,19,21 123:23 124:2,10 124:14,19 125:3 125:8,11,21 126:2,6,23 127:4,8,22 128:5,15,23 145:3,17 147:17 148:13 149:20 149:24 150:4,17 151:2,11 206:20 Dubow's 131:23 duck 87:15 88:2 due 5:25 8:10 27:6 34:4 87:7 134:20 154:3 155:18 218:1 246:8 Duly 24:15 66:24 Dunn 180:6 Dunn's 180:6 dwellings 226:5 E eager 10:9 178:15 earlier 24:21	55:17 76:4 79:11 101:11 240:22 243:19 early 136:7 223:18 250:11 earned 207:4 earnings 185:2 earning 184:3 206:5,8 earnings 214:17 214:18 ears 177:25 ease 113:22 easier 108:9 251:24 East 195:4 eastern 230:15 easy 108:9 Ebeid 13:13 25:16 28:7 129:14,14 129:17 130:7,9 130:15 131:6 135:15,22 136:1 136:12,15,20 137:19 139:1 144:17 145:15 145:20 146:6,12 146:16 149:16 economic 10:13 61:5 170:12 174:25 185:3 187:8 192:24 195:24 208:10 228:19 economically 196:4 Economics 250:3 economy 84:19 184:15 200:18 203:19 218:12 228:20 Ed 190:5 educate 185:24 221:14 education 3:9 4:4 4:18 43:17 83:15 88:7
---	---	---	--	--

108:8 164:8 168:2 182:21 187:6 190:23 191:10 200:5 224:12 educational 165:14 educators 191:21 effect 40:15,25 83:6 90:22 183:7 205:17 226:17 239:8 effective 120:5 122:1 205:18 effectively 35:17 effects 187:10 236:2 efficient 167:15 219:10,11 effort 8:7 21:9 29:21 62:21 77:11,13 79:16 140:5 144:7 177:6 201:8 205:20 222:9 efforts 76:5,10,18 132:23 163:14 173:16,23 225:4 egregious 22:7 eight 65:24 either 51:8 91:21 99:11 106:8 187:23 214:20 221:3 241:7 elaborate 110:21 elderly 212:14 elected 54:15 election 51:6,7 52:7 54:13 87:20 195:10 elections 204:13 electives 162:19 electrical 88:13 eligible 114:9 205:15 206:7 eliminate 7:15 42:9	eliminated 209:15 eliminating 140:3 else's 15:19 241:10 embarked 190:14 emergency 154:18 155:15 156:15 157:7,12 159:3 160:4,24 160:24 209:15 211:19 243:10 243:12 employ 216:25 employee 112:24 employees 167:19 167:25 174:12 174:18 employers 109:17 109:18 184:17 employment 187:8 195:23 employs 195:21 Enabling 90:23 encourage 171:3 213:17 encourages 183:23 ended 45:21 ends 143:18 151:24 207:22 208:5 enduring 185:17 end-to-end 137:24 energy 225:2 enforce 20:1 enforcement 243:19,22,23 engage 57:21 162:1 enjoy 171:10 enjoying 177:24 179:9 enormous 9:3 169:8 ensure 134:7 142:3 152:13	163:17 185:8,11 186:4 ensures 191:22 ensuring 55:15 166:14 168:1 enter 132:11 133:21 entered 133:16 140:15,17 141:3 141:6,11 entire 49:13 109:16 155:25 240:5 entirely 22:25 entitled 3:7,15,17 3:23 4:3,13,16 8:10 9:20,22 entreat 178:20 entry 140:18 142:16,17 143:16 144:11 envelope 113:5 environment 56:15,17 57:20 106:8 107:12 111:8 envisioned 167:21 equal 22:2,3 30:18 51:23 equally 19:25,25 20:1 229:14 equation 7:7 110:12 112:12 equipment 177:23 equipped 160:18 equitably 229:13 229:14 equity 170:17 207:12 230:1 252:8 err 119:5 error 91:2 errors 145:22 147:13 escape 157:14 especially 209:4	217:13 218:19 essence 19:11 essential 163:11 essentially 13:7 120:5 121:5 establish 182:25 185:12 186:8 established 4:1 183:15,18 185:10 190:1 establishes 6:14 estate 3:11,19,24 4:6,9,13,19 5:15 9:5 14:24 35:3 35:11 48:22 49:18 51:23 65:3 66:17 70:14,22 75:14 79:8 81:9,16,17 82:21 83:19 84:16,17,25 85:8 89:13 97:7 102:10 122:11 122:18 125:7,10 128:3 183:1,3 183:13,17 184:2 184:5,11,22,24 184:25 185:7,21 186:8 187:23 188:2,12 189:3 202:7 227:23 247:8 Esteemed 219:16 estimate 71:9 72:22 79:16,19 206:23 estimated 14:23 133:13 208:21 213:22 estimation 212:19 et 75:17,25 128:13 149:5 evade 214:5 evading 214:1 evaluate 73:1 evaluation 130:24 evaluators 132:8	evasion 214:3 evening 199:7 events 198:2 eventually 89:1 everybody 51:3,4 52:21 53:9 57:1 77:9 119:17 121:6 150:20 152:13 202:11 217:11 229:3 241:10 everyday 221:9 234:21 evict 224:24,24,24 225:3 evidence 31:9 exact 100:8 128:7 128:7 140:12 214:3 exactly 74:14 140:1 example 16:11 27:5 38:4 40:17 84:2 142:5,7 167:19 191:17 196:5 197:4 206:5 217:23 237:23 examples 175:6 excellent 73:8 181:10 234:17 234:24 exchanging 113:18 exclusions 3:25 4:7 excuse 122:9 139:19 212:4 executive 153:6 168:21 192:9 193:1 250:2 exempt 222:17 240:18 exemption 123:18 127:12,19,19,24 128:6,9 163:21 202:18 203:10
---	---	--	---	---

212:21 221:19 222:4 232:22,23 233:3 252:4 Exemptions 252:2 exercise 171:13 exist 76:18 99:16 195:14 existing 33:15 49:9 76:6 205:8 exists 15:18 exit 149:16 expand 76:9 79:5 184:14 185:5 expanding 76:4 76:18,20 240:16 expect 50:17 122:4 expectation 21:23 expectations 166:5,15 expected 7:2,7 15:9,13 expense 213:14 expenses 213:11 228:7 experience 11:8 58:12 89:18 174:22 experienced 154:8 experiencing 154:14 156:4 164:21 249:5 expert 164:7 182:20 explain 221:12 238:10 242:19 explaining 88:19 explore 251:18 exploring 181:15 explosion 196:8 exponentially 155:21 expressed 155:6 238:23,24 expression 68:18	70:4 extended 194:19 extensively 250:3 extent 214:3 extra 118:10 233:11,23 234:15 243:1 extrajudicial 251:7 extraordinary 144:10 extremely 54:23 136:16 161:3 eye 212:8 eyesore 64:4 e-mails 110:1 F face 8:11 9:3 42:22 154:6 179:11 180:24 200:21 238:7 facilities 173:20 facility 154:4 157:1 160:15 facing 114:1 155:3 fact 20:9 28:15 55:23 65:24 74:4 82:20 83:3 84:24 90:18 101:3 106:10 147:22 165:6 204:23 205:19 factor 18:13 42:8 45:11 48:8 factoring 6:16 facts 60:15 225:8 factual 40:9,11 fail 234:12 failsafe 45:4 92:21 102:23 103:9 fair 5:21 18:7 19:11 21:5,5,7 31:19 33:3 50:17 51:12,14	80:14 83:11 84:15 85:1 91:12,16 92:2,5 95:15 115:3 116:1,4,7 117:5 117:7 121:6 126:22 144:9 146:1 184:8,12 184:23 185:9,25 186:8 199:20 200:10 204:14 217:6,7,11,13 217:20,21 220:1 225:6,7 227:5 230:24 231:12 231:15 233:24 fairer 221:25 fairest 18:1,12,18 19:4,7,23,24 fairly 185:1 225:24 Fairmount 174:11 fairness 50:17 59:13 183:1,13 217:10 223:4,21 229:5,5,19 230:1 238:13 239:2 faith 49:23 119:5 163:7 221:1 faithful 53:12 fall 6:11 8:15 44:20 46:4,8 106:21 109:3 203:12 212:12 falling 172:2 false 200:1 203:25 231:11 families 155:11 157:17 183:23 194:15 200:4 202:17 206:4 207:16,25 208:3 208:9 211:8,15 211:22 216:24 family 178:4,24	202:20 206:4 207:25 208:7 fan 53:14 far 43:2 76:19 77:10 149:17 206:21 207:1 234:16 238:20 240:4 250:6,15 farther 142:8 fashion 18:6 faster 27:15,22 77:5,6 78:25 father 204:16 207:14,22 210:9 fault 53:13 57:12 64:24 favor 5:9 8:6 149:7 favorite 20:17 fear 48:8 107:13 147:10 148:2,7 150:19,19 231:9 fears 113:1 federal 112:24 207:4,12 213:12 217:14 Federation 52:20 fee 250:18 feel 52:2,3 54:9 55:19 56:17 61:2 84:14,19 134:17,20 136:10,14 138:11 227:7 feeling 179:10 238:16 feelings 240:13 fees 63:11 feet 179:1 fellow 219:25 felt 166:21 Feria 193:16 festival 193:18 194:22 fever 105:20 fewer 155:17,20 174:13,16	field 140:14 149:23 Fifty-six 125:9 Fifty-two 190:19 fight 199:17 200:15 212:5 fighting 180:3 figure 17:9 37:14 37:14 98:13 106:4 107:24,25 118:12 146:4 223:5 237:16 242:18 244:2 figured 207:10 figures 206:19 220:22 file 48:1 130:24 131:2,8 139:6 190:2 filing 213:12 fill 202:13 filling 190:25 final 122:24 132:16 212:10 225:8 finally 78:8 184:5 208:24 252:1 finance 5:6 158:14 financial 2:19 17:12,13,21 91:10 195:25 196:1 221:2 238:6 financially 112:11 231:4 find 156:14 179:20 222:5 224:16 finding 61:23 181:19,20 fine 84:11 89:2 finish 116:11 119:24 136:5 196:13 233:2 234:20 finished 234:5,7
---	--	---	--	--

firm 189:1 196:1 227:24	185:7 189:2 225:24	form 200:10 222:11	108:24 162:18 163:20 172:14	171:13 178:2
firmly 183:17	flag 138:12,25	formal 56:4	172:16 180:4	function 219:25
firms 183:23	flat 233:24 250:18	formed 194:20 225:1	224:4	functioning 218:9 218:9
first 5:23 10:22 16:7 24:11 35:15 93:22 106:6 112:16 115:1 119:16 123:1,13,25 124:2 130:20 131:22 133:15 136:7 145:21 152:25 163:6 190:4,7 192:11 195:5 205:5 206:14 221:16 247:8	flexible 152:14 floating 241:19 Floor 192:19 Floyd 199:2,3,4 flushing 181:12 Focht 173:13 focus 24:7 focused 22:8 130:16 244:25 folk 90:1 folks 23:12 53:16 108:11 129:13 170:15 follow 54:3 90:15 94:3,6 146:23 146:23 148:9 151:17 239:21 followed 186:22 193:21 following 24:20 46:17,19 93:17 95:3 108:21 163:5 fond 219:21 food 198:6 209:7 foot 22:1 force 68:4 89:11 109:16 155:19 174:11 176:3 240:12 247:5,10 forced 50:5 154:1 155:7,14 175:10 200:21 forcing 95:16 209:9 foreclosure 24:22 209:17 foreseeable 110:15 forget 36:22 87:14 Forgiveness 3:17 9:23 206:2	former 30:17 32:19 forms 186:11 formula 44:4,10 44:12,18 96:25 113:6 121:19 formulaic 34:21 92:16 99:16 122:14 150:23 formulas 141:21 143:17 144:13 145:9 232:4 forth 9:13 131:25 132:10 181:2 186:1 forthright 106:20 fortunate 198:15 220:14 Fortunately 212:15 Fortune 214:9 forum 62:18 forward 4:24,25 62:11 95:3,11 106:22 135:20 180:21 181:9,14 182:2,3,5 188:22 fought 169:21 found 160:12 221:2 Foundation 195:13 founded 193:3 214:8 four 20:21 65:17 70:22,25 97:20 152:11 158:21 159:7,12 170:1 178:9 207:5 250:23 fourth 106:12	108:24 162:18 163:20 172:14 172:16 180:4 224:4 fraction 6:2 30:13 fragile 178:5 frame 129:24 160:20 frames 79:9 Francisco 174:7 215:13 frankly 52:13 136:3,8 138:9 231:23 free 203:3 freeze 80:22 131:7 163:7,12 frequently 111:24 226:8 Freres 168:25 173:3,4 182:5 182:11 Friday 92:24,24 92:25 121:17 134:1 Fried 168:18 friend 55:24 58:9 Friends 173:7,8 front 52:11 235:15 frozen 80:20 163:23 frustrating 65:5 frustration 66:19 68:9 full 5:23 26:25 30:14,16 31:19 49:25 50:3 107:13,13 120:25 154:4 159:9 216:22 221:1 231:6 242:10 fully 115:3 215:7 full-time 195:21 197:15 fun 51:7,8,9	fund 81:6,11 88:11 153:24 155:6 187:19 189:22,25 190:4 190:6,14 191:14 191:24 194:11 197:2,6,6 204:6 204:7 231:1 fundamental 153:17 232:16 fundamentally 109:3,6 117:4 funded 56:25 153:13 181:6 funding 57:3 111:2,9 155:4 157:25,25 169:22 173:18 174:2 175:8,9 175:12,21 176:6 176:11 178:12 181:13,22 192:23 194:10 212:10 241:24 241:25 242:11 242:13,22 244:5 funds 109:10 158:17 161:24 164:20 165:7 175:18,20 187:4 191:13 209:20 239:7,12 fund's 10:21 190:10 192:8 further 3:8 4:3,17 47:25 48:1 75:19 155:19 furthermore 213:9,14 futility 76:18 future 21:3 89:10 89:10 90:1 107:22 110:15

147:14 186:12 FY12 7:3 FY13 5:16,25 7:2 14:25 15:10 35:3 FY14 91:17	gentleman 179:3 239:20 gentlemen 134:24 137:7 149:14 179:24 geographic 198:11 geographical 142:2 getting 21:20 30:5 47:25 52:2 59:5 67:3 74:12 75:14,22 78:15 78:24 81:8 84:20 85:15 86:6,12,14,15 86:16 89:21 90:6 94:22 95:12 108:10 111:8 113:23,24 120:24 148:20 181:12 231:13 237:1 239:3 240:22 247:20 Gilbert 168:23 170:23,24 172:19,21,25 173:2 Girard 230:14 GIS 132:25 141:25 give 49:15 64:9,15 66:3,7 77:8 81:6 85:22 87:16 92:22 93:3 101:22 104:13 135:16,20 150:23 165:11 166:3 167:13,16 178:17 188:8,16 188:18,19,21 196:13 202:8 217:10,23 218:4 232:5 233:3,10 234:15 242:25 245:16 248:23 249:14	given 35:4 37:11 61:16 85:25 99:15 110:9 112:3 122:1,19 126:14 188:4 gives 52:19 101:18 235:4 giving 18:9 38:12 150:2 161:22 164:3 189:23 192:22 220:23 248:24 Glad 49:12 glimpses 164:13 global 90:4 218:12 gloom 89:5 164:12 GMA's 133:1 142:23 GMA's 143:4 go 22:1 23:12 27:7,23 29:8 30:16 31:2,10 33:16 37:13 42:13,19,19,20 43:19 46:1 47:14 48:5 50:23 59:13,21 60:7 62:3,25 64:1 65:25 66:1 66:23 67:17 72:17 74:18 75:9,9 77:16 78:7 80:8,11 84:18 89:16 90:17,21 94:18 95:11 104:2,22 106:9,22 115:20 115:21 119:25 128:16,19,21 133:11 139:10 142:5,8,9 145:3 145:7 148:22,24 149:2,7 151:21 158:13 159:5,9 160:16,25 164:6	164:15 171:22 172:13 174:19 181:9 188:7 204:2 208:18 209:5 219:13 220:4 222:24 223:23 229:18 234:9,10,22 243:14 245:13 246:15,19 247:5 247:9 248:21 goal 33:3,6,7 37:12 77:17 157:15 225:24 goals 10:4 God 216:23 goes 33:10,11 52:17 63:18 111:22 118:19 118:22 144:25 147:24 202:15 208:6 218:11 233:12 236:20 242:4,5 243:16 going 14:5,21 15:6 16:20 21:11,23 27:10 27:22 28:23,25 30:4,14 31:5,19 32:5 33:22 40:6 41:7 42:18 44:25 47:20 50:12,12,13,14 51:8,9,21 52:9 52:10 53:18,22 54:21,24 56:18 57:15,19 58:6 58:15 59:5 60:1 60:18 61:20 62:10 63:14 64:11 65:16,22 67:21 70:20 71:7 72:5,8 73:17 74:4 76:8 77:1,3,4,7,10,18 77:19 78:8,23 78:25 79:15	81:15 83:3 85:4 88:10,17,18,18 90:2,24 91:17 92:23 93:18 95:9,19 96:25 97:1,8 99:12 101:20 102:1,6 106:6 107:5,23 108:5 110:3,6 111:21 112:6 113:13 115:17 116:5,22 118:23 121:8,18,18 126:18,19 128:13 130:2 133:19 134:3 135:6,9 137:11 138:12 142:19 144:22 147:18 148:8 150:23 152:3,9 167:6,9 168:25 169:3 172:22 186:15 194:1 198:22 199:10 202:12 209:7 211:24 217:23 221:16 232:13 236:12 238:20 243:1 244:5,15 250:19 251:2 good 2:2 5:1,2 16:24,25 26:21 27:17 34:17,18 41:17,18 55:24 58:9 72:21 83:17 87:1 88:7 90:16,25 95:1 95:11 109:1 116:22 129:16 134:17,19 136:15 137:5 152:2 153:3,4 161:13 163:6 166:2 168:20 170:23 176:23 182:23 186:21
---	--	--	--	---

