COUNCIL OF THE CITY OF PHILADELPHIA

COMMITTEE ON FISCAL STABILITY AND INTERGOVERNMENTAL COOPERATION

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, December 10, 2025
10:35 a.m.

PRESENT:

COUNCIL PRESIDENT KENYATTA JOHNSON, CHAIR
COUNCILMAN BRIAN J. O'NEILL, VICE-CHAIR
COUNCILWOMAN NINA AHMAD
COUNCILWOMAN CINDY BASS
COUNCILMAN MICHAEL DRISCOLL
COUNCILWOMAN CINDY GAUTHIER
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILMAN JIM HARRITY
COUNCILMAN CURTIS J. JONES, JR.
COUNCILWOMAN RUE LANDAU
COUNCILWOMAN QUETCY M. LOZADA
COUNCILMAN BRIAN J. O'NEILL
COUNCILMAN NICOLAS O'ROURKE
COUNCILMAN ANTHONY PHILLIPS
COUNCILMAN MARK SQUILLA
COUNCILMAN ISAIAH THOMAS

BILL: 251065
RESOLUTION: 240886

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COUNCIL PRESIDENT JOHNSON: Good morning, everyone.

(Good morning.)

COUNCIL PRESIDENT JOHNSON: Good morning, everyone.

(Good morning.)

COUNCIL PRESIDENT JOHNSON: This is the public hearing of the Committee on Fiscal Stability and Intergovernmental Cooperation regarding Bill No. 251065 and Resolution No. 240886.

Ms. Loughead, will you please call the roll and take attendance.

THE CLERK: Vice-Chair Councilmember O'Neill.

COUNCILMAN O'NEILL: Aye.

THE CLERK: Councilmember Squilla.

COUNCILMAN SQUILLA: Present.

THE CLERK:
Councilmember Gauthier.

COUNCILWOMAN GAUTHIER:
Present.

THE CLERK:
Councilmember Jones.

COUNCILMAN JONES:
Present.

THE CLERK:
Councilmember Young.

(No response.)

THE CLERK:
Councilmember Driscoll.

COUNCILMAN DRISCOLL:
Present.

THE CLERK:
Councilmember Lozada.

COUNCILWOMAN LOZADA:
Present.

THE CLERK:
Councilmember Bass.

COUNCILWOMAN BASS:
Present.

THE CLERK:

Councilmember Phillips.

COUNCILMAN PHILLIPS: Present.

THE CLERK: Councilmember Gilmore Richardson.

COUNCILWOMAN GILMORE RICHARDSON: Present.

THE CLERK: Councilmember Thomas.

(No response.)

THE CLERK: Councilmember Harrity.

COUNCILMAN HARRITY: Present.

THE CLERK: Councilmember Ahmad.

COUNCILWOMAN AHMAD: Present.

THE CLERK: Councilmember Landau.

COUNCILWOMAN LANDAU: Present.

THE CLERK: Councilmember Brooks.

(No response.)

THE CLERK: Councilmember O'Rourke.

COUNCILMAN O'ROURKE: Present.

THE CLERK: Council President Johnson.

COUNCIL PRESIDENT JOHNSON: Present. Thank you. A quorum of this committee is present and this committee is now called to order.

Ms. Loughead, will you please read the title of the bill and resolution before the committee today.

THE CLERK: Bill No. 251065, amending Bill No. 250568 (approved June 13, 2025), entitled An Ordinance Authorizing and approving the execution and delivery of a Service Agreement between The City of Philadelphia and the Philadelphia Redevelopment

