

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE OF THE WHOLE

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, April 23, 2025
10:20 a.m.

PRESENT:

COUNCIL PRESIDENT KENYATTA JOHNSON
COUNCILWOMAN NINA AHMAD
COUNCILWOMAN CINDY BASS
COUNCILWOMAN KENDRA BROOKS
COUNCILMAN MICHAEL DRISCOLL
COUNCILWOMAN JAMIE GAUTHIER
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILMAN JIM HARRITY
COUNCILMAN CURTIS JONES, JR.
COUNCILWOMAN RUE LANDAU
COUNCILWOMAN QUETCY M. LOZADA
COUNCILMAN NICOLAS O'ROURKE
COUNCILMAN ANTHONY PHILLIPS
COUNCILMAN MARK SQUILLA
COUNCILMAN ISAIAH THOMAS
COUNCILMAN JEFFREY YOUNG, JR.

BILLS: 250195, 250196, 250197, 250198,
250199, 250200, 250201, 250202,
250210, 250211, 250212
RESOLUTION: 250214

1 - - -

2 COUNCIL PRESIDENT

3 JOHNSON: Good morning, everyone.

4 (Good morning.)

5 COUNCIL PRESIDENT

6 JOHNSON: Good morning, everyone.

7 (Good morning.)

8 COUNCIL PRESIDENT

9 JOHNSON: This is the public
10 hearing in the public meeting of
11 the Committee of the Whole
12 regarding Bills No. 250195, 250196,
13 250197, 250198, 250199, 250200,
14 250201, 250202, 250210, 250211,
15 250212 and Resolution No. 250214.

16 Ms. Loughhead, will you
17 please call the attendance.

18 THE CLERK:

19 Councilmember Squilla.

20 COUNCILMAN SQUILLA:

21 Present.

22 THE CLERK:

23 Councilmember Gauthier.

24 COUNCILWOMAN GAUTHIER:

1 Present.

2 THE CLERK:

3 Councilmember Jones.

4 (No response.)

5 THE CLERK:

6 Councilmember Young.

7 (No response.)

8 THE CLERK:

9 Councilmember Driscoll.

10 (No response.)

11 THE CLERK:

12 Councilmember Lozada.

13 COUNCILWOMAN LOZADA:

14 Present.

15 THE CLERK:

16 Councilmember Bass.

17 (No response.)

18 THE CLERK:

19 Councilmember Phillips.

20 COUNCILMAN PHILLIPS:

21 Present.

22 THE CLERK:

23 Councilmember O'Neill.

24 (No response.)

1 THE CLERK:
2 Councilmember Gilmore Richardson.

3 COUNCILWOMAN GILMORE
4 RICHARDSON: Present.

5 THE CLERK:
6 Councilmember Thomas.

7 COUNCILMAN THOMAS:
8 Present.

9 THE CLERK:
10 Councilmember Harrity.

11 COUNCILMAN HARRITY:
12 Present.

13 THE CLERK:
14 Councilmember Ahmad.

15 COUNCILWOMAN AHMAD:
16 Present.

17 THE CLERK:
18 Councilmember Landau.

19 COUNCILWOMAN LANDAU:
20 Present.

21 THE CLERK:
22 Councilmember Brooks.

23 COUNCILWOMAN BROOKS:
24 Present.

1 THE CLERK:

2 Councilmember O'Rourke.

3 COUNCILMAN O'ROURKE:

4 Present.

5 THE CLERK:

6 Councilmember Bass.

7 COUNCILWOMAN BASS:

8 Present.

9 THE CLERK: Council
10 President Johnson.

11 COUNCIL PRESIDENT
12 JOHNSON: Present. Thank you. A
13 quorum of the Committee is present
14 and this hearing is now called to
15 order.

16 Ms. Loughhead, will you
17 please read the titles of the
18 resolutions.

19 Bill No. 250195, an
20 Ordinance amending Chapter 19-1500
21 of the Philadelphia Code, entitled
22 "Wage and Net Profits Tax," by
23 revising certain tax rates, under
24 certain terms and conditions.

1 Bill No. 250196, an
2 Ordinance adopting the Operating
3 Budget for Fiscal Year 2026.

4 Bill No. 250197, an
5 Ordinance to adopt a Fiscal 2026
6 Capital Budget.

7 Bill No. 250198, an
8 Ordinance to adopt a Capital
9 Program for the six Fiscal Years
10 2026-2031 inclusive.

11 Bill No. 250199, an
12 Ordinance amending Chapter 19-2600,
13 of The Philadelphia Code, entitled
14 "Business Income and Receipts
15 Taxes," to revise certain tax rates
16 and end certain exclusions from the
17 tax on receipts, all under certain
18 terms and conditions.

19 Bill No. 250200, an
20 Ordinance amending Chapter 12-1000,
21 The Philadelphia Code, entitled
22 "Traffic Code," to revise the fee
23 for the use of parking meters; all
24 under certain terms and conditions.

1 Bill No. 250201, an
2 Ordinance amending Chapter 19-1800
3 of The Philadelphia Code, entitled
4 "School Tax Authorization," to
5 provide for an increase in the tax
6 of the Board of Education of the
7 School District of Philadelphia is
8 authorized to impose on real
9 estate; and amending Chapter
10 19-1300, entitled "Real Estate
11 Taxes," to establish an equivalent
12 reduction the tax rate for the City
13 real estate tax; all under certain
14 terms and conditions.

15 Bill No. 250202, an
16 Ordinance amending Section 19-1806
17 of The Philadelphia Code, entitled
18 "Authorization of Realty Use and
19 Occupancy Tax," to eliminate
20 certain exemptions, all under
21 certain terms and conditions.

22 Bill No. 250210, an
23 Ordinance amending Section 10-1001,
24 of the Philadelphia Code, entitled

1 "Fees of Commissioner of Records"
2 to increase the portion of fees for
3 the recording of deeds and
4 mortgages and related documents to
5 be used for Housing Trust Fund
6 purposes, under certain terms and
7 conditions.

8 Bill No. 250211, an
9 Ordinance amending Chapter 19-1400
10 of The Philadelphia Code, entitled
11 "Realty Transfer Tax," by revising
12 the rate of the tax, all under
13 certain terms and conditions.

14 Bill No. 250212, an
15 Ordinance to amend Chapter 19-4400
16 of The Philadelphia Code, entitled
17 "Development Impact Tax," to end
18 the imposition of a tax, under
19 certain terms and conditions.

20 Resolution No. 250214,
21 Resolution providing for the
22 approval by the Council of the City
23 of Philadelphia of a Revised Five
24 Year Financial Plan for the City of

1 Philadelphia covering Fiscal Years
2 2026 through 2030, and
3 incorporating revisions with
4 respect to Fiscal Year 2025, which
5 is to be submitted by the Mayor to
6 the Pennsylvania Intergovernmental
7 Cooperation Authority pursuant to
8 an Intergovernmental Cooperation
9 Agreement by and between the City
10 and the Authority.

11 COUNCIL PRESIDENT

12 JOHNSON: Thank you very much.
13 Today we continue the public
14 hearing of the Committee of the
15 Whole to consider the bills read by
16 the Clerk that constitute proposed
17 operating and capital spending
18 measures for Fiscal Year 2026, a
19 Capital Program and a Forward-
20 looking Capital Plan for Fiscal
21 Year 2026 through Fiscal Year 2031.

22 Today we have scheduled
23 testimony regarding the Housing
24 Opportunities Made Easy Home

1 Initiative. Ms. Loughhead, will you
2 please call the first witness to
3 testify.

4 THE CLERK: The first
5 person to testify is Tiffany
6 Thurman, Chief of Staff, Office of
7 the Mayor.

8 (Witnesses approached
9 Witness table.)

10 COUNCIL PRESIDENT

11 JOHNSON: Good morning.

12 MS. THURMAN: Good
13 morning. Good morning, Council
14 President Johnson and members of
15 City Council. My name is Tiffany
16 Thurman, Chief of Staff to Mayor
17 Parker. And I'm honored to testify
18 in support of the Housing
19 Opportunities Made Easy Initiative.

20 Joining me today are
21 Chief Housing and Urban Development
22 Officer Angela Brooks, Department
23 of Planning and Development
24 Director Jesse Lawrence and our

1 Consultant Greg Heller, along with
2 our entire team of senior leaders
3 working around the clock on this
4 very important initiative.

5 Council President, we
6 all know the vision to make
7 Philadelphia the safest, cleanest
8 and greenest big city in the nation
9 with access to economic opportunity
10 for all. Advancing each pillar of
11 this vision is essential to
12 improving the quality of life for
13 every Philadelphian. But as the
14 Mayor has said, there is no single
15 issue other than public safety that
16 is more important in our city than
17 access to housing. This is why we
18 are truly grateful for your
19 leadership, Council President, and
20 also for City Council's partnership
21 in pursuing our shared vision.
22 Without this, getting big things
23 done just isn't possible. The
24 special attention this body is

1 devoting to housing is again
2 showing your continued dedication
3 to the City of Philadelphia and all
4 of our residents.

5 Some have suggested we
6 don't have a housing crisis.
7 Council President, I am confident
8 you believe us when I say we have a
9 housing crisis now in Philadelphia
10 and we need to address it together.
11 We need more housing and we need it
12 now. Grounded in data, leading
13 national practices, hearing
14 residents as voices and what has
15 been known to work in Philadelphia,
16 the Home Initiative centers access
17 to affordable, quality, safe
18 housing as our top city priority.

19 But why now? Why this
20 big, why this scale? Is this the
21 right time giving all the
22 uncertainty in our country?
23 Council President, Mayor Parker and
24 this Administration respectfully

1 submit to you we cannot afford to
2 wait. We cannot hedge our bets
3 against going small. We cannot and
4 must not be paralyzed by what is
5 happening in Washington.

6 Philadelphians of many
7 social economic brackets need
8 access to housing and they need it
9 now. We also know we cannot do
10 this alone. Intergovernmental
11 collaboration is a hallmark of this
12 Administration. If we work
13 together side-by-side, as we have
14 done consistently since day 1,
15 there is nothing that we cannot
16 accomplish together, including a
17 \$2 billion historic and
18 unprecedented housing plan to
19 build, preserve and restore 3000
20 units of housing in Philadelphia.

21 Some have also suggested
22 that our H.O.M.E. plan, scope and
23 scale is too large and not focused
24 enough on those citizens who are

1 the mos income-challenged. Council
2 President, we cannot and will not
3 create boxes for access to housing
4 in Philadelphia. We will not pit
5 the have-nots against those that
6 have just a little bit. The need
7 is too broad, the demand is too
8 strong and our plan must be that
9 comprehensive.

10 Today we are proposing
11 the creation of a new housing
12 ecosystem for Philadelphia. It is
13 desperately needed. We are
14 establishing a track record of
15 results. And in collaboration with
16 this Council, we can and we will do
17 that for Philadelphia.

18 Fortunately, we still have some
19 considerable advantages that Chief
20 Housing and Urban Development
21 Officer Brooks and Director
22 Lawrence will speak to shortly.

23 But these are just
24 several of the critical factors

1 driving the urgency around this
2 issue I know that we all feel.
3 First, most of our housing stock is
4 old and built before 1960 with
5 nearly 40% of the current supply
6 built in 1939 or earlier and a
7 quarter built between 1940 and
8 1959.

9 In the region, roughly 2
10 of 5 homeowners and renters face
11 critical repair needs.
12 Councilmembers Jones, Phillips and
13 O'Neill, we know housing and home
14 preservation is a priority and this
15 is a huge part of our H.O.M.E.
16 Initiative. Our inventory is also
17 shrinking the number of vacant
18 housing units in Philadelphia, both
19 for sale and for rent, have
20 declined over the past two decades.

21 The simple economics of
22 this declining supply has pushed
23 prices up, squeezing out both
24 renters and aspiring homeowners.

1 At approximately 52%, our rate of
2 homeownership is relatively high
3 compared to other cities, and
4 that's been validated. And owner-
5 occupancy rates, including for
6 Black and Brown residents, have
7 remained relatively stable over the
8 span of a decade.

9 Despite this baseline,
10 significant racial and ethnic home
11 ownership gaps remain and must be
12 closed in our lifetime under our
13 leadership. Considering our more
14 vulnerable residents,
15 Councilmembers Lozada, Driscoll,
16 Harrity and Squilla have been
17 laser-focused on the complex and
18 intertwined challenges facing the
19 Kensington community.

20 One of these is
21 addressing housing stability,
22 especially for renters, and
23 ensuring that our homeless
24 residents can access not only

1 wraparound services but shelter and
2 permanent housing. Many
3 Philadelphians are cost-burdened,
4 paying more than 30% of income
5 towards housing. Some are severely
6 cost-burdened paying a staggering
7 50% or more. What does this leave
8 for groceries, eggs, travel, school
9 supplies or many other basic
10 necessities?

11 Councilmembers Gauthier,
12 Brooks and O'Rourke have been
13 raising these points repeatedly.
14 For that, I say thank you. This is
15 putting tremendous -- that's right,
16 it deserves an applause.

17 (Applause.)

18 MS. THURMAN: This is
19 putting tremendous pressure on
20 families to make ends meet, and
21 those who have the least are at
22 risk of housing instability and
23 homelessness.

24 Finally, seniors.

1 Seniors need more access to
2 housing, so do our veterans who
3 serve their country and so do our
4 tremendous municipal workers, our
5 teachers, our firefighters, police
6 officers, sanitation and street
7 workers, our entire municipal
8 workforce. We're going to build
9 housing for the people who make the
10 city work.

11 The massive scale of the
12 need is why our goal is to build,
13 preserve and restore 30,000 units
14 of housing over the next four
15 years. The H.O.M.E. Initiative, as
16 we'll discuss today, is not just a
17 housing plan, but a bold and
18 ambitious and attainable strategy
19 with a comprehensive array of
20 action steps that will deliver
21 results.

22 To meet this moment, the
23 Administration is proposing a
24 \$2 billion financing strategy, a

1 historic investment unlike any seen
2 in generations. This includes
3 nearly \$1 billion in funding from
4 the public sector, a sum of the
5 \$800 million in borrowing in Fiscal
6 Years '26 through '35 year plan and
7 approximately \$20 million in other
8 local, state and federal funds.
9 Another 1 billion will come from
10 the value of the City's land and
11 assets that will contribute to
12 housing production. That
13 methodology we're prepared to speak
14 to.

15 Councilmembers Thomas
16 and Landau have smartly been
17 inquiring about whether we can
18 actually afford this. And we can,
19 we must. So let's be clear
20 together, Council President. This
21 \$800 million borrowing is a drop in
22 the bucket of what we need to
23 build, preserve and restore more
24 housing right now in Philadelphia.

1 Critically, our public
2 total investment will be leveraged
3 further by philanthropic community,
4 private capital and our union
5 partners that will add millions
6 more. And while the construction
7 and preservation of housing is our
8 goal, we cannot overlook the
9 powerful opportunity this offers
10 for family-sustaining jobs and
11 workforce development, issues that
12 Councilmembers Gilmore Richardson
13 and Ahmad have raised.

14 This is a huge part of
15 the initiative and we've planned
16 for months, over a year in close
17 coordination with the Building
18 Trades, GBCA and BIA. We'll be
19 investing in workforce development
20 for apprenticeship programs with
21 the trades and through the Sam
22 Staten Sr. Pre-Apprenticeship
23 Program and have an accounting of
24 the people coming through these

1 programs into those good-paying
2 jobs.

3 And why are we doing all
4 of this? Because the H.O.M.E. plan
5 is pro-growth, pro-jobs and
6 pro-economic opportunity for every
7 Philadelphian. Our City College
8 for Municipal Employment is both
9 integrated into this plan for
10 exactly that reason. I cannot
11 emphasize this enough, the focus,
12 the urgency, our commitment the
13 Mayor and our Administration is
14 bringing to bear on these very
15 critical issues for Philadelphians.

16 When the Mayor says she
17 wants shovels in the ground, she
18 means it, and we intend to deliver
19 that as early as this fall. This
20 includes swift efforts to cut red
21 tape and streamline internal
22 processes, a roadmap for which is
23 already drawn up. These
24 recommendations and report pursuant

1 to Executive Order 3-25 now live on
2 our website for every resident to
3 see how we plan to make real
4 changes.

5 Councilmembers Bass and
6 Young, this means that the Land
7 Bank too which will need to move
8 hundreds of properties back into
9 productive use, mitigating blight
10 and revitalizing communities.
11 We'll expand programs like Turn the
12 Key and Basic Systems Home Repair
13 Plus to meet the demand while
14 creating new programs to fill gaps,
15 reaching not only lower-income
16 residents but those middle income
17 bands who also urgently need help
18 throughout the city.

19 These programs work,
20 Council President. And you and
21 Mayor Parker helped launch Turn the
22 Key together under our friend and
23 ally, the previous Council
24 President Darrell Clarke. This is

1 a critical program under our
2 H.O.M.E. Initiative. And the Mayor
3 wants to put Turn the Key on
4 steroids.

5 And we'll take a hard
6 look in collaboration with this
7 body at policy changes that are
8 needed now, from zoning to tax
9 initiatives -- or tax incentives to
10 stimulate construction. We'll be
11 transmitting legislation in the
12 coming weeks with some of these
13 policy changes which we hope will
14 be passed by this legislative body
15 by the end of the session that will
16 allow us to begin to implement this
17 plan.

18 Thank you again for your
19 commitment to all of these issues
20 and for today's discussion and how
21 we address them together. And now,
22 I'd like to turn it over to my
23 colleague Chief Housing and Urban
24 Development Officer Brooks to offer

1 an overview of the initiative and
2 how this unique opportunity for us
3 to become a national leader.

4 Brooks.

5 MS. BROOKS: Thank you,
6 Chief Thurman. And thank you,
7 Council President and
8 Councilmembers, for the warm
9 welcome since I joined the
10 Administration last month. One of
11 the questions I've been asked most
12 often is what made me leave a city
13 that I love to come work in
14 Philadelphia. And that answer
15 really directly leads to why we're
16 here today.

17 As the immediate past
18 President of the American Planning
19 Association, the largest urban
20 planning organization in the world,
21 I had the privilege of co-chairing
22 the Housing Supply Accelerator.
23 This was a national campaign that's
24 working to improve local capacity,

1 identify critical solutions and
2 accelerate reforms to enable
3 communities and developers to
4 collaborate on producing,
5 preserving and providing diverse,
6 quality, attainable housing options
7 for all.

8 In partnership with the
9 National League of Cities, we
10 produced the Housing Supply
11 Accelerator Playbook for local
12 elected officials and community
13 planners working to boost
14 attainable and equitable housing
15 options nationwide. Throughout my
16 travels speaking about increasing
17 housing supply, I Heard from
18 planners and elected leaders like
19 you about meeting housing needs in
20 vastly changing communities.

21 The consistent challenge
22 everywhere, lack of housing supply.
23 This isn't just a Philadelphia
24 issue. Up For Growth's annual

1 Housing Underproduction Report
2 continues to show that the U.S. is
3 underproducing by approximately 4
4 million units per year, with
5 suburban and rural areas seeing
6 increasing shortages each year as
7 well.

8 While Philadelphia has
9 experienced a surge in housing
10 production over the past five
11 years, this growth hasn't addressed
12 the full housing need, leaving a
13 shortage of approximately 17,000
14 new units. When I saw this
15 opportunity and learned about the
16 plans for the largest housing
17 investment in the city's history
18 with Mayor and Council
19 collaboratively working together to
20 meet the needs of a legacy city, I
21 knew I had to be a part of it.

22 Ensuring Philadelphia
23 offers diverse housing options for
24 people of all income brackets,

1 races, veteran status, ages and
2 physical abilities, et cetera, is
3 why the H.O.M.E. Initiative is so
4 vital at this time. The initiative
5 includes a comprehensive set of
6 targeted recommendations and city
7 investments allocated across the
8 following areas: Preserving homes
9 so they remain livable, healthy,
10 safe and high quality, ensuring all
11 Philadelphians can afford quality
12 homes in amenity-rich communities
13 with access to jobs, building more
14 housing in all income levels, in
15 all neighborhoods by unlocking the
16 potential of our land, making the
17 city work better for people by
18 improving city processes and
19 enhancing customer service,
20 reducing housing instability and
21 preventing homelessness through
22 interventions like rental
23 assistance and investing in
24 permanent supportive housing

1 because we know the wraparound
2 services are important, making our
3 homes and communities resilient by
4 investing in infrastructure and
5 housing to withstand natural
6 disasters, reducing blight and
7 improving our communities by
8 redeveloping vacant lots and
9 buildings while greening and
10 beautifying our blocks.

11 With Philadelphia's
12 aging housing stock, we need to
13 preserve approximately 16,500 units
14 evenly split between homeownership
15 and rental properties. The
16 H.O.M.E. Initiative provides a
17 comprehensive housing needs
18 assessment that outlines tenure
19 type, rental or owner, target
20 income levels and preservation or
21 creation requirements.

22 At the same time, we're
23 thrilled to lift up striking a
24 complementary strategy put forward

1 by the Philadelphia Housing
2 Authority to meet the City's total
3 housing needs. Again, as a Housing
4 Authority alum I am super excited
5 about the work PHA is doing. I've
6 seen how this is playing out in
7 other cities.

8 The Opening Doors
9 planned by Kelvin Jeremiah's
10 leadership to redevelop, build or
11 acquire roughly 2000 units over
12 eight years will put Philadelphia
13 on the map and is complementary to
14 the work that we're proposing here.
15 No city in the country has a single
16 major initiative with the ambition
17 and possibilities that we're
18 talking about today, let alone two
19 that have been developed and rolled
20 out together.

21 As for the city, the
22 Department of Planning and
23 Development will play a pivotal
24 role in achieving the unprecedented

1 goals of the H.O.M.E. Initiative.
2 Director Jesse Lawrence and his
3 team have been working relentlessly
4 and in close collaboration with
5 other city departments to stand
6 this initiative up.

7 He'll conclude our
8 opening remarks by briefly
9 discussing DPD's role and how
10 investments in continuing,
11 expanding and launching effective
12 housing programs will propel us
13 toward achieving this initiative's
14 goals. Thank you for your time and
15 consideration.

16 MR. LAWRENCE: Thank
17 you, Angela. And thank you,
18 Council President, and thank you,
19 Councilmembers, for providing this
20 particular opportunity for us to
21 take this deeper dive into the
22 H.O.M.E. Initiative and the plan.
23 The Department of Planning and
24 Development stands ready to take on

1 its central role in the H.O.M.E.
2 Initiative.

3 We have the benefit of
4 an experienced team and subject
5 matter experts in development,
6 project financing, affordable
7 housing, land management, zoning
8 and land use, city planning,
9 evaluation and monitoring and
10 funding streams that have been
11 established at the federal, state
12 and local levels.

13 Many of these experts
14 are joined with me here today,
15 including John Mondlak, First
16 Deputy and Chief of Staff; Mark
17 Dodds, Interim Director of the
18 Division of Housing and Community
19 Development; Octavia Howell, Deputy
20 Director for the Division of
21 Planning and Zoning; Emily Persico,
22 Deputy Director for Development
23 Services; and Kathleen Grady, our
24 Deputy Director for Finance and

1 Administration. We're also joined
2 here today by leaders of our quasi
3 public partner, the Philadelphia
4 Housing Development Corporation,
5 PHDC, including Dave Thomas, our
6 President and CEO of that; and
7 Angel Rodriguez, who is the Senior
8 Vice-president of Land Services.

9 We work hand-in-hand
10 with PHDC, the quasi governmental
11 agency that's been created by City
12 Council for the very purpose of
13 administering programs to implement
14 city housing objectives, sharing
15 key staff in office management, IT,
16 communications roles as well and
17 even working side-by-side and
18 colocated office space as well.

19 We support the
20 Philadelphia Land Bank in similar
21 ways. We are fully aligned with
22 the core H.O.M.E. tenet of cross-
23 departmental, cross-governmental
24 and cross-sector collaboration, as

1 we're working on a daily basis with
2 elected officials, numerous city
3 departments, developers,
4 foundations, financial
5 institutions, nonprofits and
6 organizations of that nature,
7 neighborhood groups, state and
8 federal agencies and business and
9 civic and community leaders as
10 well.

11 This uniquely suits us
12 for our role under the H.O.M.E.
13 Initiative for convening
14 stakeholders and using their
15 feedback to improve our proposed
16 policies, plans and programs. The
17 H.O.M.E. plan calls for continuing
18 and expanding our existing
19 successful housing programs, many
20 of which our research has shown are
21 considered some of the best in the
22 country, national models even.

23 Our research has also
24 shown however that there are gaps

1 in our housing coverage of issues
2 and our H.O.M.E. plan proposes 19
3 new programs specifically designed
4 to fill these gaps. One such
5 program is a new One Philly
6 Mortgage program that will help
7 Philadelphian households at or
8 under 120% of AMI to become first-
9 time homebuyers. We expect at
10 least 3000 households to benefit
11 from One Philly Mortgages with
12 30% -- excuse me, 30-year fixed
13 rates, low down payments, very low
14 interest rates and perhaps most
15 impactfully, no private mortgage
16 insurance.

17 Meanwhile, H.O.M.E. will
18 drastically expand the popular
19 Basic Systems Repair Program, a
20 program that is already helping 20
21 households a day, but that can
22 certainly do much more if we get
23 what we propose. Eligibility at
24 100% of AMI and more is where we're

1 looking to expand those eligibility
2 levels and income levels, along
3 with a more comprehensive portfolio
4 of repair services as well.

5 But those are just two
6 of the several dozen programs that
7 have been outlined in the H.O.M.E.
8 Initiative, and we look forward to
9 discussing those goals that they
10 meet and all of this ambitious
11 initiative efforts that we can
12 achieve with our residents.

13 So as I conclude I thank
14 you again, Council President, for
15 the opportunity as we stand ready
16 for questions and feedback at the
17 moment.

18 COUNCIL PRESIDENT

19 JOHNSON: Thank you very much for
20 your testimony. And before I turn
21 it over to my colleagues, I just
22 have a couple of questions that I
23 want to ask.

24 Tiffany, I like how you

1 talked about that we're pushing
2 back on this notion that there
3 isn't a housing crisis in the city
4 of Philadelphia. And you said, in
5 fact, it is indeed a housing
6 crisis.

7 And I remember when we
8 did the press conference for the
9 executive order, I ultimately
10 believe that we are in a housing
11 crisis simply for the fact that as
12 a District Councilmember, day-in
13 and day-out we have individuals
14 coming to our office seeking some
15 type of housing assistance.

16 And so, can you and your
17 team give us the overview on the
18 data that was used specifically for
19 the city of Philadelphia that shows
20 that we have an actual housing
21 crisis? And then also, I know we
22 talked about the issue of
23 affordability that was mentioned by
24 Ms. Brooks, particularly around

1 those who are renting. People
2 spend more than 50% of their income
3 just actually renting a rental
4 unit.

5 And so, let's talk about
6 the affordability and the housing
7 crisis, but give me the data that
8 shows that in the city of
9 Philadelphia we are indeed facing a
10 housing crisis.

11 MS. THURMAN:
12 Absolutely, Council President.
13 I'll start with the data and Angela
14 Brooks will talk about that based
15 on her national experience and even
16 international experience and then
17 compared to what we're seeing here
18 locally in the city of
19 Philadelphia, then I'll turn it
20 over to Greg.

21 And to the point that
22 you raised, you're absolutely
23 right. I'm getting those calls
24 from your Chief of Staff, your

1 District Chief of Staff Tiffany
2 White, right, from sun up to sun
3 down. The waiting list for Turn
4 the Key, Basic Systems Home Repair,
5 it's long, it's growing. People
6 need rental assistance. That list
7 is long and growing.

8 We're working with OHS
9 with Cheryl Hill making sure that
10 we're able to meet the needs there
11 and through the Planning
12 Department. And it's just not
13 enough. It's not enough. So
14 absolutely we know it.

15 But when I look at you,
16 I think about the calls that I
17 receive myself regarding the long
18 list that are in your District
19 alone. And it's not just unique to
20 your District. It's throughout the
21 entire city. But in terms of the
22 data, I'll kick it over to Angela
23 now to answer that.

24 COUNCIL PRESIDENT

1 JOHNSON: Thank you very much.

2 MS. BROOKS: I'm pulling
3 up so I can quote specific
4 Philadelphia data. And actually,
5 I'm going to tag in Ira because
6 he's going to have a lot of the
7 local Philadelphia data since you
8 asked specific to Philadelphia.

9 So we're calling up now
10 Ira Goldstein, another one of our
11 consultants from the Reinvestment
12 Fund.

13 (Witness approached
14 Witness table.)

15 COUNCIL PRESIDENT

16 JOHNSON: Mr. Goldstein, just state
17 your name for the record.

18 MR. GOLDSTEIN: Yes sir.
19 My name is Ira Goldstein. And to
20 answer to your question first of
21 all, I think that it is a little
22 bit sort of a false choice to talk
23 about there being a housing crisis
24 or an income crisis. I think the

1 fact is that we really have both.

2 And if you look at the
3 best thinking about what's going on
4 in the housing market right now,
5 people point to issues that take us
6 to where we are right this moment
7 based on structural issues in the
8 housing market, like, for example,
9 over the last several decades, home
10 prices have risen and rents have
11 risen faster than people's incomes.
12 Those are the structural things.

13 You have dynamic things
14 like issues that attach to the
15 pandemic that created supply chain
16 crises, thereby driving up those
17 prices, and those will go up and
18 down as the things resolve. But
19 then you also have self-imposed
20 things. And every community around
21 the country has self-imposed
22 things. Do we do things quickly
23 enough, do we do things efficiently
24 enough. All of those things add to

1 cost.

2 So do you have a housing
3 crisis? I think the answer is yes.
4 Some of the Philadelphia specific
5 data points to things like, for
6 example, our typical home price
7 over the last several years has
8 gone up from 175,000 right before
9 the pandemic to over 240,000 now.
10 That's a 37% increase. But if you
11 look at the first quartile, the 25%
12 of housing units that sold at sort
13 of the lowest range, those jumped
14 up from 93,000 to 145,000, which
15 represents a much larger
16 proportionate rise.

17 So what that means is
18 Philadelphia's portion of the
19 housing market where more modest
20 income people were able to get in
21 has become much more difficult.
22 Our interest rates have gone up.
23 When you pair those rises of
24 interest rates with the rising

1 amounts of the home prices, it
2 makes it doubly difficult for
3 people to --

4 COUNCIL PRESIDENT

5 JOHNSON: Let me do a deeper dive.

6 MR. GOLDSTEIN: Yes.

7 COUNCIL PRESIDENT

8 JOHNSON: And I think Jesse might
9 also answer this as well. So just
10 give me an overview, Jesse, on --
11 and maybe I know we have folks who
12 are here from PHDC.

13 MS. THURMAN: Yes.

14 COUNCIL PRESIDENT

15 JOHNSON: So how many people are on
16 a waiting list for Basic Systems
17 Repair?

18 MR. LAWRENCE: So I
19 think that waiting list spans a
20 series of months. But I'd like to
21 call up David Thomas to talk about
22 how exactly those numbers populate.

23 COUNCIL PRESIDENT

24 JOHNSON: Because what I want to

1 do, right, I want to frame that
2 here's the foundation of why we
3 have a crisis, this is the
4 methodology as to why we came up
5 with this particular initiative,
6 right --

7 MS. THURMAN: Yes.

8 COUNCIL PRESIDENT

9 JOHNSON: -- and the data that
10 shows that we have this many people
11 in the waiting line for BSRP --

12 MS. THURMAN: Yes.

13 COUNCIL PRESIDENT

14 JOHNSON: -- this many people apply
15 for our first-time homebuyers
16 program just to show the level of
17 need. I want to see it
18 crystallized for the body.

19 MR. LAWRENCE: So I'd
20 like to kick it over to Dave that
21 can give you the specific numbers I
22 think you're talking about.