188:15 189:17 189:18 192:15 192:16 199:7,7 199:12,15 204:8 204:9 210:15 225:10 229:2 244:10 245:7 248:15 250:1 Goode 1:12 16:22 16:23 17:1,6,11 17:18,24 18:5 18:11,15,18,22 19:4,10,13,15 50:16 55:25 59:14 106:10 Goode's 73:8 113:17 goodness 240:12 goods 203:7 GOP 203:3 gotten 12:9 72:13 72:16 77:15 governance 166:11 government 146:10 153:14 154:10 162:2,9 178:15,16 209:9 219:23 230:1 Governmental 224:3 governments 183:25 207:13 governor 52:23 209:1,5 grade 106:7,12 162:18 gradually 227:8 graduate 107:17 162:22 195:17 graduated 206:3 graduation 195:20 graffiti 175:16,20 Graham 248:4 grandchildren 196:20	grandkids 89:16 grant 20:16 22:1 155:6 158:12 188:5 grantee 192:10 granting 190:17 grants 190:8,11 191:13 192:4 grass 190:21 grateful 197:21 grave 205:22 GRB 78:6 great 7:21 23:19 78:12 82:19 87:11 89:23 114:13 130:7 139:16 146:25 185:3 188:22 200:23 202:10 203:14,22 204:15 216:2,17 220:25 238:24 246:3 greater 24:5 125:19 greatest 10:5 greatly 121:8 GREENLEE 1:13 green 1:13 34:13 34:14,17,19,25 36:6,10,13,16 36:22 37:2,4,10 37:16,21,25 38:8,18 39:2,9 39:22 40:3,8 41:6 68:14,15 68:21,23 69:4,7 69:10,15 70:3 70:13,17,24 71:2,4,9,19 72:2 72:5,8,11,14,20 73:6,15,22 74:7 74:20 75:3,6,10 76:11,16 77:18 77:22 78:1,18 79:4,14,22	92:21 96:4,5,9 96:20,23 97:5 97:10,14,18 98:3,9,14,21 99:1,8,23 100:3 100:14,20 101:10,16,21,24 102:8,14,19 103:2,6,11,18 103:23 104:4,23 112:13,14 114:7 115:13,23 116:4 116:10,12,20 117:3,11,16,19 119:11,12 120:3 120:23 121:5,13 122:8 123:6,10 123:15,17,20,22 123:25 124:5,13 124:16,22 125:4 125:9,15,24 126:4,10 127:2 127:7,10,23 128:10,21 129:1 137:3,4,8 138:18 139:16 140:7,21,25 141:2,10,14,18 142:14,22,24 143:8,10,14 144:9,19 148:16 175:1,4 177:15 182:7 233:18,19 234:23 235:6,10 236:22 241:21 241:22 243:18 244:18 248:2,3 Greenlee 134:23 134:25 135:19 135:23 136:10 136:13,18,25 156:10 160:10 160:11 200:19 204:9 209:21,25 210:2,14,20 215:23 216:2,8 216:15 218:24	219:7,12 222:21 222:24 223:13 223:21 225:13 228:10 230:4 233:16 237:19 240:25 241:21 244:7,16,19 245:8 247:25 248:10 249:8,13 249:21,25 252:18,20 grew 107:16 196:21 groceries 179:17 gross 202:25 212:17 216:7 240:2 243:10,13 ground 13:20 166:7 191:5 217:4 239:24 group 79:13 106:22 130:16 130:17,19 138:4 168:19 179:4 182:10 183:17 199:6 215:11 219:6 223:2 237:12 groups 158:3 162:4 169:1 173:6,10 219:8 246:5 grow 56:14 growing 33:5 194:24 195:18 200:12 203:17 grown 100:12 growth 15:24 16:10 74:19 81:18 82:10 100:18 186:10 187:9 215:20 GRT 203:7,9 212:23 214:24 GSA 142:22 guess 44:16 47:21 69:16 71:2,16	82:5 135:2,7 141:4 145:1 149:18 150:18 157:22 165:3 guest 195:12 guidance 130:18 guidelines 94:4,7 gum 119:4 gun 241:6 guttered 216:6 guy 64:7 guys 41:17 61:9 65:2,23 111:13 151:16 Gwaltney 169:4 176:25 H Haddington 171:20 half 97:3,11,13,21 98:6 103:6 138:3 154:9 218:3 221:24 252:5 Hall 1:6 hand 46:11 55:1 115:20 204:4 handed 182:22 handle 63:8 134:19 handouts 195:25 hands 88:15 handshake 196:1 hangers 150:6 happen 44:6,6 56:18 64:23 65:6 68:8 77:3 78:5 85:18 92:17 94:16 97:1 107:9 114:6 117:4,15 130:2,20 131:12 141:19 148:5 232:6 251:2 happened 32:12 150:8
--	---	--	---	--

happening 42:10 58:7 62:15 93:10 142:16 159:14	hear 49:12 54:8 76:24 84:22 91:7 134:11 223:20	hidden 89:13 hide 20:5 87:15	homeowner 61:4 230:17	164:14 166:1 232:23 251:18
happens 60:4 92:16 93:21 99:20 149:3 180:7 232:23 233:20	heard 54:6 76:23 87:1 112:16 132:14 136:16 169:19,19 235:7	high 23:17 41:23 84:16,21,24,25 85:10 97:25 107:18 154:2 184:2,14 233:23 236:12	homeowners 6:17 34:1 120:6 126:17 127:13 128:1 183:8 185:17 200:4 201:22,23 202:1 202:16 209:17 221:17 222:3 226:18 227:2 232:1 239:9	hopeful 165:21 hopefully 25:7 95:20 112:10 232:2
happy 10:25 50:21 57:21 135:16 139:14 177:23	hearing 2:4 64:20 67:18 73:4 151:24 154:11 160:12 182:15	higher 30:10 31:16 40:24 41:1 111:10 183:22 211:19 215:7,8,9,10,14 228:8 231:3 233:23 235:25 236:10	homeowner's 30:20	hoping 93:16
hard 43:12 52:19 64:8 88:18 95:19,19 111:7 165:14,15 178:22 179:17 207:21 212:23	hearings 154:24 157:6 251:7	heart 193:12	homes 28:14 50:19 61:10 84:1 128:13 158:3 226:22	Hornbeck 49:17
harder 95:18	heated 152:16	heavy 21:2 87:9 90:8	homestead 6:17 7:12 11:17 19:3 35:8,9,15,18 36:23,25 37:2 43:4,14 50:10 122:20 123:18 125:16 127:5,5 127:12,18,19,24 128:6,9 133:5 163:20 202:17 221:18 222:3 232:22,23 233:3 252:2	Hornstein 219:5,9 219:15,17 222:22,25 236:25 237:24 239:25 241:3 242:13 245:6
hardship 23:4 28:22 209:3	heart 193:12	heightened 199:25	homes 28:14 50:19 61:10 84:1 128:13 158:3 226:22	horse 185:22 187:12 202:10 202:14
harm 116:22 225:10	held 196:16 241:6	hike 108:25	homestead 6:17 7:12 11:17 19:3 35:8,9,15,18 36:23,25 37:2 43:4,14 50:10 122:20 123:18 125:16 127:5,5 127:12,18,19,24 128:6,9 133:5 163:20 202:17 221:18 222:3 232:22,23 233:3 252:2	hospital 159:5
harming 184:15	Helma 225:15	Hill 237:9	homestead 6:17 7:12 11:17 19:3 35:8,9,15,18 36:23,25 37:2 43:4,14 50:10 122:20 123:18 125:16 127:5,5 127:12,18,19,24 128:6,9 133:5 163:20 202:17 221:18 222:3 232:22,23 233:3 252:2	hospitals 211:20 222:17 227:16
Harrisburg 43:12 94:16,19 111:14 127:20 149:3 158:13 188:20 238:20 246:10 247:4,6	help 5:17 10:18 11:20 34:20 48:21 49:3,6,8 49:10 50:12,14 50:14 52:7,25 53:2 62:20 93:19 111:19 138:7 139:11 158:14 160:18 160:25 173:13 176:21 184:16 192:3 202:16 207:16,21 222:4 223:5 247:3,6 247:20	hired 25:23 195:16	homestead 6:17 7:12 11:17 19:3 35:8,9,15,18 36:23,25 37:2 43:4,14 50:10 122:20 123:18 125:16 127:5,5 127:12,18,19,24 128:6,9 133:5 163:20 202:17 221:18 222:3 232:22,23 233:3 252:2	host 177:7 195:2
hate 171:25 241:8	help 5:17 10:18 11:20 34:20 48:21 49:3,6,8 49:10 50:12,14 50:14 52:7,25 53:2 62:20 93:19 111:19 138:7 139:11 158:14 160:18 160:25 173:13 176:21 184:16 192:3 202:16 207:16,21 222:4 223:5 247:3,6 247:20	hiring 75:23,24	homestead 6:17 7:12 11:17 19:3 35:8,9,15,18 36:23,25 37:2 43:4,14 50:10 122:20 123:18 125:16 127:5,5 127:12,18,19,24 128:6,9 133:5 163:20 202:17 221:18 222:3 232:22,23 233:3 252:2	Hotel 195:6
havoc 252:13	helped 208:2	history 66:15 158:8 204:20 207:19	homesteads 46:16,25 87:5	hotline 153:18
hazard 24:10	helpful 14:19 34:22	hit 85:15 251:3	homesteads 46:16,25 87:5	hotspot 195:9
head 99:7 141:8 143:13 161:6 186:17	helps 208:8	hitting 86:5	homework 239:3	hours 118:10 138:4 216:22 218:3 224:21
headaches 27:18	HEMAP 209:15	hold 91:4 119:14 140:2	home's 120:11	house 43:1,7,16 43:19 50:23 52:18 60:15,16 94:1 95:8 112:20 113:2 114:11 220:5,10 220:17,20 245:21,22 247:12
headed 211:23 212:11	Henon 1:14 24:2	holding 166:1	honest 21:6,8,14 241:1	households 10:6
heading 146:25	hesitate 239:22	hole 201:8	Honestly 231:4	houses 226:6,10 236:9 251:3
heads 123:24 212:12 222:16 241:6	hesitates 243:11	home 22:6 109:12 114:3 116:3,8 120:7 124:24 159:6 174:20 195:19 196:15 200:13 209:15 211:21 224:6,8 224:9 230:19 232:14 234:9 248:17	honesty 112:6	housing 25:18 153:16,19 154:14 156:13 156:15,16,20,23 157:16,23 158:1 158:6,7,16 159:1,2,22 160:1,7 211:7
health 153:23 209:13 211:3	he'll 219:4	homeless 153:24 211:10,12 212:14	honor 196:19 210:8,9	
healthy 203:14		homelessness 154:6	Honorable 192:21	
			hoops 93:18	
			hope 46:6 55:17 56:15 64:22 87:22 106:23	

226:9 228:18 236:8,11 Howard 112:20 HUD 159:24 huge 113:1 227:9 251:16 human 153:23 155:5 246:13 hundred 101:25 102:7 126:15 213:1 hundreds 8:9 126:18,20 127:3 174:14 185:18 243:6 hung 61:24 hurdles 139:3 hurry 202:13 hurt 111:19 113:14 147:4 247:20 husband 180:8	ills 24:5 imagination 135:12 imagine 87:20 162:8 imaging 235:2 immediate 7:11 160:19 171:24 225:23 immediately 105:12 157:13 235:22 impact 6:10 7:11 7:23 8:2 15:13 33:1 38:20 39:13 91:10 175:7 impacts 41:3 106:1 implement 5:17 43:3 46:19,24 92:10,15 221:9 231:20 251:25 implementation 207:5 221:4 232:21 implemented 186:11 205:2 220:7 implementing 46:17 220:8 imply 37:11 importance 181:4 important 38:9 85:13,19 109:22 110:2 138:19,20 140:6 147:1 152:19 160:14 161:2 171:6 175:7 179:11 183:10 185:3 191:9 229:6,22 230:24 importantly 6:11 impose 3:10 4:5 4:19 impossible 138:11	224:23 235:13 impression 135:23 improbable 143:20 improve 161:18 173:13,20 224:22 225:2 improved 50:20 50:21 76:14 114:13 improving 175:4 inability 100:5 inaccurate 8:9,17 9:5 32:17 46:11 115:11 incentives 245:2 inching 138:4 include 57:4,5 186:14 194:19 included 10:7 190:15 206:18 includes 132:24 132:24 including 149:2 153:22 173:6 191:19 inclusive 2:12 income 3:18 9:23 10:1,2 28:21 163:17,18,22 175:2 202:20 204:21 205:7,9 205:12,14 206:4 207:4,13,14,24 208:4 209:2,4 210:5,11 214:2 214:6,11,12,16 incomes 221:21 incorporated 190:7 191:6 incorporating 2:21 incorporation 190:3 incorrect 39:4 239:15	incorrectly 147:2 increase 6:23 7:5 8:12,21,22 9:9 9:11 10:13 15:21,21,23 30:20 35:23 38:17 48:7 50:18 53:13 57:5 58:24 67:10 69:1,2,6,8 74:3 76:6 88:3 102:25 113:1 114:2 125:18,21 155:21 163:19 169:22,23 171:5 175:3 176:3,6 176:10 184:21 196:3 205:10 209:3 211:12,14 211:18,20 220:13,15 222:10 230:19 230:21 232:12 233:11,23 234:16 235:5 242:1 243:10,12 243:13,16 244:1 248:25 249:1,5 increased 16:6 17:15 26:14 45:11 50:19 51:12 58:8,25 77:24 80:15 81:10 105:22 174:4 175:21 176:5 184:24,24 211:16 220:2 226:17 227:3,11 increases 6:7 8:4 11:9,14 33:21 33:24 40:21,23 49:18,24 58:6 58:13,16 83:10 170:14 183:4 185:17 227:9 230:23 233:8 243:25	increasing 113:3 163:13 202:24 242:3 243:22 incredible 20:23 indicated 129:25 individual 13:7 24:24 133:10 141:15 157:23 166:22 223:10 228:4 251:24 individuals 11:8 22:19 23:2 27:8 27:12 61:2 129:3 134:12 194:7 211:5 229:14 industrial 47:22 122:12,22 124:9 124:18 125:1 126:5,13,16 127:16 132:9 inequalities 226:1 inequity 185:20 infer 214:4 infinite 106:15 inflation 170:10 informal 251:6,6 251:10 information 14:4 14:6 23:6 46:15 47:17 64:16 93:22 95:17 96:24 109:24 110:4 120:25 128:17 129:6 148:16 150:6,7 150:21 224:19 242:10 informed 224:19 infusions 177:4 initial 113:17 157:15 initiative 5:18 95:12 161:23 162:13 163:3 187:24 202:5 220:9 250:9
---	---	---	---	--

innovative 181:21 Inquirer 126:11 126:24 248:11 insanity 232:25 233:13 inside 171:21 insights 164:9 inspect 132:8 inspection 63:12 132:11 inspections 130:21 instance 144:1 158:2 191:7 214:7 215:5 institute 232:25 institution 240:7 institutionalizat... 211:19 institutions 197:5 227:17 instrumental 169:12 insufficiencies 174:2 Insufficient 175:9 insurance 195:22 209:13 intact 42:2 integrated 156:25 integrity 106:24 intellectual 211:7 intend 116:23 intended 39:12 40:6,8,10 113:22 intent 39:23 interest 162:4 178:14 221:23 interested 214:15 interesting 16:19 19:22 237:25 250:12 interests 162:10 interferes 64:25 Intergovernme... 2:24 3:1	intern 168:23 internally 136:7 internationally 250:4 interrelated 165:3 intersection 153:14 intertwined 225:18 intimately 174:24 intriguing 19:22 introduce 94:12 192:11 introduced 43:21 207:18 250:16 introducing 94:20 invest 75:18 78:20 invested 226:21 investigate 154:12 Investing 175:3 investment 177:12,15 215:15 investors 178:12 178:14 invited 192:5 involved 13:14 132:23 156:12 156:17 211:8 involvement 194:14 Ireland 250:16 island 193:21 issue 11:11 14:3 20:3 24:21 49:14 50:16 52:13 54:25 56:7,12 57:23 59:13 63:19 82:1,18 83:12 83:13,16,22 84:12,13 85:19 95:16 98:18 109:9 114:1 121:3 126:3	129:22 146:24 147:8 152:19 156:6,11 159:23 161:22,22 164:16 179:24 180:22 187:12 203:21 237:3 239:2,16 240:12 240:18 245:1 247:8 252:12 issued 6:11 9:2,8 issues 11:9 13:25 20:4 56:8,21 62:10,17 87:6 92:23 108:11,21 111:15,17 122:10 138:6 151:19 153:8 165:3 183:14 188:12 211:4 232:10 241:4 245:20 250:5 items 153:15,22 156:2 it'd 219:10	156:11 join 196:10 234:12 Jonathan 219:2 Jones 1:15 19:19 19:20 21:17 23:18 24:16 28:9 61:8 86:23 86:24 87:19 90:15 105:3,4,8 108:14,22 117:23,24 118:18 129:9 144:21 145:6,8 145:16,18,24 146:8,13,18,24 164:4,6 166:8 166:18 168:8,11 168:17 172:12 172:20,22 173:1 180:3 182:7,12 182:18 186:15 189:7,17,19 192:15 197:24 198:16,19,24 199:1,7,12 Joshua 249:11 250:2 joy 177:22 JR 1:12,15 judge 235:2 judgment 224:13 judgments 27:11 judicial 67:25 68:3 Judith 223:15,25 July 47:23 71:24 121:22 139:21 139:21 140:7,8 140:9 209:18 jump 131:16,18 jumping 93:18 June 42:14 47:22 71:16,20,22,23 72:6,17 92:19 93:10 143:18,18 189:15,21	192:19,25 junker 244:24 jurisdictions 183:22 Justice 214:7
K				
Kaplow 223:15 223:25 Karetha 189:12 189:12 keep 42:9 45:15 46:1 78:13 90:22 91:3 139:3 162:21 174:15 175:13 176:1 178:13,20 179:21 184:18 216:21 217:7,9 218:8,8,9,20 keeping 24:4 127:14 210:10 241:15 Keith 5:7 22:10 22:12 Kelly's 25:25 Kenney 1:15 48:15,16 49:2 49:12 52:17 53:7,24 55:14 87:11,18 205:21 Kensington 62:18 KENYATTA 1:14 kept 6:3 45:22 81:1 118:20 126:8 176:5 179:14 226:20 key 160:11 kicked 209:10 kid 105:18 118:18 178:2 196:21 kids 21:22 51:5 52:5,25 88:5 89:25 105:25 107:3 109:12 221:5 241:8				
J				
J 22:12 jail 211:18 JAMES 1:15 JANNIE 1:12 January 3:3 250:17 Jasmine 195:17 Jeannine 153:1,5 160:23 Jeff 219:5,13,17 223:13 240:25 Jefferson 240:15 job 82:19,19 90:16 118:7 162:1,3,8 jobs 10:18 83:7 109:18 187:8 203:2,4 John 190:6 Johnson 1:14				