Authority relating to the financing of a Housing Opportunities Made Easy (H.O.M.E.) Plan which includes housing production and preservation, home affordability, homeowner and renter assistance, related contractor training and support, blight and vacant property reduction, urban beautification, neighborhood infrastructure, and other related programs; approving the issuance by the Authority of bonds, notes or other evidences of indebtedness (including reimbursement obligations related to lines or letters of credit) in one or more series to finance or refinance such plan and authorizing and approving the obligation of The City of Philadelphia to pay in full when due the Service Fee and other amounts payable under the Service Agreement; authorizing certain City officers to take certain actions required to issue such bonds, notes or other evidences of indebtedness; covenanting that The City of Philadelphia will make necessary appropriations in each of the City s fiscal years to provide for, and will make timely payments of, the Service Fee and other amounts due under the Service Agreement; requiring an annual program statement and budget to be approved by Council, and other requirements; and authorizing and approving the Director of Finance of the City and other City officials to take other necessary or appropriate actions to effectuate the purposes of this ordinance; all under certain terms and conditions, in order to expand on the H.O.M.E programs and provide further process concerning spending, all under certain terms and conditions.

Resolution 240886,

authorizing the Committee on Fiscal Stability and Intergovernmental Cooperation to hold quarterly hearings that include monthly reporting requirements, to discuss the fiscal position and overarching social impact goals of the City, including and as related to the Five-Year Plan and the reporting requirements set forth in the Quarterly City Manager s Report (QCMR) and as submitted to the Pennsylvania Intergovernmental Cooperation Authority (PICA).

COUNCIL PRESIDENT JOHNSON: Thank you, Ms. Loughead.

This morning we will first hear testimony considering taking action on Bill No. 251065 regarding the H.O.M.E. Plan. After considering the H.O.M.E. bill, we will hear testimony on Resolution No. 240886 to discuss the city's fiscal position.

The Chair recognizes Councilmember Jamie Gauthier.

COUNCILWOMAN GAUTHIER: Thank you, Council President. And thank you for your steady leadership throughout this entire process.

There's a lot of misinformation being spread about City Council's amendments to H.O.M.E., and I appreciate the opportunity to correct the record about the bond ordinance and the amended Year 1 H.O.M.E. program budget unanimously approved by the Committee of the Whole last week. Here are the facts:

At the Mayor's request, we expanded eligibility for the City of Philadelphia's two most in-demand housing repair programs, Basic Systems Repair and Adaptive Modification for the first time ever, so that higher-income earners can take advantage of these popular services. In fact, City Council doubled the number of households that are eligible to participate in Basic Systems Repair and Adaptive Modification. So to hear people claim that this body is pitting higher-income folks against working families, it's really hard to tell if this is a misread of the facts or a deliberate attempt to misinform.

Along with several City Councilmembers, I stood on the picket line with D.C. 33, so I understand how many of our city employees are struggling every day to get by. Prioritizing Philadelphians earning 60% AMI or less means we are helping sanitation workers, public school teachers, city clerks, 311 operators and other full-time union employees as well as our seniors and neighbors with disabilities.

These folks live in every single Council District. And in fact, middle neighborhoods have some of the highest enrollment numbers in Basic Systems Repair and Adaptive Modification under the current stricter income limits. Think about it this way, emergency room doctors must make tough calls to help a patient having a heart attack before someone with a broken bone, and none of us likes that. There's nothing worse than waiting hours and hours in an emergency room to be seen by a doctor, but we all do it anyway because this is the City of Brotherly Love and Sisterly Affection and we understand that if our neighbor having a heart attack does not get help immediately, they may not make it.

Philly's housing crisis

is also an emergency. And City Council recognizes that to be successful, the H.O.M.E. Plan budget needs to reflect this level of urgency. The proposed Year 1 H.O.M.E. Plan budget originally transmitted to this body for consideration did not do that. Instead it opened up about 40% of H.O.M.E. funding to people making over $100,000 a year without a single guardrail to make sure those most in need would still be able to access essential programs.

What would that have meant? Even more families sleeping on the street and taxpayers footing the bill for homeless services that cost substantially more than if we had made the critical repair that would have kept someone in their home and off the street in the first place. The cost to house a family of four in a homeless shelter is $84,500 annually. Foster care costs $45,000 a year per child, and this is before Trump cut $30 million in homelessness resources for our city.

City Council is not playing politics with our amendment. We're doing what's right for every Philadelphian and making the tough call that recognizes that during the first phase of this multi-year $800 million investment, we need to make the fiscally and morally responsible choice to prioritize the 200,000 households in our city that are one rent increase or repair bill away from ending up homeless.