23 MR. THOMAS: Good
24 morning, Council President.

1 Morning, Council. To be clear, I'm
2 not too certain what you asked me
3 so I want to be specific --

4 COUNCIL PRESIDENT

5 JOHNSON: So I want to get an idea
6 of all the programs that operate
7 under your purview that deals with
8 housing, right, tell me the
9 numbers. How many people in the
10 Basic Systems Repair? I know we're
11 talking about keeping NPI moving
12 forward, right. How many people
13 are on the waiting list as it
14 relates to utilizing those
15 particular programs that's showing
16 that there's an actual crisis that
17 we're dealing with. And I'm sure
18 we have the data that shows here's
19 why I need to ramp up and borrow \$1
20 billion to address the issue.

21 MR. THOMAS: So for
22 BSRP, currently I have a waiting
23 list of about 7000. I can't tell
24 you all --

1 COUNCIL PRESIDENT

2 JOHNSON: And clarify for the
3 record what is BSRP for those who
4 do not know, to the listening
5 public.

6 MR. THOMAS: BSRP is the
7 Basic Systems Repair Program. It
8 provides emergency repair to
9 homeowners, for homeowners --

10 COUNCIL PRESIDENT

11 JOHNSON: What type of emergency
12 repairs?

13 MR. THOMAS: Roofing,
14 plumbing, electric, structural as
15 well as some cosmetics but very
16 few. But most of it is major.

17 COUNCIL PRESIDENT

18 JOHNSON: So 7000 on the waiting
19 list?

20 MR. THOMAS: 7000 on the
21 waiting list. We do about \$1
22 million a week in repairs. I have
23 about 100 contractors, so we
24 certainly have the capacity. But

1 obviously, we have some challenges
2 because the need is great.

3 I get about 200
4 expressions a week looking for
5 services or support. And those
6 numbers ramp up when we have bad
7 weather, torrential rain, things of
8 that nature.

9 COUNCIL PRESIDENT

10 JOHNSON: So that's just to address
11 the aging infrastructure that we
12 have in the city of Philadelphia?

13 MR. THOMAS: That is
14 correct.

15 COUNCIL PRESIDENT

16 JOHNSON: Let me go into first-time
17 homebuyers. Just talk about that
18 particular program as well.

19 MR. THOMAS: That
20 program which would be Turn the
21 Key?

22 COUNCIL PRESIDENT

23 JOHNSON: Yes.

24 MR. THOMAS: Turn the

1 Key, we have a great -- we have a
2 large demand for that as well. The
3 challenge that most people have
4 obviously is the affordability, the
5 cost of purchasing a new home or
6 just purchasing a home at all.

7 COUNCIL PRESIDENT

8 JOHNSON: Pause right there. But
9 we have a program --

10 MR. THOMAS: Yes.

11 COUNCIL PRESIDENT

12 JOHNSON: -- that was created to
13 help with first-time homebuyers
14 down payment. And the name of that
15 program is what?

16 MR. THOMAS: Turn the
17 Key.

18 COUNCIL PRESIDENT

19 JOHNSON: No. What's the name of
20 program that gives in -- that the
21 person can sign up for --

22 MR. THOMAS: Philly
23 First.

24 COUNCIL PRESIDENT

1 JOHNSON: Philly First. Elaborate
2 on it. Is that program in high
3 demand or I want you to crystallize
4 it to us. So you should be laying
5 out and saying, here's all of our
6 key programs, here's the demand for
7 the programs. Hence, why we need
8 \$1 billion to continue this
9 initiative.

10 But a point of
11 information with Councilmember
12 Nicolas O'Rourke.

13 COUNCILMAN O'ROURKE: I
14 just wanted to get what the actual
15 number is. He said there's roughly
16 7000 on the list. What is the
17 actual number that is on the
18 waiting list as it relates to BSRP?

19 MR. THOMAS: That number
20 moves daily, so I'll give you what
21 I have in front of me. And that
22 number was 7054.

23 COUNCILMAN O'ROURKE:
24 Thank you.

1 COUNCIL PRESIDENT

2 JOHNSON: Thank you very much.

3 Talk about Philly First program.

4 MR. THOMAS: Philly

5 First --

6 COUNCIL PRESIDENT

7 JOHNSON: And the level of demand

8 for it when we talk about

9 affordability.

10 MR. THOMAS: Philly

11 First Program, that too has a huge

12 demand. Philly First is a program

13 for first-time buyers. It provides

14 settlement assistance up to 10,000

15 or 6% of the sale price. That

16 program too, I think we started

17 that program quite some time ago.

18 And truth be told --

19 I'll just say this, we thought, I

20 certainly thought that after the

21 pandemic that that program would

22 diminish or something because we

23 thought it was a big challenge.

24 But that program has remained

1 relatively steady throughout this
2 time.

3 So we're getting I want
4 to say -- I haven't looked at that
5 number too much, but we are looking
6 at several million dollars in
7 first-time grants. So I have to
8 say several thousand people who
9 have tried to become first-time
10 homebuyers through that program.

11 COUNCIL PRESIDENT

12 JOHNSON: Does that exemplify you a
13 need for continued investment?

14 MR. THOMAS: The need is
15 great. The need is continuing to
16 be there. I don't see that need
17 coming down any time soon,
18 especially given the rising prices
19 of housing and the interest rates
20 that people are being faced with.

21 COUNCIL PRESIDENT

22 JOHNSON: And out of the 7000
23 that's on the waitlist, how many
24 have we actually served -- I mean,

1 we have 7000 on the waitlist. How
2 many have we actually served just
3 in total?

4 MR. THOMAS: Of the 7000
5 on the waitlist for?

6 COUNCIL PRESIDENT

7 JOHNSON: No, the waitlist is the
8 amount that haven't been addressed,
9 right?

10 MR. THOMAS: Mm-hmm.

11 COUNCIL PRESIDENT

12 JOHNSON: But on average --

13 MR. THOMAS: I get about
14 3500 a year.

15 COUNCIL PRESIDENT

16 JOHNSON: 3500 a year.

17 MR. THOMAS: Yes.

18 COUNCIL PRESIDENT

19 JOHNSON: And I'll come back to you
20 later on. But I just want to --
21 again, we're crystallizing this
22 whole conversation around
23 affordability and crisis, right?

24 MR. THOMAS: Yes.

1 COUNCIL PRESIDENT

2 JOHNSON: That's a part of the
3 H.O.M.E. Initiative. We say we
4 don't want to pit the haves versus
5 the have-nots, right. We had a
6 town hall last night. And again,
7 the debate is that the area median
8 income for the federal level
9 doesn't respect our District
10 Council constituencies that we
11 represent, right.

12 And so, how do we
13 strategize to make sure that we're
14 not amplifying gentrification based
15 upon the NPI -- based upon the AMI
16 method that we're using, right.
17 Because obviously when you build
18 more houses, value goes up, taxes
19 goes up, right. And again, want to
20 be clear it's not one group versus
21 the other, but really being
22 sensitive to that population of
23 individuals who may be at an
24 economic price point that they can

1 only purchase a home at a certain
2 level.

3 So talk about the
4 strategy of -- and that's not for
5 you, Mr. Dave Thomas. It's for
6 Jesse. How are we going to address
7 that conversation in terms of this
8 strategy? And I did see the
9 breakdown so I have an idea, but
10 let's all talk about it for the
11 public so the greater public can
12 know how we're addressing the AMI
13 conversation.

14 And again, we want to
15 support everybody. But I also
16 believe as a representative of
17 government, my first priority is to
18 represent those who don't have a
19 voice. That's usually individuals
20 who are impoverished, coming out of
21 poverty and maybe on the threshold
22 to be middle income as well
23 comprehensively.

24 MR. LAWRENCE: Right.

1 Well, we recognize that the federal
2 AMI is much far out of sync with
3 what Philadelphians are, right.

4 And that number is quantified on a
5 metro area basis. Simply put, that
6 average is offset by the collar
7 counties that have some affluence.

8 So what we do here is we
9 look at -- for Turn the Key, for
10 instance, right, that number is
11 quantified or the sale prices are
12 backed into a way where we look at
13 the ability to sell properties at a
14 certain price point, understanding
15 where folks would be able to
16 qualify on purchasing those
17 properties, understanding what the
18 debt-to-income ratio would be on
19 actual Philadelphians.

20 So we know what
21 Philadelphians are at in terms of
22 an average. So there's 100% of AMI
23 that's quantified on a metro area
24 level, but that number, your

1 average Philadelphian is about high
2 50s, low 60s, right. So we make
3 sure that we're providing these
4 opportunities on the homebuyer side
5 through Turn the Key, that price
6 point to be able to sell the
7 property, sell to those who can
8 actually qualify, be able to
9 increase their household income
10 into the maximum AMIs that we've
11 set it 80% of AMI or 100% of AMI
12 for Turn the Key price points for
13 sale properties. But at the same
14 time, we've --

15 COUNCIL PRESIDENT

16 JOHNSON: That's heavy.

17 MR. LAWRENCE: -- done
18 this in a way where we've made sure
19 that that mortgage comes in a way
20 in response to what actual AMIs
21 are. So it's the 50%, the 60%.
22 Most Turn to Key applicants are
23 qualifying and purchasing those
24 homes, they're at a high 50%, low

1 60% of AMI.

2 COUNCIL PRESIDENT

3 JOHNSON: Now, strategically how
4 would you work with District
5 Councilmembers where one District
6 may say I'm comfortable with 80,
7 another District may say I'm
8 comfortable with 40 and another
9 District may say I'm okay at 100,
10 right? How did your strategy play
11 into that in the event that we pre
12 approved properties and working in
13 partnership with the
14 Administration?

15 MR. LAWRENCE: Well, the
16 strategy would be based on
17 conversations, like you said, on a
18 District-by-District basis, right.
19 And it would look into what the
20 markets can sustain in certain
21 areas without completely needing a
22 ton of subsidy. Because with what
23 we do, there's always a kind of
24 ranging or fluctuation in how much

1 the City needs to subsidize to get
2 those price points lower than they
3 would be on a market rate basis,
4 right.

5 So we would have those
6 conversations with City Council to
7 understand where the market could
8 sustain purchase prices at certain
9 levels, understanding that sales
10 might imply where we might want to
11 take some initiative in investing
12 in sparking up the market, where we
13 don't want to necessarily create
14 the market, but where we might want
15 to stabilize the market, where
16 folks are being priced out in a way
17 where, you know, we talk about
18 gentrification, we talk about
19 displacement risk, that's the
20 attention that we're paying toward
21 and that's part of the strategy.

22 COUNCIL PRESIDENT
23 JOHNSON: When you talk about this
24 is a \$2 billion investment, the

1 other billion dollar deals with the
2 land value. Do we do property
3 assessments of all the land that's
4 being put forth and come up with
5 that billion dollar number? Where
6 does the billion dollar of land
7 investment come from? How do we
8 arrive at that number?

9 MR. LAWRENCE: So before
10 I turn it over to Greg to talk
11 about the formula that we derived
12 that number from, that number is --
13 again, the formula involves a
14 certain citywide. It looks at
15 vacant property sales citywide as
16 well. It also looks at the value
17 that has been assessed at a low,
18 medium and high rate. And that
19 average is taken on a zip code-by-
20 zip code basis.

21 But I'll turn it over to
22 Greg to talk much more intimately
23 about it.

24 MR. HELLER: Good

1 morning, everybody. Greg Heller.
2 I'm a consultant for the City. So
3 the first thing I just want to make
4 clear is that that billion dollars,
5 the purpose of it is to estimate
6 the value of the city's land that's
7 going into the H.O.M.E. plan to
8 create housing. That --

9 COUNCIL PRESIDENT

10 JOHNSON: I'm clear on that. I
11 just want to know how you came up
12 with that number.

13 MR. HELLER: So that
14 price is not based on how the land
15 will actually be sold. Each parcel
16 will be sold according to the
17 City's land dispositions policy,
18 which requires different types of
19 valuation and/or appraisal --

20 COUNCIL PRESIDENT

21 JOHNSON: I'm clear. I just want
22 to know, Greg, how did you get to
23 the number.

24 MR. HELLER: Yep.

1 Understood. All right. So the
2 methodology we used was we
3 identified vacant parcels using
4 city property data and city-
5 reported vacant lots. Then we
6 calculated a per square foot value
7 for every zip code in the city by
8 two methods. One is assessed value
9 and the other is sales data, sales
10 post-2021.

11 Then we cleaned and
12 normalized the data by removing
13 outliers via interquartile range
14 filtering. We removed the top and
15 bottom 25%. Then we estimated the
16 total land value by applying a zip
17 code-level average to each parcel
18 in the city's vacant land
19 inventory.

20 Based on those two
21 valuation methods, we feel
22 comfortable that using the sales-
23 based approach which is likely more
24 accurate, that the City's inventory

1 is worth approximately \$1 billion,
2 especially for future development
3 and disposition planning purposes.

4 And I also just want to
5 emphasize that we have experienced
6 housing finance professionals who
7 did this work and validated it with
8 the City.

9 COUNCIL PRESIDENT

10 JOHNSON: Okay. All right. Thank
11 you very much.

12 I have one last question
13 and then I'm going to turn it over
14 to my members. I know we're doing
15 a lot of work with Basic Systems
16 Repair. Can you give me a
17 reasoning why we didn't include the
18 Built to Last program, which is the
19 cousin of Basic Systems Repair?

20 If we're talking about
21 addressing housing infrastructure
22 in the city of Philadelphia, why
23 wouldn't we not include another
24 successful program that works in

1 partnership with BSRP?

2 MR. LAWRENCE: Council

3 President, I think in doing this we

4 tried to make sure that we

5 addressed as many programs as we

6 could possibly address here. And I

7 think we saw some similarities in

8 the operations of Built to Last and

9 Basic Systems Repair.

10 So as we talk about the

11 ability to expand Basic Systems

12 Repair, we'd like to see it go

13 beyond some of the emergency

14 services repairs that we've

15 typically seen historically. And

16 we'd like to see about or think

17 about how we can bring some of that

18 scope into the Basic Systems

19 Repair, where we might be short-

20 changing --

21 COUNCIL PRESIDENT

22 JOHNSON: Okay. So are we going

23 to -- Basic Systems Repair, I guess

24 essentially you're saying y'all

1 moving in the realm of
2 weatherization in the future as
3 opposed to the dealing with PEA?

4 MR. LAWRENCE: As we
5 think about the opportunities to
6 expand some of these programs, we
7 do see some opportunities in
8 actually centralizing some of that
9 stuff.

10 COUNCIL PRESIDENT

11 JOHNSON: Mr. Thomas.

12 MR. THOMAS: Yeah, point
13 of clarity too. Weatherization is
14 now being carried out by PHDC going
15 forward. Energy Authority is not
16 handling weatherization any longer.

17 COUNCIL PRESIDENT

18 JOHNSON: So it sounds like a
19 phase-out, so to speak.

20 MR. THOMAS: No, it's
21 not a phase-out.

22 COUNCIL PRESIDENT

23 JOHNSON: I was just asking.

24 MR. THOMAS: I don't

1 know about a phase-out. All I know
2 the state approached PHDC asking
3 that we take over the
4 weatherization program a month ago.

5 COUNCIL PRESIDENT

6 JOHNSON: Okay. No, when I say a
7 phase-out, it just sounds like if
8 Basic Systems Repair is a
9 successful program and you're
10 saying we didn't put Built to Last
11 as a part of this because we're
12 looking at expanding the scope of
13 work that Basis Systems Repair is
14 doing, then that means the only
15 thing that Basic Systems Repair --
16 the only thing that Built to Last
17 is doing that Basic Systems Repair
18 isn't doing is primarily the
19 weatherizing of the homes, the
20 solar panels, coming inside the
21 property and making sure that it's
22 weatherized, right, heating
23 efficient, cooling efficient,
24 right. And from my understanding,

1 that's why Built to Last, PEA,
2 Philadelphia Energy Authority works
3 in partnership with Basic Systems
4 Repair to kind of supplement one
5 another, particularly when it comes
6 to weatherizing of homes and fixing
7 up the roofs and so forth.

8 But if we're going in
9 that direction with Basic Systems
10 Repair and PHDC has done
11 weatherization, I would think
12 because the need is so great, and I
13 heard this before, why can't we
14 just expand and do both? That was
15 for Mr. Jesse --

16 MR. LAWRENCE: Well, I
17 mean --

18 COUNCIL PRESIDENT
19 JOHNSON: -- as the head of this
20 strategy.

21 MR. LAWRENCE: We remain
22 open to talking about how Built to
23 Last can play a role into this
24 because we certainly have

1 identified that we support it and
2 continue -- we support the
3 continuance of the program.

4 COUNCIL PRESIDENT

5 JOHNSON: I just want to go on the
6 record and say that I think it
7 would be a great part of the
8 proposal. I know Council could
9 fight and advocate for it, but I
10 just think it just naturally should
11 be a part of the proposal if we're
12 talking about the preservation of
13 homes and we're addressing
14 particularly the aging
15 infrastructure and we already have
16 a robust, successful program that's
17 here, that we would marry the two
18 in terms of I would bring it under
19 this umbrella as opposed to being a
20 Council-advocated initiative, but
21 something I think as we work in
22 partnership with that The
23 Administration could take the ball
24 and run with.

1 (Applause.)

2 MR. LAWRENCE: We
3 would -- I can confirm we would be
4 happy to continue that conversation
5 about including them in this
6 proposal.

7 COUNCIL PRESIDENT

8 JOHNSON: Okay. Mr. Rob Dubow,
9 just want to get an idea around
10 just real quick the \$800 million in
11 borrowing, just for the record the
12 cost of the debt service and the
13 total amount of the debt service?

14 MR. DUBOW: Good
15 morning. Rob Dubow. So the debt
16 service will be after both bonds
17 are issued between 66 and 69
18 million a year depending on where
19 rates are when we go to market.

20 COUNCIL PRESIDENT

21 JOHNSON: And what's the total
22 amount, the total amount?

23 MR. DUBOW: The total
24 amount, give me one second. I have

1 it here. I think it will be about
2 1.3, a little over 1.3 billion.

3 COUNCIL PRESIDENT

4 JOHNSON: And how long will the
5 City be paying on the debt service?

6 MR. DUBOW: 20 years.

7 COUNCIL PRESIDENT

8 JOHNSON: 20 years. And for every
9 \$100 million borrowed, what's the
10 debt service on that cost?

11 MR. DUBOW: So for every
12 100 million, it's about \$8 million
13 or \$9 million little.

14 COUNCIL PRESIDENT

15 JOHNSON: \$8 million or \$9 million.

16 MR. DUBOW: Yeah. A
17 little over 8 actually. I'm doing
18 the math in my head.

19 COUNCIL PRESIDENT

20 JOHNSON: And out of the additional
21 200 million that's projected for us
22 to get from outside sources, how
23 much has already been secured? I
24 know we talked about the unions,

1 like the unions want to be a part
2 of this particular project and I
3 guess they're using union funds to
4 participate.

5 How much commitment has
6 been made thus far? Are any
7 project labor agreements a part of
8 that process in terms of commitment
9 with the unions? And since they're
10 going to be at the table, I just
11 want to see their commitment on
12 diversity, equity and inclusion
13 regarding making sure that they're
14 going to partner with the City of
15 Philadelphia, right, and they get a
16 returning investment which is the
17 jobs that they're going to get for
18 generations to come and that we're
19 also building generations of wealth
20 for Black and Brown children as
21 well if they're going to be at the
22 table as a part of this project.

23 So one is how much have
24 they committed thus far? Is there

1 any actual real commitments? And
2 then, two, their commitments in
3 making sure that they're providing
4 a diverse and inclusive workforce?
5 I know we talk about apprenticeship
6 programs a lot of times. I'm
7 waiting to see what they're
8 actually doing in terms of hiring
9 the children from the city of
10 Philadelphia.

11 MR. DUBOW: So we're
12 still in discussions. So there are
13 no formal commitments, but there is
14 definitely a lot of interest there
15 and those discussions are serious
16 and happening right now. We talked
17 to them almost -- well, very
18 regular I would say. And
19 obviously, that kind of opportunity
20 you're talking about will be part
21 of those discussions.

22 COUNCIL PRESIDENT
23 JOHNSON: And, Rob, I know you're
24 on point in terms of oversight and

1 doubling down and making sure we're
2 doing things right. What would
3 that arrangement look like? I know
4 on the private side I've seen
5 unions step up and say, XYZ
6 developer wants to build a tower,
7 and then that union will provide
8 the funding from their union fund
9 to help finance the project. And I
10 guess return on investment,
11 obviously they'll get the work and
12 they'll get paid back after the
13 project gets done.

14 What does that look like
15 for the City of Philadelphia to
16 engage in that type of partnership
17 and have we done anything like this
18 before in the past?

19 MR. DUBOW: So for them
20 it likely would be investment from
21 their pension funds, which would
22 mean they'd want to understand what
23 kind of return they got and also
24 what kind of jobs were created for

1 their members. And they would want
2 reporting on that to understand
3 what that looked like for them.

4 COUNCIL PRESIDENT

5 JOHNSON: Any risk analysis that in
6 the event that they do this type of
7 investment of their workers'
8 pension funds --

9 MR. DUBOW: Correct.

10 COUNCIL PRESIDENT

11 JOHNSON: -- the market in terms of
12 housing still continues to flourish
13 and go forward. But is there any
14 liability on the City side in the
15 event that the housing market tanks
16 and they've already invested so
17 many millions of dollars from their
18 union pension funds?

19 MR. DUBOW: So those are
20 the kinds of things that we're
21 talking about, and obviously things
22 that they want to understand and we
23 want to understand as we get to the
24 point where we have a solid

1 commitment.

2 COUNCIL PRESIDENT

3 JOHNSON: Okay. We would like to
4 be briefed as a body. We want to
5 make sure we fiscally responsible,
6 the process is transparent and we
7 know that we're being good
8 fiduciary stewards for the
9 taxpayers' dollars. So that's all
10 I have.

11 Point of information,
12 Ms. Rue Landau.

13 COUNCILWOMAN LANDAU:

14 Thank you so much for the help on
15 the debt service. Can you explain
16 one part to me? Do we always pay a
17 fixed amount on our debt service?
18 Does it ever decrease? How do we
19 forecast that --

20 MR. DUBOW: So for these
21 borrowings, they'll be what are
22 called fixed rate costs. You can
23 do fixed rate or variable.
24 Variable rate will go up and down

1 so you have interest rate risk.

2 For these bonds, they'll just be
3 fixed rate. So we have fixed debt
4 service for each year.

5 COUNCILWOMAN LANDAU: Do
6 you ever get to refinance?

7 MR. DUBOW: Yeah. So if
8 interest rates move in the right
9 way and it would save us money to
10 refinance and we do that -- we do
11 that all the time.

12 COUNCILWOMAN LANDAU:
13 Okay. Thank you so much.

14 COUNCIL PRESIDENT

15 JOHNSON: Thank you.

16 And one last thing.

17 Mr. Thomas, you talked about the
18 waiting list. Is that a waiting
19 list or expressions of interest?
20 Just want to get clarification.
21 Like individuals you actually said,
22 hey, we're going to work on --

23 MR. THOMAS: I'm going
24 to say it's a waiting list at its

1 present state. So for us, we
2 consider it a waiting list because
3 we're still waiting on
4 documentation to determine
5 eligibility in some cases. So I'm
6 going to say we've engaged the
7 constituent. We've had preliminary
8 discussions. We understand what
9 the need is. We just haven't been
10 able to put them in the bucket of
11 eligibility just yet.

12 COUNCIL PRESIDENT

13 JOHNSON: All right. Thank you
14 very much.

15 And for the record, I
16 always give you flowers. Thank you
17 for your hard work that you're
18 doing. I give my shout-out to
19 Janae Mumford over there and Ashley
20 Gilmore to make sure particularly
21 when those bread-and-butter issues
22 about Turn the Key and making sure
23 that we're addressing Basic Systems
24 Repair that spends \$1 million a

1 week, which again shows that there
2 is a crisis, but I wanted y'all to
3 crystallize it coming from you as
4 opposed to me. It just shows that
5 level of need.

6 At this time, I want to
7 turn it over to the Chair of
8 Housing Councilmember Jamie
9 Gauthier.

10 COUNCILWOMAN GAUTHIER:

11 Thank you, Council President.

12 Good morning to all of
13 you. This is a very exciting day.
14 I want to start by saying that I
15 support this robust level of
16 spending to combat the affordable
17 housing crisis. I agree with Chief
18 Thurman that this crisis is real.
19 And frankly, it just gets more
20 expensive the longer we don't
21 properly address it.

22 While I am excited that
23 housing is at the top of the
24 Mayor's priority list, I also think

1 this body has a responsibility to
2 be asking probing questions on this
3 plan, especially given that
4 Council's NPI Initiative is in its
5 final year. And so, that means
6 that H.O.M.E. will be our main
7 source of funding related to
8 affordable housing for at least the
9 next four years. And so, I hope
10 that you will take my questions in
11 that spirit and not as criticism of
12 the vision.

13 This \$800 million must
14 be transformational in its impact.
15 But based on the information that
16 we currently have, I don't feel
17 like we're currently all the way
18 there. Right now it feels diffuse
19 with dozens of different programs
20 listed and without a clear
21 throughline or sense of spending
22 priority. We're sprinkling a lot
23 of money in many different
24 directions, and I'm hopeful that

1 you can give us some clarity on the
2 rationale for that.

3 I'm also concerned that
4 the H.O.M.E. plan's goals are
5 actually lower than the goals of
6 the Kenney Administration's Housing
7 Action Plan, which sought to create
8 or preserve a minimum of 10,000
9 units per year, including 4000
10 units per year for households at or
11 below 30% of AMI. Can you speak to
12 that as well?

13 (Applause.)

14 MR. LAWRENCE: I believe
15 that we're in different times. I
16 do think that we have the ability
17 to address what we can given the
18 path that we spelled out here. I
19 would say that the Kenney plan was
20 much more people-based compared to
21 this which is much more unit-based
22 right now.

23 We think about the
24 approach in the sense that we're

1 trying to make sure that we have
2 the ability for people to maintain
3 what they have in the best ability
4 that we see fit when it comes to
5 the bond issuance here. So I mean,
6 I think that 30,000 units is an
7 ambitious goal. I think that the
8 split that we've identified is
9 based on the data that provides
10 that there is a supply and demand
11 issue, more so a demand and the
12 need and a shortage. So our goals
13 are predicated off of the data that
14 reveals where exactly that shortage
15 lives.

16 COUNCILWOMAN GAUTHIER:
17 From a data perspective, can you
18 speak to the rationale for actually
19 decreasing the amount of units for
20 people at or below 30% of AMI?
21 What is that data and how does it
22 factor into this plan? And then,
23 can you speak to the rationale of
24 taking the 800 million and kind of

1 sprinkling it over dozens and
2 dozens of programs?

3 MR. LAWRENCE: Well, the
4 rationale in spreading it across
5 different income levels aligns with
6 the Administration's effort and
7 initiative to really provide some
8 sort of economic opportunity at all
9 levels and all income levels
10 throughout the city.

11 So we totally abide by
12 the fact that there is no need to
13 exacerbate the ability to
14 concentrate poverty, which is why
15 we're trying to provide some sort
16 of upward mobility for not just
17 those at the lower incomes but also
18 at the moderate incomes as well.
19 So that's our approach. That's the
20 Administration's approach. You
21 know, growing the pie, making sure
22 that opportunities are provided for
23 everybody, to spread economic
24 opportunity for everybody. And

1 your second question?

2 COUNCILWOMAN GAUTHIER:

3 Are you suggesting that supporting
4 people at 30% or below is
5 concentrating poverty as opposed to
6 helping people to move up the
7 economic ladder?

8 MR. LAWRENCE: I'm
9 suggesting that not addressing
10 other income levels is not what the
11 Administration would like to do.

12 MS. THURMAN: So it's
13 the -- essentially, Councilmember,
14 the approach is more comprehensive.
15 In comparing the 2018 report, I
16 believe it was produced in 2018, as
17 Jesse said it's a very different
18 time than it is now. And so, based
19 on our current state market trends,
20 what the need is now across the
21 entire city, we took a
22 comprehensive approach.

23 Now, tag lines like
24 sprinkling programs I won't address

1 that. What I will say is that this
2 is comprehensive. And we're
3 looking at not just housing but
4 systemic issues across the city,
5 what's driving those systemic
6 issues, and how do we address that.
7 So it's ensuring that whether
8 regardless of where you live,
9 regardless of what challenges that
10 you have, that everyone could see
11 this plan and see what we mean when
12 we say economic opportunity for
13 all. So it's not a sprinkling.
14 It's a comprehensive approach.

15 COUNCILWOMAN GAUTHIER:
16 Okay. A couple more questions, if
17 that's okay, CP?

18 COUNCIL PRESIDENT
19 JOHNSON: (Inaudible).

20 COUNCILWOMAN GAUTHIER:
21 Okay. I also think that the
22 information we've been provided so
23 far doesn't show us what the full
24 story is behind the spending

1 decisions in the H.O.M.E. plan.
2 For example, we need more
3 information to actually understand
4 the full intent behind H.O.M.E.

5 First, I see that we
6 just received updated FY26 budget
7 numbers this morning so that will
8 be very important for us to review.
9 Second, I do think we need the FY25
10 budget detail for each program so
11 that we're understanding whether
12 we're increasing, decreasing or
13 staying the same as it relates to
14 the programs in the plan.

15 And third, it looks like
16 we're leaving off a few sources and
17 other sources of funding,
18 particularly leftover proceeds from
19 previous bonds that we haven't
20 spent yet and money the City has
21 gotten back from our various loan
22 programs. How many millions of
23 dollars like these haven't been
24 spent yet or do we plan to get

1 replenished to put back into the
2 programs listed under H.O.M.E.?

3 I just think without all
4 of this data we can't see a full
5 picture and have a full sense of
6 how we're investing our resources.
7 And lastly, we've heard a lot about
8 a large legislative package that
9 will accompany the H.O.M.E. plan.
10 I'd like for you to outline what
11 legislation the Parker
12 Administration is hoping to get
13 passed by Council this June?

14 So first, if you could
15 speak to some of the other
16 information that's kind of missing
17 from the plan that might help us to
18 better understand the spending.
19 And then if you could further
20 outline the legislative package.

21 MS. THURMAN:
22 Absolutely, and we've been very
23 transparent in our process with the
24 Council briefings. We made a few

1 corrections this morning and was
2 transparent about that as well.
3 And also, in that forecast that
4 you're looking at it does
5 explicitly say what programs are --
6 where the expansion is taking
7 place, what programs are being and
8 what new dollars will be invested
9 in that. But I have Rob Dubow
10 here, our Finance Director, to talk
11 more specifically about that. Then
12 I'll come back and talk about the
13 legislative package.

14 COUNCILWOMAN GAUTHIER:

15 Thank you.

16 MR. DUBOW: So the
17 billion dollars includes \$800
18 million from the two borrowings.
19 And then there's another \$200
20 million that is a combination of
21 money that we put to the Housing
22 Trust Fund, both from the General
23 Fund and recording fees. And then
24 there's federal money from things

1 like CDBG and HOPWA and ESG. So
2 all that money will be going into
3 the program.

4 And as you pointed out,
5 there's still \$50 million left from
6 NPI that Council is really helping
7 direct where that will be spent.

8 COUNCILWOMAN GAUTHIER:
9 Would it be possible to update the
10 documents that we have with these
11 other sources of funding so that we
12 can have a full picture?

13 MR. DUBOW: Yes.

14 COUNCILWOMAN GAUTHIER:
15 Thank you.

16 MS. THURMAN: And while
17 we have not introduced the
18 legislation yet, I know that we
19 spoke with you and Council
20 President yesterday around several
21 bills that we're looking to
22 introduce, including proposed
23 zoning text amendments, Tier 1
24 legislative projects around CMX,

1 CM4, parking revisions that we're
2 looking to introduce as well and
3 talk through with members, and then
4 zoning districts, looking at
5 updating our base zoning districts
6 around R2a-2. And so, we are
7 prepared to talk about that at a
8 later date. But that's the
9 overview of the legislation that
10 we're looking to introduce.