killed 196:17	110:13 111:13	L	92:22 98:19	legislature 52:24
killing 203:2	112:1,1 114:2	L 1:11	167:1 204:25	94:12
kind 19:3 27:14	116:21 126:2,6	lack 62:3,19	205:5,6,8,8,13	legitimacy 183:1
51:16 60:13	126:25 128:12	Ladies 179:24	205:17,19,20,24	legitimate 116:18
80:6 98:17	128:14,25 129:4	lady 61:4	207:16 208:2	186:3,9
101:19 111:17	131:15 134:2,13	lagging 148:8	210:7 220:9	Lehigh 193:12
114:1,10 116:15	134:14,15	laid 13:2 105:12	221:19	lessen 7:10 8:2
126:7 129:20	135:10 136:18	105:17 135:8	lawsuit 234:13	lessens 21:13
130:4,17 139:12	136:21 138:2	Lahey's 64:6,14	248:22	letter 55:9
234:1	139:24 141:7	64:20 67:16	layer 139:23	let's 39:2 62:3
kindergarten	143:12 149:25	land 174:1 222:11	143:23	95:10 97:18
49:25 50:3	150:3,4,7,9,11	252:3	lead 213:17	98:3 104:14
kindly 248:4	150:14 152:9,18	landlords 226:7	221:14	122:8 128:12
kinds 14:4 245:2	156:12 157:12	227:3	leader 169:16	131:18 201:9
knew 41:7 85:12	157:14,16 158:2	lane 63:9	180:17	204:3 237:15,16
85:12 127:25	159:12 160:22	large 29:19 35:6	leaders 166:4	242:18,18,25
Knight 195:12	161:2,17 164:11	105:25 118:1	leadership 165:23	level 26:1,16 56:3
knock 150:14	166:14 167:7,24	149:8 167:4	173:15 240:21	57:10,17 68:17
know 12:5 13:5,6	168:4 169:20,25	192:2 194:24	leading 153:12	69:11,17,20,22
15:11 21:4,25	172:17 174:23	203:13 228:17	215:20	70:3 71:5,10
22:8 23:16,18	180:20 181:10	largely 213:14	learn 56:16 57:20	72:23 78:15
23:21 25:19	181:17 182:1	larger 130:17	106:3,9 214:15	90:20 91:3
27:8 28:14 31:7	193:19 197:7,16	183:13	learning 107:12	104:24 106:13
39:25 43:12	198:1 202:11	largest 193:20,22	166:15	127:18 130:10
46:3,10,20	209:18 214:2,20	195:1	leash 177:19	137:19 153:20
51:15 53:7 54:6	215:22 229:1,2	Larry 13:12	leave 86:19	155:3 165:12,22
54:11,22 56:20	229:8 230:12	129:17 130:12	109:13 158:22	166:7,22 167:9
57:11,25 58:18	233:1 234:16	131:16,17,18	235:6	167:12 194:25
61:5,17,19 62:8	238:20,23	Lastly 17:24	led 54:20	200:23 203:5
63:21 65:2,3,4	239:14,17	142:12	left 25:11 52:24	208:1 217:4
68:1 70:9,11	240:22 241:16	late 12:12 119:19	74:13 170:4	221:19 232:24
77:2 78:22	242:25 243:15	137:11 192:20	190:25 200:14	238:1,19
79:24 81:23	245:14 246:6	204:16	216:1 228:22	levels 11:7 54:18
82:7,17 83:23	247:1 248:14,21	Latin 193:8	legacy 210:9	123:3,5 163:24
84:7,23 85:2,7,9	249:17,18,19	194:21 196:11	legal 155:8 167:1	212:18 218:4
85:18,25 86:12	250:15 252:22	Latino 193:5,23	168:2,6 200:17	leverage 240:11
88:16,25,25	knowing 42:25	195:1,3,9 196:8	232:24	246:25
89:4,20,22 90:3	90:23 91:16,17	Latinoamerica...	legality 121:25	leveraged 246:13
90:6 91:9 92:5	91:18,20 95:1	192:13 193:2	183:1	leveraging 173:18
93:1,11 97:6	100:25 102:9	Lationamerica...	legally 185:1	levy 19:25 203:16
99:2,9,18,24	115:4	193:8	legislation 9:10	levying 21:6
100:6,8,14	known 6:16	laughter 73:11,14	43:5,7,13 44:21	Lewis 2:8,10
101:23 104:11	knowns 105:15	177:23 219:14	45:6 55:6 91:20	152:11,24 153:1
104:15 105:10	knows 209:6	248:13	94:2,8 111:18	161:11 168:10
105:11,16,23	236:4	Lauren 168:18,21	183:3 245:22	168:18 182:13
106:1,14 107:20	Knutzen 221:16	law 65:10 67:12	legislative 204:16	182:16 189:12
109:25 110:10		75:17 76:23	Legislators 55:3	199:2

Liber 235:21	110:21 131:4,4	165:13 202:5	109:17,17	low-income 10:6
Liberties 51:19	146:1 147:24	215:20 224:21	losing 91:6	23:3
230:10,11,18	158:7 160:21	227:10 249:18	loss 48:9 154:8	loyal 53:1,11
233:20 237:10	171:21 192:20	252:21	211:2,5,7,9	lucked 229:1
license 63:12	197:19 211:22	longer 118:21	losses 9:5	luckily 250:7
lie 50:2,4	226:13 228:12	119:23 144:3	lost 155:10 174:18	lunchroom
lien 27:16	228:13 244:22	160:22 175:24	lot 23:2 26:3	118:20,21
liens 25:1	live 22:4,24 51:25	176:5 201:12	27:18 28:4 41:2	luxury 163:4
lieu 227:15	53:17 61:10	205:1 240:10	41:23 42:25	181:7
life 57:7 155:10	150:13 175:1,5	long-term 11:13	50:2 58:11 59:1	L&I 62:9,13,14
161:19	198:7 229:24	look 20:18 22:17	59:11 62:14	62:19 63:3,7
lift 90:5	lived 49:19	23:8 27:10	63:2,18 87:1	M
lifting 21:2 87:9	226:18	36:21 45:5	93:8,9 105:9	Madelyn 180:6
90:8	lives 58:10 112:19	60:12,13,16	111:13,14	magic 162:23
light 182:8 187:11	155:10 161:19	61:14 64:10	113:14 114:24	magnificent 11:9
limit 128:15	living 52:1 58:14	66:14 67:8,20	119:20 134:21	magnitude 26:11
152:10 163:18	59:4 125:2	71:15 78:14,15	136:4,20 146:16	magnolia 179:2
limitation 251:22	194:2,4 207:25	84:8,10 98:1	147:4 148:4	mail 131:8,9
251:23	211:15	114:5 116:13,15	149:5 156:17	mailed 148:20
line 132:19,21	Lloyd 189:12,13	116:16 120:9	158:3 160:16	mailing 137:17
135:4,13 153:14	189:14	139:1 150:15	172:7 180:24	139:7 143:21
153:22 156:1	load 228:4	167:9 180:21	187:9 197:19	main 193:20,25
194:5 235:24	lobbying 110:22	181:14 182:1	203:8 210:3,16	217:1 250:8
lines 132:22	lobbyists 111:16	212:7 223:10	223:22 230:5	mainstream
135:14	111:17,20	228:1 235:16	246:4 250:19	159:24
liquor 242:5	local 49:23 165:12	246:22	love 148:10	maintain 118:5
243:4,7,23	167:8,11 183:25	looked 12:11	219:19,20 246:1	172:7 173:14,20
Lisitski 153:1,2,3	193:2 195:2	31:13,13 32:13	246:11 249:24	maintained 176:2
153:5,5 157:4	214:10 234:8	35:19,21,22	low 10:1,1 28:21	maintenance
158:16,20	locally 55:2	36:5 38:5 39:1	157:8,10,11	172:6 176:1
159:11 161:9	locate 183:24	86:6,10 97:25	163:17,22	177:17 178:21
list 219:10	located 193:10	100:9 101:8	202:19 203:8	major 130:10
listed 67:24 77:1	194:18 213:19	150:3	204:21 205:7,9	131:11 142:8
77:4	230:12	looking 28:13	205:12,14	148:12 174:9
Listen 136:15	location 26:5	42:15 45:21	207:13 209:1,3	183:18 222:16
listening 29:11	Loews 195:6	61:3,7 63:13	210:5,11 216:17	236:16
80:8 196:21	Logan 228:13,14	68:2 79:9 84:7	218:7 221:20	majority 150:21
223:22	229:4 237:9	84:14 86:4,4	lower 10:11 30:10	180:16 204:22
listing 78:19	logged 111:13	100:13 110:17	43:2 48:7 86:8	226:6 249:7
listings 77:5,6,16	logical 228:25	110:25 121:19	86:16 90:20	making 21:15,18
77:18	logistically	123:6 139:12,13	91:21 98:2	30:2 32:1 35:10
literally 200:3	138:11	139:25 144:6	213:10 233:6	38:21,24 39:5
litigation 234:1	long 8:3,17 11:8	147:22 179:9	lowering 10:17	115:13 124:23
248:7	42:21 47:13	182:3,5 187:13	lowers 236:7	136:10,13
little 12:22 32:3	49:16 52:12	203:23	lowest 170:6	195:19 203:4
61:4 64:23 80:7	59:5 62:1,2 77:2	looks 98:2 201:16	174:9 176:14	217:12 227:4
87:18 106:23	157:22 158:7	lose 106:17	226:4	

234:8 240:18 245:18 251:22 male 106:11 man 108:5 178:24 manage 138:8 214:13 management 111:18 211:9 218:4 manager 189:22 195:17 Mandel 182:16,17 182:18,20,23 187:14 189:11 240:22 Mantua 225:19 manufacturers 213:9 215:13 March 27:6 marching 136:21 margin 91:2 marginal 75:22 76:17 Maria 1:16 198:21 MARIAN 1:17 Mark 1:17 237:24 marked 154:22 markers 162:23 market 30:17 31:1,1,2,14,20 36:11,16,19,21 39:15,15 40:18 40:22 68:20 86:14 90:4 132:16 142:2,3 142:6 221:23 marketplace 188:15 market-rate 236:8 marks 190:10 Markward 175:10 Marlin 182:13 married 206:7 marvel 51:2	Mash 49:17 mask 88:2,6 masking 88:8 massive 200:23 251:1 Mastery 168:24 170:25 match 132:21 math 37:14 113:5 224:12 mathematicians 146:3 Matt 230:8,9 248:3 252:9 matter 94:14 124:24 matters 172:7 Matt's 241:9 Maximize 233:3 maximum 173:17 221:19 Mayor 2:23 3:3 82:8 111:21 169:12 176:8,18 178:17 179:23 183:2 190:5 195:11 201:3,8 201:22 202:3 203:25 204:25 205:9,11,20,22 205:23 206:11 206:22 209:2 210:4 217:8 218:21 219:21 221:11 238:9 246:3 Mayor's 169:21 170:5 192:17 200:1 205:4 206:22 210:18 211:1 236:20 ma'am 65:8 66:24 McGee 43:6 McKeithen 12:12 84:6 133:25 McKinney 159:25 160:3	mean 45:7 47:3 47:15 52:1 61:25 68:6 94:13,17 98:24 100:19 108:4 110:21 121:3,23 123:2 129:25 135:7,20 145:15 145:16 157:21 167:9 200:22 224:24 235:2 237:11 240:1 246:1 means 25:12 98:24 100:5 114:8,10,17 116:17 120:21 123:7 193:7 211:2 220:2 231:3 236:9,11 meant 179:7 196:22 measure 204:18 207:17 measures 6:9 8:1 14:11 54:18 55:7 57:18 114:8 242:6 media 241:19 median 128:17,18 252:5 Medicaid 209:10 medical 209:19 medicine 222:11 meet 10:1 62:24 95:20 136:2,4 143:25 207:22 208:5 244:3 247:16 252:10 meeting 95:24 180:21 182:2,6 223:3 237:7 238:12 meetings 34:20 238:13 member 173:4 177:1 199:20	204:14 216:17 members 7:25 52:18 56:21,24 85:17 107:1 110:11 111:22 152:20 154:25 168:20 170:24 176:23 179:25 191:11 192:21 194:1 195:22 204:10,11 205:25 210:8,15 219:16 224:18 Memorial 196:5 memory 67:18 179:1,3 202:1 mental 211:3,17 mention 155:24 mentioned 70:19 92:14 97:1 172:15 173:14 191:8 Meredith 201:2 241:12,12 merely 213:24 merger 105:24 mesh 47:24 meshing 46:14 message 66:25 67:4 95:8 221:15 messages 109:25 messiest 201:25 messy 201:25 met 166:15 203:25 method 30:17 61:24 92:16 150:24,25 methodical 138:22 Mexican 194:24 Mexicans 194:25 mic 131:3,4 middle 54:13 Midtown 224:7 miles 111:14	milestone 130:12 130:23 131:14 131:22 137:22 147:23 milestones 130:11 130:19 131:12 135:5,15,17 136:6 137:10,12 138:5 144:1 147:19 millage 6:13 15:9 42:1,8 43:3 48:8 60:21 90:21 91:21 92:19 99:19,21,24 100:2 104:3,6 121:21,24 220:11 238:3,19 242:7 million 7:8 17:9 20:13 21:12 23:11,21,22,23 23:23 33:15 34:2 66:17 67:10,11 73:17 73:18,23 74:3 74:12,16 80:10 81:2 82:4,14 91:6 99:13 101:25 122:19 122:23 123:18 124:3,6 126:15 127:7 128:11,12 154:9,15 162:13 167:23 170:2,8 171:4 172:9 176:19 178:9 180:1,12 183:5 201:3 206:14,15 206:15,16,19 212:20 213:21 221:7 239:12 242:24 millions 9:6 126:18,20 127:3 170:16 212:16 243:6
---	--	---	--	---

million-dollar 128:20	77:2,4 79:3 81:6 81:7,15 82:1,2 83:3,4,18 88:10 95:5 97:23 106:21 107:5 109:1,14 112:25 118:5 161:2,3 167:4 169:24 172:8 175:24 179:15,18,20 187:21 188:1,4 188:5,9,17,19 188:20,21,23,23 199:24 201:6,11 201:24 203:8 216:20,21 217:8 217:9,22 218:8 218:17 224:11 225:2 227:4 241:5,5,10 243:1 245:16,18	117:5 118:3 mothers 117:25 move 19:10 43:18 57:14 73:16 95:2 96:13 112:8 125:15 144:1 145:25 146:8 147:23 162:12 166:10 194:17 208:9 210:25 226:23 226:25 242:15 moved 43:15,24 94:11 220:17 230:22 movement 111:11 moving 21:21 73:19 75:19 108:1 115:25 116:2 133:18 136:20 161:23 248:9 250:19 Mt 51:20 237:7 multidisciplinary 194:16 multipart 18:20 multiple 70:21 multiplied 124:14 multiplier 6:18 multiply 137:15 multiplying 137:23 multitask 105:8 multi-occupied 226:10 Municipal 25:12 murdered 196:15 Museum 195:13 mushrooms 240:16 music 88:16 162:20 177:24 194:22 196:21 musicians 196:18 myopic 137:19 myriad 197:16 204:5	mystery 246:12 mythology 130:5 203:3 N NALAC's 195:4 name 5:5 13:12 140:19,21 152:24 161:13 170:24 173:3 182:23 189:19 192:25 199:13 199:15 210:21 210:22 216:11 219:16 223:15 223:24 225:15 228:12 230:9 234:14 Narrows 237:11 national 159:22 194:25 195:3,4 195:8,10 203:5 nationwide 250:16 nation's 194:6 natural 15:24 naturally 193:25 nature 25:10 167:17 near 21:3 176:2 nearly 211:4 220:12 235:19 238:8 necessarily 137:21,25 150:9 necessary 5:19 6:19 91:20 140:4 150:22 184:18 185:5 186:4 necessities 207:24 necessity 163:4 181:7 neck 240:15 need 21:17,18 22:8,8,20 23:24 24:6,13 43:13	44:2,19 48:21 49:2 51:17,17 57:16 66:12,22 66:22 71:15 77:9 89:4,18 90:7 92:7,18 93:15 99:20,21 100:19 112:11 115:4 130:6 139:10 140:1 144:22 147:14 147:21 150:5 151:7 156:3,15 157:12,15,18,19 157:19,23 159:2 159:3,20 160:23 165:6 175:12,18 181:9,23 182:25 183:11,12 187:16,17,21 201:17 202:6,17 203:2 204:6,6 208:4 218:7 219:22,24 220:22 224:11 225:23 227:14 227:23,24 228:1 231:25 232:3,7 232:8,9 235:16 237:14,18,25 241:5,20 247:5 needed 58:2 98:18 158:6 195:7 224:16 needle 146:1 needs 136:22 144:22 159:23 160:2,5,14 162:3,10 176:22 202:4 203:24 237:5 241:4 nefarious 24:4 negative 40:25 106:2 neglect 169:19 negotiate 222:18 neighbor 172:2
---------------------------------	--	--	---	---