The body has raised the same concerns in public and in private for several months, but we cannot negotiate with ourselves. And at the end of the day, the Home

Rule Charter tasked City Council with the responsibility to steward taxpayers' hard-earned money. We gave the Administration every single appropriation and every single eligibility increase that they asked for.

Council added an additional $80 million to cover their request as well as our amendments. But the Council, at least I hope the Council, will not be bullied into being a rubber stamp for a proposal that does not serve the needs of the most vulnerable people in our city.

So I want to conclude --

(Applause.)

COUNCILWOMAN GAUTHIER: So I want to conclude by again commending Council President Johnson for hearing your members and the public and making this a transparent process and fulfilling

Council's role to make sure that any major investment undertaken by taxpayer dollars is fully thought-out and responsive to the public as well as fiscally responsible. Thank you so much.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Jones.

COUNCILMAN JONES: Thank you, Mr. President and colleagues.

And I'm glad my colleague raised the issue of doctors, doctors that needed to intervene on behalf of their patients. Part of being a doctor, you must take the Hippocratic Oath. And what that says is that in order to do good, you will do no harm. And sometimes our constituents are our patients and sometimes in an effort to help them, we do harm. And in this case, I think unintentionally, unintentionally we do harm.

Please understand that I believe in ALICE, Asset Limited, Income Constrained and Employed, in other words, the working poor, the middle neighborhoods that you talk about, that if they do have a $400 home emergency, they cannot fix it because they're not eligible for the programs that we're talking about today. They don't get the tax breaks that the one-percenters get to be able to afford their home repairs. They just pay for everything and are eligible for very few things.

And one of the things that we are going to discuss today is to what percentage should everybody benefit. Facts, I don't think in our calculations we include what we do for PHA. And in the calculus of who's in that line, who benefits from that line, that we have not put that into the calculus of where we are on this.

I don't think we have done a good enough job of considering some of the state money that comes for poverty programs, again that ALICE middle income cannot apply for. So what they get to do is they get to pay for everything and never be eligible for any of those things. And we can do a better job of looking out for them.

I remember -- I know all of my colleagues are sincere. I do not doubt your intentions. But I remember going out to Overbrook Park walking with the Mayor, I talk about this, knocking on a door, and a couple came to the door and they were shocked and said, it's the Mayor -- they didn't care it was me -- it's the Mayor, we're going to vote for you, and then next month we're going to move.

And they were going to move because they could not afford the continuing repairs. The average age of properties in the City of Philadelphia is 83 years. So it's not if something is going to break. It's when something's going to break. We've all dealt with laterals, where we had to come up with a program to ensure to break -- because that will make you homeless if you can't absorb that $7,000 to fix it. Plenty of neighborhoods go through that every year.

So what we need to do is try to make it as fair for as many people as possible. And I'm going to end on this: The people that are in line at PHDC aren't going to get bumped out by anybody new. The new eligibility people will have to

get in line behind them, behind
them, so they don't lose their
place in line. But at least allow
them to get in line.
And we're going to have
vigorous discussions about this.
And I hope that at the end of the
day --
(Applause.)
COUNCILMAN JONES: I
hope that at the end of the day
that we are thoughtful because all
of us have to go back to those same
neighborhoods, knock on those doors
of that middle neighborhood area
and say to them, we did our best
for you. In straight conscious, we
did our best for all people of
Philadelphia.
Thank you,
Mr. President.
(Applause.)
COUNCIL PRESIDENT
JOHNSON: Chair recognizes

Councilmember Rue Landau.

COUNCILWOMAN LANDAU:

Thank you, Council President. Thank you, colleagues. Thank you, especially to Housing Committee Chair Jamie Gauthier and the many advocates who are here today and continue to come back time and time again.

Philadelphia is stronger because so many of you continue to show and push us toward a fairer, more affordable city. Just wanted to dispel a couple of concepts that were raised just now by my colleague. The most important one is to say that from when we started this process, this process of $800 million where we're only talking about the first bit, the pot has grown since the beginning.