11 COUNCILWOMAN GAUTHIER:

12 When do you anticipate --

13 COUNCIL PRESIDENT

14 JOHNSON: Are there fiscal notes
15 signed to every piece of
16 legislation you're sending over,
17 analysis of all of them for
18 Mr. Dubow?

19 MS. THURMAN: Yes, sir.
20 Absolutely.

21 COUNCIL PRESIDENT

22 JOHNSON: Thank you.

23 COUNCILWOMAN GAUTHIER:

24 When do you anticipate we'll get

1 that package?

2 MS. THURMAN: We will
3 get that package as early as -- I
4 need to look at my legislative
5 team, Thursday.

6 MR. LAWRENCE: Next week
7 I believe --

8 MS. THURMAN: Next
9 Thursday.

10 COUNCILWOMAN GAUTHIER:
11 Thank you.

12 Thank you, Council
13 President.

14 COUNCIL PRESIDENT
15 JOHNSON: Thank you.

16 The Chair recognizes
17 Councilmember Rue Landau.

18 COUNCILWOMAN LANDAU:
19 Thank you so much. Thank you,
20 Council President.

21 Thank you all for being
22 here today. As you know you've
23 heard me say many times, I've been
24 a lifelong housing advocate. I

1 believe that housing is a human
2 right and I've served 10 years
3 representing low-income tenants in
4 Housing court, ran the Fair Housing
5 Commission, so I've been doing this
6 for a very long time.

7 I want to be really
8 clear about where I stand here. I
9 am absolutely excited that the City
10 is going to do an investment of
11 funds to what I hope will transform
12 the way we are handling housing
13 here in the city of Philadelphia.
14 I am all in for it.

15 I think where I might
16 disagree with you all would be
17 where we place this money. And to
18 be clear, I believe I could say for
19 myself and clearly many of my
20 colleagues we are not trying to pit
21 the have-nots versus the
22 have-a-littles. We are just not.
23 In fact, that's where I want the
24 largest investment of funding to

1 go, the have-nots and the
2 haves-a-littles. It's the higher
3 levels that are a little more
4 concerned to me.

5 I too know that our
6 previous housing plan, I'm so proud
7 of our city. We've been
8 outperforming those numbers and
9 know that if we stay on track with
10 that plan, we are reaching
11 significant goals that I fear we
12 will backtrack from if we implement
13 this particular plan.

14 As stated, 1/3 of
15 Philly's households earn \$30,000 or
16 less, which is more than 200,000
17 households here in Philadelphia.
18 But only 9000 of the total 30,000
19 units in this plan will be created
20 or preserved for people earning 30%
21 of AMI. That's \$31,000 or less.
22 So just to be clear, 30% of AMI the
23 household earns \$31,000 or less.

24 This is proportionately

1 lower than the target under the
2 previous plan. We've only seen a
3 list of initiatives that will be
4 continued, expanded or introduced
5 under this plan and how much of the
6 total funding will be dedicated to
7 each program but not the targets
8 for each?

9 How much of the H.O.M.E.
10 budget will be dedicated to support
11 the housing needs of families and
12 individuals that earn 30% of AMI or
13 less? And can you detail which
14 programs funded under this plan
15 will be targeted for those
16 households?

17 MS. THURMAN: Well,
18 first I want to -- I'd like for
19 Jesse to address the 2018 plan
20 which is very different than this
21 plan, to ensure that we're not
22 spending an ordinate amount of time
23 comparing the two plans or saying
24 one plan is better than the other.

1 So I think that I'd like for Jesse
2 to answer that. And then we could
3 answer the question around AMI.

4 Thank you,
5 Councilmember.

6 MR. LAWRENCE: Yeah. I
7 mean, I just -- simply put, the
8 2018 plan was a 10-year plan and
9 that number laid out the
10 100,000-unit target. Ours is a
11 snapshot for a smaller term, four
12 to five years. Four years, to be
13 honest with you, for 30,000 units.
14 And again, it's much more produced.
15 It's much more about making sure
16 that we're preserving the actual
17 production and preservation
18 efforts.

19 That 2018 plan speaks a
20 lot to some of the plans that we
21 have here today or earlier versions
22 of the plans that we have here
23 today. It does not abandon them.
24 We're not abandoning that plan,

1 because a lot of the same
2 initiatives that were coming out of
3 that plan rise into this plan as
4 well. So I mean, we are looking to
5 make sure that whatever we did here
6 when it came to this current plan
7 we didn't completely abandon the
8 2018 plan.

9 COUNCILWOMAN LANDAU: I
10 do want to suggest that under
11 DHCD's dashboard, the number of
12 households that you will affect
13 under your current plan will
14 decrease for our lowest income
15 Philadelphians I believe under this
16 plan.

17 MR. LAWRENCE: Again, I
18 think we are responding to the
19 snapshot in time right now 2025,
20 understanding that we have done an
21 updated research effort on where
22 that need is production-wise and
23 preservation-wise. And this plan
24 is again pivoting toward the

1 production and preservation of the
2 existing housing stock in addition
3 to supporting a good amount of what
4 resonated through the 2018 plan
5 through the programming and
6 wraparound services that are in the
7 stabilization and incentive efforts
8 that we're presenting in that
9 category in the 2025 plan.

10 COUNCILWOMAN LANDAU:

11 Okay. So can we get back to how
12 much of the H.O.M.E. budget will be
13 dedicated to support the housing
14 needs of families and individuals
15 that earn 30% of AMI or less? And
16 can you detail which programs
17 funded under this plan will be
18 targeted for those households? I'm
19 looking for the total amount
20 dedicated in each program, not the
21 targets for each. Thank you.

22 MR. LAWRENCE: I have
23 that coming up to you right now.

24 COUNCILWOMAN LANDAU:

1 They're calculating the numbers.

2 MS. THURMAN:

3 Councilmember Landau and Council
4 President, we can get back to you
5 on that even today during the
6 hearing.

7 COUNCILWOMAN LANDAU:

8 Okay. I appreciate you so much.

9 MS. THURMAN:

10 Absolutely.

11 COUNCIL PRESIDENT

12 JOHNSON: We'll be here all day.

13 And so, you want to give them a
14 chance --

15 MR. LAWRENCE: But I
16 also want to clarify that the
17 materials that we've provided in
18 Appendix B, we do have target --
19 not the target. We have the
20 affected AMIs, the affordability
21 levels and the income bands laid
22 out --

23 COUNCIL PRESIDENT

24 JOHNSON: It's broken down. Yeah,

1 I saw it.

2 MR. LAWRENCE: They're
3 on each snapshot for each program.

4 COUNCILWOMAN LANDAU:
5 Yes. It's not showing from each
6 program how much will be affected
7 to 30% or below. So that's what
8 I'm looking for.

9 COUNCIL PRESIDENT
10 JOHNSON: So if you can just get
11 that before the end of the day.

12 MS. THURMAN:
13 Absolutely.

14 MR. LAWRENCE: We can
15 get that breakdown for you.

16 COUNCIL PRESIDENT
17 JOHNSON: Maybe for the second
18 round we'll have it.

19 COUNCILWOMAN LANDAU:
20 Thanks very much.

21 COUNCIL PRESIDENT
22 JOHNSON: The Chair recognizes --
23 go ahead, Rue.

24 COUNCILWOMAN LANDAU:

1 Oh, no. Thank you.

2 COUNCIL PRESIDENT

3 JOHNSON: You're welcome.

4 The Chair recognizes
5 Councilmember Dr. Anthony Phillips
6 and then Councilmember Kendra
7 Brooks.

8 COUNCILMAN PHILLIPS:

9 Thank you, Council President.

10 I just want to say
11 really quickly that I am really --
12 I really admire the work that the
13 Mayor is doing right now to address
14 something in housing. No slack to
15 previous mayors, from Goode all the
16 way up to our recent Mayor Kenney.
17 But this is the first time a mayor
18 has put this much attention on
19 housing in a way that anyone that's
20 led this City has. So I love the
21 presentation, I love the effort and
22 I think I can see that this is such
23 a serious thing.

24 I also want to make

1 mention to the fact that a lot of
2 this stuff I recognize that you all
3 are doing is still being worked
4 out, but the research and the
5 things that you put together is
6 impressive so far. I liken this
7 back to the time when we had the
8 situation with the Wellness Center,
9 where people were concerned about
10 how that was rolling out and look
11 how well that's come in. So I know
12 the housing thing is going to come
13 together too so I admire the Mayor
14 for that.

15 Real quick questions I
16 want to share with you, a few
17 things. One, I was in the gym this
18 morning --

19 (Applause.)

20 COUNCILMAN PHILLIPS:

21 Mess around and I'm going to walk
22 in here like Donovan West and
23 Nicolas O'Rourke one day looking
24 like them. But I just want to

1 quickly say a resident cornered me.
2 She said, you tell them I cornered
3 you, Phillips, and said, have you
4 all done research around social
5 housing that you've seen in Europe
6 and basically trying to make some
7 levels of comparisons to the social
8 housing? And I know Kendra Brooks
9 also went to visit with Jamie
10 Gauthier spaces like that. But how
11 have you adopted some of your work
12 to what we've seen in Europe?

13 MS. THURMAN:
14 Councilmember, thank you so much
15 for that question. And I don't
16 know if you saw the look between
17 the two Brooks in the room, but
18 this is something that we have been
19 in ongoing conversation with
20 Councilmember Brooks about. And
21 I'll kick it over to Angela to talk
22 more about that work.

23 MS. BROOKS: Yes. My
24 cousin over there brought this up

1 in our briefing with her last week.

2 And ironically, two of the cities

3 she modeled were actually here in

4 the U.S., Seattle my hometown and

5 Chicago where I moved here from.

6 And so, we are looking into that.

7 And I just want to

8 remind everybody that as we are

9 working on this plan, we want it to

10 be a living, breathing document

11 that we continue to ebb and flow

12 and introduce new things to as

13 opposed to a lot of the plans that

14 are this is the plan and we're not

15 going to change it.

16 And so, I think some

17 people are looking at our housing

18 plan and saying it is social

19 housing, like that's how they read

20 the plan that we're producing. And

21 so, we're ebbing and flowing and

22 looking at that. So we are looking

23 at some of the social models that

24 have been presented to us,

1 particularly those that have been
2 done in other states.

3 We've got a big book
4 here of best practices that we've
5 seen, so we've been looking at
6 those so that is in the works. We
7 will be looking to address
8 Councilmember Brooks' specific
9 question on that as well in the
10 very near future. It is something
11 we're open to, and I would imagine
12 that some of the programs that are
13 proposed here would be certainly
14 considered some implementation of
15 those.

16 COUNCILMAN PHILLIPS:
17 Thank you. So, Ms. Adrian, you got
18 your question on record. That was
19 who asked me.

20 And also, I just want to
21 go to quick questions on this. In
22 the 9th District, they're loving as
23 you said, Tiffany, the idea that
24 now there's accessibility for

1 people in our income bracket to get
2 some housing. We've had
3 dilapidated housing or houses not
4 dilapidated, but needing
5 construction repairs and now, they
6 can potentially be eligible for
7 these programs.

8 So I just want to ask
9 questions that could be helpful for
10 them. Members of our community are
11 going to ask, how can they get
12 involved with the curbside appeal
13 program and how is that going to be
14 executed? What is the criteria?
15 They're going to also ask more
16 questions about how can they get on
17 the list for the Basic Systems
18 Repair program in terms of they
19 want to know if there's going to be
20 a quick timeline and turnaround for
21 this with the new housing program,
22 what new structures you all have?

23 Yeah, they're going to
24 ask how they love it, but how do

1 they get involved. And so, just
2 kudos to the Mayor and you all's
3 work on this.

4 MR. LAWRENCE: So I
5 mean, we're going to lean heavily
6 on our One Front Door module here
7 for the programs that allow -- that
8 mechanism is being stood up to
9 allow for you to apply for these
10 types of things and be able to
11 understand what you're eligible
12 for.

13 The Curbside Appeal
14 Program will be something we're
15 looking into standing up. We're
16 going to have those conversations
17 about how to stand that program up.
18 It will be something that is going
19 to be administered inhouse.
20 However, the approach of applying
21 will be married with the One Front
22 Door module.

23 Basic Systems Repair
24 will also be one of those programs

1 that will be on there as well, so
2 we would coordinate application
3 opportunities through the One Front
4 Door opportunity -- One Front Door
5 module. Sorry.

6 COUNCILMAN PHILLIPS:
7 Okay. Thank you so much, Council
8 President.

9 COUNCIL PRESIDENT
10 JOHNSON: Thank you.

11 Councilmember Brooks.

12 COUNCILWOMAN BROOKS:
13 Thank you. Thank you, Council
14 President.

15 And it's good to see you
16 guys again, a couple days. I do
17 have some continuing conversations
18 from the things we had before and
19 I'm going to start off with social
20 housing. The H.O.M.E. proposal
21 sets aside \$160 million for
22 affordable housing preservation or
23 construction. This is much-needed
24 funding that could be used to

1 create social housing by preserving
2 homes like those with UC Townhomes
3 or Brith Sholom. Where in this
4 city will this funding be spent?
5 And how will this limited money be
6 allocated between different
7 neighborhoods and Council
8 Districts?

9 And I'm going to get
10 this on record. Who will make the
11 decisions about buildings that will
12 be preserved or restored? And will
13 City Council have a role in the
14 decision-making process and will
15 community members have a role in
16 the decision-making process?

17 MR. LAWRENCE: So we
18 definitely want to remain engaged
19 with Council about how we make
20 those decisions going forward. I
21 think that the partnership that we
22 have in Council is understanding
23 what's going on at a local
24 neighborhood-by-neighborhood level

1 as we look into how we preserve.

2 And I think you were
3 asking questions along the lines of
4 how we approach demolition of
5 things that could possibly be
6 preserved. We would definitely be
7 open to having that conversation
8 about figuring out how our program
9 in response to something like
10 that --

11 COUNCILWOMAN BROOKS:
12 Both with Council and community
13 members?

14 MR. LAWRENCE: Yes.

15 COUNCILWOMAN BROOKS:
16 And my next question is, many times
17 public funds are used to help
18 construct or preserve affordable
19 housing and ownership of these
20 buildings are given to private
21 developers. Once the area
22 gentrifies or it becomes
23 unprofitable to maintain properties
24 like Brith Sholom, the private

1 developers back out and sell
2 properties at market rates, forcing
3 working-class tenants, seniors and
4 families to move.

5 Many other cities around
6 the country have recognized that
7 and decided to keep the buildings
8 that are preserved using public
9 dollars actually affordable to the
10 public by holding a majority
11 ownership of the land that the
12 housing is built on. Will the
13 buildings constructed or preserved
14 with public dollars under the
15 H.O.M.E. funding be at least 51%
16 owned by the public? Will the
17 private developers be able to
18 control the properties that are
19 built or preserved with our public
20 dollars?

21 COUNCIL PRESIDENT
22 JOHNSON: And a point of
23 information I want to add to that.
24 Will we consider engaging in public

1 land trust as a part of this
2 overall initiative and also --

3 (Applause.)

4 COUNCIL PRESIDENT

5 JOHNSON: I'm going to just stick
6 with the public land trust as a
7 part of, you know, the proposal to
8 take in consideration as well where
9 we control our own land as well.
10 And WCRP, which is the Women's
11 Community Revitalization Program
12 started by Nora Lichtash in Grays
13 Ferry, specifically for women,
14 right. And I gave her the land,
15 city-owned land through the Land
16 Bank, and rents are only about \$300
17 right. But they control the land.
18 And it's a sweet spot to help a
19 low-income family get into the
20 middle class. And so, I just want
21 to add to that same line of
22 questioning.

23 MR. LAWRENCE: And so,
24 where the programming we're

1 proposing starts to speak to that,
2 it speaks to it in a couple of
3 different ways. There's the
4 Acquisition Fund that we are
5 earmarking for introduction that
6 will give some capital to a public
7 developer for acquiring multi-
8 family homes or vacant properties
9 or land for the most part in an
10 effort to increase affordable
11 housing so that public land
12 developer, maybe PHA for the most
13 part, they would have some sort of
14 component that would require some
15 affordability as well.

16 We're also looking at
17 the ability to do something called
18 the 70/30 public-private
19 partnership. We have a model at
20 13th and Bainbridge in your
21 District which has allowed us to
22 hold onto the land with a long-term
23 lease mechanism. We're looking to
24 mirror that kind of model

1 throughout the city, mixing up
2 income but at the same time, you
3 know.

4 13th and Bainbridge was
5 kind of the first one that we did,
6 right. So we're taking pages out
7 of that book, learning from that
8 process and looking at investing in
9 the ability to look at where that
10 type of model can thrive throughout
11 the city. Holding onto our land on
12 a long-term basis does give that
13 opportunity for us to control the
14 affordability component.

15 COUNCIL PRESIDENT
16 JOHNSON: I'm going to relay the
17 time back to my member. But do we
18 see the value of actually engaging
19 a public land trust still in the
20 future as a part of this billion
21 dollar plan?

22 MR. LAWRENCE: We see
23 that there needs to be a discussion
24 around how that type of thing works

1 out. Right now I think that there
2 are certain Council Districts I
3 believe that have some sort of
4 requirement there to engage with a
5 potential land trust prior to an
6 application. I'm talking about
7 publicly-owned land. There's a
8 requirement to engage whether or
9 not a community land trust might be
10 interested in purchasing something
11 prior to.

12 But we think that that
13 is the start of a conversation that
14 quite frankly I think we're willing
15 to have to talk about how something
16 like that is implemented within the
17 realm of big and surplus land here.

18 COUNCIL PRESIDENT

19 JOHNSON: And I thank Angela Brooks
20 for saying this is a living,
21 breathing document that is not set
22 in stone. So thank you.

23 Member Brooks.

24 COUNCILWOMAN BROOKS:

1 Yes. And my next group of
2 questions I'm going to just ask
3 them all at once before my time run
4 out. It's about One Philly
5 Mortgage and the public bank. I
6 would like to know about the One
7 Philly Mortgage program, which
8 department will oversee the
9 proposed program? Will the City
10 actually be the mortgage lender or
11 will it be partner with another
12 lender? What will be the interest
13 rates? And finally, what enables
14 the program to work without private
15 mortgage insurance?

16 And Part 2, as banks are
17 problematic actors through
18 predatory loans, through
19 determining who gets loans, what
20 oversight of credit institution
21 exists and how does the City
22 monitor the impact of financial
23 institutions on neighborhood
24 integrity?

1 MR. LAWRENCE: So I'd
2 like to call up our Interim
3 Director of DHCD Mark Dodds. But
4 in the interim, what I can say is
5 that One Philly Mortgage is meant
6 to have the City invest in parking
7 funds in a pool with others so
8 it'll be some commitment from
9 investors and lenders. But we
10 would like to see that program live
11 at DPD. And in addition to Mark,
12 maybe one of our consultants can
13 talk about where they've seen
14 similar programs.

15 And we're in very early
16 talks about those conversations.
17 Our model is driven from one mass
18 mortgage. And we have talked to
19 the lenders that have done the work
20 in one mass mortgage as well, and
21 they can talk to -- Ira's pulling
22 it up. Ira can talk to the status
23 of those conversations as well. So
24 Ira can talk to those conversations

1 leading up to now as far as the
2 status of evaluating something
3 here. And then Mark can talk about
4 how we at DHCD administer programs
5 of that nature.

6 COUNCIL PRESIDENT

7 JOHNSON: And, Jesse, can you also
8 elaborate on -- and I know we
9 talked about this but I still want
10 to go on the record because we're
11 both in line with the same type of
12 thinking. In our briefing on this
13 proposal, we talked about the
14 possibility of engaging in the
15 banks that we do business with as a
16 city, right.

17 We put millions of
18 dollars in banks every single day,
19 right. And how could they be a
20 part of this process, right. And I
21 think they should be a part of this
22 process. And so, could you
23 elaborate on that as well?

24 MR. LAWRENCE: Yeah,

1 sure. Before I hand it over, I'd
2 like to just note the fact that
3 similar to what you just described
4 we've had existing conversations
5 with a lot of these banks for Turn
6 the Key, right. And their
7 conversations have been along the
8 lines of willingness to lend to a
9 particular constituency where in
10 kind of your typical traditional
11 markets might not have the credit
12 worthiness. So we would definitely
13 continue that engagement in
14 conversation.

15 Those banks are lending
16 toward a mortgage buy-down. This
17 is evolving into a conversation
18 about providing a loan product,
19 right. So I think that you make a
20 really good point in understanding
21 that we have engaged in
22 conversations with banks. We have
23 a great significant amount of
24 connections and relationships that

1 we have the ability to harness
2 here. So I'll hand it over to Ira
3 to talk about the status of those
4 conversations.

5 MR. GOLDSTEIN: Thanks,
6 Jesse. And as it relates to the
7 One Philly Mortgage, to be clear
8 the City of Philadelphia is not
9 becoming a mortgage lender so we
10 wouldn't be making those loans. It
11 would be done through a private
12 lending institution. In all
13 likelihood, it would be lending
14 institutions that do business with
15 the City of Philadelphia.

16 The One Philly Mortgage
17 is modeled after a very successful
18 longstanding Massachusetts program
19 which marries up mortgage lending
20 with housing counseling, both pre-
21 and post-purchase. It includes a
22 loan loss reserve, which in this
23 instance the City would be putting
24 up as loan loss reserve which

1 allows the lending institution to
2 make the loans without private
3 mortgage insurance and under more
4 liberalized terms.

5 In this instance as
6 well, the City would take an active
7 role in figuring out what the
8 particular underwriting criteria
9 are for the beneficiaries of this
10 program so that we could ensure
11 that all those bad things that you
12 mentioned don't take place with
13 this program. And what I would say
14 is that because there's such a
15 longstanding history with the
16 Massachusetts program, what we can
17 say is if things operate in a
18 similar way to the way they do
19 there, that this program would
20 experience no greater losses or
21 delinquencies than their
22 experience, which basically tracks
23 the prime mortgage market. So it's
24 an adaptation of an existing

1 successful program. We would not
2 be the lender and we would just be
3 putting up the loan loss reserve.

4 The last piece I would
5 say is that in certain
6 circumstances one of the plans for
7 this product is that the City would
8 pay discount points to reduce the
9 interest rates where necessary to
10 help somebody qualify in a way that
11 does not stress their income and
12 make them more vulnerable to a
13 mortgage delinquency. So the City
14 funds under the program would be
15 loan loss reserve, some program
16 administration and not paying of
17 discount points.

18 MR. LAWRENCE: And just
19 to add before Mark goes into how we
20 manage those types of programs, I
21 want to be clear about the fact
22 that we do have experience with
23 setting underwriting criteria.
24 We've done that in the past with

1 Restore, Repair, Renew. It's a
2 program that's been truly
3 successful at this point. So we
4 have that expertise. We have the
5 ability to do that.

6 COUNCIL PRESIDENT

7 JOHNSON: I mean, I can speak -- I
8 can attest to the track record of
9 helping individuals become first-
10 time homebuyers with particular
11 banks in this process. And so,
12 hopefully we can ramp that up on
13 steroids as a part of this
14 particular proposal. So I
15 definitely can attest to that.

16 Member Brooks, you're
17 wrapping up?

18 COUNCILWOMAN BROOKS:

19 Yeah. Can I --

20 COUNCIL PRESIDENT

21 JOHNSON: Go ahead, Mark.

22 COUNCILWOMAN BROOKS: --

23 just add just a follow-up question
24 so as they finish, you could just

1 answer this as well. So my concern
2 is that if we're going to use the
3 City's budget as a de facto public
4 bank, would the Mayor consider
5 signing onto the still pending
6 legislation enabling a public bank
7 so that the City can utilize a
8 financial institution with
9 appropriate protections and
10 guarantees in place to do the
11 things like pay the percentage of
12 down payments for low-income
13 buyers? And that's my follow-up to
14 that.

15 MS. THURMAN: We can't
16 respond to that question now, but
17 we're happy to respond to that
18 question in writing which we will
19 do immediately. And then I'll kick
20 it over to Mark to answer your
21 first question.

22 MR. DODDS: Good
23 afternoon. I think Ira did a great
24 job of going through the details of

1 what that program might look like.
2 Mark Dodds, Director for DHCD. I
3 would just say that in order to
4 operationalize everything, we tend
5 to draw on existing programs. So
6 earlier we talked a little bit
7 about Philly First Home, first-time
8 homebuyer program. The
9 infrastructure for that program
10 contains a range of housing
11 counseling agencies. It's a
12 collaboration between DHCD, so our
13 contract analysts are doing intake
14 and processing applications and
15 reviewing everything for accuracy,
16 and PHDC, who's ultimately making
17 the payment.

18 So I think even though
19 they're very different programs the
20 goal is the same, to create a
21 homeownership opportunity. And
22 we'll be able to draw on the
23 success of our current programs to
24 implement that program.

1 COUNCILWOMAN BROOKS:

2 Thank you.

3 COUNCIL PRESIDENT

4 JOHNSON: Thank you.

5 The Chair recognizes

6 Councilmember Jim Harrity and then

7 Councilmember Dr. Nina Ahmad.

8 COUNCILMAN HARRITY:

9 Thank you, Council President.

10 Good morning, everyone.

11 How's everybody doing this morning.

12 Just want to get right into it

13 because of time. I guess this

14 would probably be for Dubow. Why

15 is the City choosing to borrow \$800

16 million through unsecured bonds

17 rather than secured ones,

18 especially given that this approach

19 not only increases borrowing costs

20 significantly but also reduces

21 transparency around how and where

22 the funds will be used? Start with

23 that I guess --

24 MR. DUBOW: Yeah. I'm

1 not sure what you mean by secured
2 versus unsecured in this context.
3 We're proposing to go to market in
4 the way that we do for all of our
5 bond issues. There's nothing
6 different about this approach from
7 a typical bond issue for us.

8 COUNCILMAN HARRITY:

9 Okay. There are secured and --

10 MR. DUBOW: Do you mean
11 why aren't we getting insurance; is
12 that the question?

13 COUNCILMAN HARRITY: I
14 guess, yeah.

15 MR. DUBOW: Yeah.
16 That's a decision we made --

17 COUNCIL PRESIDENT
18 JOHNSON: Excuse me, Rob. Just one
19 second.

20 Point of information,
21 Member Young.

22 COUNCILMAN YOUNG: Thank
23 you so much. Just for clarity,
24 maybe my colleague is referring to

1 tax exempt versus taxable bonds. I
2 mean, those are something that --

3 MR. DUBOW: That's the
4 question. Okay.

5 COUNCILMAN YOUNG: Yeah.
6 Thank you.

7 COUNCILMAN HARRITY:
8 Thank you.

9 MR. DODDS: Got it.

10 COUNCIL PRESIDENT

11 JOHNSON: Thank you for the
12 clarification.

13 Mr. Dubow.

14 MR. DUBOW: And the
15 rationale is that many of the
16 programs that are part of this
17 initiative don't qualify for
18 tax-exempt borrowing. And because
19 of that, we would issue taxable.

20 COUNCILMAN HARRITY:
21 Okay. All right. I got that. How
22 will the City ensure that the \$800
23 million is spent at a pace that
24 matches our borrowing schedule so

1 we're not over or underutilizing
2 our funds? And the goal of the
3 plan is 30,000 affordable units.
4 Can you give us a breakdown of
5 number of units based on their
6 affordability threshold? How many
7 units for each income bracket?

8 MR. DUBOW: So I'll take
9 the first part and then hand it
10 over to Jesse for the second part.
11 So the pacing will drive the timing
12 of our bond (inaudible). So we
13 think that there is, as we've
14 talked about, a great need so that
15 the money will be spent quickly,
16 which is why we wanted to borrow a
17 substantial amount.

18 The second borrowing is
19 based on how quickly we think we
20 will spend that money. If we spend
21 it more quickly, that could be
22 moved up. If we spend less
23 quickly, it could be moved back.

24 COUNCILMAN HARRITY:

1 Okay. So we won't be penalized if
2 we're not spending it fast enough?

3 MR. DUBOW: No.

4 COUNCILMAN HARRITY: All
5 right. Good. And then you could
6 just get to the second part, which
7 is the goal of the plan is 30,000
8 affordable units. Can you give us
9 a breakdown of the number of units
10 based on their affordability
11 thresholds? How many units for
12 each income bracket?

13 MR. LAWRENCE: Sure,
14 sure. So thank you, Councilman.
15 What I can give you is on the
16 production side for opportunities
17 that are deeply affordable, that's
18 0 to 30% of AMI, we're earmarking
19 1800 units on the rental side.

20 And I just want to be
21 clear, one of the questions earlier
22 was about whether or not this
23 particular program is going to
24 address the need at that particular

1 AMI. We opened earlier to talk
2 about how this is a strategy that
3 is complementary of PHA's strategy,
4 which is much more well-equipped to
5 tackle that particular AMI. So I
6 just want to reiterate that we
7 can't do it alone, which is why
8 PHA's program is far more
9 complementary than it's ever been
10 at this point and it allows us to
11 focus on the expansive income
12 opportunities as well.

13 Just to continue, sir,
14 on the affordable side which is 30%
15 to 50% of AMI, we're looking at
16 1400 units of ownership and 2500
17 units for rental. For workforce
18 housing, which is that income band
19 between 50% to 80%, that is 2100
20 units for homeownership and 2900
21 units for rental.

22 For workforce-plus,
23 which is 80% to 120% of AMI, that
24 is 1100 units on the ownership

1 side. And the need for rental
2 units at that particular level is
3 1400 units -- excuse me, 1400,
4 yeah. On the market rate side, we
5 do earmark that there is a need for
6 300 units above 120% of AMI. But I
7 want to be clear about the fact
8 that the programs that we're
9 presenting are much more responsive
10 to all the other rental units or
11 the numbers that I've described for
12 you.

13 Moving to the
14 preservation column, for deeply
15 affordable units we estimate that
16 there is a need for 7200 units to
17 be preserved from 0% to 30% of AMI.
18 For affordable opportunities 30% to
19 50% of AMI, we earmark 7900 units
20 that need to be met for
21 preservation.

22 For workforce housing,
23 the number is substantially lower,
24 from 50% to 80% of AMI. That's

1 1200 units that need to be
2 preserved. And for workforce
3 housing-plus, we have 200 units
4 above 80% of AMI that need to be
5 preserved.

6 COUNCILMAN HARRITY: How
7 many was that? I'm sorry.

8 MR. LAWRENCE: 200
9 units.

10 COUNCILMAN HARRITY:
11 Beautiful.

12 MR. LAWRENCE: Hopefully
13 that's helpful.

14 COUNCILMAN HARRITY:
15 Yeah, that's very helpful. Thank
16 you so much.

17 Thank you, Council
18 President.

19 COUNCIL PRESIDENT

20 JOHNSON: Thank you.

21 The Chair next
22 recognizes Councilmember Dr. Nina
23 Ahmad and then the leader of the
24 Kensington Caucus, Councilwoman

1 Quetcy Lozada.

2 COUNCILWOMAN AHMAD:

3 Thank you, Council President.

4 I just wanted to commend
5 the Mayor and all of her team on
6 this bold plan to grow
7 Philadelphia. We really have to go
8 back to our 2 million residents.
9 Our city is built for that. And I
10 think this plan will help us get
11 there.

12 I do want to make sure
13 that we are using all the tools of
14 government to make sure we are
15 laser-focused that we're making
16 good decisions, right. And the
17 purchase of a home -- and I'm
18 really focusing on homeownership
19 here, the purchase of a home is one
20 of the largest and most important
21 investments and is critical that
22 homeowners remain vigilant to
23 protect this investment.

24 Philadelphia's

1 homeownership rate has, as Tiffany
2 alluded, has dropped to 52.3% from
3 53.9%. That's a significant drop,
4 and we are known in the country to
5 be a homeownership-focused city.
6 So similar to price fixing, if you
7 recall the federal government, the
8 Department of Justice is actually
9 suing the real estate company
10 RealPage that had engaged in
11 collusion and price fixing.