220:16 221:18 225:20,21 neighborhood 36:14 38:20 51:21 59:20 101:11 114:12 142:12 150:10 170:16 171:10 172:6 177:16,21 178:8 179:7,12 179:13 182:15 193:17 197:10 200:16 201:21 208:7 210:23 219:20 220:24 224:8 225:3,18 226:3,20 227:18 228:14,15 230:10 231:2 234:4,20 241:9 248:8 neighborhoods 8:5 35:20,25 36:1,5 38:5 39:1 39:7,14,19 40:16,18,20,22 40:24 58:5,10 58:23 59:1,4,18 84:20 97:24 100:10 101:8 150:1,2 163:9 163:10,12 190:23 191:4 221:11 224:22 225:5 228:24 229:7,15 233:21 235:20 238:12 239:8 241:15 242:20 248:16 neighbors 169:5 177:2 184:17 219:18 238:5 net 3:15 6:23 7:5 10:8,9 200:23 204:4 213:12 214:2,5 Networks 200:16	210:24 neutral 42:9 43:9 43:21 94:3,10 127:15 186:6 245:23 never 26:16 30:19 31:9 64:14,25 69:11,25 87:14 107:19 230:22 248:14 new 6:10 8:25 9:2 9:7 15:1 30:19 35:4 36:11 42:12,14 43:5 46:5,8,11,17,21 47:9 49:6 58:7 58:22 59:3 60:5 60:21 61:10 72:8 75:15 80:23 88:25 96:13 104:9 106:22 115:11 158:25 165:10 165:21 169:14 181:20 186:6 193:21 194:17 194:20 202:22 204:11 220:24 222:18,25 226:21 227:25 228:7 231:21 232:14,17 234:11 236:21 243:2 newly 190:4,5 newspaper 57:9 newspapers 57:13 nice 174:23 229:19 nickel 240:8 night 62:17 112:16 241:11 nine 26:22 72:20 nonabated 236:3 nonprofit 190:7 193:2 227:17 229:17 232:11	240:5 246:14 nonresidents 10:11 nonteaching 167:8 nontextbook 138:23 non-Philadelphia 20:12 non-residents 9:25 normally 119:20 north 164:10 193:11 194:18 225:20 230:13 235:22 Northern 51:19 230:10,11,18 233:20 235:20 237:9 northwest 228:16 noted 24:15 66:24 214:22 notice 144:3 notified 144:3 noting 133:2 notion 8:24 novel 250:6 NTA 118:20,24 nuisance 213:24 number 11:12 22:16 37:18 41:23 42:10 48:19 58:4 60:2 60:15 69:24 70:1,2,22 71:23 71:24 72:9 85:2 85:7 97:19 105:13 118:1 122:19,24 134:2 138:16 140:12 143:12 153:14 153:21 155:4,15 158:2 159:20 165:18 174:13 176:6 191:3 193:22 195:18	205:18 211:14 211:16,22 222:16 233:22 235:23 242:24 numbers 6:20 10:15 12:25 23:13 32:1 37:24 39:20 41:10 42:14 71:17 76:11,13 113:7 120:21 126:10 129:24 140:10 150:12 221:10 223:8 nurse 107:15,18 nurses 49:25 105:17 nut 110:14 Nutter 176:18 195:11 202:3,15 210:4 218:21 221:12 Nutter's 183:2 201:3,8,22 203:25 205:23	offer 187:6 offered 249:10 offering 164:14 office 19:8 153:16 154:13 162:24 Officer 111:23 132:7 officers 105:11 109:15 offices 193:10 223:22 official 54:15 162:9 officials 162:2 190:2 oh 1:16 29:4,5,8 29:16,22,25 30:7,15 31:7,17 31:22 32:5,16 32:18,25 33:3,8 33:14,25 34:7 34:11 73:13 80:1,2,5,17,22 81:4,13,21 82:11,17,23 83:21 84:11 85:22 86:18 108:18,19 137:3 186:18,19 189:4 189:8 235:24 237:20,21 238:22 244:7,10 OIT 144:11 149:4 okay 11:22 13:17 14:19 16:20 17:11 27:25 29:2 31:22 32:25 34:7 37:4 48:12 50:5 60:24 61:16 70:16 71:4 73:5 73:6 75:3 76:16 79:14 81:13,21 82:17,23 96:18 97:18 98:3 99:2 106:18 108:13 117:3 120:2
---	--	---	---	--

121:5 122:7 123:11 128:21 129:19 133:8 134:10 136:25 141:14 146:13 157:21 158:19 160:8 161:6 170:18 186:18 210:4 216:2 219:12 222:21 249:15,25 old 5:19 20:21,23 46:9,21 60:13 60:19 61:4 104:20 115:11 121:1 140:17,24 194:19 230:13 older 171:7 240:22 olds 177:25 once 6:15 19:10 102:8 115:8,11 115:14,21 141:10 201:13 240:11 ones 22:4 201:23 217:1 218:14 227:4 228:7 one-tenth 213:5,5 ongoing 153:7 OPA 12:5,6 13:12 112:22 126:8 129:18 144:11 149:5 150:5,10 OPA's 13:6 open 165:7 175:13 181:17 198:19 225:7 opens 236:16 operate 107:12 187:5,6 operating 2:16 162:17,19,22 184:3 219:8 operation 181:14 181:24 opinion 42:11	48:23 92:22 93:1,4 121:16 122:5 165:5 opinions 244:14 opportunities 156:13 157:25 158:7 187:9 191:10 opportunity 56:16 84:18 147:4 148:4 152:13,21 153:10 171:2 192:22 230:16 240:20 oppose 90:18 opposed 5:12 8:19 59:17 60:19 84:2 138:23 217:12 optimistic 43:18 option 8:25 181:6 204:2 227:18 options 44:24 45:5 181:15,16 order 12:23 48:8 91:3 99:23 100:1 118:7 133:11 136:1,4 147:2 172:7 219:22 orders 136:21 Ordinance 2:10 2:13,15 3:2 organization 154:8 161:18 165:9 191:6 193:3 195:21 196:16 197:14 215:12 247:15 organizations 177:9 190:8,20 190:22 191:3 192:2,10 194:8 197:9 198:10 227:17 245:12 246:5,15	organize 241:20 245:24 organized 234:19 246:18 original 70:19 163:9 originally 42:21 170:3 Oro 193:11 OSH 154:25 OSH's 154:19,21 outbound 76:7 outcome 106:2 137:17 166:20 166:21 outcomes 117:14 outrage 210:5 outright 50:2,3 outside 22:4 45:18,20 48:21 49:6,6 73:4 139:10 171:13 171:22,23 174:21 193:20 outstanding 87:3 227:23 out-of-city 213:15 overall 35:3 38:10 38:17 70:6,14 100:23,25 130:18 137:24 163:18 181:18 228:1 overassessed 59:17,24 60:8 60:10,11,22 Overbrook 107:18 overnight 28:19 overrun 157:18 overs 106:7 oversee 174:1 overseeing 13:8 owe 20:12 24:8 51:13 63:25 217:25 owed 20:25 63:12	owned 20:11 202:20 226:7 234:6 owner 47:6 owners 20:1,12 24:3 126:17,19 127:18 128:2 163:15 177:18 202:21 227:11 227:13 229:17 236:3,3 251:8 252:8 owner-occupants 8:3 11:13 owner-occupied 7:12 124:11 226:5 owns 191:22 O'Neill 189:15,16 189:18,21,21 197:3 198:9,18 198:25	paragraph 210:18 paramedics 105:21 parameters 28:20 parcel 250:18 251:24 parcels 251:15 parent 199:17 206:5 parents 162:25 park 169:1,5,20 170:6 171:13,16 171:25 173:6,9 174:11 175:11 175:15,16,19,21 175:22,23,25 177:2,4,13,14 177:14,16 178:6 178:24 179:2,5 179:6,8 180:4 248:17 parking 169:21 171:5 176:11 245:6 parks 168:22,24 169:3,10,14,18 169:23 170:1,8 170:11,18 171:5 171:6,14 172:2 172:6,7,8,9 173:5,11,14,15 173:20,23 174:5 174:7,10,15,23 175:4,8,17 176:1,4,9,14,16 176:17,19,22 177:1,3 178:10 178:12,21 179:11,12,12 180:12,20 181:4 181:13 234:6,21 241:14 246:15 Parks/Recreation 171:20 parochial 49:21 part 16:7 26:21
---	---	--	--	--

32:6 45:1 54:17 57:18 62:7,8 67:25 73:2 80:9 86:3 96:16 98:15 110:12 112:2,12 113:20 139:9 156:24 167:23 177:5,6 177:13 178:16 180:10 190:13 212:22 216:22 217:6 228:15 229:25 242:16 248:22 participate 178:12 194:16 198:2 participated 191:24 192:3 participation 123:3,4,5 207:1 207:3,6 particular 11:21 24:14 111:16 114:15 157:3 187:1 191:16 234:15 particularly 8:2 11:13 63:13 127:4 135:13 152:15 245:3 249:2 partner 178:15 208:2 partnering 173:19 196:6 partnership 173:11 partnerships 194:21 196:2 parts 30:22 89:12 136:20 140:3 141:25 pass 44:17,18,19 45:2 55:6 115:18 150:25 169:21	passage 190:1 passed 44:21 92:16 154:21 176:20 205:13 223:1 passion 54:9 passionate 247:2 Passyunk 237:8 patchwork 243:21 path 139:3,4,5,9 139:13,18,25 141:5 142:17,25 143:17 Pathways 200:15 208:3 patience 249:17 252:21 patiently 170:11 pattern 228:25 Paul 203:16 pay 9:25 21:7,8 21:14 24:13 26:24,24 28:5 51:12,13,24 61:11,13,16,22 61:24 66:16 76:25 77:17 78:11 88:17 89:13 90:7 120:11 126:18 126:19 128:2,3 184:7,8 202:1 202:21 213:6,10 214:1,13 215:19 215:22 217:11 217:12,20,21 218:4 220:1,19 224:23 226:24 230:24 231:3,5 231:5,11,14,15 233:24 235:25 236:1 240:8 payers 10:13 paying 22:5,22 23:5,15 27:8 78:4,10,16 85:3	85:5 116:5 121:8 217:19 225:6 payment 22:18 23:3,15 26:24 28:21 35:24 63:6 65:22 214:2,5 236:5,7 payments 22:23 214:11 227:15 pays 163:17 195:22 PCCY 163:4 167:15 peak 86:14,16 214:24 Pedro 56:7 peer 191:12,15,24 192:3 pen 99:6 Penn 240:8,13 Pennsport 51:19 237:10 Pennsylvania 1:6 2:24 122:3 153:13 157:10 205:16 207:2 penny 90:5 179:8 179:11 213:7 Penn's 225:20 Pension 23:10 people 11:20 13:17,19,23 18:7,10 21:6,6,7 21:8,13,14 22:7 23:11,13 24:13 26:4,23 28:5,13 35:5,6 41:10 49:19 50:12 52:2,24,25 53:11,17 56:14 58:11,14 59:4 60:8 61:1,8 62:3 67:1 75:24,24 76:25 77:15,16 78:4,10,11,16 82:13 84:14	85:1,1,9,15 88:14 89:12 92:12 93:14,20 106:3,6,19,23 106:24 107:21 107:22,23 108:3 108:7,24 109:7 109:20 110:1 113:14 114:1 115:24 121:7 125:2 126:7 134:18 140:14 146:2 147:5 148:4 150:2,7,8 151:4 156:23 159:16 160:5,19 160:25 174:25 175:5 179:22 192:5 198:1 203:11 204:3 206:24 207:7,21 209:2,19 210:3 211:6,9,14,16 217:16 221:20 223:16,19,22 224:21 225:4 226:20 227:8 228:18,21 229:1 231:14 232:10 234:4,19 235:25 236:9 238:16 239:10 244:20 245:5,13,24 247:2,11 people's 60:1 84:1 104:2 percent 7:16,18 12:7,13,19,22 14:20 15:21 17:6,8 20:20,22 20:24 30:18,24 32:14,16,23,24 33:10,10 35:7,9 35:14,16,23 36:23,24 37:6 37:11 38:17 41:22 42:2,7,20	45:11,18,20,22 45:23 58:2 69:1 69:2,6,7,14,23 70:7 71:8 73:16 73:19 74:11,11 90:20 91:1,1 97:3,11,13,22 98:7 100:11 102:25 103:7 122:16 123:1,19 123:20,22 125:6 125:9,11,20 126:1,12 127:9 128:16 133:18 133:20 134:1 140:13,15 141:3 146:14,15 147:3 147:3,11,12,13 147:19 148:19 148:22,22 149:9 149:18,20 154:16,19,20,23 155:4 163:19 185:18 190:19 193:23 194:4 206:23 207:7 208:1,4 209:20 211:14 212:19 214:24 215:7,7 215:8,9,10 220:12,13 221:22,24 226:6 230:20,20,21 233:8 238:8 249:5 251:8,21 percentage 12:4 32:19 42:8 70:5 70:5 99:10 101:1,3 120:9 120:12 121:7 124:7,8 125:18 140:13 143:1,10 percentages 32:1 33:16,18,19 percents 126:6 145:13 perfectly 241:1
---	--	--	--	---

perform 194:15	3:12,15,20,21	phones 134:16	79:4 112:8	109:8 114:14
performance	3:23 4:2,5,6,10	phrase 229:19	139:20 148:15	138:10 139:22
54:18 81:25	4:11,13,16,19	physical 149:18	163:10 164:18	140:10 148:16
82:3 83:17,18	4:20 9:21 20:2	PICA 70:20 97:20	165:24 166:2	217:22
performed	20:11,25 29:14	pick 177:17	170:4 185:4	points 190:18
196:18	61:18 89:11	240:14	189:1 205:4	250:8
performing	148:6 153:18	picking 178:14	206:12,17,18	poker 89:25
169:13 193:6	157:8 158:10	240:14	210:19 211:1	police 105:11
period 25:22	159:19 161:20	piece 137:20	planned 23:16	245:13
26:11 50:25	161:25 168:22	138:17 211:23	planners 106:13	policies 159:24
84:8 130:25	172:5 173:5	248:7	planning 33:5	186:3 221:22
131:1 144:14	174:6 177:1,3	piecemeal 246:19	115:18 143:23	policy 113:15
239:5	181:5,25 182:21	pieces 43:13	190:14,15	122:10 207:2
perished 178:24	182:24 183:14	213:7 232:8	plans 22:18 23:3	215:17 221:13
permanent 183:4	183:19,19	Pier 196:9	143:25 241:18	229:9
221:10 249:1	184:10,20	piggy 179:16	planted 178:25	political 195:9
pernicious 242:15	189:22,25	piggybacks 24:1	179:3 180:5	199:16 242:15
perpetrator	193:19,24	pile 148:3,25	224:25	245:1,13
159:11	194:10,23 195:8	pilot 222:18	plate 54:12 89:9	politically 229:25
perpetuating	195:13,19 197:2	pilots 240:4	play 11:24 52:21	230:4
155:24	198:7,12 200:13	pinch 61:3	65:21 171:17	politician 219:13
person 13:8,11	200:15,21 202:8	pipe 217:14	177:22 178:1	Politicians 179:21
14:12,15 25:2,6	209:11 210:24	pit 200:3 231:10	playground	pool 20:18 21:1
51:18 53:10	210:25 211:24	pitch 245:18	177:23	22:1 24:13
64:17 65:4	214:19 216:13	Pittsburgh	playing 67:1,2	27:19 190:19
66:20 130:3	216:18 228:2	222:19 240:1	106:16 171:10	pools 174:22
134:14 135:11	229:23,24	place 8:13 33:21	171:21	poor 51:18 82:19
156:17 180:7	251:19	33:23 44:11	plays 244:15	209:1,14 212:13
235:15	Philadelphian	46:25 47:1 53:6	please 2:8 4:24	population
personal 49:15	208:18 225:17	55:16 71:12	5:4 72:25 96:10	193:23 195:1
217:17	Philadelphians	75:16 83:24	96:11 149:14	211:12,18
personally 68:7	196:9 200:18	92:19 93:22	152:24 172:9	portion 31:18
134:11 201:1	204:21 205:7,10	111:18 115:3	196:10 216:10	33:9,11,12 34:4
220:3 242:21	205:12,15	121:24 125:17	219:1 223:14,23	80:10 81:8
personing 108:6	207:14 209:4,8	138:17 163:22	224:20 225:13	102:2 130:16
personnel 160:18	209:14 210:6,12	164:5 195:8	228:11 239:21	133:15 143:2
perspective 13:10	225:11 231:10	198:7 205:3	249:21	pose 41:20
perspectives	Philadelphia's	placed 211:21	plumbing 88:14	poses 8:20
239:18	153:16 169:10	places 57:6 90:2	plus 174:1	position 11:21
persuade 95:22	169:17 183:7	174:19,24	pockets 188:24	12:23 14:1 46:9
pervade 175:17	184:2 190:12,22	175:16 226:11	point 13:16 38:9	possibilities 93:9
perversity 249:2	215:6	plagued 145:22	54:14 64:2	149:11
PHA 27:18	Philly 61:21	plan 2:20 17:12	65:10 75:22	possibility 11:7
phase 184:10	199:17 200:15	17:13,17,21,22	76:17 78:6 88:1	93:6,24 147:12
phased 227:7	Philly's 222:1	21:25 22:9	96:1,7,12,16,23	147:14
Philadelphia 1:2	phone 217:25	47:24 56:24,25	99:9 100:21,22	possible 10:20
1:6 2:19,20 3:10	218:2	57:1,3 68:24	105:1 108:4	13:15 18:4