So originally, there was a proposal from the Administration to do a certain amount. We asked for additions to it. Those additions were removed. The Admin asked for additions to it. There's been a mix-up ever since. The pot is larger now, so it includes all of the original requests plus more for both sides. I don't see a better win-win out there. Everybody is getting what they want here. And again, this is only the first allocation of $800 million. So I want to make that very, very, very clear.

The second thing I want to say is that when we talk about the Housing Authority, PHA's waiting lists are often closed. Why are they closed? Because demand is higher than supply. We have so many low-income folks in Philadelphia who are eligible for PHA housing who can't get in because we don't have enough supply.

Basic economics here, right. Let's increase the supply in a variety of wonderful ways that are in the H.O.M.E. Plan, and let's get more people housed, let's get them to have affordable living no matter where they are.

Next myth: This proposal today is not going to not allow folks with higher income to get in line. In fact, it increases the eligibility criteria so that people will get in line. This proposal actually allows folks with higher-income levels to get Basic Systems Repair, Adaptive Modifications, a whole host of programs that they need to stay in their house.

And the final thing I'll say -- well, I'll hold this part until the end. But I want to say, we're here today because Philadelphia is facing a housing crisis. We're no different than any big city in America. We have a housing crisis, but we're doing something about it. I just came from an international conference and told people about the H.O.M.E. Plan, and their minds were blown. These are elected officials from around the country and some from other countries.

They are blown away by the work that we are about to do for our transformational investment into making sure that everybody can have an affordable, safe, and healthy place to live here in Philadelphia, accessible as well. But everyone in this room wants to see resources delivered to residents who need them.

I don't need to remind everyone, but I'm going to, that we are the second poorest big city in America and housing is eating the income of nearly a third of renters and 16% of homeowners. We are not delayed because of indecision. We are delayed because all of those decisions are valuable. But as a former housing lawyer and now Vice-Chair of the Housing Committee, I know firsthand that our lowest-income residents need this money as soon as possible.

This $200-plus million investment needs to be felt fast and we need this transformation. City Council unanimously voted on the transformation we'd like to see, a transformation to reflect the true need for housing resources for Philadelphia. By expanding income eligibility for the city's two most in-demand home repair programs, which is one of Mayor Parker's biggest policy goals, we are prioritizing the people who need our help, the morally and fiscally responsible things to do that creates mobility for the entire city. We should applaud this effort. It is incredible.

Philadelphia's Basic Systems Repair and Adaptive Home Modification, Shallow Rent subsidies, homelessness prevention and the wraparound services are already working. Let's keep them working and keep this progress moving forward.

These programs are the difference between stability and crisis for more than 200,000 Philadelphia families. As Councilmembers, we have a responsibility to reflect our commitment, our values, and people in this budget. Let's invest in a better Philadelphia for those who are relying on us. And I would end by suggesting that we do no harm as a Council body and as the City of

Philadelphia when we are providing affordable housing to the folks who need it most.

Thank you very much, Council President.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Anthony Phillips.

COUNCILMAN PHILLIPS: Thank you, Council President.

I just want to briefly say that while I really appreciate all of the advocacy of some of my colleagues here today around this proposed amendment, I do want to let people know that this proposed amendment is going to impact most likely more than 15,000 households in the 9th District. And a lot of these households have been residents, people living in their house since 1970, 1980. And these individuals have older housing stock, and they're not going to have the ability to access these funds. Only 10% of that funding is going to go towards them, while the 90% of the funding is going to go towards people making far less than them.

These are working-class individuals making around $80,000 in a household, maybe $100,000 between two different people in a household. They need their roofs repaired, they need the bathrooms repaired, they need all types of things that are going on in their house repaired and we're going to be limiting them.

And so, for me that's concerning. They are also great contributors to our tax base in the city and often times they've been left out of city programs because they make a few dollars over. And unfortunately, I think this is what this is about: It's about finding ways to make sure that individuals are working together and to assure that. So I just want to say thank you to our colleagues, but I just want to make sure that folks understand what's at stake. Thank you so much.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Majority Leader Katherine Gilmore Richardson.