12 Similar to that, I am
13 concerned about predatory
14 investing. And I wanted to know,
15 this is -- what I mean by predatory
16 investing is investors are
17 acquiring available single family
18 homes which exacerbates the housing
19 affordability crisis. So I wanted
20 to know if you guys are keeping an
21 eye on the data around the purchase
22 of single family homes by these
23 corporate entities? Will you be
24 surveilling their home purchase

1 activities, ensuring transparency
2 in how these properties are being
3 purchased by corporate entities
4 versus individual buyers?

5 We really have to stop
6 predatory investing that is hurting
7 our homeowners. I don't know if
8 you recall that our former Vice-
9 president had really championed the
10 Stop Predatory Investing Act. I
11 think it's still alive and it's
12 just been reintroduced in Congress
13 earlier this year.

14 And really the question
15 is the aim to level the playing
16 field for everyday buyers who have
17 the desire and means to purchase
18 but are being outbid by these
19 corporate entities. So it really
20 is -- what are we doing to pave the
21 way for a more equitable housing
22 market? And sunshine is the best
23 disinfectant, so I would love to
24 see what are you doing to keep an

1 eye on this.

2 (Witness approached
3 Witness table.)

4 MR. MONDLAK: Thank you,
5 Councilmember. John Mondlak. I'm
6 Deputy Director in Planning and
7 Development. And you raise an
8 excellent point. It's a
9 challenging point that's a
10 challenge for every city across the
11 country, not just Philadelphia.
12 And the solution -- part of the
13 problem is the solution is what we
14 all want is for these companies to
15 stop buying, but it's not so easy
16 to prevent somebody from buying,
17 and that's where we get into, okay,
18 what can we do.

19 And I'm actually not
20 familiar with the legislation that
21 you mentioned, but I'm going to
22 look into it because I would say we
23 need more tools than we have. And
24 so, what we are doing as a city is

1 PhillyStat360 is a very data-driven
2 part of our city.

3 And one of the things
4 that they have been digging in
5 deeply is trying to figure out,
6 okay, who are these people, how do
7 we link them all up, because they
8 buy an LLC that has a unique name,
9 often named after the address and
10 it's hard to figure out. So what
11 they'll do is they'll dig deeper
12 and they'll scan the documents, and
13 sometimes AI is actually very
14 helpful in this to figure out,
15 okay, who are the officers, who are
16 the people that are signing these
17 to try to make links, and they have
18 been able to do it.

19 And there's actually --
20 we've also talked with services
21 consultants that provide this
22 service that depending on how much
23 we can provide versus how much need
24 we have, we may engage with them to

1 provide this data. Because
2 ultimately right now what we're
3 looking at to try to help solve
4 this problem is enforcement.

5 COUNCILWOMAN AHMAD:

6 Yep.

7 MR. MONDLAK: The price
8 colluding is very difficult. That
9 is something that we haven't gotten
10 into suing people to -- it's one of
11 the things that I would love for us
12 to do. It's hard to prove. You
13 have to have a lot of evidence.
14 And a lot of those cases get
15 dismissed. But if you can prove
16 it, that would be excellent because
17 that's ultimately what you're
18 trying to stop.

19 The other thing that we
20 have a little more influence on is
21 trying to stop the bad behavior
22 because what they do, if you think
23 back to the Brith Sholom and that
24 was outright illegal what they did.

1 They liquidated every piece of
2 value out of that property and
3 walked away. They were criminals.
4 They were criminally charged in
5 other jurisdictions. And so, in
6 those situations you want to do
7 criminal law remedies.

8 In some of the
9 situations, these investors that
10 are just buying up all these
11 properties and they've concentrated
12 in one area, because ultimately
13 they want to get to is collusion.
14 They want to get to price fixing.
15 And if you don't have a certain
16 percentage of them, you can't do
17 that. You have to be able to
18 control the market. So they don't
19 want to just scatter all over.
20 They want to focus on different
21 areas. And the key is to try to
22 figure out what they're doing
23 early.

24 So I mentioned

1 PhillyStat360. They've been
2 successfully able to do that. They
3 did a pilot in Kensington to see if
4 they can determine that. And then
5 what you have to do, what we have
6 to do is step up enforcement and
7 make sure that we are citing them
8 for every bad thing that they do.

9 And number one, you want
10 to improve the conditions. But
11 number two, you also want to be a
12 thorn in their side. You want to
13 make it difficult for them to be
14 successful at their game of buying,
15 not investing, jacking up rents and
16 then ultimately sell at a higher
17 price. That will be the exit
18 strategy. So that's what we're
19 doing. We're doing it through data
20 and we're doing it through our L&I
21 quality-of-life enforcement.

22 COUNCILWOMAN AHMAD:

23 Thank you for that because the
24 surveillance part is going to be

1 critical to do what is downstream
2 needed to do. And I think sharing
3 that surveillance information with
4 Philadelphia, with us, Council and
5 our constituents would give a real
6 eye on who are the bad actors.

7 I think that has real
8 value as we are figuring out how to
9 hold them accountable. And that's
10 where I think having a dashboard on
11 the surveillance of these and who's
12 buying what and cross-referencing
13 that to give that data would be
14 very powerful so that our
15 constituents can actually see
16 who's -- and then this brings up
17 the whole issue of people selling
18 at a much lower rate than they
19 could and all of those. There's
20 multiple other things that I'll put
21 into writing that I think we could
22 use as tools to inform our
23 constituents about how they should
24 negotiate in this space.

1 MR. MONDLAK: I agree
2 and I appreciate the ground
3 sourcing of information. I think
4 that's an interesting point. And I
5 also agree 100% folks that don't
6 necessarily understand the resale
7 of their property or don't have
8 folks to talk to about it, they'll
9 take the first offer they get and
10 it's a crying shame because that's
11 who's behind those offers. And
12 they flood the market. Everybody
13 that owns real estate probably in
14 the city every single person
15 probably gets those texts and those
16 emails, and most of us know that
17 they're a scam. But somebody
18 that's desperate to sell their
19 property for whatever reason may
20 take advantage, sell at a much
21 lower price.

22 And I'm going to quote
23 Octavia Howell who's our Deputy
24 Director for Planning Development.

1 She has a -- Planning Commission,
2 she's Executive Director. She has
3 a great story of her aunt who was
4 in this situation. And she was
5 fortunate to be able to step in and
6 say, no, you don't need to do it,
7 your house is not a tear-down, it's
8 not a gut job, you don't need to
9 sell it to an investor.

10 This is a perfectly
11 functioning home. It's a little
12 dated because it was her great-
13 aunts, I think her grandmother's,
14 and it can serve a family. And
15 that's what they did. She said,
16 just be patient, put it on the
17 market and somebody bought it, and
18 they had a starter home that had an
19 affordable price that paid more
20 than the investor but didn't really
21 have to do anything.

22 And so, how do you get
23 to that. That's what you want to
24 achieve so that people aren't

1 feeding into this and making it too
2 easy for these investors.

3 COUNCILWOMAN AHMAD:

4 Yeah. Exactly. So it has to be an
5 information campaign that is
6 underguarded by data so people can
7 understand. We need to get our
8 communities ready and educated
9 around this. And I think you have
10 the tools to do that.

11 MS. THURMAN: And I
12 think that's where that community
13 engagement, it comes in that
14 Councilmember Gauthier's been
15 talking about that we agree with.
16 It starts with the housing town
17 halls, right. We had one last week
18 in the 2nd District. We're going
19 to do more. They're not scheduled
20 yet so coming to a neighborhood
21 near you, but that's part of that
22 community engagement continuum.

23 It's not just a one hit
24 and then we're done with that

1 section of the community. We
2 absolutely agree there's an ongoing
3 information campaign that the
4 government can't do alone nor can
5 Council. That's where executive or
6 rather our external stakeholders
7 come in.

8 And one of the things
9 that even Ira Goldstein, one of our
10 consultants said earlier, this plan
11 coupled with all of the work that's
12 happening under Kelvin Jeremiah's
13 leadership at PHA, it really
14 holistically approaches and
15 addresses the needs across all the
16 income bands that we've talked
17 about.

18 So while Jesse gave that
19 big breakdown, the notion that
20 we're going to spur predatory
21 lending or that we don't care about
22 low-income people or that we're not
23 prioritizing them enough, we're
24 looking more for toward a middle

1 income, well, that's absolutely not
2 true. And both the data shows that
3 throughout the report but also
4 that's why we're here today to talk
5 to that. So I appreciate that
6 question and the opportunity to
7 respond to it.

8 COUNCILWOMAN AHMAD:

9 Thank you.

10 MR. LAWRENCE: If I may
11 add, Councilmember. The engagement
12 piece is important because that's
13 where we start to communicate these
14 programs that we're putting out,
15 right. One thing that would drive
16 people away from selling so quickly
17 is the access to the opportunities
18 to improve their properties, right.
19 So rental improvement funds, making
20 sure that we're including things
21 like that and continuing these
22 types of things, it spears away the
23 ability to say, look, I can't
24 afford to do what I need to do and

1 it's probably just a better option
2 to sell. That should not be the
3 case and that's what our program
4 should be responding to on the
5 preservation side.

6 COUNCILWOMAN AHMAD: All
7 right. Thank you so much.

8 Thank you, Council
9 President.

10 COUNCIL PRESIDENT

11 JOHNSON: Thank you, Dr. Ahmad.

12 Councilmember Quetcy
13 Lozada. Councilmember Nicholas
14 O'Rourke next.

15 COUNCILWOMAN LOZADA:

16 Thank you, Council President.

17 Thank you for being with
18 us today. I would ask
19 Mr. Goldstein a question and then I
20 want to put on the record two
21 questions that were sent to our
22 office from constituents that I'd
23 like to ask. But prior to me
24 coming into City Council, I know

1 Mr. Goldstein did some research for
2 an organization or a collective of
3 organizations like Esperanza around
4 the housing crisis in Districts
5 like mine.

6 And so, my question is
7 does this initiative respond to the
8 crisis in the housing market in
9 Districts like the 7th? Have you
10 shared those findings with your
11 team? And if it doesn't respond to
12 those crisis, what are some of the
13 challenges or what are some of the
14 changes that you'd like to see
15 included in this initiative that
16 would respond to that 20% to 50%
17 AMI that we know we desperately
18 need in places like the 7th?

19 (Witness approached
20 Witness table.)

21 MR. MONDLAK: I don't
22 know if you're directing that to
23 somebody else, but I can try to
24 answer it and -- oh, I'm sorry.

1 COUNCILWOMAN LOZADA:

2 Thank you.

3 MR. GOLDSTEIN: Hi.

4 Good to see you again. I think
5 that the H.O.M.E. plan is
6 aggressive, it's big and I don't
7 think it meets every single need of
8 every single person in every single
9 circumstance, to be quite honest,
10 but I think it's an amazingly --

11 COUNCIL PRESIDENT

12 JOHNSON: It's comprehensive.

13 MR. GOLDSTEIN: -- large
14 and multi-dimensional plan and
15 strategy that's designed to hit a
16 lot of different segments of the
17 Philadelphia population. I did do
18 that work on the Area Median
19 Income, and I do know really well
20 that those percentages are based on
21 a four state, 11 county region that
22 in some ways sort of overstates
23 where Philadelphians are in terms
24 of what the resident incomes are.

1 And that's why by the
2 way that we put in this table of
3 all the needs, we put the actual
4 income levels themselves so that
5 you could see who was going to be
6 touched by the different programs.
7 So you'll see, for example, in that
8 deeply affordable line of the
9 table, that is 0 to 30% AMI, that's
10 actually up to about \$32,250. So
11 those are actually people who are
12 in the Philadelphia standard kind
13 of modest income.

14 But there are
15 significant resources that are key
16 to that population, that income
17 band of population. And, in fact,
18 30% of the total plan is to that
19 band alone. And then if you sort
20 of move up a little more, you pick
21 up another 40% of the plan, so 70%
22 of the production and preservation
23 that's planned under H.O.M.E. is
24 for households targeted under 50%

1 of AMI.

2 So to your question does
3 it solve every problem, in all
4 honesty I couldn't say that it
5 does. And were the City in a
6 position to do \$2 billion or
7 \$3 billion of borrowing, I think we
8 would get closer to solving all
9 those problems. But I do think
10 it's a plan and a strategy that
11 represents I think enough different
12 kinds of strategies pointed at
13 different income levels and tenure
14 types that you will see benefit in
15 each of the Council Districts,
16 recognizing that they're all a
17 little bit different in their
18 makeup.

19 COUNCILWOMAN LOZADA:

20 Thank you for that.

21 MS. BROOKS: Can I jump
22 in right here because I just want
23 to make sure we say on the record
24 that the H.O.M.E. plan isn't

1 intended to be the ask-all be-all
2 of solving the housing crisis.
3 We've shown time and time and time
4 again public investment always
5 sparks private investment.

6 So the 30,000 units that
7 we're talking about aren't the only
8 units we think will come from the
9 improvements that come from the
10 H.O.M.E. plan by process
11 improvements. For instance, in DPD
12 around permitting and ZBA, we'll
13 see a lot of market rate developers
14 and nonprofit developers able to
15 better accomplish their unit
16 delivery goals as well. And so, I
17 just want to make sure we're very
18 clear that we're not only saying
19 that during this time frame these
20 are the only units that will be
21 developed. We are anticipating
22 that the private market will also
23 move and do things that are outside
24 of this plan that we'll also be

1 able to celebrate and will
2 contribute to unit delivery and
3 addressing the housing crisis in
4 Philadelphia.

5 COUNCIL PRESIDENT

6 JOHNSON: I just want to say a
7 point of information just on that
8 point. And I think that's why it's
9 critically important with this
10 billion dollar borrowing, is that
11 we're doing as much as we can to
12 invest and on the low- to moderate-
13 income side, because the market is
14 going to already take care of those
15 individuals who want to really
16 pretty much be well to do. And so,
17 I think that's something to
18 critically always keep in mind as
19 we go through this process.

20 Because, yeah, you're
21 right our investment will spur more
22 investment, but that's more than
23 need for us to really, really
24 double down on those most in need

1 because the market will take care
2 of itself based upon our
3 development.

4 (Applause.)

5 COUNCIL PRESIDENT

6 JOHNSON: That's just my thought.

7 MS. BROOKS: Absolutely,
8 correct.

9 COUNCIL PRESIDENT

10 JOHNSON: I didn't say that for
11 the, you know. I'm just having
12 legitimate conversation based upon
13 me doing this work since I arrived
14 here.

15 MS. THURMAN: We
16 wholeheartedly agree with that,
17 Councilmember. Absolutely.

18 MS. BROOKS: We agree
19 and that's why it's really
20 important that we continue the work
21 that we do in support with PHA, and
22 the two plans that are coming out
23 together will be very great and
24 collaborating in kind of touching

1 all of the income brackets that are
2 impacted.

3 COUNCIL PRESIDENT

4 JOHNSON: Yes. But just one part I
5 just want to clarify, and I'm glad
6 that PHA is a part of this process,
7 but we're talking about the \$800
8 billion that we're just borrowing
9 on behalf of the City of
10 Philadelphia.

11 MS. BROOKS: Yes.

12 COUNCIL PRESIDENT

13 JOHNSON: PHA is really going to
14 take care itself irregardless if we
15 weren't doing this plan. Kelvin
16 Jeremiah would still be on steroids
17 with federal money trying to PHA
18 the whole city, right, which is
19 cool. I grew up on PHA housing.
20 But I also recognize that in terms
21 of our responsibility with this
22 borrowing that it's incumbent upon
23 us to really do that deeper dive to
24 making sure that we're critically

1 addressing that population that's
2 most in need.

3 And that's from low
4 income to also workers as well
5 because we have workers who work in
6 Council who had just purchased
7 homes, first-time homebuyers. And
8 I know when somebody said, well,
9 it's not a housing crisis. And I
10 remember going into my own house
11 and it was a PPA worker who
12 approached me and said, hey, I'm
13 about to apply for Turn the Key.
14 And I'm sure she's getting a
15 reasonable paycheck at PPA, a nice
16 salary, right. But she said, hey,
17 I'm really struggling, I'm trying
18 to purchase -- she didn't say
19 struggling. Let me change that.
20 I'm applying for Turn the Key and
21 I'm going through the process.

22 And so, when I'm like
23 when folks say, well, there's no
24 housing crisis, and I'm walking

1 into my house separate from me
2 doing constituent service work, the
3 young lady pulled me to the side
4 and said, I'm going through the
5 paperwork process and I hope I get
6 in. And so, that's all, my point.

7 MS. THURMAN: That's the
8 point right there, Councilmember.
9 We have staff in the Planning and
10 Development Department that are
11 helping to design these programs
12 that can't afford to purchase a
13 home and they have a desire to,
14 that's not right. That's not right
15 at all. So, yes, we want to make
16 sure absolutely people that are low
17 income they have that pathway to
18 self-sufficiency, that we're
19 thinking about that. But along
20 that continuum is also the people
21 within Planning and Development
22 that can't afford housing right now
23 that want to own a home.

24 COUNCIL PRESIDENT

1 JOHNSON: Working class, working
2 class moms I've seen that can't
3 even purchase a home.

4 MS. THURMAN:
5 Absolutely.

6 COUNCIL PRESIDENT

7 JOHNSON: Councilmember Lozada, you
8 want to wrap up with your line of
9 questioning?

10 COUNCILWOMAN LOZADA:

11 Thank you, Council President.

12 One of the questions
13 that was submitted to my office
14 that they asked us to put on the
15 record was would nonprofits and
16 other organizations that offer
17 transitional housing be eligible
18 for funding or support under the
19 H.O.M.E. Initiative's preservation
20 efforts?

21 MR. LAWRENCE: The
22 answer to your question is yes.

23 COUNCILWOMAN LOZADA:

24 And is there any support within the

1 initiative for wraparound services
2 such as case management, employment
3 support that are essential for
4 transitional housing residents?

5 MR. LAWRENCE: We will
6 be putting funds toward programs
7 that support those types of things
8 in conjunction and collaboration
9 with OHS for administering.

10 MS. THURMAN: As well as
11 housing counseling and financial
12 education.

13 COUNCILWOMAN LOZADA:
14 Awesome. And my last question is
15 what is the process for nonprofit
16 transitional housing providers to
17 apply for funds under the H.O.M.E.
18 Initiative? Has that been
19 established yet?

20 MR. LAWRENCE:
21 Councilmember, I need you to repeat
22 that question. That was pretty
23 fast. But I heard that I think our
24 Director Hill will be coming up

1 from OHS. Could you repeat your
2 question, please?

3 COUNCILWOMAN LOZADA:

4 Thank you -- what was that?

5 MR. LAWRENCE: Could you
6 repeat your question please?

7 COUNCILWOMAN LOZADA:

8 Sure. What is the process for
9 nonprofit transitional housing
10 providers to apply for funds under
11 the H.O.M.E. Initiative? Has that
12 process been established yet?

13 (Witness approached
14 Witness table.)

15 MS. HILL: Thank you.
16 Cheryl Hill, Executive Director of
17 the Office of Homeless Services.
18 We do have some programs currently
19 that people can apply for as we
20 have the RFPs out for them. We
21 have currently RFPs out for
22 supportive housing -- supportive
23 services as well as some housing
24 programs.

1 We also partner with
2 Jesse's team on different programs,
3 including a pilot that's including
4 renovations to rental programs in
5 exchange for providing services and
6 housing to people experiencing
7 homelessness. So we do have that
8 and part of the H.O.M.E. Initiative
9 as well. But then we'll work with
10 them continuously to see how we can
11 expand those programs.

12 COUNCILWOMAN LOZADA:

13 Awesome. And then my last
14 question, since Council President
15 is busy, does the preservation --

16 COUNCIL PRESIDENT

17 JOHNSON: No, I'm always on point.
18 I saw you. I'm doing the latitude.
19 Go ahead.

20 COUNCILWOMAN LOZADA:

21 Does the preservation component of
22 the initiative include funding for
23 substantial renovations such as
24 updates to kitchens, bathrooms,

1 common areas and bedrooms?

2 MR. LAWRENCE: The
3 answer is, yes, there will be
4 funds. Once we get them they will
5 be earmarked for programs that
6 support those types of
7 improvements.

8 COUNCILWOMAN LOZADA:

9 Awesome. Thank you.

10 Thank you, Council
11 President.

12 COUNCIL PRESIDENT

13 JOHNSON: Thank you.

14 The Chair recognizes
15 Councilman Nic O'Rourke, then
16 Councilmember Cindy Bass and then
17 we are officially going into our
18 second round.

19 COUNCILMAN O'ROURKE:

20 Just adding my --

21 COUNCIL PRESIDENT

22 JOHNSON: Oh, I'm sorry. Then
23 we'll have Councilmember Jay Young
24 and then the second round. Sorry,

1 Member Young.

2 COUNCILMAN O'ROURKE:

3 Thank you, Mr. President.

4 I'm adding my voice to
5 the chorus by expressing
6 appreciation for the focus that
7 this Administration has placed on
8 this issue in the second year of
9 the term. A functional north star
10 that I've followed since joining my
11 colleagues on this Council is to
12 make law that materially and
13 measurably improve the lives of our
14 citizens and working people every
15 single day, you can't get more
16 material than housing. And as
17 Madam Mayor points out often, if
18 you want something done make it
19 somebody's job. So I appreciate
20 that this has been prioritized in
21 Year 2.

22 One of the H.O.M.E.
23 Initiative's most important goals
24 is to repair and preserve our

1 affordable housing stock. This is
2 a goal that we are deeply aligned
3 on and which I'm also fighting for
4 in my Safe Healthy Homes Campaign.
5 One of the goals of that campaign
6 is to fund enough L&I inspectors to
7 create a full proactive inspection
8 program that would make sure that
9 all of our family's homes stay in
10 good, habitable, safe, healthy
11 condition.

12 I think it was Ben
13 Franklin who first said, an ounce
14 of prevention is worth a pound of
15 cure. In this case, preventing
16 housing falling into disrepair is
17 much cheaper than fixing them and
18 therefore I believe more prudent.
19 At our March 18th Housing Committee
20 hearing, L&I told us that in order
21 to get a proactive inspection
22 program up and running that could
23 inspect all of our rental units,
24 the department would need to hire

1 110 people with a budget increase
2 of around \$6.2 million. A drop in
3 the bucket as it relates to \$800
4 million.

5 Can you help me
6 understand why we are not investing
7 some of this \$800 million into a
8 proactive inspection system to
9 prevent homes from falling into
10 disrepair? And if we had done this
11 many years ago, we may not need
12 \$800 million now. And if we do it
13 now, we may not need to do it again
14 later.

15 (Applause.)

16 MR. DUBOW: Good
17 afternoon.

18 COUNCILMAN O'ROURKE:
19 Good afternoon, Mr. Dubow.

20 MR. DUBOW: Our budget
21 does invest extra funding in
22 Licenses and Inspections and we can
23 get the details on that investment.

24 COUNCILMAN O'ROURKE:

1 Okay. Thank you. I'm excited to
2 see the Basic Systems Repair
3 Program receiving a sizable
4 increase in funding. I'm also
5 noticing that the income
6 eligibility is increasing from 60%
7 AMI to 100% AMI, framing that for
8 folks again, we've talked about it
9 a bit, but 100% AMI for a family of
10 four is \$114,007 while the actual
11 median income of Philadelphia City
12 is about \$60,000.

13 I understand the goal
14 here is to extend this critical
15 service to more families who are
16 struggling. However, the total
17 amount of new funding going to the
18 Basic Systems Repair Program over
19 the entire H.O.M.E. Initiative is
20 only enough to slightly extend
21 their current annual budget of \$40
22 million by around 20 million a
23 year, assuming as Mr. Lawrence said
24 that this is being a four-year

1 program or plan.

2 Additionally, funding
3 for our other repair program Built
4 to Last is being slashed, we talked
5 about that a bit, especially
6 considering potential federal
7 funding cuts that would decimate
8 funding for both programs. We have
9 serious concerns about whether
10 we're putting in enough money to
11 merit extending eligibility to help
12 thousands more families.

13 A few questions that I'd
14 like to try to get on the record.
15 We already know, and I thank you
16 for answering this already, that
17 there are 7054 families that are on
18 the waitlist at current eligibility
19 requirements. That's correct, yes?
20 So I'll just say yeah.

21 How many new families do
22 we estimate will apply for the
23 program under the new eligibility
24 guidelines? Will there be

1 preference given to families at the
2 lower AMI requirements? And let me
3 get this other one. I know that
4 the largest source of funding for
5 this program is federal CDBG
6 dollars. Is there a plan to
7 transition more funding to BSRP if
8 that federal funding is cut?

9 MR. LAWRENCE: So
10 hopefully I captured all the
11 questions and please --

12 COUNCILWOMAN GAUTHIER:
13 Point of information.

14 COUNCIL PRESIDENT
15 JOHNSON: The Chair recognizes
16 Councilmember Jamie Gauthier.

17 COUNCILWOMAN GAUTHIER:
18 I'm not sure that the FY26 number
19 for BSRP is as high as was stated.
20 I may be mistaken, but I wanted
21 that to be specified. I'm not sure
22 it is as high as \$40 million.

23 COUNCIL PRESIDENT
24 JOHNSON: Mr. Jesse, can you just

1 clarify for the record that number?

2 MR. LAWRENCE: The
3 number for FY26 is not \$40 million.
4 Yeah, that number for FY26 is \$9
5 million in addition to in addition
6 to \$13 million in CDBG and \$551,000
7 from Housing Trust Fund. So those
8 numbers do not include the H.O.M.E.
9 bond commitment.

10 COUNCILWOMAN GAUTHIER:
11 So sorry. It just makes the
12 Councilmember's question more
13 critical, but I just wanted to
14 clarify that.

15 COUNCILMAN O'ROURKE:
16 Thank you, Madam Chair, for
17 clarifying that. That's very
18 helpful to know. Thank you. Good
19 point information.

20 But, yes, can you answer
21 those other questions?

22 MR. LAWRENCE: So
23 hopefully I recall everything
24 because it was a lot. But what I

1 can let you know is that the target
2 that we're looking -- the funds
3 that are being committed to Basic
4 Systems Repair, that yields the
5 ability to serve about 7500
6 households.

7 COUNCILMAN O'ROURKE:

8 Okay. How many new families do we
9 estimate will apply for the program
10 under the new eligibility
11 guidelines?

12 MR. LAWRENCE: We can
13 get that information to you in
14 writing.

15 COUNCILMAN O'ROURKE:
16 And will there be a preference
17 given to families at the lower AMI
18 requirements on that?

19 MR. LAWRENCE: We
20 understand that the need is
21 deeply -- that need is at 60% and
22 lower, right. But we also
23 understand that we've taken the
24 time to quantify the data that

1 represents the need for repairs at
2 levels that are higher than that
3 60% of AMI, right. So we totally
4 want to prioritize. We want to
5 prioritize the 60% of AMI because
6 that obviously is the need and
7 that's obviously where the waitlist
8 has been quantified from. But we
9 also don't want to cut out the many
10 constituents of the 4th, the 6th,
11 the 9th District, the 10th District
12 who make slightly more than those
13 income eligibility requirements
14 limit you to, so we can get you the
15 numbers as what we think that
16 anticipated growth would be. But
17 we certainly want to respond to the
18 moment in time that says, look,
19 just because you make over that 60%
20 of AMI doesn't mean that you don't
21 need the relief and access to the
22 funds to make the repairs.

23 In our opening
24 statement, our Chief of Staff

1 talked about how people have to
2 figure out how they're going to buy
3 eggs, how they're going to buy
4 school supplies. And those are
5 struggles that are felt at any
6 particular AMI, right so --

7 COUNCILMAN O'ROURKE:

8 Including my family.

9 MR. LAWRENCE: -- as
10 those costs go up, the disposable
11 income goes down and we see how
12 that's marginalizing people. So
13 we'll do the research to figure out
14 what exactly that opens up, but we
15 certainly want to respond to the
16 moment in time that clearly says
17 that not only do those at 60% of
18 AMI need to be provided with some
19 relief in Basic Systems Repair. We
20 also want to address that need
21 above.

22 And then talking about
23 how the existing funding outside of
24 H.O.M.E. responds to the income

1 restrictions based on different
2 funding sources, between Housing
3 Trust Fund and between CDBG
4 respectively 80% and 60% of AMI I
5 think are the max numbers that both
6 of those can actually go up to in
7 providing services. So that
8 particular portion of the funding
9 committed to will have to be
10 dedicated to those particular AMIs.
11 It can't go above those particular
12 AMIs.

13 So there would be a
14 certain portion of that if in fact
15 we figure out how to amplify Basic
16 Systems Repair Plus, at a certain
17 minimum at most would have to go
18 toward those particular AMI. So it
19 in a sense is prioritizing the
20 ability to respond to just those at
21 that particular or the existing
22 AMI.

23 COUNCILMAN O'ROURKE:

24 Just to make sure I got --

1 MS. THURMAN:

2 (Inaudible).

3 MR. LAWRENCE: Yes, and
4 these are also very restrictive
5 funding sources, so we have no
6 ability to wiggle out or exceed
7 those particular targets for the
8 constituency income levels.

9 COUNCILMAN O'ROURKE:

10 Okay. Let me get one more. I
11 heard the bell. I may have to come
12 back with this to clarify later.
13 But the previous 10-year tax
14 abatement came under significant
15 criticism for spurring
16 gentrification and leading to
17 unnecessary development in well-off
18 neighborhoods. Since then the
19 state passed Act 58 which grants
20 the City the power to create a
21 10-year tax abatement to
22 incentivize the development of
23 deep, restricted, affordable
24 housing below 60% AMI, which means

1 the housing would be guaranteed as
2 affordable for the full 10 years,
3 the abatement.

4 When I asked about this
5 in our briefing upstairs, we were
6 told that the Administration was
7 not planning on using Act 58 to
8 ensure affordability. If our goal
9 is to incentivize the development
10 of affordable housing and not
11 simply spur less redevelopment and
12 gentrification, why are we not
13 taking advantage of this new tool?

14 MR. LAWRENCE: I'd like
15 to call up my colleague John
16 Mondlak to talk about the work that
17 we're doing around the tax
18 abatement and reviewing that.

19 MR. MONDLAK:
20 Councilman, thank you for the great
21 question. We did almost use that I
22 think on North Broad and maybe in I
23 want to say the 1st, 3rd -- in a
24 couple districts. Now, I wasn't

1 involved in it so I'm going to tell
2 you what I understand and then
3 hopefully somebody will raise their
4 hand and maybe correct me if that's
5 not correct.

6 But my understanding was
7 that it had to go to the School
8 District for approval and did not
9 get approval.

10 COUNCIL PRESIDENT

11 JOHNSON: Mm-hmm.

12 MR. MONDLAK: That's my
13 understanding. I just know that
14 it's not -- and it was hard to
15 track it down. I went through a
16 lot of sources because the bill was
17 passed by City Council but it's not
18 applicable. It's not being used.
19 And I don't think we're --

20 COUNCIL PRESIDENT

21 JOHNSON: Can somebody clarify that
22 for a point of information --

23 MR. MONDLAK: Yeah, I
24 think that would be very helpful.

1 And certainly, we will follow up
2 but it's not --

3 COUNCIL PRESIDENT

4 JOHNSON: Excuse me, John Mondlak.
5 Just give me a second, sir. Just
6 for a point information. Could
7 your team get clarity on it because
8 I don't think the bill -- it was
9 Clarke's bill. If I'm correct, it
10 never made it out of Council.

11 MS. THURMAN: We will
12 definitely do that, sir.

13 COUNCIL PRESIDENT

14 JOHNSON: I'm sure because it was a
15 level of push back. Regardless if
16 it was affordable housing or not,
17 the public didn't have an appetite
18 for the abatement. But if you can
19 just get clarity on that, that
20 would be helpful for the member.