92:13,14 134:4 139:4,6 150:23 173:21 242:25 possibly 105:24 111:19 166:25 224:17 posted 177:20 postponed 28:5 205:1 pot 201:24 202:4 potential 9:5 22:18 78:19 101:6 149:6 165:10 potentially 143:20 149:3 poverty 3:17 194:5,6 208:1,4 208:9 Powelton 51:20 225:16 226:7,17 226:25 237:8 power 200:7,7 204:21 222:12 238:18 powers 228:1 PPA 222:14 practices 165:14 precipitously 224:20 precise 103:15,17 103:19 predeterminately 93:13 predetermined 4:1 7:16 30:23 31:5 32:9 68:18 69:12,14 predict 101:1 predictable 31:24 33:5 prediction 101:14 predictive 49:7 prefaced 28:12 prefer 179:22 preference 157:3 premised 8:24	prep 251:4 prepare 131:8 prepared 12:24 39:11 90:3 presence 175:19 present 1:10 189:14 199:4 presentations 38:2 presented 150:13 181:11 200:2 250:14 251:13 presently 56:11 preserve 155:1 156:1 184:13 185:5 193:4 President 1:11 2:2 4:23 5:2,4 7:25 11:1,22 12:1,14,17,21 13:4,15,24 14:10,18 15:2,4 15:12,23 16:2 16:15,19,24 19:16,17,21 20:4 24:17,18 25:5,12,15,17 26:9,14 27:25 28:6,8 29:2,6,7 34:9,11,12,15 34:16 35:1 41:13,14 48:13 48:17 53:5 54:1 54:8 57:23 59:8 68:12,16 75:7,8 79:21,23,24 80:3,4 85:17 86:21,25 90:10 90:11 96:2,6,13 96:18,21,22 104:25 105:2,5 105:6 108:15,16 108:20 110:8,20 110:25 111:4,12 111:25 112:15 114:5 117:20,21 119:8,9,13,14	128:24 129:2,11 129:14,16,19 130:8,13 131:3 131:17,21 132:3 132:18 133:8,14 134:10 135:1 136:19 137:1,2 137:6 139:15 144:20,25 145:4 146:19,20 149:12,13 151:13 152:2 153:4 156:7 157:20 158:19 159:10 160:8 161:5,10 164:5 169:5,11 177:2 190:6 200:20 219:17 224:1 228:13 230:10 Presidential 195:10 President's 51:16 53:8 presume 229:8 pretty 25:4,22 59:17 72:21 167:11 186:24 200:22 239:21 240:4 250:8 252:10,15 prevent 175:18 251:1 preventing 175:22 previous 205:23 price 36:1,19 113:2 114:3 prices 31:13,15 39:16 40:20 42:17,17 86:7 203:18 236:10 primarily 59:3 132:6 primary 55:5 112:4 principals 165:11	166:3,4 220:25 principles 237:4 printed 57:8 prior 56:10 57:25 154:20 195:10 248:9 prioritizing 140:2 160:4 200:9 priority 136:22 138:16 160:24 215:17 prisons 106:13 private 27:20 89:14 153:15 178:11 248:19 privatize 201:8 privilege 184:11 pro 47:2 proactive 27:21 67:9,15 probabilities 137:23 probability 39:10 39:24 137:8,13 137:16,22,25 149:10 probable 41:9 probably 14:14 14:15,22 15:7 15:20 16:17 18:20 28:18 30:20 47:22 72:17 76:14 84:12 90:25 112:22 119:22 124:24 125:22 138:20 152:9 164:17 219:4 230:12 problem 61:5 65:8 68:10 115:16 137:14 148:17,19 149:8 159:21 166:19 224:14 244:6 problems 187:24 210:17	proceed 189:20 216:10 223:14 225:14 228:11 249:22 process 5:18 13:14 27:24 31:25 32:11 33:25 63:14 65:16,25 66:1 68:1,4 76:9 79:1 87:5 129:21 131:23,25 132:23 133:4,10 133:16,19 134:5 136:17 140:3 141:25 142:1 143:6 145:2,10 145:11 181:12 185:24 190:15 190:16 191:13 191:13,21,23,25 192:3,9 225:7 250:24 251:5,12 processed 151:8 processes 79:11 produce 5:20,22 12:25 14:5 19:1 19:1 100:2,7,9 131:2 139:6 191:8 193:16 207:23 produced 6:20 producers 191:20 produces 7:20 product 88:11,17 89:10,17 90:6 products 213:16 profession 219:15 professionals 191:15,19 profitable 214:9 217:3 profits 3:16 10:8 10:10 203:20 214:14 program 2:11 23:10 75:15
---	--	---	---	--

118:4,6,9 168:4 195:17 205:16 206:3 207:4 209:16 programming 194:9,13,17 programs 28:22 167:4 168:1,5 177:7 190:24 198:1 229:9 progress 169:8 progressive 67:14 204:18 207:17 210:11 project 130:18 138:9 139:2,14 143:2,19,24 158:3 200:13,14 216:14 projected 157:24 projects 206:22 promise 166:2 170:21,21 176:12 178:10 178:20 179:14 179:14,16 210:10 223:11 promised 169:22 170:3 171:4 176:10 178:18 180:1 promises 178:13 179:21 promote 193:4 proper 47:15,16 71:5 91:25 95:17 properly 15:15,17 142:4 properties 6:1,5 6:16 7:12 8:5 9:8 11:15 12:4 14:25 15:10 20:10 24:4 25:21 26:3,3,5 27:1,13 28:11 28:12,15 29:13	29:14 30:12 58:22 62:2 63:2 65:11,15 66:15 77:3 78:14 122:23 124:12 127:13 132:2 140:16 141:22 149:21 184:6,21 222:8,13 225:25 226:2,14,16 227:4,6,11 233:5,22 235:23 251:10 252:6,14 property 3:25 4:15 5:12,14,25 6:23 7:1,6,8,14 7:19,23 8:21 9:23 15:14 16:12,13,16 18:2,19 19:5,8 24:10,24 25:7 30:9 31:10 47:6 47:10 49:10 51:11 53:12 60:1 61:15 63:20,23 64:8 64:15,19 65:18 65:20 67:16,24 68:2 70:8 75:15 76:7 77:1 80:11 82:12 83:6,10 126:17,19 127:17 128:2 141:16 150:3,12 150:15 163:7,15 163:23 164:16 175:2,16,23 185:24 186:10 202:9,21,23 204:1 220:2,4 222:1,2 225:23 226:2 227:9,13 227:25 228:2,23 229:17 230:19 230:21 231:2,13 236:6 238:8 240:6,9,17	243:2,12,15,20 243:22 244:2 250:5,13,17 251:1,8 252:8 property's 6:8 proportionate 233:4 proportionately 40:19 proportions 39:18 proposal 9:15 17:1 162:12 163:3 164:1,23 164:25 165:5,10 201:23 231:19 236:20 proposals 158:10 164:13 propose 48:6 proposed 2:22 6:22 7:4 9:10 17:3,12 155:14 169:21 170:5 176:12 183:2,10 185:23 187:25 204:25 232:9 proposes 6:9,12 7:10 206:11 proposing 9:17 77:8 94:9 120:24 protect 43:8 53:2 93:14 95:2 177:12 221:17 protected 53:22 protecting 127:17 protection 52:9 55:15 protections 50:11 53:6 114:5 115:4 116:14 163:5 proud 89:16 107:17 195:16 proven 106:9 173:8	provide 3:24 4:14 23:8 28:24 35:11 55:6 63:7 73:1 79:19 100:5,15,23 109:10 114:5 118:4 143:14 155:16 168:3 175:6 176:22 177:8 190:23,24 204:22 207:13 207:15,24 242:7 provided 122:13 176:11 provider 153:13 155:1 providers 49:10 provides 9:24 130:17 205:14 providing 2:17 4:7,20 6:15 7:11 11:7 33:6 83:14 109:23 191:9 206:3 provision 163:22 234:25 251:19 provisions 163:25 proxy 36:8,19 public 2:3 21:3 24:5 29:10 49:23 62:18 64:20 67:18 87:17 89:16 105:17 107:17 108:7 119:16 120:1 144:23 151:21,24 152:1 152:3,5 153:10 153:21 154:11 157:5 161:16 164:8 166:12 175:9 176:5 182:20 187:15 187:15 199:17 200:2,5,8 201:9 201:21 215:21 234:9	publicly 11:4 110:16 publics 164:20 166:17 public's 231:9 Puerto 193:13,21 193:22,24 194:2 Puertorriqueno 193:15 pulpit 238:10 punish 224:21 purchases 24:24 25:2 84:17 pure 18:6 purpose 152:12 171:3 207:20 purposes 30:25 63:13 156:22 pursuant 2:25 push 78:9 pushing 209:18 put 8:13 12:10 15:12 27:12 28:13,20,23 39:2 42:6 44:5 44:11 45:5 55:13 56:20 60:16,20 68:2 88:10 93:19 95:23 102:23 109:1 115:3 116:14 150:6 158:10 162:7 172:8 179:16 180:10 183:10 184:3 186:1 200:11 209:7 216:21 222:13 238:7 244:3,11 250:18 putting 49:5 77:13 136:23 140:2 147:21 148:14 163:7 164:14 p.m 151:24 152:1 253:4
---	--	---	--	---

Q quadrant 228:16 qualifies 208:7 qualify 113:1 quality 155:17 166:14,16 176:22 quarter 71:3 quarterly 62:25 Queen 219:17,25 220:17 235:20 237:8 question 15:7 17:25 18:3,16 18:17 19:22 20:8 21:5 22:14 22:15 24:21 25:18 26:6,13 36:22 41:9 44:9 62:5,12 63:17 73:8 75:7,10,18 88:9 90:9 100:18,21,22 110:9 113:17,21 114:18 118:15 119:1 120:3 123:1,12,14 124:1,2 127:11 134:23 135:25 144:25 145:6 146:23 152:21 156:9 164:17 205:5 239:10 243:19 245:9 247:22 248:5 questioning 96:25 119:25 questions 10:25 11:6 13:18,22 14:21 15:5 18:22 23:20,25 35:1 41:20 48:17 53:25 75:11 82:24 87:1,8,24 89:23 96:16 108:10 119:20,23 129:8	129:10 165:23 168:9,11,13 182:9 189:8 224:16 233:15 236:16,18 quick 75:7,8,10 110:9 113:4 119:15 156:8 quickly 11:2 18:4 129:20 148:11 227:21 240:4 244:22,24 QUINONES-S... 1:16 quit 118:7 quite 57:11 133:6 136:16 200:21 228:20 QVA 223:2 Q&A 130:25 R Race 196:9 Raices 192:12 193:1,7,7 196:14 197:4,14 raicesculturales... 196:12 rail 201:14,14 raise 42:7 99:12 110:1 138:12 162:13 183:4 187:5 188:6 202:17 203:10 210:6 212:2,16 212:20 213:22 216:7 238:3 239:6 240:2 241:10 242:17 243:4 raised 20:2 23:20 50:16 59:14 60:4 87:22 88:5 158:17 187:20 213:21 217:22 241:11 raises 19:21 203:8	raising 89:23 138:25 161:24 205:11 227:14 239:11 Ramos 56:7 ran 62:16 range 45:18 46:2 ranger 175:19,22 rangers 174:15 ranks 194:5 rapid 114:2 rapidly 175:20 200:11 rate 3:25 4:7,14 4:21 6:13,14,18 8:23 10:8 15:9 35:4,6 36:2 41:1 41:5 42:1,7 43:3 60:21 91:21 92:19,21 99:19 99:21,22,24 100:2,10 104:3 104:6 120:6 121:20,20,21,24 122:1 124:15 186:6 203:8 206:24,24 207:1 207:6 212:17 213:1,4,10 214:25 215:1,2 215:6 220:12,24 233:7,10,24 235:4 238:3,19 252:3 rates 10:16,18,23 38:3,7,11 40:6 120:5 163:23 185:11,12,13 207:3 226:4 232:9 248:24 ratio 4:1 7:16,18 30:23 31:5 32:9 45:23 48:7 68:17 69:11,14 69:17,20,22 70:3 71:6,10 72:23 91:3	238:1,19 243:15 ration 90:20 104:24 rational 207:11 232:8 rationally 232:13 reach 79:12 145:25 194:19 reached 75:21 246:4 read 2:8 106:12 142:1 152:24 reading 169:3 ready 21:20 90:3 90:7 140:8 202:14 real 3:11,19,23,25 4:5,9,13,15,19 5:12,15 9:5 14:24 26:4 35:3 35:11 48:22 49:18 51:23 56:18 62:21,24 63:3 65:2,3 66:17 68:20 70:7,14,21 75:14 79:8 81:8 81:15,17 82:21 83:19 84:16,17 84:25 85:5,8 89:13 97:7 102:10 119:15 122:11,17 125:6 125:10 128:3 129:7 134:17 156:13 162:6 183:1,3,13,16 184:2,5,11,22 184:24,25 185:7 185:20 186:8 187:23 188:2,12 189:3 202:7 227:23 247:8 reality 58:4,11 162:16 212:7,9 231:1 really 16:8 27:2	47:7 57:16 60:12 65:5 69:21 79:2 85:18 86:6 93:11 94:25 98:25 100:21 109:21 112:11 114:14 121:10 131:23 134:15 135:3 139:25 141:25 148:19 150:13 157:22 160:18,22 161:1 161:1 165:2 166:2 170:13 181:7 196:22 199:23 200:4 202:3,15 203:2 212:23 214:20 229:20,22 241:23 245:7 247:13 Realty 3:7 reason 24:6 77:14 80:18 81:21 87:15 150:25 151:15 157:21 232:25 reasonable 99:14 233:4 235:15 reasons 24:12 30:2 reassessed 17:7 reassessment 5:19 6:6 17:19 29:19 60:5 226:23 227:6 236:13 252:13 rebate 205:14 206:3,25 208:6 208:8,14,15,18 Rebecca 5:6 rec 170:17 180:12 receipts 202:25 212:18 216:7 240:2 243:10,13 receivables 87:3
--	---	---	---	--

receive 32:21 89:9 153:20 206:25	178:10,21 180:20 181:4,14	reforms 186:11	201:4 212:15	represent 59:15 161:16
received 31:9	Recreations	refund 206:7	relief 7:12 208:21	representatives
170:2	171:6	207:9	208:23 221:21	231:25 247:1
receives 197:7	Recs 171:5 172:8	refunds 3:17 9:23	233:4	represented
receiving 162:25	172:8,10	9:24	relies 118:3	133:6
reception 192:18	redefine 142:3,10	refuse 171:15	religious 227:16	representing
recess 253:2	Redefining	refused 205:24	reluctant 21:8	192:2 215:12
Recessed 253:4	142:22	regard 17:24	rely 175:25	represents 20:24
recession 200:24	redistribution	22:16 67:16	remain 53:11	117:25
recipients 195:11	55:25	regarding 2:4	remained 52:25	request 17:16
recklessly 220:21	reduce 6:12 10:22	192:23	remains 215:4	158:9
223:5 237:5,15	155:10,15	regardless 25:1	remember 67:19	requested 122:6
recognize 7:20	184:10,19	80:13 82:2 83:4	140:11 210:19	requests 154:2
50:5 65:20	202:19,22	213:19	244:23	require 18:22
recognized 164:7	reduced 45:10	region 157:10	remind 140:19	57:19
176:8	155:18 174:13	198:2	152:12	required 132:25
recognizes 16:22	184:15	regressive 204:19	reminded 55:3	143:15 155:13
19:19 29:4	reduces 30:24	207:18	195:14	220:9
34:12 41:16	reducing 185:1	regular 156:25	remiss 179:23	requirements
48:15 59:9	215:1 229:21	160:17	remove 31:25	167:2 168:6
68:14 80:1	reduction 10:7,10	rehabilitation	32:6,8 139:8	rescued 209:16
86:23 90:13	154:15,16,23	158:21	175:20	research 208:11
96:4 105:3	208:17 211:21	rehearse 194:15	removing 32:15	224:15
108:18 112:13	251:9	rehire 167:8	139:3	reset 96:22
117:23 119:11	reductions 6:17	Reid 189:12,13	Rendell 190:5	resetting 185:8
144:20 146:21	8:10 10:11,20	reinstate 10:9	240:11	reside 210:12
recommend 5:10	155:19	reiterate 248:4	rent 246:6	resident 15:14
231:17	reelection 87:13	Reject 185:22	rents 226:10	163:17 174:7,10
recommendatio...	reeling 200:25	rejecting 203:25	repaired 172:17	220:1 228:2
184:13	reestablishing	related 75:11	172:23	residential 14:24
recommended	229:21	96:24 123:13	repeal 204:24	15:10 16:13
184:9	reference 11:10	132:4 152:6	205:7,21,23	122:12 124:8
record 12:2 15:5	referenced 28:9	234:1	208:24 210:7	125:5,8,13,17
15:13 189:20	54:12	relates 129:24	repealing 3:16	125:23,25 126:9
199:13 210:21	referencing 11:16	137:7	9:22	126:13,17,19
216:9 228:11	referred 140:23	relating 11:9	repeat 18:15	127:13,16,17
records 20:10	201:13	13:25	227:5 240:21	128:2 132:9
Recovery 111:23	reflected 6:4	relation 15:19	repeated 215:3	134:2 149:21
recreation 169:10	79:17	relationship	repeating 112:1	226:3 229:16
169:14,18 170:1	reflection 101:12	56:19 58:23	replace 7:18	252:6,7
170:6 171:11	reflects 174:1	68:19	202:6	residents 7:21
172:15 173:12	reform 183:16,18	relative 49:13	report 70:18	9:25 10:10 95:2
173:15,24 174:5	184:9 185:6	60:7 122:11	133:25 203:17	193:17 208:18
174:17 175:9,10	reformed 184:16	132:16	reported 97:20	228:6 232:3
175:13,18 176:9	reforming 169:9	relatively 16:5	214:14	245:23
176:14,19	185:2	25:21 26:11	reporting 126:11	Resolution 1:21
		60:22 152:16	reports 197:24	

2:17	result 6:7 7:7 8:19	245:22	30:11,15,22	45:19
resolutions 2:6,9	26:2 59:3 76:1	revenues 32:21	31:12 32:22,23	Rittenhouse
resolve 138:7	113:8,15 120:4	34:3 55:21,23	33:13 34:6	173:7
resolved 108:11	138:25 164:22	56:2 57:6,16	37:15 41:6	River 173:9
resource 148:14	185:15,16	82:21 109:19	44:14,22 45:3,4	175:11,15 196:7
185:4	211:11 248:6	111:9 183:12	45:24,25 46:3	230:12,15
resources 62:19	resultant 121:20	184:1,25 187:5	47:4 49:5 51:13	Rob 5:5 206:20
77:9 136:23	resulting 137:10	204:7 219:24	53:24 54:15	role 55:5,5,5,10
138:8 143:5	243:16	227:14	57:2 69:13 70:4	55:11,12 166:13
147:21 165:15	results 29:20,21	Reverend 199:2,4	70:24 71:1,2,20	roll 212:17
165:17 173:21	122:23 148:20	review 192:4,8	79:8,11 81:10	room 1:6 51:3,4
187:17,17	149:9	reviewed 191:18	82:16,22 83:20	53:10 94:24
246:13	resume 206:12	reviewers 191:12	84:7,11 85:20	165:4,25 166:23
respect 2:22	resurgence 225:5	reviews 32:12	85:21 93:5	170:21
13:19 38:19	retail 203:14,18	revised 2:19	96:19 101:16	roots 190:21
57:24 69:17	retailers 213:9	revitalization	102:15 111:3,25	193:7,9 194:21
87:11,21 122:8	retain 10:18	179:13	114:7 119:5	196:23
122:21 134:20	184:16 228:6	Reynolds 169:12	120:23 125:3	Rose 182:21
142:14 246:8	return 75:22	re-gentrification	126:10 127:2,10	roughly 126:12
respective 22:6	154:6	87:6	127:21,22	230:13
responders 24:11	returning 17:2	RFP 49:5 76:9	128:23 129:12	round 16:21
response 34:25	returns 213:12	79:10	130:13,15	41:13 48:11
168:14 171:25	reunified 211:22	rhetorical 118:15	132:21 133:7,17	79:25 84:13
189:9 248:5	revenue 5:8 6:20	119:2	134:11 135:5	86:20 190:11
responses 152:22	7:1,9 9:11 15:22	Rhynhart 5:7	146:25 147:1	194:17
responsibility	17:7,15 20:16	Rhythm 194:22	148:23 149:2	row 52:6
57:10 67:12	20:17 22:13	Rican 193:13,24	150:17 151:20	Ruben 230:9,9
83:13 112:4	26:1 33:2,8	Ricans 193:23	157:4,20 159:10	234:3 235:1,9
212:4,7 231:7	38:16 42:9 43:8	194:2	160:9 161:1	235:12 236:24
responsible 13:7	43:20 45:13	rich 84:6 133:25	168:12,15	242:21 246:1
13:8,20 14:13	48:9,19,22	198:14	171:15 172:24	247:24 248:14
62:7 67:5 129:3	54:19 55:6	Richardson 5:8	179:25 182:8	252:9
130:4 134:13	56:20 60:25	22:10,12,12	185:21 188:13	ruled 8:7
167:25 200:18	65:7 67:23	24:15 25:2,6,13	188:14 198:24	ruling 9:4 41:22
217:1 225:4	74:22,25 75:11	26:7,13 28:3,16	200:11 209:24	90:24 93:7
rest 118:23	75:14,17,23	62:5,23 64:9,13	219:3,13 220:10	rulings 42:23
125:13	76:12 77:7	65:8,14 66:4,7	220:21,23 223:5	45:10
restorations	79:16 80:16	66:10,13,24	230:2 237:5,15	run 177:19 188:9
212:10	94:2,9 95:4	67:3 68:10 78:6	237:17 238:16	229:23
restore 171:4	125:7,10 127:14	78:22	250:25	running 111:14
172:9 176:19	147:6 184:14	Rico 193:21	rights 30:6	119:19 192:17
179:25	186:6 195:7	rid 66:18	rise 207:6 219:21	201:2 228:23
restored 178:11	199:22 202:23	right 12:1,20 13:4	rising 203:18	runs 160:13 224:4
restructuring	212:3 214:20	13:23 14:9,18	risk 9:3 32:15	rush 114:23 148:3
57:18 112:9	222:5,20 227:22	16:18 19:12	91:9,10 94:12	148:11 224:13
164:18,23,25	233:5 238:4	21:17 25:13,16	94:13,15 209:7	rushing 47:16
165:5,24	242:17 243:16	25:17 28:6	risks 42:23,25	