COUNCILWOMAN GILMORE RICHARDSON: Thank you, Council President.

I wanted to pause just to thank you and all the members of Council for your very thoughtful, deliberative work throughout this process. I also wanted to thank the Administration as well for their continued work on the plan that they proposed before Council.

I wanted to thank, in particular, my District colleague, who is my District member, where I also serve as the Ward Leader of the 52nd Ward, in referencing and ensuring that we make the process fair for as many people as possible. And in that spirit, I wanted to leave the definition as notated in the dictionary of the word negotiation. It's a discussion aimed at reaching an agreement.

Thank you, Council President.

COUNCIL PRESIDENT JOHNSON: Thank you very much.

Will Ms. Loughead please call the first panel.

THE CLERK: Tiffany Thurman, Chief of Staff to Mayor Cherelle Parker; and Jessie Lawrence, Director of Planning and Development.

(Witnesses approached witness table.)

COUNCIL PRESIDENT JOHNSON: Good morning.

MS. THURMAN: Good morning, Council President Johnson. and members of City Council. My name is Tiffany Thurman and I'm Chief of Staff to Mayor Cherelle Parker.

(Applause.)

MS. THURMAN: I'm joined today by Department of Planning and Development Director Jessie Lawrence, President and CEO of the Philadelphia Housing and Development Corporation Dave Thomas, and numerous other members of this Administration who have been working on the Housing Opportunities Made Easy Plan.

We're back in Council chambers today to testify on Bill No. 251065, which will make changes to Bill No. 250568, approved June 12, 2025 in a way that mirrors changes made to Resolution No. 250955, otherwise known as the 2025-2026 Annual Program Statement and Budget. Those changes to the resolution were made last week during the Committee of the Whole meeting on December 2, 2025.

First, I want to reiterate what I said about a month ago on November 12, 2025 during the Committee of the Whole hearing on Resolution No. 250955. We are appreciative of the thorough review that you and your staff have conducted since the H.O.M.E. Plan was first introduced with the Mayor's Special Housing Address in March of 2025.

The $800 million we propose to borrow for this ambitious and historic plan is a serious investment, and this body has treated it as such since its initial approval June 2025. The Parker Administration has negotiated in good faith on the H.O.M.E. legislative package over the past few months and has agreed to several important changes requested by the legislative body.

For example, the Parker Administration supported several significant changes that were made to Resolution No. 250955 on December 2, 2025, including the additional $42 million advocated for by several members of City Council and the Administration's proposed addition of Turn the Key funding that was approved.

With regards to Bill No. 251065, the ordinance being heard today, the Parker Administration supports update to certain program descriptions so the language matches the descriptions and

Resolution No. 250955. These program descriptions updates the necessary language because that language in the bond ordinance and the annual program statement and budget resolution do not match. Then bond resolution will not issue an opinion, which is required for the city to issue the initial $400 million in bonds.

However, there is one sentence in Bill No. 251065 that the Parker Administration does not support in its current form. If this sentence is not amended, then we cannot and will not support this ordinance in its entirety. The sentence can be found in Section 2(b)(1), which reads in full:

In connection with its approval of the annual program statement and budget, Council has the authority to establish the maximum Area Median Income qualification for any program or subprogram. The established AMI qualification can apply to all of the funding allocated to such program or percentage of funding allocated to such program.

While we would prefer these two sentences to be removed from the ordinance entirely, we understand that it's not Council's desire. Therefore, we are proposing an amendment that will amend the second sentence to clarify that Council can establish AMI qualifications for programs or subprograms, but for no more than 60% of the funding for those programs or subprograms.

The Administration is likewise requesting an amendment to Resolution No. 250955 to clarify that for both the Basic Systems Repair program and Adaptive Modification program, 60% of

H.O.M.E. funding shall be awarded to applicants equal to or less than 60% AMI. Currently, the resolution says 90% of H.O.M.E. funding for BSRP and Adaptive Mod shall be awarded to applicants equal to or less than 60% AMI.