21 MR. MONDLAK:

22 Absolutely. But I think we can all
23 agree that it's not being used
24 today.

1 COUNCILMAN O'ROURKE:

2 Act 58 is state.

3 MR. MONDLAK:

4 (Gestured).

5 COUNCILMAN O'ROURKE:

6 Yeah. Okay. I want to make sure

7 I'm --

8 COUNCIL PRESIDENT

9 JOHNSON: Act 58 passed. I'm
10 talking about there was also a bill
11 sponsored by the former Council
12 President specifically to provide
13 tax abatements for the affordable
14 housing projects that we're working
15 on. And I know at that time that
16 bill didn't advance for it. That's
17 all.

18 MR. MONDLAK: So I don't
19 think there's opposition to it.
20 That bill allows for if you include
21 30% of your housing units at 60%
22 AMI or lower, you can take
23 advantage of the abatement. But
24 again, for whatever reason we tried

1 that, it didn't work and we'll get
2 to the bottom of why it didn't
3 work.

4 We will at some point be
5 engaging with Council to talk about
6 an abatement program that maybe we
7 could talk about that program. I
8 don't think we're excluding that
9 but also just about bringing back
10 the abatement in areas that haven't
11 been fully invested in so that it
12 wouldn't necessarily apply to all
13 the condos, the high-end condos
14 downtown but other areas of the
15 city that haven't received the same
16 amount of investment. And again,
17 it's going to have to be a
18 discussion. But the idea would be
19 that we do bring it back to 100% in
20 certain parts of the city and not
21 all of the city.

22 COUNCILMAN O'ROURKE:
23 That'd be a great discussion to be
24 a part of.

1 Go ahead, Mr. President.

2 COUNCIL PRESIDENT

3 JOHNSON: Yeah, just a point of
4 information. Just clarify that in
5 terms of the uniformity clause
6 where we can pick certain areas to
7 apply the abatement to, because my
8 understanding is the uniformity
9 clause limited us from doing that.
10 But if something has changed, can
11 you elaborate on that for me
12 please?

13 MR. MONDLAK: Yeah. So
14 I can't give you the definitive
15 answer because that's going to have
16 to come from Law. We are meeting
17 with them next week to talk about
18 that very issue, but there have
19 been discussions. And my
20 understanding is that if you can
21 establish the reason for doing it
22 in certain areas and not other
23 areas and the reason we would do it
24 in certain areas and not other

1 areas would be based on the market
2 value analysis that TRF does for a
3 number of cities, including
4 Philadelphia.

5 So they analyze census
6 block data to look at what is
7 happening with investment and
8 pricing. And they do a very pretty
9 map that has seven different colors
10 I think that shows where the
11 investment is happening, where it
12 isn't an investment. And what we
13 would do is we would look to
14 exclude the areas that have the
15 significant investment and include
16 the areas that didn't.

17 Now, again I am no
18 longer in the Law Department. I'm
19 not going to opine on that, but
20 we've had initial conversations
21 where the Law Department has kind
22 of indicated that if you can
23 establish it definitively how you
24 came to this rational reason for

1 coming up with a strategy that it
2 should work.

3 Now, if they look at it
4 and say, no, it doesn't, then so be
5 it. That's not going to be an
6 avenue. But right now my
7 understanding that it would be an
8 avenue.

9 COUNCIL PRESIDENT

10 JOHNSON: Okay. Great.

11 Member O'Rourke, would
12 you like to wrap up before we go to
13 Councilmember Bass?

14 COUNCILMAN O'ROURKE:

15 Sure. Thank you.

16 The H.O.M.E. plan is
17 pitching a list of pre-approved
18 private developers that will
19 receive preference for land
20 distribution from the Land Bank to
21 develop housing. While I
22 understand the efficiency to this,
23 it also raises some serious
24 questions and concerns I'm sure

1 that you've already heard from.

2 Can you explain how this
3 plan would not create any potential
4 legal or ethical issues for the
5 city preferencing some developers
6 over others? And how will the
7 newly-developed homes be guaranteed
8 to actually increase the stock of
9 affordable housing versus just
10 building more empty luxury units
11 that we have seen since COVID?

12 MR. LAWRENCE: Thank you
13 for the question, Councilmember.
14 I'd like to step away from the word
15 preference in this particular case.
16 I think we're leaning more toward
17 preauthorization, that of which
18 because we're referring to the
19 creation of a pool of developers
20 that we know the Councilmembers are
21 comfortable with proceeding in the
22 development of housing here in
23 Philadelphia, right.

24 So the special

1 disposition process that we are
2 thinking about in relation to the
3 greater plan looks to earmark at
4 least 1000 properties out of the
5 total public sector's inventory.
6 That 1000 properties will be spread
7 throughout every single Council
8 District. It'd be citywide. And
9 that conversation would be with
10 each Councilmember to figure out
11 exactly what properties make that
12 list.

13 When it comes to the
14 developers, we are cognizant of the
15 fact that not only does the public
16 sector and the housing agencies
17 have a sense of where the
18 developers are able to deliver. We
19 all know that you all have a sense
20 of where you know that certain
21 developers have developed the
22 appropriate community relationships
23 to get things done, right.

24 So, the

1 pre-authorization effort is really
2 to streamline -- across the board
3 we're trying to streamline process,
4 right. So this particular
5 pre-authorization approach is meant
6 to streamline the approval process
7 when it comes to developers.

8 We would have to work
9 very closely with the
10 Councilmembers to figure out what
11 that pool of applicant developers
12 would be, right. And in the same
13 way that we work as the housing
14 agencies and the land-holding
15 agencies to vet the applications on
16 developers and their ability to
17 qualify for development
18 opportunities in terms of access to
19 capital, capacity to do the work,
20 ability to clear things like tax
21 clearances and stuff like that, we
22 would do that in concert with you
23 all informing that authorized list.

24 So we're looking to

1 minimize the same risk that we
2 would be looking to do as the
3 approval agencies in getting
4 through the development process.

5 COUNCILMAN O'ROURKE: So
6 the process to create the pool
7 would be basically in concert with
8 the District member saying here's
9 our list --

10 MR. LAWRENCE:
11 Absolutely.

12 COUNCILMAN O'ROURKE:
13 The District member, yea or nay?

14 MR. LAWRENCE:
15 Absolutely.

16 MS. THURMAN: But also
17 to the question around the legality
18 of it, right, and how we would do
19 that, we don't do anything without
20 the express approval of our City
21 Solicitor and our Law Department.
22 So we're not in a -- we don't work
23 with the Law Department -- I'm
24 sorry, sir.

1 COUNCIL PRESIDENT

2 JOHNSON: It's along those same
3 lines. So giving us an overview if
4 you pre-approving this land, right,
5 what's the transparent process of
6 putting together a pool of
7 developers, right? What does that
8 process look like, right?

9 When we get into
10 primarily District Members saying
11 who gets to build and who don't,
12 how does that process transparent
13 when a person doesn't feel like
14 because District member X is cool
15 with Developer Y, I feel like as an
16 outside developer I'm pushed to the
17 side, right, in this whole process
18 of pre-approving properties?

19 And then also, if you
20 pre-approve the properties, which
21 basically says the Land Bank wants
22 once you sign off on it has these
23 thousand properties that they want
24 to move forward with in concert

1 with the District Councilmember,
2 where is the community input in
3 this process?

4 Because it's similar to
5 us doing by-right legislation.

6 Well, once you do by-right we have
7 no say-so whatsoever when a
8 developer comes inside our
9 community to build. And so, once
10 this list is pre-approved, one,
11 just give us an idea what that
12 transparent process looks like for
13 developers who may want to
14 participate. And then, two, the
15 process of the community having
16 some level of say-so, because now
17 they'll still come to the Land Bank
18 and express either support or
19 nonsupport hopefully in concert
20 with the District member but
21 sometimes against the District
22 member, and if their needs aren't
23 met there or concerns are met
24 there, then they'll come to Council

1 and say, we support or not support.
2 So how would you ensure that that
3 District member still has the
4 opportunity to advocate on behalf
5 of the voices of his constituents
6 or her constituents that put them
7 in office?

8 MS. THURMAN: Sure. And
9 while this is a new concept here,
10 other cities do what we're talking
11 about. And so, we have positive --
12 we have a landscape of how this
13 could look. The first thing I'd
14 like to do is to have Angela Brooks
15 talk about what that landscape
16 looked like in other cities that
17 she worked in around land
18 disposition, and then the
19 methodology Jesse will take that
20 question.

21 While Angela is gearing
22 up, I want to say that community
23 engagement is going to be upfront
24 and often. As a former RCO member,

1 head of Zoning in my community for
2 a short period of time, I know the
3 importance of having that
4 engagement early and often. I also
5 know what happens and I see it in
6 my community every day when I take
7 my door to the school, what happens
8 when that process is usurped in and
9 we have developers that are
10 building by-right against what the
11 community is asking for, so that's
12 what we're guarding against. But
13 Angela can speak specifically to
14 that, and then Jesse.

15 MS. BROOKS: Great.
16 Thank you for the question. And
17 Councilmember Gauthier prepared us
18 for this question when we briefed
19 her earlier this week. So thank
20 you.

21 And so, I'll start with
22 the kind of first part of your
23 question in terms of how that
24 process can look. When I was

1 working in Chicago, specifically
2 the Housing Authority, we had a
3 pre-qualified developers pool. And
4 so, it was a similar process to the
5 longer process, but we just did it
6 on the front end.

7 And so, we did a pool of
8 developers that went through a
9 public procurement process, so
10 anybody could have applied and they
11 went through the process and they
12 were vetted in the same way and
13 they were selected through that
14 process. So then with the
15 development sites that we had we
16 went within that pool to do the
17 disposition for that.

18 And the community
19 engagement piece, and that's one of
20 the things and I'm assuming that's
21 part of the reason that I sit in
22 the Mayor's Office, is so we can
23 have a more proactive engagement on
24 a lot of this in the first place.

1 So, so often engagement is project
2 by project, and we really have a
3 vision of doing more engagement
4 globally.

5 And so, working with the
6 District Councilmembers,
7 particularly on the front end,
8 we're going to work with the
9 Councilmembers to figure out what
10 those thousand parcels are. So
11 we're going to know what those are
12 long before there's any kind of
13 work done.

14 So working with them at
15 the designation point and talk
16 about what is the community vision,
17 what is the District
18 Councilmembers' vision for those
19 properties on the front end.
20 Because when you get to project by
21 project, that's where it gets very
22 defensive and it's not a global
23 process. And we think that it will
24 be more effective and I think it

1 will work better with some of the
2 visions of some of the District
3 Councilmembers on what they want as
4 well.

5 MS. THURMAN: So that's
6 the thinking behind it. But we
7 also know that we have and what
8 we've shared is the first thing
9 that we want to do is to look at
10 the full data set of properties
11 that we're talking or proffering to
12 be a part of this.

13 We want to meet with
14 each District Councilmember member
15 my member and bring that data set
16 to them, ensuring its accuracy,
17 right, and that it's comprehensive.
18 Once we have that information, then
19 we're looking at a methodology that
20 looks at everything from need, to
21 ensuring that we're addressing the
22 need but also that we're touching
23 every District.

24 Then once we do that

1 we'll sit down with the Council and
2 then look at how we prioritize that
3 in an effective way. But nothing
4 that we're going to do is going to
5 be in a cone of silence or secrecy
6 or not with transparency and not
7 working with Council, particularly
8 District Councilmembers but
9 certainly Council.

10 COUNCIL PRESIDENT

11 JOHNSON: Thank you very much.

12 MR. LAWRENCE: Sorry.

13 I just want to add there's a fact,
14 you know, when it comes to the
15 process we're just seeing benefit
16 in being able to front load. I
17 think Angela talked about the
18 ability to bring certain steps to
19 the forefront.

20 In the experience in
21 having worked with the community
22 engagement piece when it comes to
23 the Land Bank and the disposition
24 part of everything, I'm of the

1 mindset that certain Districts,
2 certain constituencies probably
3 didn't find out about what was
4 coming down the pike as far as
5 development until maybe a week
6 before a project was on a
7 particular agenda, right.

8 So we're seeing benefit
9 in being able to front load the
10 approvals process so that you all
11 as Councilmembers have the ability
12 to be in front of that along with
13 the community being able to or
14 giving the community members the
15 ability to react or be able to
16 digest what's coming down the pike
17 as far as potential development
18 before a project is even conceived,
19 applied for or even permitted or
20 near considered at this point,
21 because we want that to be in
22 congruence with whatever the
23 initiatives are.

24 We want to be clear

1 about those initiatives. We want
2 to be clear about the fact that
3 those initiatives are aligned with
4 a particular set of selected
5 properties, because if we're going
6 to talk about an expedited process,
7 we understand that we still need to
8 receive all necessary approvals and
9 repositioning that process in a way
10 where again community engagement is
11 not only just engaging on what
12 prospective project would be, but
13 just kind of the initiative of the
14 H.O.M.E. plan period, what the
15 H.O.M.E. plan looks to achieve in
16 all of this.

17 To be clear, we set up
18 the parameters around certain
19 design. The pre-authorization list
20 would be more so aligned with Turn
21 the Key opportunities, in-fill
22 opportunities, scatter site
23 opportunities. We're not talking
24 about properties or development

1 opportunities of economies of
2 scale, things that really do need
3 consistent and constant community
4 input. That's not meant for this
5 process.

6 COUNCIL PRESIDENT

7 JOHNSON: Understood. I would
8 just -- and I understand where
9 you're coming from in terms of
10 single family homes that are built
11 under Turn the Key. Just as you go
12 through this process I think before
13 we even vote on it, at least for
14 District Members, you probably want
15 to have crystallized that framework
16 if individuals are even comfortable
17 participating from that aspect.
18 But thank you for giving that
19 overview.

20 Councilmember O'Rourke,
21 you got your answers so I can move
22 on to Councilmember Bass before we
23 get Member Young and then break?

24 COUNCILMAN O'ROURKE:

1 Yes, that's it.

2 COUNCIL PRESIDENT

3 JOHNSON: Okay. Thank you.

4 Member Bass.

5 COUNCILWOMAN BASS:

6 Thank you, Mr. President.

7 Good afternoon. How are
8 you. So just a couple of questions
9 and I want to start off finishing
10 up on the Council President and
11 Councilman O'Rourke's questions,
12 particularly around participation
13 and who's going to get to
14 participate in these projects.

15 And I know that this is
16 a new Administration, y'all trying
17 something new. But typically, this
18 administration has done -- well,
19 typically previous administrations
20 have done a pretty horrible job of
21 ensuring that there is
22 participation among Black and Brown
23 folks when it comes to these kinds
24 of initiatives.

1 And so, I want to make
2 sure that we're not going to be
3 supporting something that's going
4 to continue that trend. And I know
5 you both very well and I know that
6 you know you're committed to this,
7 but how are we going to be
8 ensuring, how are we going to
9 really make sure that Black and
10 Brown people are really going to be
11 building in their neighborhood?

12 Nothing is worse for me
13 as a District member as when I am
14 near or at a public project, and
15 I'm just going to use a project
16 many years ago at Vernon Park in
17 which it was a public works project
18 and it was across the street from
19 the Philadelphia Hair Company. And
20 the guys are watching people who
21 are not from their community, not
22 from their ethnicity, from the
23 suburbs, from New Jersey, doing a
24 public works project. And they're

1 like, Cin, what's up with this.

2 And how do I possibly
3 begin to explain these kinds of
4 things that have continued to
5 happen in our city for a very long
6 time. So I'm just very hopeful
7 that we'll be able to address this
8 time in a meaningful way because it
9 hasn't happened in the past and
10 that would be transformative?

11 MR. LAWRENCE: Thank
12 you. And we truly appreciate that
13 comment. I will say that this plan
14 is taking steps toward that. I
15 would say that this plan is also
16 planning to capitalize off of some
17 previous things that were put in
18 place at PHDC, specifically around
19 minority development programs and
20 training through those particular
21 cohorts that recognize that there
22 needs to be a bit of a level
23 playing field between developers
24 that look like me and those that

1 don't look like me, right.

2 And this program that
3 we're -- the plan that we're
4 putting together or have put
5 together includes a few programs
6 that talk specifically to that
7 giving access to bonding, which has
8 been historically a barrier for
9 developers that have been
10 historically disadvantaged in this
11 particular space.

12 Also, looking at some
13 sort of contracting training which
14 is going to quarterback off of that
15 minority developer program that I
16 just described at PHDC. And also,
17 I see my colleague John Mondlak
18 prepared to talk to -- or I'm
19 sorry, Camille, Camille sitting
20 behind him, who could speak more
21 toward the workforce training
22 cohorts that we're looking at.

23 But we do recognize that
24 as a space that needs to be filled,

1 and that is something that we
2 prioritize in this Administration,
3 giving that opportunity to Black
4 and Brown developers.

5 MS. THURMAN: And so,
6 even when we're working with our
7 partners at the trades union or
8 working through our community, our
9 City College for Municipal
10 Employment, we're thinking
11 holistically about who's on the
12 job, who's doing the work but also
13 ensuring that we're creating that
14 pipeline.

15 So to talk about that
16 workforce development pipeline,
17 I've asked Camille Duchaussee, our
18 Chief Administrative Officer, to
19 talk about what that looks like
20 from a workforce preparedness
21 perspective.

22 COUNCILWOMAN BASS:
23 Okay. And I know I have limited
24 time so you can give me the

1 condensed version of it.

2 MS. THURMAN:

3 Absolutely.

4 (Witness approached
5 Witness table.)

6 MS. DUCHAUSSEE: I'm so
7 sorry. I missed that.

8 MS. THURMAN: Condensed
9 version.

10 MS. DUCHAUSSEE: Okay.
11 So good afternoon. Thank you for
12 the question. Camille Duchaussee,
13 Chief Administrative Officer. And
14 then succinctly I will say that
15 both from a procurement perspective
16 and from a workforce development
17 perspective the beauty of this plan
18 is the convening. We are at the
19 table as the plan is created and as
20 we are forecasting the work is
21 going to be done, so all of the
22 opportunities, all of the
23 techniques, all of the systems that
24 we can bring to bear in terms of

1 making sure that our workforce
2 development programming outreach is
3 targeted as well as our procurement
4 practices are targeted.

5 COUNCILWOMAN BASS:

6 Well, listen, I'm excited that
7 you're at the table. I will say
8 that one of the things I hear on
9 the streets is we've had Black
10 folks at the table for a long time
11 now. This is not nothing new, and
12 we haven't moved the goalpost at
13 all.

14 We've had, listen, Black
15 mayors, Black everything. But we
16 haven't been able to for whatever
17 reason get in front of this issue.
18 So I really hope that this
19 Administration is going to be
20 transformative in that manner.

21 MS. THURMAN: Yeah. And
22 they were at the table, but they
23 weren't the key decision-makers and
24 that's different now.

1 COUNCILWOMAN BASS:

2 Okay. All right now.

3 MS. THURMAN: That's one
4 of the things that is absolutely
5 different.

6 COUNCILWOMAN BASS:

7 Well, I heard that. Well, thank
8 you very much. My other question
9 really quickly is around the
10 programs themselves. And the
11 question that was asked earlier was
12 around the amount that's being
13 invested in like BSRP and the other
14 programs Built to Last and the
15 amount that's being invested versus
16 the overall effort that we're
17 making, particularly around
18 homeownership, how do we ensure
19 that we're not setting people up
20 for failure when we have these
21 programs that are great programs
22 but with very long waitlists.

23 And so, if we're setting
24 someone up for let's say a Turn the

1 Key program or a similar program
2 and I'll say the monthly mortgage
3 is \$1,500 and somebody's struggling
4 to pay that \$1,500 and then
5 something breaks or something goes
6 wrong or something happens -- and I
7 know that on Turn the Key, these
8 are new properties so it's not as
9 much of an issue with them -- but
10 on other programs with other
11 properties we're just getting you
12 in the door. And then it's like,
13 all right, well, good luck.

14 And any homeowner knows
15 when you have that first major
16 system malfunction, it becomes a
17 state of panic, what do I do, how
18 do I fix this, you know, I don't
19 have an extra \$3,000 laying around
20 right now or 5000 for a heater or
21 for this or for that, so how do I
22 fix these items.

23 I am concerned that with
24 all that we're doing, which is

1 great work to get people housed,
2 that once they are housed that
3 there's not going to be a
4 sufficient funding in those
5 programs to keep them supported.
6 And I know we can't do everything,
7 but I want to make sure that we're
8 not again setting people up for
9 failure with all that we're
10 offering.

11 MS. THURMAN: These
12 numbers are a start, Councilmember
13 Bass. And if this body chooses to
14 add additional funds to it, we
15 would gladly welcome that and
16 accept that, so we agree.

17 COUNCILWOMAN BASS:
18 Well, I'm going to make a motion --
19 no, just kidding. Mr. President, I
20 make a motion that we increase --

21 COUNCIL PRESIDENT
22 JOHNSON: We're already in the
23 building.

24 COUNCILWOMAN BASS:

1 Okay. Well, I'm glad to hear that
2 and we'll be continuing to pay
3 attention and to make sure that
4 we're getting people off on the
5 right foot as we get the economy
6 going, things of that nature, to
7 make sure people are housed,
8 working, can afford the situation
9 that we're putting them into, that
10 it all works together.

11 MS. THURMAN:

12 Absolutely.

13 COUNCILWOMAN BASS:

14 Thank you.

15 MR. LAWRENCE: And just
16 to kind of cap that conversation, I
17 think that that's why the
18 importance of things like housing
19 counseling and making sure that
20 we're --

21 COUNCILWOMAN BASS: Yes.

22 MR. LAWRENCE: -- you
23 know, it's not just the repairs.
24 It's the ability to be a homeowner,

1 and making sure that prehousing
2 counseling prepurchase also post-
3 purchase as well. That's why we're
4 making sure that those types of
5 programs are empowered in this
6 particular plan.

7 COUNCILWOMAN BASS:

8 Well, I am a strong proponent of
9 housing counseling as the first
10 housing counselor for what was then
11 Mt. Airy USA and now Mt. Airy CDC
12 when I work with David Thomas way
13 back when before he had gray
14 hair -- well, I have gray hair.
15 But I'm a strong supporter of
16 housing counseling and again more
17 money for those services I think
18 will make a huge difference. So
19 thank you.

20 Thank you,
21 Mr. President.

22 COUNCIL PRESIDENT

23 JOHNSON: Thank you.

24 Councilmember Jeffrey

1 Jay Young.

2 COUNCILMAN YOUNG: Thank
3 you, Mr. President.

4 So most of my questions
5 have been asked by my colleagues so
6 it's good to know that we're on the
7 same wave length. But I do want to
8 follow up regarding the taxable
9 bond that we will be issuing for
10 this. And so, typically when a
11 municipality issues a taxable bond
12 it's deemed that there's no major
13 public benefit. And particularly,
14 a lot of these taxable bonds are
15 issued when it's investor-led
16 housing.

17 And so, can you talk to
18 us -- and it's typically when there
19 is not a large public purpose. So
20 can you talk to us about the role
21 that the investors are going to
22 play in I guess the implementation
23 of the H.O.M.E. Initiative.
24 Particularly, it was mentioned

1 earlier that the unions will be
2 investing in this. They have a
3 vested interest in their
4 memberships and their members
5 working.

6 And so, to Councilmember
7 Bass' point majority of their
8 members don't look like our
9 communities. So can you just talk
10 to us about what their role would
11 be, right, because they're at the
12 table as well making these
13 decisions? So what is their role
14 in making the these decisions on
15 how to implement the H.O.M.E.
16 process? And how will the City
17 essentially -- how can the public
18 trust that the City as a whole is
19 making the decisions versus the
20 investors making those decisions?

21 MR. LAWRENCE: So,
22 Councilmember, hopefully I heard
23 your question correctly. There was
24 little bit going on. But is your

1 question how do we make sure that
2 the City is monitoring the process
3 of -- can you repeat your question?
4 I'm sorry.

5 COUNCILMAN YOUNG:

6 Essentially, it's how can the
7 public, right, ensure that it is
8 the City of Philadelphia, the City
9 officials making the decisions
10 versus the investors who are the
11 unions making these decisions
12 regarding the implementation of the
13 H.O.M.E. program?

14 COUNCIL PRESIDENT

15 JOHNSON: So, for instance, to be
16 frank and transparent about this
17 process, so let's say you had the
18 Building Trades, right, and we have
19 Turn the Key program, and some of
20 the Turn the Key program depending
21 on the threshold, some members may
22 believe that those should be union
23 contractors on the site versus
24 non-union contractors on the site.

1 And that's kind of been a back and
2 forth regarding that process.

3 So what Member Young is
4 saying, if they're investing,
5 right, in our projects how do we
6 just make sure that the public
7 interest is being addressed as
8 opposed to them as being the
9 investors driving the process?
10 That's for clarity. I know our
11 Mayor knows how to operate in that
12 space but still for the record for
13 the public that this is the case.

14 MR. DUBOW: So two
15 things I'll start with the
16 question -- sorry, with the taxable
17 bonds and how that process works.
18 So what the bond investors will see
19 is our plan for how we're going to
20 use their funds. They don't get
21 involved after that. It's not like
22 after the bonds are issued they're
23 calling us to say use this
24 developer, do this project. Their

1 whole role is just at the top to
2 see what the general plan is. So
3 long as we're consistent with the
4 general plan, they don't get any
5 more involved than that. So we
6 would be the ones making the
7 decisions. It's not those
8 investors.

9 COUNCILMAN YOUNG: And I
10 saw that we are -- and one of the
11 programs is to identify approaches
12 to reduce community opposition to I
13 guess projects. I've been a zoning
14 attorney. My very first zoning
15 case I lost, right, because the
16 community opposed it. It happens.
17 It's a part of the process.

18 But in our zoning
19 through -- if you look at the cases
20 in front of the Zoning Board, there
21 more cases who are granted than
22 denied by far. And so, why are we
23 investing to educate the community
24 to not be opposed to projects

1 versus providing incentives for
2 developers to develop in a more
3 community-oriented way?

4 MS. THURMAN: I think
5 that's a very --

6 COUNCIL PRESIDENT
7 JOHNSON: I support that because
8 sometimes developers show up in our
9 neighborhood with the perspective
10 of, as the Mayor would say, I know
11 what's best for you as well I've
12 heard developers get up in the
13 middle of Point Breeze and say, you
14 should be happy that we're
15 building.

16 MS. THURMAN:
17 Absolutely. You took the words
18 right out of my mouth. And that's
19 what we're guarding against because
20 we don't believe that. And we
21 certainly as an Administration will
22 not perpetuate that type of
23 thinking and leading. But John
24 Mondlak will speak to that

1 excellent question.

2 MR. MONDLAK: Yeah, it's
3 a very good question. And I think
4 that I'm going to just try to
5 answer straight up and say that it
6 is really to help folks understand
7 that development isn't necessarily
8 bad, like development can be
9 beneficial. And I'm going to give
10 you an example.

11 So we've met with the
12 RCOs on a number of times in the
13 last couple months. We've had
14 group meetings, breakout meetings,
15 large meetings, small meetings.
16 And one of the things that I've
17 heard, and this sort of
18 encapsulates it for me, it may not
19 work for you, but I sort of got it
20 a little bit better. We heard from
21 some communities that didn't have
22 necessarily commercial corridors
23 nearby. And in the same meeting
24 they were complaining about, oh,

1 there's just too much development.
2 And I think it really was about the
3 size and scale of the development.
4 I don't think it was about they
5 don't want anything, but that was
6 sort of the message is there's so
7 much development, there shouldn't
8 be any development.

9 And at the same time in
10 the same meeting there was
11 communities around commercial
12 corridors who were saying, how do
13 we reduce the barriers to new
14 housing opportunities, to smaller
15 units, because people are getting
16 priced out of our neighborhoods,
17 and if we don't have SROs and
18 smaller units, our commercial is
19 going to die, like we need it.

20 And so, I think part of
21 this is trying to explain that,
22 yes, we don't want things that are
23 out of scale for your community.
24 Nobody wants that. That's not

1 good. But at the same time there
2 are benefits to having new
3 neighbors, to having new people, to
4 support the commercial corridors
5 that you all want to -- I live near
6 a commercial corridor and I don't
7 want it to die. I don't even think
8 it's as good as it could be. But
9 it takes housing, it takes people
10 to achieve that.

11 COUNCILMAN YOUNG: And I
12 agree with that. But what in the
13 H.O.M.E. plan talks about
14 comprehensive planning for
15 neighborhoods, for communities to
16 understand that process? I mean,
17 we're talking about 30,000 homes.
18 Philly is a city of vastly
19 different neighborhoods. Where are
20 we doing the comprehensive planning
21 with community members so we can
22 get an understanding of what their
23 needs are, what their issues are as
24 we move forward to develop these

1 neighborhoods?

2 COUNCILWOMAN BASS: Can
3 I have a point of information?

4 COUNCIL PRESIDENT

5 JOHNSON: Chair recognizes
6 Councilwoman Bass.

7 COUNCILWOMAN BASS: I
8 just wanted to say that the whole
9 process, the whole point of the RCO
10 process is to engage neighbors and
11 to have them say what they want.
12 People shouldn't have to have
13 things in their neighborhood that
14 they don't want. And so, I feel
15 like this is sort of like going
16 around them and saying, like you
17 just said we know what's best for
18 you, we know what's best for your
19 commercial corridor, your corridor
20 is going to die if we don't do X,
21 Y, and Z. I just think it's a very
22 slippery slope that we're on by
23 trying to say to the RCO, the folks
24 who do turn out, we know better for

1 what your needs are.

2 MS. THURMAN: Certainly
3 I don't understand how that was the
4 takeaway because that is not what
5 our process is. In fact, if that
6 was our approach, there's no way we
7 would have went and engaged RCOs.
8 Rcos are a part of this plan.

9 They've been, one,
10 briefed on what our thinking is.
11 They've also informed and helped to
12 shape and influence the thinking.
13 So it's not like we're coming to
14 them saying, this is the plan, deal
15 with it. Not at all. We have our
16 RCOs that have been on our Advisory
17 Councils leading up that were part
18 of our transition team, Advisory
19 Councils that were engaged all
20 throughout Phase 1, and even now we
21 have members who are on our
22 advisory team. So nothing about
23 our approach says we're going to go
24 to communities and say we know

1 what's best for you.

2 In fact, we've gone on
3 the record over and over again and
4 also have demonstrated through our
5 ongoing engagement in every
6 community that the community is a
7 part of this. There's no bringing
8 them to the table at the last
9 minute. That has never been our
10 approach, but we can show that and
11 demonstrate that through our
12 actions.

13 I think what John was
14 talking about is an alignment on
15 things like definition. So going
16 and saying, okay, you're saying you
17 don't want this but what is it that
18 you don't want, is it that you
19 don't want development or a certain
20 type of development. I think
21 that's where that improvement can
22 come in and that's where that
23 opportunity is even for our team.
24 So not just hearing I don't want

1 this, what is it about that thing
2 that you don't want. I think
3 that's where that clarity needs to
4 come in and that's why that
5 engagement is so important and
6 ongoing.

7 So we have, one, even
8 before -- we made sure of course
9 that we briefed Council first,
10 right, because we're always going
11 to do things decently and in order
12 making sure that you all understand
13 what the plan is. And then right
14 after subsequent to those
15 briefings, that's when we started
16 saying, okay, our RCOs, okay,
17 leaders, okay, community members,
18 we heard what you said, we heard
19 what you advised when we were in
20 transition, we heard what you
21 advised all throughout last year.
22 Here's what we believe is the end
23 product of that, right, here's
24 the -- not end product, here's the

1 proposal based on that, here's the
2 initiative that we developed based
3 on the feedback that we received
4 from a broad array of constituency.
5 Now, let's work together to
6 implement it --

7 COUNCILWOMAN BASS: I
8 hear --

9 COUNCIL PRESIDENT

10 JOHNSON: Tiffany, can I just --

11 COUNCILWOMAN BASS: I
12 was just going to say I hear
13 everything that you're saying. But
14 I still say if you are taking power
15 away from the people, from the
16 community who are making decisions,
17 then that is problematic and that's
18 what it sounds like to me. Any
19 time we're saying that certain
20 things are going to go around the
21 RCO process, and correct me if I'm
22 wrong, but it sounds as if things
23 are moving around the RCO process
24 which moves the community members

1 out of the conversation. That is
2 not what this is supposed to be.