S	143:9,12,22 149:16	scenario 60:6 85:25	241:5,17,24,25 243:14,16	Secondly 232:22
sabbatical 118:13	Sam 228:12	scenarios 57:3	245:15 246:14	seconds 233:2
sad 178:19	sample 72:21	116:16,25 117:8	247:9 248:18,19	secretaries
sadly 201:22	101:18 145:24	157:25	schools 49:21	109:15
safe 56:15,17	San 174:7 215:12	schedule 13:1,3	56:10,12,14	Secretary 192:18
146:5 154:3	Sanchez 24:2	46:7 92:6,8,9,11	73:20 105:18,24	section 3:6,16
174:15,19	198:23	scheduled 180:21	107:11 110:16	9:22,24 10:5
241:15	sat 22:15 50:20	202:3	147:6 162:16,22	sections 99:16
safeguard 105:14	109:24 223:18	scheduling 153:9	164:19 166:9,12	sector 240:5
safeguards 46:25	satisfy 107:6	scheme 234:13	166:20 181:2	security 61:6
92:1	Saturdays 175:11	school 3:9,11,21	187:4,6,16,18	107:10 109:15
safely 118:24	save 21:3 167:4	4:3,4,11,16,18	187:20,21,23,25	see 15:20 16:14
safety 24:5,10	204:15	5:16 7:4,6 8:23	188:4,5,9,10,16	20:18 21:9
56:13 105:14	saves 179:18	17:3,11,19 21:3	188:24,25 189:1	40:16,20,23
154:11 155:11	saving 155:10	21:22 33:11,12	189:2 191:1	44:16 56:4,22
157:5 200:23	175:23	33:16,18,20	201:4,9,18,20	57:8 58:5,9,20
204:4	savings 97:2,10	34:4 49:22,23	201:20,21 204:1	59:2,7 60:22
sale 24:25 25:3	97:12 98:9,10	52:3 54:5 55:4	204:5 220:25	67:20 70:21
27:16,23 31:13	98:15,16 99:11	55:22 57:4 74:8	224:11 225:3	76:14 83:15,16
31:15 42:16,17	99:14,18 100:3	74:10,14,18	230:25 234:9,21	83:25 93:21
63:19,24,25	100:6 101:2,3,5	75:1 80:12 81:7	241:11 242:3,4	116:25 122:9,15
64:1,3 65:1,12	103:12,13,19,24	81:23,25 82:3,6	242:6,8,11,14	138:14 145:3
65:13,16,23	104:7,11,14,16	82:15,18 83:5	242:22 243:1	148:10 150:12
66:1,23 67:24	235:7,11,13	83:12 85:3,6	244:6	151:23 164:10
67:25 68:4 78:7	saw 87:17 171:23	87:23,25 88:21	Schuykill 173:8	171:14 182:8
79:1 86:7 228:3	saying 28:1,12	89:14,15,16	175:11,15	186:21 188:25
sales 24:22,23	29:22 32:16	95:5 102:2	scientific 145:11	189:5 197:13
26:2,14,22	38:2 39:7 45:8	105:12,17 106:9	145:14	198:4 217:20
35:25 36:6,8,13	46:24 47:2,6,8	107:17,18	SCIU 200:13	219:8 220:22
36:19 39:16	51:9 62:21,23	108:21,22	scope 201:4	230:1 232:9,14
40:20 60:14	70:2 91:8 92:4	109:10,12 111:1	scrape 105:19	244:15 247:17
68:3 71:12,15	93:6,6,13 95:8	112:9 118:9,19	107:15	248:21
71:15,25 72:12	101:7,19 102:16	118:22 161:24	scream 52:21	seeing 108:7
75:25 76:20	103:16 121:11	162:13,21 165:7	scrubbed 23:12	152:7 155:21
77:2,22 84:7,9	121:13 148:1	165:11 166:4,22	scrutinize 186:1	180:22 232:16
84:18 86:4,5	156:19 170:20	167:10,12,16	se 34:1	252:25
141:18,20,21	187:11 204:2	174:20 183:5	search 165:21	seek 209:3
142:4,11 213:2	219:19,22	187:15 188:7,19	season 178:6	seeking 155:11
213:2,6 222:10	239:14,15 241:7	188:20 194:19	Seasonal 175:25	205:7 210:6
234:7	241:23 242:9	194:23 199:17	second 15:7 16:21	seemingly 231:24
Saltzman 13:12	243:19 247:5	200:24 201:7,18	49:13 113:20	seen 8:3 11:14
129:18 131:20	says 26:8 99:20	209:9 210:16	119:15 122:9	43:23 52:13
131:22 132:6,20	107:8 203:16	211:25 219:23	123:11 130:23	81:19 138:13
133:9,23 139:19	scaring 135:9	221:5,8,10,15	163:13 192:18	152:14 169:24
140:20,23 141:1	scary 87:18,19	223:6 238:6	199:18 206:15	203:5 215:15
141:7,13,17,24	240:25	239:6,13 241:4	221:25 248:15	220:4 221:11
142:19,23 143:3				230:19

selected 163:9,10	191:12 194:8	225:6 230:25	67:19 144:14	sincerely 164:8
self 208:10	195:2 201:19	231:12	151:17 223:7	single 112:18
sell 27:1 95:18	211:13 216:23	shared 197:13	227:22 239:5	114:10 115:24
213:15,20	216:23	shares 229:12	shortage 154:12	117:5,25 206:5
222:12 242:19	served 183:15	sharing 232:4	shortfalls 223:6	singular 157:1
Senate 43:6,15,17	192:7	sharks 200:22	shoulders 178:5	sir 5:4 105:7
43:18,22 52:18	service 50:1,2	Shawnda 168:23	shouted 205:21	161:6
94:1 247:12	131:10 153:12	170:24	show 39:13,17,17	sister 172:23
send 66:25 72:3,4	191:2 196:16	shed 180:9	40:14,17 41:3	sisters 171:7,16
95:8 104:8	services 153:24	sheet 11:12	44:23 101:9,17	171:19,21 172:3
sending 71:17	155:5,9,11,17	122:13 124:20	102:6 124:20	sit 11:5 51:1 62:3
senior 226:19	185:5 200:17	shell 232:7	194:3 247:13	67:16 91:24
seniors 163:23	203:7 211:3,6,8	Shelly 161:11,11	showed 123:3,3	94:23 116:24
200:3	211:20 213:16	161:15	showing 38:4,11	178:3 222:16
sense 28:10 52:1	215:21 216:4	shelter 153:17	41:2,10 163:6	site 132:10
67:11 93:20	serving 196:3	154:1,3,13,19	shown 208:3	sites 175:25
101:19,22	200:3	154:22,23 155:8	shows 124:22	sits 200:19
102:17,20	set 32:9 38:12	155:16,20 157:7	shut 131:1	sitting 51:19
116:18 117:10	92:23 100:10	159:3,9,19	shutdown 131:7	62:22 64:4 65:7
117:12 156:13	116:17 121:20	160:5,13 211:16	sibling 171:7	66:18 180:21
164:14 185:3	121:21,22	shelters 157:12,17	siblings 171:9	235:2
196:24 217:13	127:18 166:5,5	160:17	side 7:6 48:22,22	situation 25:19
229:4 232:5	185:10 220:12	sheriff 25:3 27:23	62:9 63:7 109:9	27:1 50:6 53:9
235:3 242:20	220:23 237:4	63:14,19,24,25	129:21 134:6	113:6 114:15
sensitive 228:22	sets 9:13 171:17	64:1,3,21,25	178:23 179:2	120:14 156:15
229:25 230:5	setting 115:10	65:11,13,16,23	180:6	162:16 164:22
sentences 216:1	settle 77:17	66:1,23 67:24	sides 247:5	165:1 202:12
sentiment 229:4	Settlement	68:4 75:25	significant 8:4,12	250:13
separate 31:17	194:22	77:22 78:7 79:1	11:14 26:1	situations 63:4
82:1,20 83:2	settling 77:15	222:10	28:14 58:5,12	65:19 114:18,19
133:3 160:15	seven 65:17 86:13	sheriff's 24:25	58:15 144:5,16	181:1
165:2 188:11	99:12 131:11	75:25 76:20	144:17 233:22	six 2:11 49:11
189:2 241:4	Seventh 112:17	Sherrie 199:5	significantly	65:17,24 86:13
247:7	198:20 224:4	209:21 217:22	31:16 37:25	131:11 218:3
separately 82:18	SF 215:11	shift 123:2 126:15	58:24 133:1	Sixty 251:8
85:4 188:3	shakes 186:17	126:21 127:5	157:11	size 72:22 157:9
September 21:21	shape 26:4	128:6,10,11,20	signs 177:19	198:11 206:5
21:22 107:25	Shapiro 210:15	222:4 233:4	similar 120:14	sizes 105:25
137:11 144:4	210:22,23	shifting 221:25	166:8,13 184:6	skeptical 242:23
162:24 165:8	215:25 216:3	shock 18:10,14	226:1 240:19	skepticism 229:21
193:16	219:3	19:2 113:22	similarly 184:7	skillful 214:1
September/Oct...	share 51:12 128:3	shocked 249:6	simple 20:9 29:9	skin 52:5
27:9	139:14 190:17	Shoemaker 171:1	80:5 132:13	sky 179:10
serf 27:2	199:20 200:10	172:13	simply 8:18 55:6	slack 147:24
series 142:11	204:14 217:6,11	shoes 162:7	120:10 203:6	178:15
serious 21:20	217:13,20,21	shop 88:13	212:1 222:13	slapped 55:1,7
serve 173:5	220:1 223:9	short 25:21 26:11	229:13 252:4	slash 209:19

Slawson 173:13	64:6 66:8	specific 13:18	69:19 90:13,14	250:24 251:5
slight 152:18	Someone's 16:15	23:20 38:20	91:14 92:8,13	starting 10:2 54:9
212:10	somewhat 55:19	68:2 100:17	92:25 93:5 94:8	240:23 241:1
slightly 120:17	152:14	113:6 121:25	94:17 104:5	252:14
204:12	son 22:22 179:16	131:14 133:11	115:8 120:24	starts 58:8 59:3
slow 237:15 242:9	son's 179:15	135:14 139:22	144:21,24 145:7	102:9
smacking 205:22	soon 10:20 43:18	158:1	146:21,22 148:2	starving 159:12
small 61:3 159:25	64:22 119:24	specifically 49:11	148:18 149:17	state 8:7 31:25
175:7 192:2	134:4 135:6	70:1 82:14	149:22,25	32:6,12,15,18
197:14 201:4	139:6 182:2	184:19 229:6,11	150:11,18 151:6	41:21 43:1 45:6
203:9,10 212:21	244:17 251:2	231:17 246:2	151:12 244:20	45:9 52:13,15
213:8,18,21	sooner 13:16	speculators	245:8,9 246:21	52:18,18,23
215:12,15	sophomore	226:25	Squilla's 96:24	54:21 55:2,2,9
225:17	170:25	spend 77:11 138:3	231:19 232:18	57:6,9 91:19
smaller 8:22	sore 228:23	170:16 177:10	237:14 239:1	92:18 93:7 94:1
40:23 213:13	sorry 32:4 47:3	199:23 218:12	SRC 55:11 56:8	94:9 95:8
smart 65:2	59:9 75:7 131:6	218:14,15,17	111:22 164:11	110:11,14,19
SMA's 175:25	136:12 141:7	spending 200:9	165:20 245:15	111:5 112:2
176:6	151:22 210:4,20	218:11,13	stable 33:5 226:20	153:20 155:3
smile 177:18	210:22 224:5	spends 174:6,7,8	Stack 43:6	188:8,24 189:19
smooth 185:9	sort 62:13 69:16	spent 106:21	staff 28:18 62:16	199:12 200:23
186:4	90:22 130:25	161:3 174:10	67:16 88:4	207:12 212:11
smoothing 7:14	131:7 135:16	208:15 224:11	95:24 105:14	214:4,10,12,16
18:10 19:3,3	156:20 200:5	spices 198:6	134:18 139:11	217:15 232:24
35:7,9,15,17	201:7	spike 84:16 86:13	155:17,18 180:7	238:3 245:11,14
36:23 37:1 41:1	sound 37:19	spite 26:4 55:13	195:22 197:15	245:14,21
50:10 87:4	sounds 37:17,19	55:23	staffer 134:17	stated 215:18
98:13,14,25	73:12	split 17:2,19	staffers 22:16	statement 49:13
99:1,3,17 113:5	source 169:22	33:23 126:14	23:7 134:21	54:4 75:4 80:6
113:8,9,10,13	sources 153:15	spoke 95:14	stages 20:20	80:14 81:23
113:18,21,21	154:10 158:18	155:19	staggering 154:22	90:9 102:15
115:25 116:17	222:5	sports 162:20	stamps 209:7	126:22 148:9
116:21 117:9,11	south 194:23	spring 27:13	Stan 210:20,22	212:3
120:4,4,8,13,20	224:5 225:21	174:21 176:2	215:23	statements 40:9
121:6,25 133:5	235:22	179:9 190:9	stand 253:1	40:11 41:7
233:7,10 234:14	souvenir 186:14	237:10 250:11	standards 169:15	48:18
235:4 248:7	so-called 91:16	square 173:7,7	standpoint	states 90:19 92:18
249:2,3	233:10	198:19,22 224:1	199:23 217:17	statewide 209:17
social 61:5 191:1	space 175:1	228:13,14 229:4	stark 49:15	State's 32:13
society 218:9	177:15 194:17	237:8,9	start 5:3 10:19	110:14 206:2
237:9	spaces 175:4,17	Squilla 1:17 41:16	27:8 96:9,11	212:4
software 133:7	Spanish 193:7	41:17,19 42:1,5	121:22 144:23	statistical 133:2
Solis 192:18	speak 89:19 143:4	42:24 43:20,25	145:1 149:15	142:13,15
solutions 150:24	198:13 201:1	44:10,13,15,22	152:3 176:21	Statistics 194:3
solve 244:5	210:3	44:25 45:7,20	203:1	status 121:15,16
solving 78:25	speakers 168:10	45:25 46:6,13	started 145:10	stay 65:23 71:11
somebody 50:17	Special 168:1	46:23 47:4,12	225:1 226:21	90:19 103:24

160:21 174:19 175:5 180:14 200:5 219:22 233:16 stayed 30:16 53:1 69:13,14 104:19 staying 109:12 195:19 steamroll 218:22 STEB 9:4 41:22 42:14,23 45:10 45:10,14,17 48:7 71:22,23 72:9 91:9 93:7 104:6 STEBs 90:23 steeps 186:7 Stein 219:2 stenographer 144:22 Stenton 63:23 step 54:11 89:8 95:11 119:4 142:15 188:22 207:8 247:14 stepping 243:21 steps 142:11 250:20 sticker 18:9,14 19:2 113:22 stimulate 163:11 STITT 219:2,5 249:11 stole 252:9 stood 87:16 stop 48:8 67:1 94:20 201:6 store 179:18 story 197:12 straight 88:20,24 118:20,21 120:1 151:21 strapped 164:19 196:4 strategic 190:14 190:15 strategy 110:13	110:19 156:20 156:24 stream 159:25 160:3 176:11 181:13 streams 155:5 173:18 street 112:20 164:11 178:23 179:2 190:6 193:11 194:18 196:9 211:15 220:17 224:6 244:24 streets 62:25 224:25 229:15 Street's 205:20 stretch 135:11 stretching 173:17 stricken 194:6 stripped 250:7 strong 61:19 173:10 203:18 247:1 strongly 163:4,25 struggle 231:4 stuck 84:20 85:10 85:11 student 107:11 168:24 226:9 students 89:10 105:15 107:8 162:21 187:15 195:18 224:12 studied 214:9 studies 10:15 214:4 Study 250:3 stuff 72:4 91:22 106:5 126:24 149:4 183:20 stunned 231:23 stunning 57:11 subject 92:10 subjected 227:8 subjective 19:13 submission	218:22 submit 199:13 submitted 2:23 subsequently 112:10 substance 211:4 211:17 substantial 6:7 42:23 72:18 109:5 222:3 substantially 174:4 176:4,7 suburbs 51:25 succeed 83:5 success 149:10 195:15 successful 75:13 137:17 140:5 204:12 sudden 227:9 sue 234:13 sued 92:18 suffered 169:18 suffering 160:15 suffers 177:17 sufficiency 208:10 sufficiently 8:8 suggest 221:18 251:6 suggested 203:11 suggesting 51:9 51:15 70:18 101:5 104:5 suggestion 48:24 181:11 237:25 suggestions 222:6 239:18 summer 174:21 176:2 193:10 250:11 sun 179:10 superintendent 165:22 supplies 162:23 support 11:8 59:12 110:15,18	112:10 131:11 153:7,20 156:2 156:5 158:12 163:6,13,16,20 164:1 190:11 193:4 197:5,22 211:5,8 220:23 221:1,3,13 223:11 225:24 231:19 232:20 237:13 247:23 supporter 57:25 supporting 153:17 234:20 supportive 153:16 154:14 155:8 supports 163:5 167:15 supposed 34:8 64:22 71:24 113:14 241:13 241:16 sure 11:23 13:21 13:23 19:25 29:10 30:2 34:24 51:10 53:5 74:21 82:25 84:6 85:17,19,21 89:22 95:10 100:20 114:6 116:12 121:17 122:25 123:13 127:1 128:1 130:3 135:15,22 137:20 138:13 138:17 139:8 145:15 147:1,20 151:3 152:7,20 172:23 181:23 184:8 186:2 198:20 210:19 219:23 222:24 238:1,5 248:11 250:12 surprised 56:11	surprising 54:23 surrounded 227:18 surrounding 161:20 183:21 215:2 226:14 228:4,8 survey 190:16,18 survived 205:20 survivors 156:2 sustain 155:7,14 239:7 sweat 170:17 swings 171:23,24 172:17 switch 9:15 synopsis 196:14 system 5:20 8:8 8:11,18 9:4 21:4 31:15 32:19 39:16 43:9 52:3 52:14,22 56:6 71:11 72:24 85:3,6 91:12,15 95:15 103:25 104:2,7,10,12 113:19 114:25 115:2,3 133:22 140:15,18,22,24 141:2,4,6,11 145:19,22 147:25 184:22 184:25 185:9,25 186:8,9 200:24 221:25 225:9,22 226:1 227:20 229:12 231:16 232:16 242:2,7 243:2 248:23 systems 14:1 131:25 132:12 155:23
--	---	---	---	--