By mandating that 90% of the funds must go to those under 60% of AMI, this language effectively caps the income eligibility requirements at 60% of AMI. From what we understand, Resolution No. 250955 is on the Final Passage Calendar in City Council session tomorrow. In addition to requesting it being amended, we are also requesting that it be held so that it can move simultaneously with this ordinance being heard today.

Holding the resolution to move at the same time as the ordinance will help the process move more quickly and efficiently. If they are both approved at the same time, it removes the risk that one of them will change, therefore making them inconsistent with each other. Therefore, we respectfully request that the resolution be held tomorrow to avoid the very situation we're currently facing here today, given we are making changes to the bond ordinance that was originally adopted by this body in June of 2025.

Why is this amendment to the ordinance and the corresponding amendment to the resolution so important? H.O.M.E. Is actually an unprecedented $2 billion public investment to build, restore and preserve 30,000 homes in the City of Philadelphia. As everyone knows, this investment includes $800 million in bonds, with the first $400 million coming as soon as we get to the legislative finish line.

The first annual program statement and budget outlines $277 million in spending, in BSRP and Adaptive Mod, these two programs together totaling about $50 million. Expanding the income eligibility requirements for those two programs is our opportunity to grow the pie and stop pitting the have-nots against those who have just a little. It's basic economics.

By effectively limiting the income eligibility requirements for BSRP and Adaptive Mod at 60% of AMI, which is about $70,000 for a family of four, we will miss this opportunity. And that's reflected in the binders that we provided today to each member of Council.

I want to further explain while raising the income eligibility requirements for those programs above 60% of AMI is so important to our Mayor and her Administration. As a District Councilmember, Mayor Parker personally witnessed how her constituents were harmed by such stringent income eligibility requirements. She has often said that her folks make a nickel over the income eligibility requirements.

As we have mentioned before, we have also heard stories of residents declining that well-earned promotion or salary increase in order to be eligible for some of these programs. Equally important, boiling individuals down to just their income ignores the real-life lived experiences of everyday working-class Philadelphians, those Philadelphians that each of us in this room care about.

We must also take into account debt-to-income factors. Consider a family of four where each parent is earning about $50,000 and they have two children while helping to take care of their own and even elder parents. These working parents are part of the sandwich generation, paying for elder care for their aging parents while also paying for child care and aftercare for their children.

These parents are trying to keep up with their own mortgage, student loan debt and medical debt. This family can hardly be described as those with means. Just because the H.O.M.E. Plan aims to help this family with home repair grants, that does not mean that it will not help their elderly neighbor who is on a fixed income and at risk of homelessness if their roof caves in.

This H.O.M.E. Plan is a comprehensive plan to save our neighborhoods, to save our rowhomes and our residents across the entire city. But I didn't come here today just to give you anecdotes. I've also brought data. First, I must explain that AMI is an incredibly blunt tool that is used to determine income eligibility for certain programs.

It considers just two factors: Factor 1, income; Factor 2, household size. We ran the numbers meticulously, using 2024 city employee income data, because the 2025 income data won't be available until 2026. And we looked at how many city employees would be deemed ineligible for these programs if the income cap is effectively set at 60% of AMI. And here's what we found:

Reducing the AMI limit

from 100% to 60% could disqualify 1 in 3 city employees, those same city employees that some mention fighting for during D.C. 33 negotiations earlier this summer. That could be potentially up to 9000 households, an impact that none of us want to see here today.

And while that statistic is staggering, if we assume a household of four, it's almost certain that many more city employees would actually be disqualified, and we don't want to be in the business of disqualifying city employees. This is because if any other income existed in that household in that example, even fewer employees would qualify.

So let me break it down a little further. We wanted to get a sense of which type of city employees would be deemed ineligible for these programs if the income cap is effectively set at 60% of AMI. Again, while we don't have the household size of these employees, we can look at what the impact would be with an assumption of a household size of one and a household size of four, which is also reflected in the binders that we provided today.