3 I'm sorry,
4 Mr. President.

5 MS. THURMAN: Yes. And
6 we demonstrated through even the
7 1000-unit carve-out what that could
8 look like where it's not going
9 around, it's changing the order of.
10 So it's that engagement with
11 Council more upfront to ensure that
12 we're more efficient and we're
13 optimizing our processes. It's
14 that engagement of the community
15 upfront.

16 So what it is, is it's
17 looking at our existing processes
18 which is like 100 steps. And I
19 think we show that through a
20 document that we've made available
21 to all members of Council and
22 through this refine process, it's
23 not carving out RCOs or community
24 engagement. It's changing the

1 order of. And that really was
2 informed by what we're seeing
3 happen in other cities. I don't
4 know if Angela wants to add there.

5 MS. BROOKS: Well, one,
6 I just want to go to Councilmember
7 Young's original question. So
8 semantics matter. And so, we
9 acknowledge that the wording might
10 have been confusing. In one of the
11 updates and what you got today has
12 corrected that. So I just wanted
13 to put on the record that we have
14 acknowledged that and that is not
15 the intent.

16 I sat on my last Chicago
17 zoning board meeting as a
18 Commissioner in February. I've sat
19 on the Seattle Planning Commission
20 so I'm super sensitive to community
21 engagement in that process, in that
22 way as a person who serves. So
23 that is certainly not something
24 we're trying to circumvent.

1 But the way I just said
2 semantics matter, so does
3 visualization. And so, sometimes
4 people see a land use sign and they
5 assume somebody could be doing a
6 triplex and they assume they're
7 doing a 20-unit development. And
8 so, what we're saying is we need to
9 be working with communities,
10 working with District
11 Councilmembers, working with all of
12 the processes to help educate in
13 that way of what people are talking
14 about.

15 And like Chief Thurman
16 said, we are really working to find
17 out what is it you don't want on
18 the front end, because when we keep
19 finding out things project-by-
20 project, that's just not efficient
21 way for us to work. That's not an
22 efficient way to plan. And you're
23 right, it has to be a comprehensive
24 strategy and that's what we're

1 working to get toward.

2 But certainly, I want to
3 make sure we are all clear that
4 that is certainly just a semantic
5 thing. That is not what we want
6 anyone to walk away from. This
7 Administration really -- I mean, we
8 have a budget town hall once or
9 twice a week. We clearly have an
10 Administration that likes public
11 engagement. Since I've been here
12 I've been to the community more
13 than I have ever in my x number of
14 year career.

15 So we are definitely an
16 Administration that clearly
17 believes in engagement and we would
18 never circumvent that by any
19 stretch. And so, how it works in
20 other cities a lot of the times is
21 there are community plans. And I'm
22 not suggesting that's what we're
23 doing, but that's what we've done.
24 Those are the types of strategies

1 that I'm sure DPD will be looking
2 at and we're going to be looking to
3 work with each of you on what
4 you're doing in communities and
5 proactively having those
6 conversations.

7 And so, that's what we
8 mean by that and being more
9 proactive versus reactive, which is
10 how the planning systems just
11 across the country typically were
12 set up to work. And they haven't
13 been updated in my lifetime and
14 certainly not my career, so that's
15 what we're referring to.

16 COUNCIL PRESIDENT

17 JOHNSON: Yeah. I would just make
18 sure in terms of the proposal --
19 and I'm going to give the time back
20 to Member Young with the
21 correction -- and I know it's all
22 about semantics because, yes, this
23 Administration has been out in the
24 community right from day one,

1 right. And so, I give credit where
2 credit is due in terms of engaging
3 folks and being out in the
4 community and giving people a
5 chance to question.

6 And so, if that language
7 has changed just for the record,
8 and I read it early on, right, and
9 I did pay attention to it just to
10 make sure members have it just so
11 it can be clarified and also,
12 because this is such a robust
13 initiative, right, to be quite
14 frank in my mind in the event that
15 members decide to do the
16 pre-approval of units, probably the
17 most important people more than the
18 District Councilpeople are the
19 community, because they will
20 determine if you come back to this
21 body or not, at least that's how I
22 read it, and that's what we work
23 for and it's not the other way
24 around. And so, that would have to

1 be key to any component, at least
2 in my mind if anything would be pre
3 approved in the 2nd in terms of how
4 the members of my neighborhood and
5 my constituency view this process
6 and they feel embraced even more
7 than myself. Because when I go
8 home in my neighborhood where I
9 grew up at, I will be the one who
10 will have to address the issue.
11 But I will say the Administration
12 has been out and about. But in
13 terms of the actual language though
14 where folks will get, you know, how
15 we will interpret it is how you
16 present it.

17 MS. THURMAN: That's
18 right.

19 COUNCIL PRESIDENT
20 JOHNSON: Right, in plain language.
21 And so, I want to divert the time
22 back to Member Young and then we
23 have to get ready for our break.

24 COUNCILMAN YOUNG: Thank

1 you. And just really quick just a
2 comment. I mean, I just -- earlier
3 it was mentioned how some investors
4 will collude together in certain
5 neighborhoods. So I think we
6 really need to incentivize those
7 same developers to collude together
8 to comprehensively plan to develop
9 those neighborhoods together
10 because it's just a hodgepodge of
11 development when they are
12 purchasing, particularly their
13 private land and things like that.

14 And so, we can come up
15 with some funding to incentivize
16 them to do more of a community
17 development program, I think that
18 it could be a win-win for everybody
19 versus just saying that the
20 opposition, the community opposes
21 too many things.

22 As someone who has
23 represented developers, a handful,
24 has represented business owners,

1 has represented community groups
2 against developers, right, so it's
3 just a lot of misunderstanding in
4 that development world. But I
5 really think that because the
6 developers have in the community's
7 mind, they have the strength, they
8 have all the tools necessary.

9 We need to equip
10 communities with those same tools
11 to be on an equal footing with
12 developers, but at the same time
13 provide the developers with
14 incentives again to be more
15 community-oriented. So this is
16 just a tidbit that I have.

17 So thank you,
18 Mr. President.

19 MS. THURMAN: I really
20 like that, Councilmember. I really
21 do. And I'm thinking about ways
22 that we can even improve that. I
23 think a start to that was is our
24 Advisory Council which we announced

1 the day that the Mayor introduced
2 Executive Order 3-25 earlier in the
3 year.

4 If you look at who makes
5 up that Advisory Council, it's
6 exactly what you're talking about,
7 grassroots, grasstops developers
8 and aspiring developers, Black and
9 Brown people that are
10 representative that substantiates
11 our commitment to DEI -- as you
12 raised earlier, Councilmember
13 Landau -- and of course making sure
14 that whether it's supplier
15 diversity or workforce development,
16 that's all represented there.

17 But it doesn't mean that
18 there's no room to do more. We can
19 always do more and improve. And I
20 think that's where the feedback
21 from what Mayor Parker calls lived
22 life experience is incredibly
23 important to ensure that's
24 encapsulated here in this plan as

1 well.

2 MR. LAWRENCE: And just
3 to add we, again if we're
4 highlighting things in the plan
5 that speak directly to this, we
6 plan and we will continue
7 empowering our Neighborhood
8 Advisory Committees throughout the
9 city. Our local level partners are
10 important to us, not just on
11 Advisory Councils that come
12 downtown to City Hall, but those
13 that are actually in the community
14 as well. I mean, it just
15 solidifies the fact that we place a
16 lot of importance on our community
17 partners in the public
18 participation process.

19 COUNCILMAN YOUNG: Thank
20 you.

21 COUNCIL PRESIDENT

22 JOHNSON: Thank you.

23 Last question before we
24 break, I just want to get an idea

1 of how does the Administration see
2 Council's role in this plan, right?
3 Do we expect -- at least I would
4 expect, but I wouldn't get an idea
5 from you and the Administration,
6 how do you see our role where
7 you'll be coming back with
8 statements, public statements for
9 the public, just to show here's our
10 progress? Here's the strides we're
11 making, yearly progress reports,
12 right, just to keep the public
13 knowing what's going on,
14 transparency, accountability.
15 Where do you see Council's role in
16 this, especially given the extent
17 that you want to pre-authorize
18 properties?

19 MS. THURMAN:
20 Absolutely. It's that
21 accountability piece but also
22 working together, having that
23 synergy, that collaboration. And
24 so, as you were talking I was

1 thinking about PhillyStat360 and
2 how when we had our five-year plan
3 Councilmember Bass asked about what
4 those recommendations were and what
5 we'll be doing with it. And I said
6 then and we delivered on that
7 promise of ensuring that it wasn't
8 just a paperweight. It wasn't just
9 a nice, beautifully designed plan
10 that no one looked at, but only
11 referenced maybe years later like
12 we're doing the 2018 plan.

13 We wanted to make sure
14 that it is a living, breathing
15 document but also that it's
16 actionable. So we took those
17 recommendations from the City
18 Departments, aligned with City
19 Council made that public and now
20 we're holding ourselves
21 accountable.

22 That accountability also
23 starts here as well, right.
24 Councilmembers are also holding us

1 in our department, me, the Mayor's
2 Office and our departments
3 accountable to what we're doing to
4 remove barriers and streamlining
5 projects.

6 COUNCIL PRESIDENT

7 JOHNSON: Would you be comfortable
8 with program statements coming
9 before Council every so often being
10 approved?

11 MS. THURMAN:

12 Absolutely.

13 COUNCIL PRESIDENT

14 JOHNSON: Okay.

15 MS. THURMAN:

16 Absolutely. Yes, I think that's --

17 COUNCIL PRESIDENT

18 JOHNSON: As a partnership --

19 MS. THURMAN: Yes.

20 COUNCIL PRESIDENT

21 JOHNSON: -- but we have to also
22 separate from the 360Stat. On our
23 end we just have to be transparent
24 for the record in terms of how we

1 do business here representing our
2 constituents.

3 MS. THURMAN:

4 Absolutely. Because those numbers
5 on PhillyStat360 they're important,
6 right. They show our transparency
7 but it only tells part of the
8 story, so I think that that
9 accountability is absolutely
10 necessary. So 100% when we talk
11 about an administration that you
12 can see, touch and feel, that's
13 where that accountability comes in.
14 So bring us back. We'll talk about
15 what we've done with those 1000
16 units.

17 What I don't want, what
18 I don't want, on my first day in
19 2016 one of the projects that were
20 brought into my lap was there, was
21 Simons. I see Dr. Phillips stepped
22 out for a moment, but Simons and
23 other rec centers when I was here
24 serving as Chief of Staff of

1 Philadelphia Parks and Recreation.
2 And I was astounded that when I
3 returned to government under the
4 Parker Administration that we were
5 just doing a ribbon cutting there
6 now eight-plus years later.

7 COUNCIL PRESIDENT

8 JOHNSON: I think you're speaking
9 to the sentiments of this body.
10 And so, probably in Part 2, if we
11 borrow, if we borrow \$1 billion,
12 \$800 million, part of the question
13 becomes, which members have been
14 speaking about within our own
15 meetings is, how do we spend this
16 money --

17 MS. THURMAN:

18 Absolutely.

19 COUNCIL PRESIDENT

20 JOHNSON: -- in an appropriate
21 amount of time in which to
22 structure and how that money gets
23 spent. I know we borrow a
24 significant amount of money for

1 Rebuild. We didn't have that
2 infrastructure to actually expedite
3 those projects and they're still in
4 the pipeline, and I'm sure you're
5 aware. So there's no secret
6 amongst us. The question is, the
7 million dollar question is in the
8 event that this borrowing does take
9 place, can we do this type of ramp
10 up? Do we have the infrastructure
11 to actually spend down an
12 appropriate amount of time this
13 level of funding?

14 MS. THURMAN:

15 Absolutely. And we have learned
16 from that process both what went
17 well, right, and what didn't go
18 well, where those bottlenecks were
19 to ensuring that we are not
20 repeating that. We can't afford to
21 because of the housing crisis that
22 we substantiated earlier.

23 And we do have that
24 those numbers for you,

1 Councilmember Landau, and we're
2 happy to answer that when we go
3 back through our next round. But
4 when walking through there and
5 seeing the walls falling down
6 literally, right, as we were
7 walking through --

8 COUNCIL PRESIDENT

9 JOHNSON: Yeah. That's my
10 District, yes.

11 MS. THURMAN: Absolutely
12 when we were walking there with you
13 and seeing how people had to be
14 temporarily displaced, they were
15 still doing programs in every room
16 in that building although it was
17 dangerous.

18 COUNCIL PRESIDENT

19 JOHNSON: Yes, that's correct.

20 MS. THURMAN: It
21 shouldn't have taken eight years
22 then. What will not happen is
23 H.O.M.E. Will not take eight years.

24 COUNCIL PRESIDENT

1 JOHNSON: Okay.

2 MS. THURMAN: That's why
3 we're saying two to four years.
4 Give us the money and we'll do it.

5 COUNCIL PRESIDENT

6 JOHNSON: Okay. So when we come
7 back we'd like to see what that
8 structure looks like. I know PHD,
9 a significant amount of funding is
10 going to go through with that
11 agency and get an idea of what that
12 process looks like.

13 MS. THURMAN:
14 Absolutely.

15 COUNCIL PRESIDENT

16 JOHNSON: Thank you. At this time,
17 we will reconvene at 2:30 p.m.
18 Council will be at ease.

19 (Council at ease.)

20 COUNCIL PRESIDENT

21 JOHNSON: So we will now resume our
22 Committee of the Whole. I'm going
23 to ask for Jesse, Tiffany and your
24 team to please join us back at the

1 table.

2 (Witnesses approached
3 Witness table.)

4 COUNCIL PRESIDENT

5 JOHNSON: So for FY26 you are
6 projecting \$134 million spend, and
7 we know that with most major
8 housing programs as well as some of
9 the Rebuilds it's going to take
10 some time to get the money out the
11 door. And so, I just want to get
12 an idea of what's the plan and then
13 I have a follow-up question.

14 And I think it will
15 probably be for Dave Thomas who's
16 not here, but I'll wait. But I
17 know from Basic Systems Repair
18 we're talking about going to 100%
19 AMI, which I know members were
20 briefed on and had some concerns
21 about. So I want to figure out how
22 we can still protect those who are
23 most vulnerable but also be
24 supportive of that person who may

1 miss the income deadline by maybe
2 \$100, \$200, but still protecting
3 the most vulnerable populations.

4 So the first part is
5 with the 134 million in FY26, just
6 getting an idea of how you plan to
7 spend down the money? And then
8 also Basic Systems Repair going to
9 100% AMI and how we can make sure
10 we're safeguarding those who are on
11 a lower scale AMI-wise?

12 MR. LAWRENCE: Just for
13 clarification, Council President,
14 are you asking about the FY26 DPD
15 budget?

16 COUNCIL PRESIDENT
17 JOHNSON: Yes -- I'm sorry. That's
18 for the H.O.M.E. plan.

19 MR. LAWRENCE: Oh, for
20 the H.O.M.E. plan. Okay. I'm
21 going to defer to Rob about the
22 budget.

23 COUNCIL PRESIDENT
24 JOHNSON: Sure.

1 MR. DUBOW: So the
2 overall assumption about spending
3 is existing programs will be spent
4 evenly over the year, over the next
5 couple of years. And the new
6 programs will start in July of 2026
7 and they'll be about kind of half
8 of what the typical year spending
9 will be. And then they'll ramp up.
10 So within about a year or so
11 they'll get to their normal pace of
12 spending.

13 COUNCIL PRESIDENT
14 JOHNSON: Okay. Thank you. And a
15 question regarding Basic Systems
16 Repair going to 100% AMI, I do want
17 to say just for the record, I want
18 to be clear because I know I've
19 heard this from time to time, we're
20 not pitting the haves versus the
21 have-nots with the question, but
22 also as an agent of government we
23 just want to make sure that the
24 most vulnerable population is also

1 protected as it relates to Basic
2 Systems Repair. And we also want
3 to support our constituents who may
4 be \$100 or \$200 over the criteria
5 and that they are supported as
6 well.

7 MR. LAWRENCE: So as
8 indicated earlier, Council
9 President, and just for the record
10 I want to kind of give you maybe
11 FY24 figures that would help
12 determine or provide how many folks
13 were actually served. Over 3000
14 households were served in FY25 with
15 Basic Systems Repair.

16 As we're earmarking the
17 number to be served in our H.O.M.E.
18 bond, it's more than double that.
19 60% of AMI, as indicated earlier,
20 that is something that is mandated
21 by the additional funding sources
22 outside of H.O.M.E. plan. So we
23 definitely have to make sure that
24 we dedicate funds to that

1 particular AMI regardless because
2 that is restrictive money that
3 restricts how we put it out and
4 where we provide that service to.

5 In essence adding on to
6 this, we definitely want to
7 concentrate on our 60% of AMI
8 demographic there, but we are
9 looking at it as the opportunity to
10 expand because as you indicated and
11 as I indicated earlier, there is a
12 need beyond that 60% of AMI, right.
13 We look at it as not necessarily
14 that number that's reflecting what
15 people have the availability to
16 spend.

17 You can easily be above
18 that AMI, that particular AMI level
19 and have, you know, be house
20 poor -- like, you don't have the
21 ability to spend money on emergency
22 repairs. Again, going back to what
23 we have to spend on eggs and school
24 supplies and everything else that

1 was part of that opening, that is
2 an important factor in
3 understanding how disposable income
4 is shrinking, right.

5 So we're definitely
6 going to be very strategic about
7 how we implement the use of those
8 funds over that current limit right
9 now, because we have data that
10 reflects that there is a need --

11 COUNCIL PRESIDENT

12 JOHNSON: Could you provide that
13 data just for the record to say,
14 hey, listen, based upon these
15 programs we know that we've turned
16 down this many individuals because
17 they didn't meet the criteria? Do
18 you have that data to provide that
19 justifies the need to go to 100%?

20 MR. LAWRENCE: We can
21 qualify that data for you in a
22 written way to just pretty much --

23 COUNCIL PRESIDENT

24 JOHNSON: Just please provide that

1 to the City Chair.

2 MR. LAWRENCE: --

3 determine how many people and where
4 people have been priced out. I
5 think that is a good point --

6 COUNCIL PRESIDENT

7 JOHNSON: Per program that will be
8 funded.

9 MR. LAWRENCE:

10 Absolutely.

11 COUNCIL PRESIDENT

12 JOHNSON: And specifically with
13 BSRP.

14 MR. LAWRENCE: We can
15 provide that detail for you.

16 COUNCIL PRESIDENT

17 JOHNSON: And that will be helpful.
18 And I've dealt with that under AVI.
19 I have a constituency who wanted to
20 be a part of -- it wasn't Homestead
21 because everybody got Homestead.
22 It was LOOP --

23 MS. THURMAN: Yes.

24 COUNCIL PRESIDENT

1 JOHNSON: -- and also Senior
2 Citizens Tax Freeze, right. And it
3 might be a person who's an elder,
4 who I was dealing with seniors
5 because their pension was just a
6 little high but at the same time
7 they're still struggling just like
8 everybody else. And so, just
9 wanted to take a look at that.

10 MR. LAWRENCE: And if I
11 can, Council President, I also want
12 to qualify again what I stated
13 earlier that 60% as a result of
14 being attached to the Housing Trust
15 Fund, right, CDBG also has the
16 ability to go up to 80% as well.
17 So there is another kind of echelon
18 for additional affordability,
19 additional income bands to be able
20 to address here.

21 So again, we would stay
22 within the parameters of what those
23 existing funding sources are
24 saying. And when we present that

1 data to you about who has not been
2 able to qualify as a result of the
3 income levels, we can provide that
4 information to you and make the
5 determination or provide that
6 information that says where people
7 have been able to qualify at this
8 particular AMI levels right now.

9 COUNCIL PRESIDENT

10 JOHNSON: Cool.

11 MS. THURMAN: 10, 11
12 years ago when the Mayor of course
13 was in Harrisburg, she was the
14 chief champion for LOOP in ensuring
15 that it not only impacted her
16 constituencies but as the head of
17 the Delegation citywide, so that
18 citywide focus didn't just start
19 today. But I appreciate you
20 talking about the LOOP program and
21 prioritizing seniors.

22 And that's actually the
23 impetus for this approach here,
24 ensuring that we're expanding our

1 scope and scale to ensure that
2 we're helping much more
3 Philadelphians than we are
4 currently. But we definitely can
5 get you those numbers, not just of
6 the people who are on the waitlist,
7 but those who were turned down and
8 priced out.

9 COUNCIL PRESIDENT

10 JOHNSON: Yeah, that's the key, the
11 ones who were turned down. Because
12 if they're on the waitlist, that
13 means they qualify. But if you're
14 turned down, that means you don't
15 qualify, correct?

16 MS. THURMAN: That's
17 right.

18 COUNCIL PRESIDENT

19 JOHNSON: Okay. Cool.

20 MS. THURMAN: I think
21 also, you know, Jesse mentioned
22 this earlier, through our One Front
23 Door process, member or interested
24 parties to all of these new

1 benefits that are going to be
2 expanded and those new, they will
3 only have to complete one single
4 application.

5 COUNCIL PRESIDENT

6 JOHNSON: Yes. Streamlining it,
7 yes.

8 MS. THURMAN: Exactly.

9 And by streamlining that process,
10 that will also help with our data
11 tracking as well.

12 COUNCIL PRESIDENT

13 JOHNSON: Awesome. The H.O.M.E.
14 plan includes over 3 million to
15 fund various research and analysis
16 projects. One of those is for
17 \$150,000. So why would we borrow
18 money for research projects when we
19 can just take it out the General
20 Fund? Why would we pay on a debt
21 service for a research project?

22 MR. DUBOW: And as we
23 talked about, the program has \$1
24 billion in funding so we have the

1 borrowings and then we have things
2 like Housing Trust Fund money, some
3 of the federal money. So one of
4 the things we'll do as we implement
5 the program is figure out the right
6 funding streams for each of the
7 expenditures.

8 COUNCIL PRESIDENT

9 JOHNSON: I'm getting ready to turn
10 it over to my members. I want to
11 get an idea, right, I know we're
12 talking about pre-approving lists,
13 right, for development of
14 properties. And for me, there's no
15 investment in the Land Bank, which
16 should be a critical part of this
17 process, right.

18 If we're going to spend
19 down this money immediately, and
20 the key vehicle which is the Land
21 Bank we are doing, we're waiting a
22 whole year to do operational
23 assessment. Now, this is the
24 actual organization that should hit

1 the ground running. So I would
2 think that if anything we're going
3 to invest in is make the Land Bank
4 scale up and staff and the whole
5 technical team, because if members
6 do decide to say, I'm going to
7 pre-approve a thousand parcels of
8 land, then I would think in order
9 for us to hit the ground running,
10 they want to do this 30,000
11 preservation or building of units,
12 in this case building before I
13 guess before we run again which is
14 2027, that's the commitment, the
15 Land Bank really don't have a whole
16 year in my mind because they're a
17 critical part of this plan or
18 aren't they?

19 MS. THURMAN: No, they
20 are a critical part of this plan.
21 One of our approaches is around
22 business process improvement. And
23 using that model, we have to assess
24 where's the best and highest use,

1 right, so what that investment
2 looks like. So we're doing that
3 through an assessment. Not a year-
4 long assessment with a bunch of
5 people at the table and not really
6 getting to any results. We have an
7 RF --

8 MR. LAWRENCE: So we
9 have an RFP out right now for a
10 strategic plan, making sure that
11 the Land Bank has some clear
12 guidance on where it should be
13 activating properties and where it
14 should look to activate the
15 properties as well.

16 MS. THURMAN: But that
17 assessment is also looking at
18 internally what that right
19 structure is, right. And so, we're
20 working with Angel. We have a
21 number of significant vacancies --

22 COUNCIL PRESIDENT
23 JOHNSON: Can I ask you a question?

24 MS. THURMAN:

1 Absolutely.

2 COUNCIL PRESIDENT

3 JOHNSON: This gentleman used to
4 run the RDA, right.

5 MS. THURMAN: Yes.

6 COUNCIL PRESIDENT

7 JOHNSON: We need another
8 assessment to figure out if the
9 Land Bank is up to -- I don't want
10 to say up to par, but what are we
11 doing an assessment of when this
12 gentleman worked for the Land
13 Bank -- well, he ran the
14 Redevelopment Authority which is
15 essentially the same thing until he
16 created the Land Bank and got rid
17 of Vacant Property Review
18 Committee, right.

19 An Angel, he's been
20 around for a while. I know he know
21 this process inside out. So I'm
22 just trying to get an idea what is
23 the outside assessment person going
24 to come in to do to help us out?

1 MS. THURMAN: Well, it's
2 interesting that you mentioned that
3 because --

4 COUNCIL PRESIDENT

5 JOHNSON: And why wouldn't Greg at
6 least -- well, why wouldn't he be
7 doing it since he created the whole
8 plan?

9 MS. THURMAN: Well, we
10 have processes in place internally
11 where we can't just give a contract
12 to --

13 COUNCIL PRESIDENT

14 JOHNSON: Let me change it.

15 MS. THURMAN: Sure.

16 COUNCIL PRESIDENT

17 JOHNSON: Let me change it --

18 MS. THURMAN: But why
19 are we doing an assessment if
20 they're here --

21 COUNCIL PRESIDENT

22 JOHNSON: I'm just trying to
23 understand. Let me change it. Why
24 wouldn't that be a part of the

1 scope of work already for the Greg
2 Heller group to do as a part of
3 bringing somebody else out?

4 I just think a whole
5 year to do an assessment because it
6 says a year, so you said we're not
7 doing a whole lot, but it says
8 operational assessment will take a
9 year. So if it's going to take a
10 year and we're trying to get the
11 30,000 units completed, well, we're
12 already close to '27 when that year
13 starts. So I'm just trying to get
14 some clarity.

15 MS. THURMAN: That's a
16 great question. We're working on
17 parallel tracks. So we have -- I
18 forget the number of vacancies. I
19 know that you have that and I'll
20 give you that exact number in a
21 moment --

22 COUNCIL PRESIDENT

23 JOHNSON: 17,000.

24 MS. THURMAN: No, no.

1 The vacancies in the Land Bank in
2 terms of staffing. So we have open
3 positions that we have to fill.
4 That's part one. That's on track
5 one. On track two we know that
6 assessment needs to happen so that
7 we can improve our processes. That
8 doesn't preclude current, you know,
9 folks that we do business with from
10 bidding on that opportunity, but we
11 are not just going to give that to
12 them.

13 But they have -- you
14 mentioned Greg, so I'll reference
15 Greg Heller and Angel have
16 substantiated that an assessment is
17 needed. So based on their
18 guidance, we're doing the
19 assessment. But the assessment
20 doesn't take away from our forward
21 progress. What it's going to do is
22 enhance it.

23 But Jesse comes from
24 that department. Actually, his

1 role that he left vacant by
2 accepting the current role that
3 he's in right now is a role that
4 we're looking to fill, that we're
5 working with our Chief Human
6 Relations Officer to fill right
7 now.

8 But in terms of the Land
9 Bank assessment, I'll kick that
10 over to Jesse to answer that
11 question with more specificity.

12 COUNCIL PRESIDENT
13 JOHNSON: And I'm just saying and
14 I'm listening. The sense of
15 urgency and how we have to spend
16 this money because we're borrowing
17 so much, I just don't personally
18 think we have a year and I just
19 think that the aggressiveness on
20 getting someone -- because that's
21 the key part that you're asking
22 members to be supportive --

23 MS. THURMAN:
24 Absolutely. But I want to be very

1 clear --

2 COUNCIL PRESIDENT

3 JOHNSON: -- of this process.

4 MS. THURMAN: -- the

5 assessment doesn't mean that the

6 work doesn't start until the

7 assessment is done. What assessment

8 is going to do is help to inform

9 our approach. We're not going to

10 wait until the end, until the full

11 assessment is completed to make

12 those improvements.

13 We're going to make them

14 along the way. That's that

15 iterative business process

16 improvement model. But it doesn't

17 mean that we're not going to do the

18 assessment. The changes --

19 COUNCIL PRESIDENT

20 JOHNSON: I got you.

21 MS. THURMAN: -- are

22 going to happen along the way. And

23 we've done that in other areas as

24 well.

1 COUNCIL PRESIDENT

2 JOHNSON: So possibly what could
3 happen is in the process of let's
4 say folks say, okay, we support the
5 100,000 units to get started,
6 right. And what we start off with
7 agreeing to may evolve or change
8 based upon the outcome of the
9 assessment because the assessment
10 is coming in the middle of an
11 actual agreement.

12 MS. THURMAN: It's going
13 to improve it.

14 COUNCIL PRESIDENT

15 JOHNSON: Okay. That's all. I
16 just wanted to get some clarity on
17 that. That's all.

18 MR. LAWRENCE: Again, I
19 think it is -- I do think the
20 strategic plan that is currently
21 out is important. We plan to enter
22 into an agreement on or around this
23 spring with a third party to look
24 at what the Land Bank needs to do

1 to position itself appropriately to
2 respond to the acquisition and
3 disposition of land, right.

4 There was a hearing.

5 There was a series of steps that
6 were taken up until now to
7 recognize that there's an issue
8 navigating through the Land Bank at
9 different points when it comes to
10 the application process,
11 understanding that a disposition
12 policy that at this point was
13 conceived over six years ago and
14 enacted in 2020, could quite
15 possibly not be something that is
16 universally a fit for all the
17 different types of applications
18 here.

19 So we recognize that
20 there are barriers in the
21 application process. And to
22 Tiffany's point, to Chief of Staff
23 Thurman's point, we do not want to
24 wait for an organizational

1 assessment to --

2 COUNCIL PRESIDENT

3 JOHNSON: I got you.

4 MR. LAWRENCE: --

5 dedicate our time and effort into

6 thinking about that. But I do

7 recognize where you --

8 COUNCIL PRESIDENT

9 JOHNSON: I'm supporting the plan,

10 but I'm just going to keep it a

11 bean. I just feel as though

12 because this is such a huge

13 initiative, we're talking about \$1

14 billion that we've ever seen in the

15 history of our city, that we

16 probably should have already been

17 hitting the ground running with

18 those staff and the assessments

19 even before now, because we're on a

20 time clock that we're trying to

21 accomplish, that I support the

22 Mayor in accomplishing when her

23 term is over with. So that's just

24 my perspective.

1 But, yes, we can walk
2 and chew bubble gum at the same
3 time. It's just very glaring when
4 you see a budget based upon the
5 Housing initiative and the
6 organization that members are
7 asking to give up some level of
8 discretion when it comes to the
9 pre-authorization of land. I would
10 just think that some level of just
11 in good faith, I got 10 new staff
12 that's going to be already hired or
13 at least in the budget to bring on.
14 So by the time the summer comes, we
15 just rocking and rolling.

16 MS. THURMAN: I'm going
17 to be very transparent with you.
18 There's an underlying assumption
19 there that we were ready to do that
20 last year. The government that we
21 walked into was not ready to do
22 that last year. We had to lay the
23 foundation first. And so, that's
24 what we've done over the last year,

1 first 12 months.

2 COUNCIL PRESIDENT

3 JOHNSON: Okay. I got you.

4 MS. THURMAN: Now, we're
5 ready. But what we don't also want
6 to do is do an assessment just like
7 other plans and they just sit there
8 and collect dust. We had to make
9 sure that we were ready. We're
10 ready now. We weren't ready then.

11 COUNCIL PRESIDENT

12 JOHNSON: Okay. I was just trying
13 to get some understanding --

14 MS. THURMAN: I
15 appreciate that.

16 COUNCIL PRESIDENT

17 JOHNSON: -- of the process. And
18 it is glaring that it's not funded
19 as a part of this initial process
20 in a delay of a year.