T

table 20:14 56:20
108:7 163:3
164:1 180:15

200:22 240:3 tackle 62:10 take 23:1 25:3 27:21 28:25 32:10 48:24,24 59:10 62:4 65:9 68:8 78:18 87:13 90:2 102:2 107:3,15 118:8,8,13,23 129:5 130:9 141:18 151:20 156:21 159:13 164:9 171:12,15 173:1 176:20 178:2 201:9 205:17 206:23 207:8 210:18 222:12 224:13 227:2 233:15 237:18 245:15 250:25 taken 71:12 105:18 151:25 159:8 180:12 250:20 takes 113:16 164:4 186:7 202:11 talk 11:11 14:15 48:10 57:16 59:15 67:15 106:3 110:16 117:1,9 130:10 160:20 178:3 240:4 241:18 243:9,11 244:12 250:9 talked 11:3,12 12:3,12 23:6 30:24 56:7 61:8 63:22 64:14,14 64:18,19,20,21 67:18 98:18 124:3 131:23 158:18 210:16 talking 11:18	49:8 56:24 63:21 64:24 69:19,21 77:20 86:8 102:12,22 103:8,9,11 105:23 110:23 110:24 111:3,6 111:7 114:2 117:24 132:22 156:10 180:22 197:15 201:5 213:3 232:11 252:1 talks 55:25 tall 179:1 Taller 193:15 tank 214:8 tanked 84:19 target 6:20,22 7:4 38:16 143:6,9 targeted 208:14 208:20 targeting 205:9 210:5 Tasco 1:17 59:9 59:11 60:9,24 62:12 63:16 64:11,18 65:9 66:2,5,9,12,14 66:25 68:6,11 75:12 task 138:15 tax 3:8,10,16,23 3:24,24 4:3,5,7 4:14,14,16,19 4:21 5:11,11,12 5:14,15 6:12,14 7:1,1,8 8:10,21 9:6,8,14,16,24 9:25 10:2,8,10 10:12,12,16,23 17:6 20:13 23:16 24:20,22 24:23 27:16 30:25 33:8,21 33:24 35:22,22 35:24 41:1	49:10,18,24 50:25 53:14,15 53:16,18 57:24 57:25 58:12,13 58:18,22 61:24 61:25 62:7 75:15 80:11 81:9 82:12,13 83:19 88:3 89:13 92:12 95:15 104:8 108:25 113:1,3 113:8,11,18 115:1,3,25 116:2 120:5,6 121:20 122:1,11 122:18 125:7,10 133:13,13 137:10,17 158:13 163:7,23 164:16 169:21 171:5 175:2 183:4,12,13,16 183:17,18,19,20 183:20,22 184:9 184:10,11,17,24 185:6,11,12,13 185:18 186:6,11 186:22 188:6 202:3,9,19,23 202:25 203:4 204:19,24 205:3 205:8,10,13,16 206:1,2,3,7,11 206:18 207:4,11 207:12,13,19,20 208:13,16,19,20 208:23,25 210:7 210:11 212:18 212:22,25 213:2 213:6,12,13,14 213:21,24,25 214:2,6,7,11,13 214:16 215:3,18 216:7 218:20 220:24 221:10 222:2,8,17,22	222:25 223:4,10 224:23 227:12 227:25 228:1,2 228:3,3,4,7,23 229:5 230:19 231:5,13 232:9 232:11,15 233:4 233:23 235:24 236:6,6 238:13 240:2,18 242:2 242:5 243:2,4,8 243:10,12,15,22 244:1,2,23 247:9 248:23 250:14,17 251:2 252:12 taxable 6:15 14:24 125:12 taxation 183:2,14 184:6,12,22,25 185:7,21 186:9 188:2 204:18 207:17 229:8 250:5 taxes 3:20,24 4:10 4:14 5:25 7:6,19 7:24 20:21,22 21:14 27:5,8 30:20 31:10 34:2 38:11 50:18 51:3,23 57:2,5 60:1,3,7 60:23 61:1,6,11 61:13,23 63:6 73:20 76:7,9,25 81:16,17 82:21 83:16 85:8 87:7 87:13 104:2 120:11 125:18 126:16 128:3 146:4 163:14 176:11 183:3,5 184:1,2,15,16 185:2 188:7,12 195:23 204:1 205:11 207:10 210:6 214:4,12	214:12,23 215:14,22 217:19 220:2,4 220:10,19 222:7 222:15 225:23 226:2,13,24 227:9,16,23 230:21 231:3 236:1 238:8 240:6,9 242:2 243:20,24 245:3 taxing 34:1 taxpayer 67:22 68:1 151:23 taxpayers 10:6 18:2,19 19:23 22:2,18 63:5 101:6,25 122:13 125:5,17 146:2 241:7 teach 224:13 teacher 224:10 teachers 107:11 109:13,13 245:12 teaching 166:15 224:12 team 84:23,23 teams 187:18 technical 13:9 88:4 129:21 teen 172:6 television 171:12 tell 38:10 64:6 102:11 122:20 134:21 140:9 168:25 179:19 197:18 214:21 221:16 224:15 telling 52:11 55:10 56:23 134:18 tells 94:2 211:1 temper 6:10 Temple 195:16 temporarily 238:4,18
---	---	--	--	--

temporary 8:21 33:21,24 233:11 233:23 236:15 237:16,23 243:9 243:11,13,24,25	10:24 11:3,10 12:3 68:24 69:15 70:19 76:22 101:10 112:16,18 120:1 144:23 151:22 152:1,4,5,6 156:8 161:8 169:4 171:3 182:22 189:10 189:20 197:12 199:14 250:7	170:22 171:1 172:10,12 173:2 173:3 180:2,3 180:13,16,18 182:5,11,12 186:13,19 189:5 189:6,7,10,11 189:23 192:16 192:21 197:1,2 197:23 198:8,16 198:18,24,25 204:7 209:25 210:13,14 216:7 216:8,11,15,16 218:23,24,25,25 223:12,13,16 225:12,13 228:9 228:10,12 230:3 230:6,16 233:14 233:16,19 237:19,21 241:22 245:5 247:22,24,25 249:8,8,9,15,17 252:17,18,20,21 252:25 253:3	245:4 things 19:24 25:10 27:15,19 29:9 31:12 32:11 35:13 36:20 42:25 43:9 44:17 47:16 49:4,7 50:20,21 67:8 70:20 84:10 88:14,23 89:25 93:8,9 94:18,20 94:21 106:21 107:13,16,21,24 108:8 132:25 133:4 134:14 148:3,3,4,20 150:5 158:3 162:21 181:20 186:23 197:17 204:5,6 229:22 230:6 238:25 240:5 241:16 242:16	106:10 107:1 108:22,25 110:11,17,19 111:9 113:21,25 115:6,8,9,21 116:9,14,18,24 117:4,6,7,13 124:2 125:4 126:4,8,11,23 127:4 128:5,17 128:18 135:4 136:15 138:10 138:14,18 147:17,19,25 151:15 152:11 159:19,21 160:11,14,22 161:1,3 164:16 165:2,18 166:10 170:19,20 181:3 181:8,18 186:23 189:4 200:3 201:6,17 203:2 203:21,23 209:6 214:8 229:19 234:23 235:16 237:24 238:14 238:22 239:10 239:23 240:8,20 241:16 242:14 243:3,18 244:19 245:2,10,11 247:3,7,19 249:25 250:10 252:9
ten 58:2 61:22 69:4 72:20 84:2 170:7 173:25 176:14 177:25 213:7 223:25 226:15	testing 114:17 text 109:25 textbook 138:1,23 th 94:9 thank 4:23 11:1,4 14:19 16:23 19:15,15,20 24:16 29:2,5 34:8,9,11,14,22 41:13,14 48:13 48:16 53:25 54:1 59:8 68:11 68:12,15 73:6 75:5 79:22,25 80:2 86:21,24 90:10,11 96:2,5 96:19,20 105:1 105:2,4 108:14 108:16,19 110:6 110:8 112:14 117:19,19,21 119:8,9,12 120:2 129:1 130:8,14 131:20 134:25 135:2 136:25 137:1,2 137:4 144:19,24 145:4 146:18 148:17 149:12 149:13,14 151:12,13,17 152:17,22 153:9 156:5,7 160:9 161:4,7,8,9 168:15,16	thankful 197:21 thanks 110:7 119:16 137:4 205:24 241:3 theater 191:7,8 191:17,19,21 theaters 191:18 themes 183:18 theoretically 29:13 they'd 37:23 thing 18:1,12,19 19:4,7,23 46:1 54:16 63:16 83:8 87:12 103:12 107:2 121:13 138:21 139:1 150:19 179:25 188:22 220:10 235:18 241:19 244:22	think 14:14 15:18 16:8,9,11,12 18:7,20,21 19:21,24 22:2 29:19,19 30:1,4 31:3 32:14 35:14,20 38:3,8 40:1,3,5 41:9,11 43:24 48:21 49:2 53:15 58:2 59:12 61:18 64:2,21 67:3 69:5,21 72:23 76:24 82:9,10 85:1,12,16,24 91:7,8 92:5 93:25 94:23 95:13,15,17 97:25 98:24 99:8 100:12 101:8 102:5,6 102:12,17,19,20 104:18 105:1,13	106:10 107:1 108:22,25 110:11,17,19 111:9 113:21,25 115:6,8,9,21 116:9,14,18,24 117:4,6,7,13 124:2 125:4 126:4,8,11,23 127:4 128:5,17 128:18 135:4 136:15 138:10 138:14,18 147:17,19,25 151:15 152:11 159:19,21 160:11,14,22 161:1,3 164:16 165:2,18 166:10 170:19,20 181:3 181:8,18 186:23 189:4 200:3 201:6,17 203:2 203:21,23 209:6 214:8 229:19 234:23 235:16 237:24 238:14 238:22 239:10 239:23 240:8,20 241:16 242:14 243:3,18 244:19 245:2,10,11 247:3,7,19 249:25 250:10 252:9 thinking 136:5 201:6,10 third 35:16 43:16 88:20 163:16 193:20 214:11 222:5 Thompson 178:23 thorough 30:4 thought 54:24 73:7,25 161:21 164:2 200:9

248:6	86:19 95:19,19	14:8,17 36:17	176:24	truly 148:21
thoughts 187:3,13	95:23 96:9,11	76:23 87:2 97:6	track 162:21	trust 47:19 93:13
thousand 25:20	100:16 104:25	101:11 107:24	trade 113:23,25	229:21
113:3,11 116:5	105:20 106:12	108:5 120:14	traditional	try 8:1 14:16 43:7
173:25	106:15,25	121:9 125:10,25	164:20 166:12	62:10 68:3 88:1
thousands 9:3	108:25 114:12	126:5 128:4	166:17	93:18,19 94:20
193:17 222:7	129:6,24 132:19	143:5,11 151:17	traditionally	102:21 110:18
threatened	132:21,21 135:3	152:5 169:6	119:18 158:1	139:8,10 148:3
226:22 240:1	135:10,13,14	170:9 174:16	trained 30:3	170:18 171:11
245:21	144:14 145:21	180:19 189:23	transform 179:12	247:14
three 7:15 43:13	148:7 151:8	192:6 199:10	transition 185:9	trying 18:9,13
49:17,24 52:6	154:2,17 155:20	204:14 206:20	185:25 186:4	20:5 26:15,18
88:24 98:5	160:19,20	230:17 235:8	transitional	27:11,14,21
100:18 115:1,17	161:15 165:13	246:6 250:6	153:19 156:16	28:1 34:20 40:2
120:22 123:2	171:19 172:11	told 25:25 49:25	158:6,16 159:1	40:14 41:3,4
141:19 152:10	178:2 195:5	97:5 102:1,11	159:2	46:9 61:6 63:13
154:10 158:25	201:6,10 202:11	112:21 114:9	translate 155:7	64:3 65:14
183:18 187:15	208:24 209:22	122:16 154:25	translates 193:8	67:14 78:9
194:21 195:21	216:22,22 223:1	156:23 167:3	transparency	95:24 103:1
197:15,16	224:14 225:2	188:19 221:20	169:15	105:8 114:4
212:19 218:3	227:22 231:6	Tom 221:15	trash 177:18	118:8 146:10
221:23 226:19	233:14 236:2	tomorrow 107:25	travel 118:24	147:18,22
250:8	239:4,4 248:15	125:16 248:12	treat 238:10	239:23
three-year 49:3	249:18 251:4,13	tone 166:5 221:3	treated 184:7	tsunami 211:23
50:25 143:19	251:14,14	top 99:7 136:22	treating 138:15	tuition 89:14
threw 239:25	Timed 73:12	141:8 143:13	tree 178:25 179:1	240:2
thrilled 246:17	timeline 12:23	148:4 165:22	179:3 180:5,6,8	turn 56:11 154:2
throw 82:13	timely 129:7	218:16	trees 225:1	177:16 192:13
201:24 202:4	134:9 178:21	topple 218:15	tremendous	turned 154:5
203:1 239:22	timeout 131:1	tornado 212:11	173:16 235:23	159:16
throws 44:1	timer 152:11	total 6:15,19	246:13	turning 157:17
thunder 252:10	times 30:18 70:22	15:22 17:7 21:1	tremendously	twenty 65:17
Thursday 138:3	70:25 95:21	35:21 36:4 37:9	53:15	Twenty-five 69:7
tie 242:16	97:20 98:5	39:20 74:3,22	trick 17:25 18:3	two 8:22 12:18
tied 174:24	100:18 174:8	123:8 154:17,19	18:17,22 20:8	26:19 30:22
till 47:22 133:20	192:24 205:19	154:21,23	61:23	43:14 48:18
time 8:3,18 12:5	208:22 237:2	206:16	trickery 64:23	49:4 62:6 64:17
12:12,24 15:25	timetable 21:19	totally 133:3	tricks 61:17	65:15 66:8
16:3 18:2 25:22	21:21	tough 87:12 90:14	tried 58:1 78:7	67:11 75:16
26:12 27:9	timewise 244:17	110:14	trigger 65:15	77:25 78:7 79:7
29:16,18 30:5	time's 73:13	tour 56:9	triggers 65:12	85:7 91:25 97:3
34:23 41:12	timing 14:3	tourism 195:7	trouble 148:21	97:11,12,21
47:13,15 52:19	tiny 212:25	196:3,10	238:2	98:6 103:6
59:5,10 62:1,2	title 24:25 25:9	tow 159:17	true 23:21 41:8	106:17 128:1
69:10 79:9 81:1	168:5	Towers 178:25	75:4 93:25,25	138:3 139:21
81:19,20 82:10	titles 2:8	town 225:1	94:5 164:18,23	141:19,25 144:4
84:8 85:22	today 5:6,9 13:16	Tracie 169:2	187:3 203:6	163:8 165:2