Using 2024 city employee income data and assuming a household size of one, capping the income eligibility requirement at 60% instead of 100% of AMI would disqualify the following city employees: 60.3% of Laborers; 77.2% of Clerk III; 99% of Parole Officer II; 68.2% of Heavy Equipment Operator I; 73.6% of Semi-skilled Laborers; 71.7% of Police Communications Dispatchers; and 83.9% of our city's Paralegals.

Using 2024 city employee income data and assuming a household size of four, capping the income eligibility requirements at 60% instead of 100% of AMI would disqualify the following city employees: 34% of Police Officers; 56.7% of Correctional Officers; 74.3% of Social Work Services Managers II; 81.1% of Assistant DAs; 88.8% of Probation Officer IIs; 75.4% of Deputy Sheriffs.

While we also use the 2024 city employee income data to get the number of impacted city employees by Council District, that information shows that the number of employees would effectively be disqualified by capping the income eligibility requirements at 60% instead of 100% of AMI, assuming both a household of 1 and a household of 4. This data is attached to the printout of my testimony and should be on your desks.

A common refrain in discussions around H.O.M.E. has been that living in Philadelphia is unaffordable for far too many, including our very own city employees, and we could not agree more. And that is why the Parker Administration opposes effectively limiting AMI eligibility to 60% which, if this ordinance passed without the requested amendments that I just outlined, it would in essence exclude far too many city employee households from assessing these housing programs.

H.O.M.E. is not only a housing program. It's also a recruitment tool to attract and retain City of Philadelphia employees, but mandating that 90% of the funding must go to those under 60% of AMI impacts more than just -- that impacts more than just city employees.

Let's take our teachers for example, who began their careers like my husband with a starting salary of $55,771. Likely, most student loan debt come along with it. At this salary, even a teacher living alone is still making more than 60% of AMI. In other words, the very teachers that we heard about just moments ago in opening testimony, that we all advocate for, would be making in that example a nickel over the income eligibility requirements with a significant debt weighing down on their shoulders.

Just last year Elevate 215, a nonprofit organization based here in Philadelphia, surveyed 734 school teachers from both the district and charter schools. They found that 89% of all teachers had or currently have student loan debt, with more than just a quarter of those respondents having more than $50,000 in student loan debt.

We have a duty to assist those teachers. We have a duty to assist those police dispatchers and officers. We have a duty to help the parole officers and laborers alike. A goal I believe that we all agree on. And this H.O.M.E. Plan creates those well overdue and tangible pathways to housing for both renters and homeowners.

But this data shows that if we cap the income eligibility requirements at 60% instead of 100% of AMI, we will be in fact excluding the very working Philadelphians we all want to help, the ones that we are all advocating for and the ones that we hope to attain and attract to our great City of Philadelphia.

I really do appreciate the opportunity to testify again on

Mayor Parker's H.O.M.E. Plan, specifically on Bill No. 251065. In conclusion, we respectfully request that the established AMI qualification language be removed entirely from the ordinance or that the requested amendment be adopted.

Without one of these changes, the Parker Administration will not support this legislation. I welcome the Committee's questions. Thank you, Council President.

(Background interruption.

COUNCIL PRESIDENT JOHNSON: We're not going to do that, y'all. This is just a spirited legislative discussion. And I thank you, Tiffany, for your very, very spirited and passionate testimony. And I hope we get to the point where in this City of Philadelphia, and you know I'm a partner in working with the Mayor and moving the City of Philadelphia forward, but I hope one day we get to the point where our city workers are getting paid and where they don't have to sign up for Basic Systems Repair.

(Applause.)

MS. THURMAN: And, Council President, you know as well as I do --

COUNCIL PRESIDENT JOHNSON: I didn't acknowledge you yet. I didn't acknowledge you yet. I was just making my statement --

MS. THURMAN: Yes. I just wanted to note for the record.

COUNCILMAN PHILLIPS: All right. I'm not even calling on you to respond at the moment. Okay?

MS. THURMAN: Yes. Just wanted to note for the record that we agree with you.