21 MS. THURMAN: But also,
22 just to be very clear on the record
23 it's not going to take a year.

24 COUNCIL PRESIDENT

1 JOHNSON: Okay. All right. Cool.
2 The Acquisition Fund for the Land
3 Bank, is that only restricted to
4 sheriff sales or private property
5 as well?

6 MR. LAWRENCE: That
7 would be giving the opportunity for
8 the Land Bank to exercise some
9 priority bid. The way it's written
10 right now we look at it in a way
11 where it does rely heavily on
12 sheriff's sales.

13 COUNCIL PRESIDENT

14 JOHNSON: On sheriff's sale. But
15 will it have the ability to also go
16 after private home development that
17 may want to also turn over property
18 to the City as it relates to the
19 work that we're doing?

20 MR. LAWRENCE: We will
21 allow for them to do that with this
22 fund.

23 COUNCIL PRESIDENT

24 JOHNSON: Okay. Cool.

1 MS. THURMAN: I think
2 Greg wanted to add something.

3 MR. HELLER: No, that
4 was where I was going there. We
5 didn't put this in there
6 specifically earmarked just for
7 sheriff's sale.

8 COUNCIL PRESIDENT
9 JOHNSON: Could you update it just
10 for the record so members of
11 Council could have it?

12 MR. LAWRENCE: You mean
13 the document itself. We can make
14 that change.

15 COUNCIL PRESIDENT
16 JOHNSON: Yes, the expansion of the
17 responsibilities.

18 MR. LAWRENCE: Any
19 description we do indicate how
20 plentiful vacant land is here and
21 we can make that correction to
22 understand that it's not just
23 priority bid at sheriff's sale. It
24 is for the opportunity to acquire

1 vacant land outside of sheriff's
2 sale.

3 COUNCIL PRESIDENT

4 JOHNSON: Okay. Awesome.

5 MR. HELLER: And I just
6 want to say we really appreciate
7 that kind of feedback. If there
8 are components of any of these
9 programs that aren't clear or need
10 clarification and there are pieces
11 that are important, please let us
12 know because we want to make sure
13 that the descriptions really
14 represent the reality and the
15 priorities of all parties involved.

16 COUNCIL PRESIDENT

17 JOHNSON: Absolutely. Thank you
18 very much, Greg.

19 There's a significant
20 investment in the Accelerator Fund,
21 which I'm very supportive of making
22 sure that Black and Brown
23 developers have an opportunity to
24 have a seat at the table because

1 most of the time the usual suspects
2 are building the City of
3 Philadelphia.

4 Do we have any data thus
5 far based upon the initial \$10
6 million that was invested in the
7 Accelerator Fund, the actual
8 outcomes, how many developers
9 actually utilized the program, how
10 many units that were actually built
11 to show the actual need to
12 continue -- I definitely think
13 there's a need to continue
14 investing in it. But just in
15 transparency, what have we
16 accomplished with the \$10 million
17 investment thus far?

18 MR. LAWRENCE: Well,
19 we're happy that that program is
20 something that folks appreciate.
21 It's a very valuable asset to the
22 City of Philadelphia, and I see
23 that David Langley is here to talk
24 a little bit more about that data.

1 MR. LANGLEY: Thank you.

2 And I welcome the opportunity to
3 discuss it. Thank you, Council
4 President Johnson. So Dave
5 Langley. I'm the Executive
6 Director of the Philadelphia
7 Accelerator Fund. I have some of
8 that data for you.

9 Of the \$10 million that
10 had been initially invested partly
11 in the form of a forgivable loan at
12 0% interest from the PRA and \$1
13 million in grant funding, that's a
14 loan loss reserve that enabled us
15 to leverage \$15 million in private
16 capital. So we now have six
17 lenders in our syndicate, including
18 five traditional depository
19 institutions and one mortgage
20 guarantor who invested \$1 million
21 dollars in us as well.

22 From that, we've
23 committed or deployed a little over
24 \$11.5 million of that. We have

1 credible pipeline for 20 million.
2 So we have pipeline that we cannot
3 fund given the resources that we
4 currently have that we would like
5 to.

6 The funds that I'm
7 talking about in terms of the loans
8 that have been committed or closed
9 to date, that covers 178 units of
10 housing. Of that, 146 are deed-
11 restricted as affordable at an
12 agreed-upon affordability level.
13 And of the pipeline, we have
14 another 14 transactions that have
15 been approved at our board level
16 but not yet closed. Those loans
17 are almost entirely with two
18 exceptions all Turn the Key Land
19 Bank disposition deals, covering 82
20 units of Turn the Key housing
21 affordable by, you know, as the
22 deed restriction is written at 80%
23 to 100% of AMI but with the Turn
24 the Key buy-down effectively

1 affordable at 50% to 60% of AMI or
2 below depending on mortgage
3 interest rates.

4 So we've got more
5 than -- I don't want to say we've
6 got more than we can handle, but
7 we've got a lot. And all of this
8 pipeline can be funded if we have
9 the resources.

10 COUNCIL PRESIDENT

11 JOHNSON: Can you quantify the
12 number of developers that have
13 taken advantage of the program?

14 MR. LANGLEY: Yes. Of
15 those 24 transactions that I'm
16 talking about either closed and
17 deployed or committed, there's 24
18 developers, 22 of whom are Black-
19 or Brown-owned businesses and then
20 we have a couple nonprofits in the
21 portfolio as well.

22 COUNCIL PRESIDENT

23 JOHNSON: Okay. Awesome. I think,
24 Jamie, how many did you have

1 because you came and got 10

2 developer deals out of this,

3 something like that?

4 COUNCILWOMAN GAUTHIER:

5 Nine.

6 COUNCIL PRESIDENT

7 JOHNSON: Nine?

8 COUNCILWOMAN GAUTHIER:

9 And Mantua.

10 COUNCIL PRESIDENT

11 JOHNSON: Okay. Last question

12 before I turn it over, and I think

13 it's an excellent program, but just

14 always good for transparency to

15 show the data the program is

16 actually working and we're

17 addressing equity in terms of who

18 gets to develop, because a lot of

19 times it's the usual suspects that

20 are coming to our office, and the

21 individuals who really don't have

22 an opportunity to participate

23 because of capital are always shut

24 out. And so, I think this is a

1 great, robust program as long we
2 continue showing how the numbers
3 are benefiting those most in need.

4 And the last part, I
5 know we talked about the union
6 component. At some point in time I
7 know there will be an agreement.
8 And obviously, Rob, we will want to
9 see it in Council in terms of what
10 that process looks like in terms of
11 moving forward in terms of how we
12 engage in that agreement in
13 partnership with the various union
14 bodies that are going to support
15 this initiative.

16 MR. DUBOW: Yes, we
17 understand that and definitely will
18 involve Council.

19 COUNCIL PRESIDENT

20 JOHNSON: Thank you very much.

21 The Chair recognizes the
22 Chair of Housing Councilwoman Jamie
23 Gauthier. Then Councilmember
24 Kendra Brooks.

1 COUNCILWOMAN GAUTHIER:

2 Thank you, Council President.

3 Before I get into my
4 questions, I want to quickly come
5 back to the point of information
6 around Basic Systems Repair. The
7 spreadsheet shared this morning
8 shows us that this proposal
9 actually decreases funding for BSRP
10 in FY26. The total figure is \$25.5
11 million in FY26 compared to \$32.5
12 million in FY25. This is for what
13 is probably our most popular
14 program that Dave Thomas said we
15 have 7000 homeowners already
16 waiting in line and we're proposing
17 to probably more than double the
18 number of eligible homeowners who
19 can apply. So I just want to make
20 sure that all of us hear that and
21 that that's said on record.

22 COUNCILWOMAN BROOKS:

23 (Inaudible).

24 COUNCILWOMAN GAUTHIER:

1 8000. Thank you. Moving on to my
2 questions. I have a similar
3 concern about the Adaptive
4 Modifications budget. We know that
5 as of March Adaptive Mod had a 1700
6 person interest list and almost \$14
7 million worth of repairs that
8 haven't been initiated because it
9 ran through its FY25 budget so
10 quickly.

11 And so, I think if Mayor
12 Parker and City Council want quick
13 wins to keep people in the homes
14 they own, I would argue that
15 clearing the Adaptive Mod waitlist
16 is probably the best investment we
17 could possibly make in FY26. When
18 it comes to ways to reduce
19 displacement risk for vulnerable
20 communities, preserving
21 homeownership and increasing
22 economic opportunity for our small
23 contractor base, it doesn't get
24 much easier than this. So can this

1 budget be increased to reflect that
2 in your revised plan?

3 And next, I love that
4 there's funding in here for
5 acquiring occupied multi-family
6 housing because that continues a
7 pilot that I helped start with an
8 acquisition RFP from back in 2023.
9 But \$5 million across four years is
10 such a small dollar amount that it
11 can render this investment almost
12 meaningless. We know from our
13 previous RFP that we need at least
14 50,000 per unit to meaningfully
15 extend affordability, sometimes a
16 lot more than 50,000 per unit.

17 So as proposed, this
18 only gets us a couple dozen units
19 per year at the most. This piece
20 does not feel entirely thought
21 through. And so, I wanted to ask
22 what you all think about that? And
23 if we can put more of an
24 investment, something like \$20

1 million per year in a way that

2 would actually move the needle.

3 Can you give us your thoughts on

4 that as well?

5 MR. LAWRENCE: So first,

6 I'd like to back up and recognize

7 that the funding for Basic Systems

8 Repair the number that is

9 represented on that spreadsheet

10 doesn't include the NPI

11 contribution to that. So that

12 number that's dedicated to BSRP is

13 actually higher last year. And

14 again, understanding that there's a

15 chance --

16 COUNCILWOMAN GAUTHIER:

17 Last year it was higher?

18 MR. LAWRENCE: It was --

19 in FY25 it was higher.

20 COUNCILWOMAN GAUTHIER:

21 But in FY --

22 MR. LAWRENCE: Well,

23 it's higher this year with the

24 contribution of H.O.M.E. funds than

1 it was last year. I mean, I think
2 you're quantifying the number that
3 was dedicated in FY25, and that
4 number should also include NPI as
5 well.

6 COUNCILWOMAN GAUTHIER:
7 Can you clarify that for the record
8 and give us those comparisons?

9 MS. THURMAN: Yes, we'll
10 give you the breakdown. But I do
11 know that we did not cut funding to
12 BSRP. We'll give you the breakdown.
13 We can definitely do that. Your
14 next question was around Adaptive
15 Modification Program looking to
16 invest additional funds there.

17 MR. LAWRENCE: We're
18 definitely open to having that
19 conversation about what that number
20 looks like. And I think just to
21 give you a sense of where the
22 Adaptive Modification, that was \$7
23 million invested last year and that
24 yielded 382 homes. So we're

1 looking to make sure that we are
2 expanding that. We're making sure
3 that that number increases based on
4 current investment and proposed
5 investment in this, in the H.O.M.E.
6 plan.

7 COUNCILWOMAN GAUTHIER:

8 My point is that even with the
9 spending from last year we have a
10 1400-person interest list. We have
11 a substantial amount of outstanding
12 work. And so, it just goes back to
13 the way that we're divvying up this
14 money. And instead of making sort
15 of major investments in programs
16 that are really popular and that
17 really work in a way that can get
18 even more of an impact, we're
19 spreading it out very thinly. So
20 the question was to explain the
21 rationale for that and to perhaps
22 consider a different way of
23 appropriating this money?

24 MR. HELLER: Yeah.

1 Okay. Councilmember, I have the
2 numbers right here thanks to Allie
3 pulling it really quickly. So for
4 Fiscal Year '26 it would be 9
5 million in proposed H.O.M.E. bond
6 funding; 13,906,000 in CDBG;
7 551,000 in Housing Trust Fund and
8 16 million in NPI, which brings it
9 to a total of 35,457,000 for BSRP
10 in Fiscal Year '26.

11 COUNCILWOMAN GAUTHIER:

12 And what is the total number for
13 FY25?

14 MR. HELLER: The total
15 number of what?

16 MS. THURMAN: She's
17 asking --

18 COUNCILWOMAN GAUTHIER:

19 You gave me the FY26 number. Can
20 you give me the total number for
21 FY25?

22 MS. THURMAN: The
23 spreadsheet that we have here
24 doesn't have that, but we will get

1 that to you. Absolutely. We will
2 do that before we leave here.

3 COUNCILWOMAN GAUTHIER:

4 I think the point is if we have
5 8000 people on the waitlist, if
6 we're expanding AMI in a way that
7 probably doubles the interest in
8 the program, then the investment in
9 the program needs to consider that
10 or should consider that.

11 MR. HELLER: Yes, I
12 think we agree. The challenge is
13 that this is the case for a number
14 of programs that are highly used
15 and there's a lot of need for and
16 there's limited funding. So I --

17 COUNCILWOMAN GAUTHIER:

18 Well, 800 million can be a lot. It
19 depends on how we divide it.

20 MR. HELLER: Yeah. I
21 mean, I think we all agree that
22 there is more need than there's
23 funding available.

24 MS. THURMAN: I think we

1 also agreed before we went on break
2 earlier that should Council come
3 back with additional funds, we
4 won't say no. We will be very
5 grateful.

6 COUNCILWOMAN GAUTHIER:
7 Somehow I doubt that will be on the
8 table.

9 But thank you, Madam
10 Chair.

11 COUNCILWOMAN GILMORE
12 RICHARDSON: Thank you. Thank you
13 so much to our Chair of Housing --

14 MS. THURMAN: I'm so
15 sorry, Majority Leader. We do have
16 the FY25 number that we promised to
17 get to Councilmember Gauthier. May
18 we state that for the record?

19 COUNCILWOMAN GILMORE
20 RICHARDSON: Sure. Please state
21 that for the record and then I'll
22 make a very quick announcement.

23 MS. THURMAN: Thank you
24 very much.

1 MR. HELLER: FY25 is

2 32,457,000.

3 COUNCILWOMAN GAUTHIER:

4 Thank you.

5 MS. THURMAN: Thank you

6 very much.

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Thank you. Thank you

9 all very much. And thank you to

10 our Chair of Housing Councilmember

11 Gauthier.

12 Colleagues, as of this

13 time we have seven members in the

14 queue. We have a Committee on

15 Appropriations hearing slated to

16 begin at 4:00 p.m. I'm

17 respectfully requesting that we all

18 keep our questions to two minutes

19 so that you can get all your

20 questions on the record for a very

21 quick and expeditious response.

22 Thank you all so very much for the

23 accommodation.

24 The Chair now recognizes

1 Councilmember Brooks.

2 COUNCILWOMAN. BROOKS:

3 Thank you so more so much,

4 Councilmember.

5 I have a bunch of
6 questions so I'll put them in
7 writing and request them, but I
8 have one I have to put on the
9 record because it came directly
10 from my Constituent Services
11 Director around programming. It's
12 about Built to Last.

13 She said there are
14 approximately 2000 people on the
15 current waiting list. Will they be
16 serviced before they reopen the
17 application process? How many
18 homes have been completed as of
19 today? How many homeowners have
20 complaints with contractors work?
21 And will Built to Last receive
22 sustained year-to-year funding
23 through the H.O.M.E. Initiative?
24 If not, why not? And will the

1 Mayor's Office commit to finding
2 some other source of sustaining the
3 funding for Built to Last?

4 MR. LAWRENCE: So I
5 think we can get back to you in
6 writing on --

7 MS. THURMAN: We do have
8 Emily Schapira here from the Energy
9 Authority to answer that question.

10 COUNCILWOMAN GILMORE

11 RICHARDSON: And, Councilmember, do
12 you have any additional questions
13 you'd like to get on the record
14 while we're waiting for Emily?

15 COUNCILWOMAN BROOKS:

16 The other one is about -- and I've
17 asked this in before, but we saw
18 New Orleans basically sweep away
19 every person experiencing
20 homelessness into a warehouse
21 during the Super Bowl. Will you
22 commit to refusing to warehouse
23 people experiencing homelessness in
24 the upcoming 2026 celebrations?

1 MS. THURMAN: We will
2 answer the 2026 question regarding
3 homelessness. As soon as Emily
4 Schapiro answers the
5 question, we'll call up to Cheryl
6 Hill. Thank you, ma'am.

7 MS. SCHAPIRA: Hi.
8 Emily Schapira, CEO at the
9 Philadelphia Energy Authority.
10 Hey, everybody. Councilmember,
11 we're not aware of any funding
12 through this program for Built to
13 Last, but we hope to talk to folks
14 over time to figure that out.

15 Right now we have
16 completed about 237 homes. We have
17 430 homes in progress right now.
18 So all of the funding that we've
19 received from all sources, from
20 City budget, from Whole Home
21 Repair, from philanthropy and our
22 own program revenue is all
23 committed at this time. So we have
24 no additional funding to take any

1 of those 2800 homes off the
2 waitlist.

3 COUNCILWOMAN BROOKS:

4 Thank you so much. And what about
5 contractors? Do you have a way to
6 kind of figure out contractors that
7 did not live up to the
8 responsibilities around this
9 program? And are people being made
10 whole or are we eliminating from
11 the service pool or up training?

12 MS. SCHAPIRA:

13 Absolutely. We've had a handful of
14 complaints around contractor
15 issues. They have 100% been
16 resolved and every customer is made
17 whole, so we don't leave anybody
18 without work done. And if that
19 means we have to bring another
20 contractor, we do that.

21 COUNCILWOMAN. BROOKS:

22 Thank you so much.

23 MS. THURMAN: So the
24 question is are we sweeping away or

1 hiding people that are houseless in
2 preparation for 2026. And the
3 answer is very simple, no, we are
4 not. But we have our Director of
5 OHS that is here to answer that
6 question more comprehensively.

7 MS. HILL: Thank you,
8 although I think your answer was
9 very clear. We do not and will not
10 hide anyone who is experiencing
11 homelessness because they are all
12 Philadelphians as well. What we
13 are working on is making sure that
14 our shelters have dignity, are
15 clean, safe and sanitary for
16 everyone who needs to use them and
17 we will continue to do that.

18 We're also working in
19 partnership with various
20 departments in the city of Atlanta
21 to make sure that we have services
22 and wraparound services and other
23 housing support as well as some of
24 the wellness ecosystem, we're just

1 making sure that we also have
2 those --

3 COUNCILWOMAN BROOKS:

4 And can you explain --

5 MS. HILL: We're
6 Philadelphia. Sorry. I came from
7 Atlanta, you know.

8 COUNCILWOMAN BROOKS: I
9 got you. I followed where you were
10 going with that. Can you specify
11 where the money from homelessness
12 prevention will go? The money just
13 allocated, where exactly is it
14 going?

15 MS. HILL: Sure. So
16 homeless prevention is about making
17 sure that people do not experience
18 homelessness. So in some cases,
19 we're using it to help people pay
20 back rent. We may help with
21 security deposits or we also do
22 some diversion to make sure that
23 they are able to stay housed with
24 family members. We also will

1 sometimes if they're not
2 Philadelphians make sure that they
3 get to where they need to go
4 through the Stranded Traveler
5 program.

6 COUNCILWOMAN BROOKS:

7 Thank you so much.

8 MS. HILL: Absolutely.

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you. Thank you
11 very much, Councilmember Brooks.

12 The Chair now recognizes
13 Councilmember Phillips.

14 COUNCILMAN PHILLIPS:

15 Thank you so much, Chairwoman.

16 I just have a couple
17 questions that could be really
18 helpful for residents who are
19 interested in the Turn the Key
20 program. How do you plan to market
21 the Turn the Key program to
22 moderate income residents, just
23 residents in general in this budget
24 process -- I mean, in this H.O.M.E.

1 Initiative? A lot of people are
2 interested in it. How do you find
3 ways to get the word out to the
4 people that you're trying to
5 target?

6 MR. LAWRENCE: Well, I
7 mean right now again it being an
8 existing program, there is already
9 marketing mechanisms in place. I
10 believe there's an open house this
11 weekend, but I'd like to call up
12 Angel Rodriguez to talk about their
13 existing strategy around marketing
14 and what they're looking to do on
15 the horizon.

16 COUNCILMAN PHILLIPS:
17 Great. And as he comes up I just
18 want to ask you, Jesse, if you
19 could explain, a lot of this work
20 is going to be upgrades to the
21 housing initiatives that we're
22 doing in the city.

23 Can you provide -- and
24 it's important for efficiency and

1 accessibility. Can you provide how
2 much of the budget will be
3 allocated to technology upgrades
4 within the Department of Planning
5 and Development, particularly to
6 help with application processing,
7 data-sharing and service delivery
8 across housing? Those are my only
9 two questions.

10 MR. LAWRENCE: Sure. So
11 I'll let Angel answer his question
12 first. And then I'll pull up this
13 information that you need.

14 COUNCILMAN PHILLIPS:
15 Thanks, Jesse.

16 MR. RODRIGUEZ Good
17 afternoon, Councilman. Angel
18 Rodriguez, PHDC Land Bank. We
19 utilize a high touch and low touch
20 marketing process. High touch being
21 we have a team of outreach
22 personnel that go out weekly, go to
23 local churches, faith-based groups,
24 community centers and then host

1 meetings with actual developers,
2 bankers and community members just
3 to explain the Turn the Key
4 program.

5 Then the low touch would
6 be media buys. We're on SEPTA. We
7 use radio like WURD Radio and other
8 radio stations. We do print ads.
9 We do typically find community
10 partners, depending on where we are
11 targeting to do our outreach. And
12 we also partner with a lot of our
13 developers and local nonprofits and
14 housing counseling agencies to put
15 out flyers and make sure that it's
16 getting out through a whole network
17 throughout the city.

18 COUNCILMAN PHILLIPS:

19 Thank you. And, Jesse?

20 MR. LAWRENCE: We are
21 committing \$1 million to
22 operational and programmatic
23 efficiency assessment. Within that,
24 we will be looking at how we can

1 improve programs within our
2 systems -- not programs, the
3 systems within our particular
4 departments to figure out the best
5 way to stand this --

6 COUNCILMAN PHILLIPS:
7 One stop application process,
8 right?

9 MS. THURMAN: Yeah. And
10 so, we are also working, to Jesse's
11 point, very closely with our IT
12 department led by Melissa Scott
13 Walker. We have some of those
14 capabilities already inhouse to
15 begin to have that application,
16 that One Front Door application
17 already. And so, some of that is
18 already built into the FY26 budget.

19 MR. LAWRENCE: And a lot
20 of that has been identified through
21 our executive order process, which
22 that report does specify where
23 there might be a need for some
24 system upgrades or reformation

1 around the process of developing.

2 COUNCILMAN PHILLIPS:

3 Thank you. I just want to say
4 that's great to hear because I know
5 the first thing residents are going
6 to find out how do I apply for all
7 these programs, it's too many, can
8 I just do one spot, so that's
9 really good. And I'm willing to
10 help you all with the marketing. I
11 can give you a list of agencies
12 that are serving our neighborhood
13 that could probably you could send
14 information to for Turn the Key and
15 hopefully they can get the word out
16 too.

17 MR. RODRIGUEZ Thank
18 you. I would ask any
19 Councilmembers, we're trying to
20 build a calendar out of where we
21 should be reaching out. We've been
22 in the 8th District. We're going to
23 be in the 2nd District this
24 weekend. We've been in the 3rd

1 District. So if you have any ideas
2 or places where we can go, where we
3 can actually do the outreach for
4 people that are interested in Turn
5 the Key, we will definitely send
6 our team out there.

7 COUNCILMAN PHILLIPS:

8 Thank you, Majority Leader.

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you very much,
11 Councilmember Phillips.

12 The Chair now recognizes
13 Councilmember Harrity.

14 COUNCILMAN HARRITY:

15 Thank you, Leader.

16 Thank you all for being
17 here all morning. I know it's been
18 a long morning. Just real quick,
19 this should be it. How many full-
20 time jobs do we estimate the
21 H.O.M.E. Initiative will create?

22 MR. LAWRENCE: So we're
23 estimating 41,500 full-time jobs.

24 And I'd like to call up Emily

1 Persico, our Deputy Director for
2 Development Services to talk about
3 the quantification effort around
4 that. Emily.

5 And what Emily will get
6 into the detail about is how we
7 came to that number, specifically
8 around looking at our own kind of
9 track record of projects coming out
10 of public sector.

11 COUNCILMAN HARRITY:

12 Thank you.

13 MS. PERSICO: Good
14 afternoon. Emily Persico, Deputy
15 Director of Development Services,
16 Department of Planning and
17 Development. How we quantified is
18 that we looked at a combination of
19 LIHTC projects which track the
20 hourly time spent by construction
21 workers. So we looked at that for
22 both new construction and also for
23 preservation projects. And then we
24 basically extract extrapolated

1 that.

2 And then we also looked
3 at a study done by the National
4 Association of Home Builders, which
5 quantified -- it was basically like
6 an economic impact study of local
7 areas of construction. And we were
8 able to quantify that for single
9 family housing, up to four family
10 housing. And then we basically
11 applied that to the numbers that
12 were predicted that basically the
13 money would be spending out on for
14 home building.

15 COUNCILMAN HARRITY:

16 Okay. The 41k in jobs, what does
17 that look like? Are they union
18 jobs? Can you describe some of the
19 positions we're going to have? Are
20 they new jobs? Are they existing
21 jobs that we're just planning on --
22 do you get what I'm saying?

23 MR. LAWRENCE: We looked
24 at it in the sense of job creation,

1 numbers of jobs generated as a
2 result of the goals that we've set
3 out. So they very well could be
4 the union jobs. But I mean, again
5 that number was quantified based
6 off job creation as a result of our
7 target goals for development.

8 MS. THURMAN: We can get
9 back to you on that because --

10 MR. LAWRENCE: We can
11 get back to you to figure out -- I
12 mean, not to figure out, but to
13 confirm what that breakdown would
14 be with the details that you're
15 asking for.

16 COUNCILMAN HARRITY:
17 Yeah, just to be curious, you know,
18 for us guys in the trades this is
19 big for us. I mean, trying to make
20 sure that it's nice that we're
21 building houses, but we also have
22 people working so that we can put
23 them into those houses, but I think
24 it all kind of goes together.

1 MR. LAWRENCE: I mean,
2 there's some preliminary thoughts
3 we can already confirm. Like their
4 LIHTC jobs, LIHTC projects that
5 will require prevailing wage. So
6 there will be prevailing wage
7 components to those types of jobs.
8 But we can get that breakdown for
9 you. And this number that we're
10 talking about, we've ran that by
11 the trades community here in
12 Philadelphia.

13 COUNCILMAN HARRITY: I
14 sure have. My boss is back there
15 somewhere.

16 MR. LAWRENCE: Yeah,
17 we've done our due diligence. I
18 want to recognize that.

19 COUNCILMAN HARRITY:
20 Appreciate that. All right. And
21 then the only other thing real
22 quick is the new housing initiative
23 expands eligibility for 60% to 100%
24 of the Area's Medium Income. How

1 many additional Philadelphians now
2 expected to qualify for these
3 homes? And what will the
4 application process look like,
5 particularly regarding credit score
6 and stuff like that?

7 MR. LAWRENCE: I mean, I
8 think we take a page from our own
9 book about how we review
10 applications like that,
11 understanding that there might be
12 some circumstances around the
13 credit worthiness and just things
14 that affect our constituency.

15 We've taken those steps
16 in relaxing certain requirements
17 around other application, programs
18 for applications. So, we recognize
19 this is something that's a variable
20 that we need to bake in. And your
21 other question was?

22 COUNCILMAN HARRITY:
23 Well, it was in regard with the
24 credit checks and stuff like that.

1 That's what I'm just -- I'm just
2 worried about people getting
3 approved. I've been through the
4 process and I know how it is and --

5 MR. LAWRENCE: To the
6 tune of what we commit to providing
7 in more detail, we can definitely
8 get the numbers on the current
9 waitlist and not just the current
10 waitlist, but folks that have been
11 denied. And that'll help us
12 quantify or continue to quantify
13 how many more people this is going
14 to provide the government.

15 COUNCILMAN HARRITY: I
16 mean, we're the government. I
17 believe that we can set the credit
18 score --

19 MS. THURMAN: Yeah,
20 that's based on census tract
21 data --

22 COUNCILMAN HARRITY: --
23 ourselves and make it so people can
24 actually get into these homes.

1 That's all.

2 MR. HELLER: Yeah.

3 We'll get that shortly. That's
4 easy to run just based on census
5 data so we can estimate eligible
6 households.

7 COUNCILMAN HARRITY:

8 Yeah, just you know what I'm
9 saying. We're the government. We
10 don't need to make money. We also
11 don't really, you know, the thing
12 is to get people in housing. So
13 the easier we can make that process
14 and that credit score means a lot.
15 Anybody that's going through the
16 process knows. So thank you
17 though.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Thank you. Thank you
20 very much, Councilmember Harrity.

21 The Chair now recognizes
22 Councilmember O'Rourke.

23 COUNCILMAN O'ROURKE:

24 Thank you, Madam Chair.

1 I also had a clarifying
2 question as relates to the Basic
3 Systems Repair Program and Built to
4 Last. It's kind of been addressed
5 several different times. I'm
6 honestly a little bit more confused
7 now on the back end than I was
8 before. So I'll let that one rock
9 and we'll see what we get.

10 But I do have a question
11 that I want to clarify around
12 funding for proactive inspections
13 that I think Mr. Dubow came up to
14 answer at the beginning, especially
15 considering that Ms. Brooks
16 underscored that this plan is
17 proactive, not reactive just before
18 the break.

19 I understand that there
20 is a very small increase in funding
21 for L&I, but that doesn't answer
22 the question when what I really
23 mean by my question of why we
24 aren't investing a significant

1 amount of this H.O.M.E. budget into
2 preventing our homes from falling
3 into conditions that need repair.

4 We could spend less than
5 10 million annually to hire 110
6 inspection inspectors to see in
7 Harrity's emphasis, good family-
8 sustaining union jobs that would
9 proactively keep homes in good
10 condition. Why aren't we doing
11 this?

12 MR. HELLER: The staff
13 positions that the City is taking
14 on are not included in this
15 H.O.M.E. plan budget. They're not
16 being funded out of bond funds at
17 all.

18 MS. THURMAN: And I know
19 that we also addressed that
20 earlier. But in terms of L&I
21 staffing, as you saw through the
22 H.O.M.E. Executive Order response
23 that we've made public, whether it
24 was L&I Quality of Life -- both

1 sides of the house of L&I. They
2 were at the table doing the
3 assessment, looking at what are the
4 barriers, what are the red tapes,
5 what do we need to be successful.
6 And so, in our budget that we
7 proffered even with our FY26
8 proposal is reflective of that.

9 COUNCILMAN O'ROURKE:

10 Thank you, Madam Chair.

11 COUNCILWOMAN GILMORE

12 RICHARDSON: Thank you. Thank you
13 very much, Councilmember O'Rourke.

14 The Chair now recognizes
15 Councilmember Landau.

16 COUNCILWOMAN LANDAU:

17 Thank you, Madam Chair.

18 Thank you all still for
19 being here. Appreciate you. I
20 want to ask about the expansion of
21 the Shallow Rent program. The
22 Shallow Rent program provides an
23 additional subsidy of up to \$500
24 per month to cost-burdened

1 low-income tenants and affordable
2 housing units to cover the shallow
3 gap between the 30% of their
4 monthly income and the cost of
5 housing. The subsidy goes to
6 affordable housing providers to
7 reduce the tenant portion of rent.

8 My understanding is that
9 the Shallow Rent program serves 300
10 households per month, and 80% of
11 Shallow Rent participant households
12 rent low-income tax credit units,
13 and most units that are rented are
14 affordable at 50% of AMI. So I'm
15 glad to see there's additional
16 funding for the Shallow Rent
17 program through this initiative.

18 And can you share how
19 you arrived at the amount of \$8
20 million in additional funding? How
21 many new households do you
22 anticipate will participate in the
23 program with that additional
24 funding? And can you share how

1 many eligible households that will
2 cover? And essentially what I'm
3 really asking is, what is the
4 overall number of cost-burdened
5 affordable housing renters that
6 exist in Philadelphia? And will
7 the \$8 million in new funding fully
8 close the gap?