171:7,8 183:4 188:11 192:5 196:8 206:6,8 215:25 220:25 222:16 226:18 233:11 238:9 241:3 242:16 243:3 248:25 250:21 two-of 31:2 two-year 49:3 163:12 type 105:19,20 107:7 158:1 238:25 types 116:13 197:25 T-Mobil 218:3	39:9,22 41:6 44:8 53:4,20,23 54:4 57:7 66:11 76:17 77:8 79:15 92:3 95:25 99:8 100:1 106:19 108:24 110:7 122:25 130:2 138:14 143:24 165:20 166:11 183:11 185:13 196:22 224:14 230:24 231:6,12 232:8 235:13 238:5,21,25 239:17 240:5,10 understandable 5:21 31:20,23 33:4 80:7 91:13 146:2 184:12 understanding 40:12 70:11 167:24 183:6 235:1 understands 229:3 understood 8:17 170:11 231:1 undertaking 148:6 unemployment 200:14 215:1,6 216:13 unfair 8:17 62:2 113:18 114:25 115:1 202:7 227:2 229:3 235:25 245:4 unfairly 85:11 183:20 unfortunate 25:9 156:14 unfortunately 155:1 169:17 unified 247:10 uniform 248:24	Uniformity 122:3 234:25 unintended 113:12 114:24 unintentionally 185:16 unique 224:7 250:15 united 95:8 200:16 237:3,12 247:5 units 158:25 universal 251:23 universe 23:8 36:4 universities 222:17 227:16 240:3 University's 225:19 unknown 22:21 23:19 105:9 unnecessarily 185:16 unparalleled 144:15 unproductive 184:14 unreasonable 37:19 unresolved 108:11 unsolicited 248:19 untimely 196:17 untreated 211:17 upcoming 196:5 update 121:15 updated 121:16 urban 106:11 urge 185:21 205:1 223:4 229:11,24 231:18 urged 165:12 urgency 106:5 urging 156:1 use 3:7,10 5:11	9:13,16 36:19 52:3,4 62:3 104:3,9 107:19 115:22 121:24 124:10 127:23 128:5,8 200:5 229:5 238:9 242:3 246:16 U.S. 174:9 193:20	126:1 127:25 130:24 132:17 133:12 139:6 161:23 162:12 163:2 184:1,21 184:24 186:5 187:24 202:5 220:9,19 226:12 226:14 250:9 251:9 252:6 values 6:8,23 8:4 11:14 12:10 30:9 31:1,2,5,14 36:12 40:18,24 53:12 58:8,25 59:2 83:7 84:17 86:10,15,17 91:11,23 92:6 104:21 139:17 140:8 141:11 142:4,6 145:13 148:23 175:2 185:8,10,24 186:1,10 226:17 227:12 231:2,21 231:23,25 232:10,12,14,17 235:14,17 236:11 250:15 250:18,22 251:3 251:12 value's 51:12 vandalism 175:16 vandalized 175:21 variable 22:21 137:13 variables 105:9 137:12 144:6 149:1,6 varied 228:24 variety 117:13 123:4 213:11 various 20:19 99:16 117:8 162:3 191:4 194:11
---	---	---	--	---

vary 39:20 121:8 varying 39:13 120:5 vendor 49:6 76:6 vendors 75:16,23 vengeance 21:12 venting 65:6 venue 177:8 verge 216:5 Verizon 214:16 Veronica 192:12 192:14,25 197:3 197:12 version 231:20 232:19 versus 122:12 124:8 208:15,19 viability 83:14 Vice 210:23 216:12 victims 155:9 157:8,13 view 8:18 viewing 29:11 views 229:10 village 219:18,25 224:7 225:16 235:20 237:8,9 Vincent 249:11 249:12,15,20,23 250:1,2 252:19 violates 122:2 234:24 violations 61:14 62:8 63:7,11 violence 88:12 153:9,12,18,22 154:13 155:12 155:25 156:3 157:7,13 159:18 160:16 vision 107:7 visionary 169:16 visit 174:24 196:11 visited 160:12 visitors 176:3	visual 193:6 volunteer 234:5 volunteering 234:8 248:18 volunteers 178:5 vote 14:11 47:19 57:1 92:10 93:12 108:12 110:6 150:20,22 218:21 voted 43:16 51:3 218:19 voter 183:15 246:25 votes 185:12 VSAM 140:24 141:1,2,4,6,11 142:17,18 vulnerable 216:5 221:17 W W 1:12 wage 3:15 5:11 9:20,24,25 10:2 10:7,9,16,22 184:10 185:2 204:19,24 205:3 205:8,13 206:1 206:3,11,17 207:11,19,20 208:13,16,19,25 210:7,11 216:17 218:7 228:3 wages 184:3 wait 61:22 93:20 106:4 115:2 118:11 133:20 waiting 27:13,23 43:1 65:17 94:18 133:24 166:1 walk 44:23 116:25 117:8 119:3 129:20 140:9 171:15 177:10	walked 52:23 walks 52:24 Walter 182:13,14 want 11:4,23 13:21,22 14:16 16:4 18:24 21:9 21:25 26:25 27:2,2 28:7,19 56:15 58:5,20 59:13 63:16 64:6 67:25 78:4 78:11,16 79:1,2 80:8 81:22 85:1 87:8,16 88:16 88:24 89:15,20 89:22 90:2,17 96:7,16 99:6 100:12 104:15 104:19 107:1,2 107:3,4 108:24 109:1,8 114:16 117:15 121:17 122:5 129:5,6 130:2 131:15,18 151:16 152:17 160:16 162:7 163:2,21 167:14 171:1 172:12 174:25 175:5 178:7,7 181:17 186:14 200:4 210:3,17 216:20 216:20 217:19 217:20 219:19 221:12 226:23 230:16 231:8,11 231:15,16,17,18 234:18 238:14 244:21 wanted 15:4 29:8 29:9 123:4 129:12 134:11 152:20 180:18 182:1 213:3 wants 64:7,17 95:6 215:22 217:8 218:16	248:11 war 209:1 Ward 199:18 warmth 179:10 warning 73:12 Wash 224:4,6 Washington 214:8 215:18 224:1 wasn't 32:23 51:7 91:12 101:14 157:24 watch 177:22 watched 87:12 watches 225:1 water 25:10 Waterfront 196:7 way 18:25 22:25 39:3 41:21 44:16,18 51:14 56:5 71:4 74:2 82:1 89:9 95:2 95:11 99:14 116:17 117:9,11 129:7 138:8 150:14 159:25 168:6 184:23 185:15 188:2 204:2 209:22 212:4,11,16 221:4 223:5 232:16,23 239:11 244:2 246:18 248:8 ways 11:20 95:4 110:18 114:5 162:14 181:20 181:21 203:23 238:17 242:17 weak 61:18 222:10 wealthy 202:2 website 196:12 Wednesday 1:7 week 12:13 136:7 138:2 140:16 144:2 154:24	195:11 216:22 Weekend 196:6 weekends 175:14 weekly 133:25 weeks 12:18 28:25 136:3 139:21 144:4 225:15,15 250:23 weigh 43:10,11 83:2 weight 178:4 welcome 19:17 24:18 29:7 34:16 80:4 105:6 131:21 146:20 161:10 Welfare 153:21 153:23 159:8 went 31:9 33:21 56:9 80:6 83:4 84:18 107:17 142:6 157:5 182:14 248:25 weren't 38:24 39:5 40:2 70:1 91:11 West 20:6 224:1,4 224:6 225:17 237:7 western 230:14 we'll 5:22 8:14 102:6 223:11 233:14 we're 10:24 11:23 21:11,19 28:23 30:2,4 43:17 46:15,17 50:7 51:2 64:11 70:23 73:17 82:25 89:20 92:9 95:15 102:1 133:23 138:13 143:22 144:21 181:11 182:3 187:12 198:22 201:5
---	---	---	---	--

202:12,12 217:1 219:7,8,10 we've 67:8,10 69:10 71:19 80:19 82:9 101:25 116:21 121:3 156:3 158:24 165:12 170:20 194:11 210:16 228:19 230:5 238:7 243:2 whack 145:13,19 whacked 50:13 whacking 53:16 Whitman 237:10 wholeheartedly 223:11 wholesalers 213:10 wholly 211:24 who've 58:14 Wicked 20:6 widen 221:8 wife 220:14 wildly 228:24 WILLIAM 1:13 willing 48:6 52:7 58:25 66:7 220:1 245:23 246:23,24 247:14 willingness 11:5 247:18 WILSON 1:12 wind 38:7 39:8 102:7 124:3 248:24 windfall 251:22 Winebaum 182:21 186:17 winning 203:20 wiser 240:23 Witch 20:6 witness 152:25 168:9,17 182:19 witnessing 119:17	159:17 woman 159:7 199:18 women 153:6,11 154:1,5,18 155:2,13,20 156:14,23,24 158:6 159:4,15 160:13,15,25 wonder 245:1 wonderful 248:7 wondering 151:8 woods 240:16 word 25:25 135:5 229:5,18 words 74:13 75:21 76:22 80:23 124:6 162:5 248:10 work 5:19 7:25 27:3,14 47:5,20 49:20,21 53:15 63:2,9 79:7,11 88:14 89:10 92:1 93:14 94:24,25 95:6 95:10 97:1 104:10,11,14 109:16 114:4 118:5,10 129:5 129:13 144:16 144:18 151:23 155:23 162:5 173:10 174:20 178:22 181:1 198:5 207:21,23 207:23 216:24 216:25 229:12 229:22 234:5 246:16 249:19 worked 224:21 250:3,20 workers 217:18 218:7,14 working 11:3 13:13 20:17 43:12 51:16	53:5 55:16 62:9 63:1 85:16,20 109:20 111:16 114:10 118:3 130:15,19 132:20 133:23 134:7 143:3 148:13 162:2 181:19 183:17 185:8 190:22 191:5 197:10 207:16,25 208:9 209:14 210:11 216:17 217:4,12 217:16 218:22 248:17 250:13 works 93:16 103:5 148:24 161:18 179:17 184:22 185:1 world 52:20 162:5 181:23 202:9 worried 45:9 worries 73:10 135:12 worry 241:2 worrying 45:13 worth 16:12 88:5 88:6 112:23 125:1 170:16 245:10,12 worthwhile 87:7 wouldn't 71:3 72:18 74:18,20 75:18 86:12,14 92:2 101:23 103:23 104:20 114:9 wound 53:16 97:13 100:10 101:18 wrap 209:23 210:1 212:23 222:23 wrapping 215:25 wreak 252:13 Wrestling 52:20	writing 57:12 248:18 written 98:11,14 98:21,24 wrong 84:4 147:24 148:22 148:24 183:20 189:1,3 202:16 wrote 250:6 X X 103:3 Y Yanoff 161:11,11 161:15 Yanoff[sic] 164:7 Yeah 11:18 30:11 45:3 72:10 103:14 123:21 219:9 238:22 248:15 250:1 year 2:16,22 3:21 4:11 8:13,20,23 9:1 10:3,22 16:16 27:5 32:22 35:15,16 40:25 42:18 46:18,19 47:14 49:11 51:1,1,6,7 52:7 54:6,13 65:15 67:7,10 71:10,13,21,25 72:1,11 74:15 74:23 79:17 84:2,3 86:2 87:12,13,14 88:20 90:23 91:5 93:17 94:14 95:3,9,11 99:21 104:10,10 104:12 106:4 112:7 113:9 115:2 116:4 118:12,23 120:24 121:23 141:20 154:3,16 164:21 165:19	167:20,20,22 170:3,17 176:8 176:10,13,21 177:25 188:18 190:10,11 191:23 194:16 195:6 197:25 198:11 204:13 205:2,4 206:6,8 206:12,12,14,15 206:17,18 210:19 211:1 212:21 213:23 214:23 215:5 220:4,6,11 230:18 231:5,6 231:21,22 232:21 237:17 240:6 244:3,4 years 2:12,21 6:24 7:15 8:16 8:22 20:21,23 33:22 49:18,24 50:7 52:6 58:1,2 58:15 59:16,21 61:22 63:23 65:17 67:11 69:4 84:1,3,15 86:1,9,13 88:24 112:5 115:1,17 120:22 121:11 141:20 145:23 148:8 154:10 156:4 163:8 169:9 170:1,7 170:12 174:12 176:15 177:4,7 178:9 179:7 183:4 186:12,23 193:14 194:8 201:25 206:10 207:5 209:18 218:20 223:25 224:10,12,22 226:15 233:11 238:9 240:11 243:3 248:25
---	--	--	--	---

250:13	\$3.8 154:15	70:15 122:16	4:9 5:13 8:20	1994 190:9
yell 52:21	\$30 67:11	123:1,24 124:4	121.52 71:1	1995 214:25
yelling 203:1	\$300,000 89:6	127:9	13 7:9 170:4,5	1996 212:18
yesterday 23:7	154:21	1:36 151:24	13-year-old 178:3	214:23
26:8 43:17	\$4,125 113:9	10 50:7 58:15	130 191:24	1998 224:9
76:23 217:25	\$45,000 112:21	69:1,2 73:19	14 15:10 177:7	1999 59:24
218:1,2,5	241:11	147:13 148:22	226:6 238:8	
York 61:10	\$5.1 214:18	10,000 251:9	14-year-old	2
193:21	\$58 122:19,23	10.1 215:6	196:20	2 1:7 141:4
young 88:14	123:18 127:7	10:48 1:7	1417 194:18	2nd 194:18
106:6 107:21,22	\$60 174:6	100 7:18 33:9,10	1424 190:2	2,329 20:11
107:23 178:5,24	\$60,000 221:20	58:2 71:8 97:15	15 15:10 45:18,20	2,700 23:11
younger 171:9	\$700 226:11	98:4,8 99:3	50:7 78:8 140:7	2,900 28:8
Youth 161:17	\$8 171:4 172:9	128:12 133:20	140:9 143:18	2,956 20:10
Yup 117:18	180:11	154:4 157:6	151:20 251:11	2.2 154:19
	\$80 206:19 212:20	174:18 206:23	15th 139:20	2.4 35:14 36:23
Z	\$800 67:23 68:3	100-year 204:20	15,000 124:14	100:11
zero 214:12,13	\$90 183:5 201:3	207:19	125:1 127:8	2.5 35:7
ZIP 194:2,3,20	\$900,000 240:6	11 154:23	128:11 202:18	2.6 208:22
	\$94 17:9 33:15	11:00 253:2	150 16:14 26:17	2:12 152:1
\$	73:17,18,23	110 201:16	37:22 38:22	20 23:5 50:7
\$0.14 213:1	80:10 82:4 91:6	114 37:16 38:21	50:23 208:1	58:15 67:19
\$0.25 208:16	162:13 221:7	39:3	150,000 16:12	91:1 155:4
\$0.63 208:19	239:12	115 211:8	152 97:15	174:16 206:15
\$0.66 208:14	\$95 34:2 82:14	1199C 200:13	1563-A 3:4	209:20 223:2
217:22	\$96 213:21	12 20:23 23:22,23	17 144:4 195:5	237:1 250:13
\$0.80 218:1,5,5,6		23:23 63:23	174 5:10	20th 190:10,11,13
\$0.86 208:17	0	12,000 211:4	175 5:10 34:22	200 77:19 78:11
\$1 76:1	0.09 42:3	12.6 170:8	97:2 98:11	78:14 167:21,25
\$1,300 220:4	0.098 45:11	120 128:18	18 42:20 46:2	174:14
\$11 67:10	0.1375 90:21	120,000 251:11,15	91:1	2000 230:18
\$11.1 214:17	0.18 45:14	120164 1:20 2:5	19-1300 3:22 4:12	2003 183:15
\$117 214:14	0.25 45:14	2:10	19-1500 3:14 9:21	2004 29:19,23
\$13.9 23:11	09 154:16 170:3	120165 1:20 2:5	19-1508 3:16 9:22	205:14 208:11
\$130,000 112:22		2:13	19-1800 4:2,15	2005 220:5
\$15,000 7:13	1	120166 1:20 2:5	19-1806 3:6	2006 213:21
122:20	1 71:24 78:14	2:15	1900 112:19	2007 17:3
\$150 97:22	121:22 130:11	120167 1:21 2:7	1907 196:14	2008 169:20
\$150.80 217:25	131:13 136:2	2:17	19122 194:20	214:23
\$2,100 220:5	144:4 148:21	120173 1:20 2:5	19133 194:2,3	2009 176:8,21
\$218,000 239:13	209:18 250:17	3:6 5:10 9:13,16	1950s 179:5	2010 200:25
\$240,000 63:25	1,000 77:6 211:9	120174 1:20 2:6	1970 169:17	214:16
\$250,000 112:23	1,200 78:19	3:14 9:20	174:11	2012 1:7 2:23
190:21	167:19	205:11	1974 174:14	27:5 253:2
\$28 21:12 66:17	1,300 23:13	120175 1:20 2:6	1985 170:7,10	2013 2:12,14,16
\$28.5 20:13	1.2 35:16	3:19 5:15 9:19	1991 190:1 193:3	2:21 3:22 4:12
\$3,100 113:11	1.25 35:9 36:24	120230 1:20 2:6	1992 3:3	6:13 176:13
\$3,600 220:11	37:6,11 69:23			

190:10 213:23	300 220:12 233:8	55 17:8 73:16	80 126:12
2014 10:22 205:2	249:5	74:11	83 134:1
206:13	31 27:6	55/45 74:24	
2016 10:3 252:16	310,000 124:11	56 125:8,11,20	9
2017 2:21	32 7:16 30:18,24	140:13 214:24	9 15:21 35:23
2018 2:12	32:14,23 41:22	575,000 132:1	38:17 78:9
21 194:8 195:5	42:2 45:21,23	58 124:3,6 128:11	102:25 163:19
21.6 20:22	69:14 200:13	59th 179:2	206:14
210th 194:5	32,000 141:20		9/11 178:25
22 42:7 45:11	34th 118:2	6	90 77:19 105:13
46:1 90:20	34,250 206:8	6 50:23 221:22	147:3,11 149:9
220 201:15	35 126:1	6,000 228:17	90s 27:16
230 215:12	38 70:23,25 97:21	6,100 209:14	94 73:18 74:3,12
24 20:24		60 17:6 73:16	74:16 81:2
25 69:6 70:3,7	4	74:11 125:6	167:23 242:24
206:15 224:10	4 154:16	128:19	95 7:8 12:13,22
224:11	4.2 215:8	60/40 17:2,18	14:20 133:18
25,000 209:10	4.4 215:9	33:23 56:1	146:14,15 147:3
25,500 206:6	4:08 253:4	600 26:15,18 28:1	147:12,18
25.2 32:24 42:18	40 35:21 105:24	77:5,15,16,25	148:19 149:18
250 28:3 208:4	105:25 107:8	78:13,20 79:1	149:20
230:21	126:1 145:13	637 174:11	
26 209:17	162:17 230:20	640 142:22	
260 128:20 191:23	40s 126:13	640-some 142:2	
198:10,11	400 1:6	65 125:6	
265 214:10	42 125:13 126:14	650 167:20	
27.2 45:24	43 170:2	67 207:6	
2757 193:11	440 166:13 167:19	68 214:12	
28 23:21 143:7,8	201:13		
280 214:8	45,000 114:11	7	
29 45:22	46 105:17	7 253:2	
	46,000 209:16	7,705 154:2	
3	47 200:12	159:16	
3 3:3 136:8	474,448 209:8	70 126:12 193:23	
212:18 236:8		70-year-old	
3,000 211:6	5	196:15 220:16	
3.5 215:7	5 147:13 148:22	221:18	
30 23:5 25:3	251:21	700 99:13 236:8	
92:19 93:10	5th 193:11,12	700,000 50:24	
117:17 128:13	5.3 215:10	75 12:7,19 37:22	
143:18,18	50 26:17 128:16	38:23 230:20	
145:13 179:1	140:15 141:3	233:8 249:5	
233:2 236:23	211:14	75,000 202:18	
30s 126:13	50.84 194:4	78 20:20 207:7	
30,000 128:13	500 214:9		
30,000-foot	500,000 251:10,15	8	
130:10	52nd 118:2	8 154:20 176:19	
	54 206:16	178:9 180:1	