9 MR. LAWRENCE: So I'd
10 like to start off by recognizing
11 that the tenant-based Shallow Rent
12 program that you're asking about
13 proposes to serve 1000 households
14 in this particular bond funding
15 effort. I will defer to Mark Dodds
16 to talk a little bit more about
17 what that number has looked like
18 historically in usage to put it in
19 more context for you.

20 MR. DODDS: Yeah, thank
21 you for the question. We did
22 conduct a study inhouse in
23 collaboration with PHDC that helped
24 us to arrive at a figure. You're

1 right, this isn't going to erase
2 the total need that exists there
3 for our low-income populations in
4 the Low-Income Housing Tax Credit
5 units. That population allowed us
6 to kind of get a number that we
7 could wrap our heads around, that
8 we could think about increasing.

9 So right now our Shallow
10 Rent program is funded with 2.69 I
11 believe million in Housing Trust
12 Fund money. This proposes to -- it
13 almost doubles what goes towards
14 the program. And it's not going to
15 get us all the way there, you're
16 right. But it is going to make a
17 sizable dent. It is going to build
18 on an existing successful program.
19 And we have an RFP out right now so
20 we are looking for applicants to
21 respond to that.

22 And one of the things
23 I'll note too is that the program
24 has been historically

1 undersubscribed. So what we want
2 to do when we award new applicants
3 through this RFP process is to
4 increase the number of people,
5 because we're not currently serving
6 everyone we could quite frankly,
7 and we've noticed some gaps in the
8 program that will allow us to
9 maximize the funding under the
10 H.O.M.E. bond.

11 COUNCILWOMAN LANDAU:

12 But we've already established we
13 have a tremendous need in the city
14 to help our lowest-income
15 Philadelphians TO attain housing.
16 But this plan expands their Shallow
17 Rent program to units that are
18 affordable above 80% of AMI. So
19 I'm just curious -- I didn't get
20 the actual figures that I wanted
21 here. But in essence, we have a
22 significant -- we have a housing
23 crisis for our lowest-income folks
24 in Philadelphia.

1 We have a great program
2 that will fill the gap so that they
3 can actually get into tax credit-
4 subsidized places. I'm sure we
5 need to do more work on that. We
6 will all roll up our sleeves and do
7 more work on that to make that
8 happen. But I don't think the
9 answer is to expand it up to 80% of
10 AMI for folks who could actually
11 have many more choices of where
12 they can live.

13 MS. THURMAN: And I
14 think that's one of the assumptions
15 that we are working to prove that's
16 actually not true, because you
17 can't just look at AMI in an
18 isolated vacuum. We may be making
19 the same -- let's say myself and my
20 colleague Greg have the same
21 earnings. But beyond our income, I
22 may have more cost burden because I
23 have more people outside of the
24 traditional dependence relying on

1 me for to meet their basic needs,
2 right. So we are looking, yes, at
3 AMI, that's important, but that's
4 one of several, many different
5 factors.

6 And so, I think it's
7 just what we're doing is saying AMI
8 is an important factor but there
9 are factors beyond that. But to
10 that end, I'll kick it over to
11 Greg.

12 MR. HELLER: No, again I
13 think we all agree that the
14 existing Shallow Rent program is a
15 great program. I was honored to be
16 involved in launching it and we're
17 pleased to be putting more
18 resources into it. Again, it will
19 be great with all of these programs
20 to have the funding to 100% address
21 all of the need, you know, across
22 everything from the BSRP to AMP to
23 Shallow Rent.

24 The goal though, which

1 has actually been a goal for a long
2 time, was to expand the program
3 into a portable voucher that
4 tenants could use outside of
5 Low-Income Housing Tax Credit
6 projects. So I do want to set the
7 record straight on what the new
8 program is, is that it's creating a
9 voucher that's outside of LIHTC
10 project. And the idea is, yes, to
11 expand the income eligibility so it
12 can include essential workers like
13 City workers, teachers, nurses and
14 others to be able to afford a
15 quality property.

16 The funding that we put
17 in for the expanded Shallow Rent
18 would provide for about 550 tenant-
19 based vouchers to allow access for
20 either low-income households or
21 middle-income households to access
22 apartments.

23 COUNCILWOMAN LANDAU: I
24 hear you. I need to ask one more

1 kind of companion question to show
2 where I think the need needs to be.
3 I wanted to talk about the PHL
4 Housing Plus program. It's really
5 an innovative project. It's been
6 on NPR. HUD has talked about our
7 program. It's so great. It's a
8 pilot program that I believe is
9 ending soon.

10 Do we plan to continue
11 the program? If not, what's
12 happening to the households and the
13 pilot? Is it just ending? If so,
14 can they receive support going
15 forward so families who have been
16 receiving a cash transfer that
17 helps them pay their rent aren't
18 left with nothing after a program
19 we used to invest in just ends?

20 Again, we've gotten a
21 lot of press about this throughout
22 the country and all of a sudden
23 this is something we know works.
24 We're giving cash to folks to help

1 them pay their rent. It's ending.
2 I believe we don't have an answer
3 for it. There is an entire
4 category of folks who I believe are
5 going to be left out of this plan.

6 I am all for \$800
7 million investment housing. I
8 cannot wait for this. I want to be
9 a part of this transformational
10 change that we're doing in
11 Philadelphia, but I think we're
12 making a mistake at the bottom and
13 we have to put the focus on it now.

14 MS. THURMAN: We have
15 made the case that we're not
16 leaving out the bottom while also
17 thinking about teachers and
18 firefighters and nurses and
19 municipal workers. We'll continue
20 to demonstrate that and answer the
21 questions that you have, but it's
22 really important that I dispel that
23 notion that by focusing or
24 expanding the focus, that we're

1 forgetting about those who are
2 considered the least of these.
3 That is not the case. That is not
4 the case. Just because someone is
5 low income and we're expanding or
6 increasing the AMI doesn't mean
7 that we're not prioritizing someone
8 that is low income anymore.

9 What we're saying is
10 that we can expand the
11 prioritization and we attempt to do
12 that. And I believe that it is a
13 very sound proposal through this
14 proposal. But I'll kick it over to
15 Greg -- I'm sorry, Dave.

16 MR. THOMAS: Please
17 forgive me because I just walked
18 back in from a board meeting. So
19 if you could tell me exactly your
20 question, so I can --

21 COUNCILWOMAN LANDAU:
22 The question was about the PHL
23 Housing Plus program. I believe
24 it's ending --

1 MR. THOMAS: It is.

2 COUNCILWOMAN LANDAU: --

3 and what's the plan? It's a pilot
4 program that has gotten great
5 success around the country in great
6 press. Philadelphia is on the map
7 for it. It's ending. What's the
8 plan? And what are we going to do
9 with these families who have been
10 receiving cash to help them stay in
11 their houses?

12 MR. THOMAS: Well,
13 that's a good question. I've been
14 working with some of the
15 philanthropic folks that have
16 funded that program to try to
17 extend that deadline beyond June.
18 We're certainly not just going to
19 leave the families with no support.
20 We're actually working with a
21 couple of the partners, PHA
22 included, because those individuals
23 actually are on the waiting list
24 for Section 8. That's how we

1 identify people for that program.

2 So those folks

3 hopefully -- in some cases

4 throughout that study I want to say

5 about 20% of the folks received

6 vouchers during the study so they

7 were dropped out of the program

8 during that period. And so, we're

9 working with our housing providers

10 to see whether or not we can find a

11 way in which we can get them

12 steady, stable housing.

13 COUNCILWOMAN LANDAU:

14 Okay. We'll follow up on that one.

15 Thank you very much.

16 MR. THOMAS: Yes,

17 mm-hmm.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Thank you. Thank you

20 very much, Councilmember Landau.

21 The Chair now recognizes

22 Councilmember Young.

23 COUNCILMAN YOUNG: Thank

24 you, Madam Chair.

1 Just a couple quick
2 questions. There's a lot of
3 information to hear about,
4 education and things like that to
5 keep property owners informed. But
6 is there any programs to help out
7 the home seller, right? Because
8 earlier in the conversation there
9 was talk about how folks get their
10 predatory calls and we want to
11 allow folks the opportunity to get
12 all the equity that's in their
13 property.

14 Does the H.O.M.E.
15 Initiative include any programs to
16 help property owners in these
17 gentrifying neighborhoods to
18 maintain their or educate them on
19 the equity in their properties?

20 MR. LAWRENCE: So the
21 one program that does speak to that
22 is the Home Appraisal Bias looking
23 into that, and we have that housed
24 in DPD right now --

1 COUNCILMAN YOUNG: So I
2 think that's appraisals with
3 appraisals and bias in that
4 particular industry. I'm talking
5 about is there a specific program
6 to help the actual homeowner
7 understand their own equity in
8 their own property?

9 MR. LAWRENCE: You mean
10 outside of the home appraisal
11 bias --

12 COUNCILMAN YOUNG:
13 Outside of that, yes.

14 MR. LAWRENCE: I'd like
15 to call up Kathleen Grady who can
16 talk to how that program that we do
17 house around Home Appraisal Bias
18 does speak to other elements
19 outside. Actually --

20 MS. THURMAN: We're
21 going to call up Andy --

22 MR. LAWRENCE: -- I'm
23 going to actually call up our new
24 Director of Home Appraisal Bias

1 Andy Toy.

2 (Witness approached
3 Witness table.)

4 MR. TOY: Hi. Andy Toy
5 here. And your question is? I'm
6 sorry.

7 COUNCILMAN YOUNG: So
8 essentially, what in this H.O.M.E.
9 Initiative is geared toward
10 property owners to educate them on
11 their equity in their properties in
12 some of these gentrifying
13 neighborhoods or not gentrifying
14 neighborhoods, just the
15 neighborhoods throughout the city?

16 MS. THURMAN: Okay. I
17 understand that. One, we talked
18 about this earlier. Housing
19 counseling is very important so
20 working with agencies that we
21 already have the relationships
22 with, that's where they will get
23 that education around equity and
24 how to utilize that if they're

1 looking to sell a home. So that's
2 the first part of that question.
3 And we know that there are
4 organizations that we've worked
5 with. Councilmember mentioned
6 Esperanza earlier. Clarifi's
7 another organization that we've had
8 a longstanding relationship with
9 through Financial Empowerment and
10 CEO that does that work as well.
11 But that Home Appraisal Bias is
12 also really important. And if we
13 can just really quickly, because I
14 know Councilmember Majority Leader
15 asked us to be succinct, so I'll
16 Andy Toy to come up to talk briefly
17 about that.

18 MR. TOY: Sure. And
19 just to follow up on that, there is
20 funding in the H.O.M.E. program in
21 the budget for outreach and
22 education. So part of that will be
23 towards the homeowners. Part of
24 that's towards the other industries

1 that are involved, the appraisers
2 and the bankers and even the City
3 employees that are involved in the
4 process.

5 And we just had a
6 meeting this morning -- Day 17 by
7 the way for me. We just had a
8 meeting this morning about how we
9 do that, how we can better do that
10 outreach and the materials that we
11 have to put out there. So we're at
12 the beginning of it -- we're in the
13 middle of it I should say, but we
14 are working towards that goal.

15 COUNCILMAN YOUNG: Thank
16 you. And one final question about
17 the pre-authorized disposition.
18 How does one get on that list and
19 Will that list be rolling?

20 MR. LAWRENCE: It will
21 definitely be a rolling list. And
22 we'd like to talk much more closely
23 with Council about how additions
24 are made to that list on a very

1 consistent basis. And we'll talk
2 about the time frame around making
3 additions and deletions from that
4 list as well.

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

7 COUNCIL PRESIDENT

8 JOHNSON: Thank you, Member Young.

9 The Chair recognizes
10 Councilmember Gauthier.

11 COUNCILWOMAN GAUTHIER:
12 Thank you. I wanted to ask that
13 you get us clear budget numbers for
14 housing counseling services for
15 FY26 compared to FY25. We've heard
16 multiple references today about
17 their importance to the success of
18 this initiative, but it's really
19 hard to tell based on the
20 spreadsheets that we have how much
21 money is specifically slated for
22 housing counseling agencies in
23 FY26.

24 MS. THURMAN:

1 Absolutely.

2 COUNCILWOMAN GAUTHIER:

3 I want to get all my questions on.

4 Next, can you tell us how much of

5 NPI's allocation for Turn the Key

6 has not been spent yet? I asked

7 because from what I can see it

8 looks like Turn the Key is the only

9 housing production program that the

10 H.O.M.E. plan proposes to increase.

11 But if we still have NPI

12 money left over for Turn the Key

13 that hasn't been used yet I wonder

14 if the allocation for Turn the Key,

15 as much as I love it, needs to be

16 100 million across four years in

17 order to maintain its success.

18 Also, if we are going to expand

19 Turn the Key funding, is this an

20 opportunity to make our terms a

21 little less rigid so that we can

22 perhaps partner with nonprofits

23 such as Habitat for Humanity or

24 explore other creative housing

1 typologies that we haven't been
2 able to get to so far such as
3 owner-occupied duplexes?

4 MR. DODDS: So good
5 afternoon. I can take the first
6 one on housing counseling. It's
7 been discussed multiple times
8 throughout the day. It's very clear
9 how important this is for the
10 residents of our city. I believe
11 we operate somewhere around 24
12 housing counseling agencies to all
13 parts of the city predominantly
14 located in low- and moderate-income
15 areas, but there's definitely a
16 good distribution.

17 Currently we've -- it's
18 about 10 million that is funded
19 through housing counseling through
20 various initiatives that support
21 various programs. But all total,
22 we're in for about 10 million in
23 FY25. In FY26 we intend to add
24 somewhere around 2.8 million. A

1 lot of this will go to help
2 alleviate the money that's going
3 away, the CDBG CV money that we had
4 during the pandemic that was
5 supporting counseling operations
6 and other related operations to
7 prop up eviction diversion and
8 related programs. So in FY26 I
9 think we're closer to 13 million.

10 COUNCILWOMAN GAUTHIER:

11 So we're increasing the budget for
12 housing counseling by about 3
13 million?

14 MR. DODDS: That is
15 correct, yes.

16 COUNCILWOMAN GAUTHIER:

17 Thank you. And then can you speak
18 to the Turn the Key amount? This
19 is a wonderful program but I think
20 it amounts to about 10% of the
21 total H.O.M.E. budget. Can you
22 talk about how much we have left
23 for Turn the Key? And if it needs
24 to take up such a substantial

1 amount of the H.O.M.E. budget being
2 that we're in here going back and
3 forth about other programs that
4 also need funding?

5 MR. RODRIGUEZ Angel
6 Rodriguez, PHDC. Can you clarify
7 the last part of your question, why
8 does it have to be -- I didn't --

9 COUNCILWOMAN GAUTHIER:
10 It's I think the only housing
11 production program slated to
12 increase through H.O.M.E. I think
13 we have it in the budget for 100
14 million across four years. But I
15 also believe that we have money
16 through NPI that we haven't spent
17 yet. So when we consider the money
18 that we still have, does it have to
19 take up as substantial an amount of
20 the budget, particularly when we're
21 talking about all sorts of programs
22 where there's a high level of
23 demand, where we're drastically
24 expanding AMI and where we don't

1 have enough resources?

2 MR. RODRIGUEZ Okay. So
3 currently Turn the Key has an
4 allocation of \$42 million for the
5 mortgages. We've expended 14.1
6 million. I will tell you that the
7 42 million will not cover the
8 approved 102 properties that were
9 approved. So to give you an idea,
10 just to reach the 802 properties
11 that have been approved through the
12 process, we have 400 under
13 construction, but we have another
14 400 that have to start, get through
15 entitlements, we would need an
16 additional 18 million just to get
17 to the 802 number that we have
18 right now.

19 So if we were going to
20 hit the original goal of 1000, we
21 would need an additional \$33
22 million. Now, I know that we only
23 have a small balance on NPI, and
24 there are very I think valid

1 competing interests and I think
2 that's why we were talking about
3 that, and also there's an issue
4 with NPI that you have to be aware
5 that you have to build that
6 pipeline and maintain the pipeline
7 of development, because between the
8 approval phase and then getting
9 your permitting phase, getting to
10 settlement, factually we started in
11 '22, we got contracts done and
12 shovels in the ground in '23 and
13 then we started seeing a lot more
14 production and sales in '24, so we
15 need to maintain that lead time.
16 So I think that's why we have that
17 kind of allocation and that
18 transition.

19 COUNCILWOMAN GAUTHIER:
20 Thank you. And just in closing, I
21 want to reiterate Councilmember
22 Landau's point. I think it's a
23 grave mistake to let PHL Housing
24 Plus fall off of a cliff while at

1 the same time expanding Shallow
2 Rent to 80% of AMI.

3 And I'd also ask that
4 you provide Council with the
5 rationale for why we would take
6 that program to 80%. You talked
7 about the idea that 80% AMI that
8 folks at this level are cost-
9 burdened. But I'd really like to
10 see that and understand what we're
11 basing this proposal on.

12 Thank you, Council
13 President.

14 MR. LAWRENCE: Council
15 President, could I just make a
16 quick point?

17 COUNCIL PRESIDENT

18 JOHNSON: Sure.

19 MR. LAWRENCE: As it
20 really pertains to Turn the Key
21 being called out as the only
22 program that is dedicated to
23 production, I don't believe that's
24 the case. We have two more

1 programs that we're looking to,
2 one, continue around affordable
3 housing production making sure that
4 there's some gap financing
5 available for those types of
6 projects, but then also something
7 that we're looking to invest and
8 expand in around affordable housing
9 preservation, which is the
10 Neighborhood Preservation. So
11 these are two things that we also
12 have and --

13 COUNCILWOMAN GAUTHIER:
14 I said increase. Just to clarify,
15 I said it's the only housing
16 production program that we seem to
17 be increasing in terms of the
18 budget numbers.

19 MR. LAWRENCE: We are
20 increasing the Affordable Housing
21 Preservation Program and dedicating
22 funds to that as well.

23 COUNCILWOMAN GAUTHIER:
24 Thank you.

1 MR. LAWRENCE: Okay.

2 COUNCIL PRESIDENT

3 JOHNSON: Thank you.

4 The Chair recognizes
5 Councilmember Landau.

6 COUNCILWOMAN LANDAU:

7 Thank you. That's my last round.
8 I wanted to first shout out Philly
9 First Home. I like that. Thank
10 you for investing more money in
11 that. It doesn't cost us much to
12 give folks a nice down payment
13 amount for the first home, so want
14 to put that out there.

15 But I want to shift over
16 to something that I think you said
17 you didn't want to talk about in
18 the beginning, but I got to put it
19 out there. We rely heavily on
20 federal funding for all of our
21 housing programs, vouchers, housing
22 tax credits, all kinds of
23 financings.

24 What are we going to do

1 if those are cut? And how are we
2 going to be able to pivot -- how
3 are you expecting now to pivot and
4 shift with all of this money that
5 we'll have in the H.O.M.E.

6 Initiative to cover those cuts?

7 MS. THURMAN: I think we
8 had a point of clarification
9 regarding the FY25-26 numbers.
10 Greg, can you speak to that? And
11 then we'll answer your question,
12 Rob.

13 MR. HELLER: Yes. So
14 what I'm seeing is that there's 32
15 million for Turn the Key and at
16 Fiscal Year '25 and also proposed
17 32 in '26, so it looks like it's
18 going to be stable funding, just
19 point of clarification.

20 COUNCILWOMAN GAUTHIER:
21 (Inaudible).

22 MR. HELLER: It's going
23 to be stable funding between 2025
24 and Fiscal '26, Turn the Key.

1 COUNCILWOMAN GAUTHIER:
2 I'm talking about the H.O.M.E.
3 budget. Are we not allocating 100
4 million for Turn the Key over the
5 four-year period?

6 MR. HELLER: Yeah. But
7 if you look at the Fiscal '26 --
8 there's a column just for Fiscal
9 '26. It keeps stable funding
10 between Fiscal '25 and '26.

11 COUNCILWOMAN GAUTHIER:
12 Yes. I'm talking about over the
13 life of the program.

14 MR. HELLER: Okay. We
15 can discuss this one further.

16 COUNCILWOMAN GAUTHIER:
17 Thank you.

18 MR. DUBOW: Hello again.
19 So your question was about the
20 impact of federal cuts. It's a
21 concern obviously that we share and
22 live with every day as grants are
23 announced that they're stopped, and
24 then they're back and then websites

1 go down. But we think that that
2 uncertainty makes this program even
3 more important, that investing in
4 housing in this essential, as you
5 talked about, human right, it
6 becomes even more important when
7 there's uncertainty about what the
8 Feds do.

9 And I think the question
10 about how do we replace federal
11 funding, obviously we don't have
12 the ability to replace everything
13 we get from the federal government.
14 In '24 we got 2.2 billion. We
15 don't have that capability. We do
16 have to look really kind of on a
17 case-by-case basis as things come
18 in and figure out what to do while
19 making sure that we have prepared
20 ourselves, which is having that
21 federal reserve, built up a Budget
22 Stabilization Reserve Fund. It's
23 kind of getting ourselves in
24 position trying to handle it with

1 the knowledge that we can't replace
2 all of it.

3 COUNCILWOMAN LANDAU:

4 But to be clear, would you tap the
5 reserve to fill the gap by a
6 federal funding cost before you
7 shifted the money that we have for
8 the H.O.M.E. Initiative through the
9 bonds?

10 MR. DUBOW: Sorry. Say
11 it again. I just want to make
12 sure.

13 COUNCILWOMAN LANDAU:

14 I'm curious if there's a Plan B
15 right now. We're about to take out
16 800 -- we're going to get \$800
17 million through bonds. That's
18 great. We're going to have these
19 great programs. But what happens
20 if all of our federal funding for
21 our housing is cut? Are we going
22 to pivot with our 800 million and
23 try to fill some of those gaps or
24 is the plan to hit the reserve and

1 just keep going forward exactly
2 with what the plan is --

3 MR. HELLER: If I can
4 address that one.

5 MR. DUBOW: Let me just
6 say one thing first. So if we have
7 issued our bonds, there will be
8 restrictions on what we can do. So
9 we would not be able to pivot and
10 say we're using this 400 million,
11 we're taking it away from what we
12 borrowed for and what we told you
13 here and putting it in different
14 places.

15 COUNCILWOMAN LANDAU:
16 That's helpful. Thank you.

17 MR. HELLER: Yeah. So
18 just obviously this is a challenge
19 that cities all over the country
20 are facing. And in my current work
21 I'm working in a number of cities
22 that are facing the same issue of
23 uncertainty with their federal
24 entitlement funds. And I'll also

1 say there are a number of cities
2 that are issuing bonds right now in
3 order to make sure that they have
4 funding available specifically for
5 housing.

6 So Philadelphia is a
7 leader nationally in terms of being
8 in that pool of cities that are
9 being very proactive and making
10 sure they have funding. I know the
11 Administration's had some
12 conversations with local
13 philanthropy. And one of the
14 things that's been discussed, not
15 committed to but discussed, is
16 potentially providing a backstop
17 for lost federal funds, especially
18 for some of the most essential
19 activities that would have
20 immediate harm if those federal
21 entitlement funds were cut.

22 COUNCILWOMAN LANDAU:

23 That's great. Thank you so much.
24 It's really helpful.

1 COUNCIL PRESIDENT

2 JOHNSON: Rue, anything else you
3 may have?

4 COUNCILWOMAN LANDAU:

5 I'm good.

6 COUNCIL PRESIDENT

7 JOHNSON: You good? Okay.

8 Councilmember Dr. Nina

9 Ahmad.

10 COUNCILWOMAN AHMAD:

11 Thank you, Council President.

12 Actually this last
13 answer kind of alluded to the
14 question I had, which was about
15 leveraging philanthropic community,
16 private capital and our union
17 partners. Do we have a very clear
18 plan for that? And not just to
19 backstop the federal potential
20 loss, but to see what part of this
21 plan can we depend on those dollars
22 for and what that might look like
23 and how concrete are those?

24 MS. THURMAN: Yes. So

1 we're currently in negotiations so
2 it's not final yet. But, yes, we
3 are in negotiations working through
4 the proposal with both the unions
5 and then working with our
6 philanthropic community, who both
7 national and local, who have
8 already affirmed the need for this
9 and the importance of it.

10 One thing I failed to
11 mention earlier is happening just a
12 few miles from here at the Federal
13 Reserve Bank of Philadelphia is the
14 Economic Mobility Conference. And
15 there was data released by Dr Raj
16 Chetty with Harvard University to
17 substantiate the need for the
18 crisis now and the need for the
19 investment to counter or address
20 the crisis now. So absolutely,
21 though we are thinking through
22 that.

23 COUNCILWOMAN AHMAD: Do
24 we have a dollar figure that we're

1 looking for a match or to come from
2 each sector? Do we have some
3 numbers that would give us -- this
4 is a huge investment so --

5 MS. THURMAN: Yeah, we
6 have some preliminary numbers. So,
7 yes, our goal is through the
8 philanthropic community and the
9 trades to bring in an additional
10 100 million, upwards of 150, if not
11 more.

12 COUNCILWOMAN AHMAD: And
13 there are banks that have set up
14 separate funds to look at these
15 issues where to look at the private
16 sector. So we talked philanthropy
17 and unions. I'm looking at the
18 private sector and we can't let
19 them get away without
20 participation. And I just wondered
21 how detailed the effort has been
22 there, particularly because they
23 have been set-asides made for
24 investment in urban centers?

1 MR. DUBOW: Yeah, we've
2 been having discussions
3 specifically with banks as recently
4 as yesterday. So it's their
5 ongoing discussions.

6 COUNCILWOMAN AHMAD: We
7 would love to see -- I heard 100
8 million from unions but that's like
9 a little drop in the bucket at the
10 moment. So I would love to see
11 what that number in total would
12 look like and when you are able to
13 share that, we would love to have
14 the Council President get that
15 information. Because that gives us
16 a lot more confidence in how we're
17 going forward because it's having
18 other partners who will have skin
19 in the game. I mean, this is how
20 we just need to proceed.

21 MR. DUBOW: Yep. And
22 one of our guiding principles here
23 was to be leveraging other people's
24 money and to use what we're putting

1 in to build other investments. So
2 we completely agree with you.

3 COUNCILWOMAN AHMAD:

4 Thank you, Council President.

5 MS. THURMAN: And to
6 Rob's point, right, that support
7 for that 800 million will go a long
8 way, right. It will signal both to
9 local and national funders that the
10 City, City Council, the
11 Administration that we're serious
12 about addressing this crisis.

13 COUNCILWOMAN AHMAD:

14 Yeah. Thank you.

15 COUNCIL PRESIDENT

16 JOHNSON: Thank you. Last question
17 and we'll be wrapping up for today.
18 Jesse, on the 30th of October --
19 that was actually my birthday last
20 year. We had a Housing,
21 Development, Homelessness Committee
22 hearing. And during that time, you
23 mentioned that the assessment that
24 we're going to be doing for the

1 Land Bank will be done by the end
2 of the year.

3 And so, I just want to
4 make sure we're on track because
5 that was the statement then,
6 October 30th it will be done by the
7 end of December 2024 and we're in
8 now pretty much going into the
9 summer of 2025. And has the RFP
10 gone out?

11 MR. LAWRENCE: The RFP
12 is active. It is active. And it's
13 set to close on May 1st, and we're
14 hoping to sign off with a third
15 party vendor by July 1 of this
16 year. And I completely own up to
17 that on day 4 of my job in this
18 particular position committing to
19 something like that but also
20 understanding that there were
21 larger --

22 COUNCIL PRESIDENT
23 JOHNSON: You're enthusiastic.
24 That's cool.

1 MR. LAWRENCE: Day 4 of
2 the job. And understanding that
3 there is a lot more that goes into
4 that process-wise, which is what
5 we've had to navigate through to
6 get to this particular point. But
7 also understanding, as our Chief of
8 Staff indicated earlier, that we
9 wanted to make sure that that
10 process was congruent with the
11 Administration's initiatives when
12 it comes to rolling this particular
13 plan out. So it's been timed
14 accordingly as a result, but do
15 recognize what was stated on record
16 on October 30th on my fourth day of
17 the job.

18 MS. THURMAN: And,
19 Council President, I think what
20 you're asking for, if I'm correct,
21 is an early birthday gift to which
22 we say, okay, we got you.

23 COUNCIL PRESIDENT

24 JOHNSON: No, it's cool. I'm just

1 making sure we're rolling in the
2 right direction. I'm supportive of
3 the initiative. We're just doing
4 our due diligence. And so, we're
5 going to do a callback, right --

6 MS. THURMAN: Great.

7 COUNCIL PRESIDENT

8 JOHNSON: -- we'll make sure we get
9 the Administration the actual date
10 and time of the callback so we can
11 continue doing a deeper dive,
12 right. And with that being said, I
13 do thank you for taking time out of
14 your schedule and being here.

15 I do thank the Mayor,
16 right. We talked about this early
17 on about the process and even
18 additional hearings because she
19 wanted to do a deeper dive herself.
20 I do want to say that publicly as
21 well so we're in alignment together
22 in terms of approaching it that
23 way.

24 And so, because this is

1 such a significant initiative and a
2 huge borrowing, we want to continue
3 to allow my members to have the
4 opportunity to do a deeper dive.

5 And so, we will let the
6 Administration know when that
7 actual date is. And thank you all
8 for being here with us today.

9 MS. THURMAN: Look
10 forward to that. Thank you very
11 much.

12 COUNCIL PRESIDENT
13 JOHNSON: With that being said, the
14 Chair recognizes Majority Leader
15 Gilmore Richardson for a motion
16 that the public hearing and meeting
17 on the bills and resolutions before
18 the Committee today stand in recess
19 until Tuesday, April 29, 2025 at
20 10:00 a.m.

21 COUNCILWOMAN GILMORE
22 RICHARDSON: So moved,
23 Mr. Chairman.

24 (Duly seconded.)

1 COUNCIL PRESIDENT

2 JOHNSON: It has been moved and
3 properly seconded -- Jim Harrity
4 likes to say second before I even
5 get a chance to move forward. This
6 public hearing and meeting on the
7 bills and resolutions before the
8 Committee today stand in recess
9 until Tuesday, April 29th at
10 10:00 a.m.

11 All those in favor of
12 the motion will signify by saying
13 aye.

14 (Aye.)

15 COUNCIL PRESIDENT

16 JOHNSON: Those opposed?

17 (No response.)

18 COUNCIL PRESIDENT

19 JOHNSON: The ayes have it and this
20 motion carries. The next hearing
21 will be on April the 29th at 10:00
22 a.m in City Hall, Room 400. Thank
23 you, everybody.

24 (Committee of the Whole

1 concluded at 4:05 p.m.)

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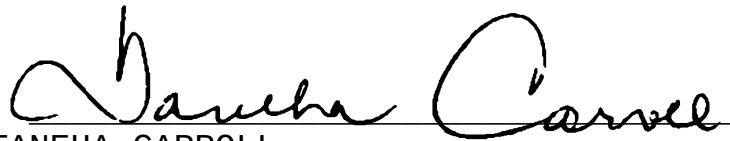
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C E R T I F I C A T I O N

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

A handwritten signature in black ink, appearing to read "Taneha Carroll", is written over a horizontal line.

TANEHA CARROLL
Court Reporter - Notary Public

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\$	104:21	\$5	0	100	329:8
\$1	\$2	276:9	0	45:23	10th
19:3	13:17	\$50	126:18	56:9	168:11
44:19	18:24	86:5	147:9	68:12	11
45:21	57:24	\$500	0%	221:18	146:21
48:8	148:6	306:23	128:17	325:16	248:11
61:1	\$20	\$551,000	269:12	328:13	110
75:24	19:7	166:6		335:3	162:1
236:11	276:24	\$6.2	1	342:10	305:5
250:23	\$200	162:2	1	343:7	1100
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