COUNCIL PRESIDENT JOHNSON: I'm just letting you know. Okay? I just was responding.

The Chair recognizes Councilmember Jamie Gauthier.

COUNCILWOMAN GAUTHIER: Thank you, Council President.

First, I think it's very important that we have this conversation in a fact-based way. We're talking about specifically two home repair programs and we are not lowering the AMI. The program, as it currently exists, is already restricted to AMI of 60% or under.

At the Mayor's request, Council's amendment would raise these two programs to the middle class. We are not lowering anything. We have to be I think factual about the way that we're talking about it.

(Applause.)

COUNCILWOMAN GAUTHIER:

The Council amendment would raise the income level substantially for the first time ever. It's important that that fact is acknowledged. I also wanted to say that the 10% number actually came from the Administration's testimony. When we were in these chambers a few weeks ago, the Administration testified that we expected a 10% increase in applications that would come from the higher income band that we raised these two programs to. It's actually in the transcript.

So in response to the Council President expressing concern about receiving a flood of new demand that BSRP or Adaptive Modification could not support, Jessie Lawrence responded and I quote, "We anticipate about 10% at most of an increase in applications. Based on the Administration's own projections, City Council reserved 10% of these program budgets, $4.85 million in total, to these newly, newly eligible households earning between 60% and 100% of AMI." So the Council amendment is actually very responsive to the Administration's testimony and to your work and what you said at this table a few weeks ago.

Reserving 90% of BSRP and Adaptive Modification funding for working and low-income applicants is necessary to ensure that increasing income eligibility does not come at the expense of those who need our help the most. Even within the middle neighborhoods that we're consistently talking about, we get some of our highest number of applications from people who already qualify under the current income restrictions.

Not only that, we should also be clear that the bulk of the city's housing programs already serve these higher-income communities.

(Applause.)

COUNCILWOMAN GAUTHIER: Before H.O.M.E. was ever a thing, 60% of the city's housing spending went towards households above 60% of AMI. Those programs that still serve these income bands do not change as a result of H.O.M.E. We are actually expanding the pot and making sure that we can serve the most vulnerable while also allowing applications from everyone. Alongside other funding sources that go towards housing, such as Federal CDBG and our Housing Trust Fund, there is plenty of funding to go around. Thank you.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Rue Landau.

COUNCILWOMAN LANDAU: Thank you, Council President.

My colleague touched on many of my points that I was going to say, because I think it's really important that we talk about the real reality of what has been proposed and what this negotiation has been about. I also want to say while we don't pay our lowest-paid city workers enough at all and we absolutely don't pay our wonderful teachers enough at all, there are federal programs that help teachers with their student loans, not something out of Donald Trump's eyes right now. I got to tell you, but the cuts are going to come across the board for everything. But there are programs out there.

I just don't want us to talk about things that aren't true. You can get loan forgiveness. I was a legal aid lawyer. I was in a loan forgiveness program for a bit.

And then the final thing to say is that the numbers were negotiated. We agreed to this and we are absolutely -- that was my point. We are not capping this at 60%. We are expanding it and we are expanding it to include more people. Thank you.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Councilmember Jones.

COUNCILMAN JONES: Thank you. Couple of questions, if I can. What did we receive in CDBG money over the last four years?

MR. LAWRENCE: Have we? Yes, we have. We have received --

COUNCILMAN JONES: How much?

MR. LAWRENCE: The number escapes me directly. Mark Dodds --

COUNCILMAN JONES: I think on average it's about $50 million.

MR. LAWRENCE: Mark can confirm that number for you, but I think it's about $50 some-odd million. I'll let Mark Dodds come up to speak to that a little bit more.

COUNCILMAN JONES: Can you get that for us? And then what I would ask the Administration is based on what your predictions are about AMI, who gets alienated where and what districts are heavily impacted by the exclusion?

MR. DODDS: Mark Dodds, Deputy Director, Division of Housing and Community Development. We receive approximately $40 million to $45 million in CDBG annually and that's been consistent --

COUNCILMAN JONES: That's every year?

MR. DODDS: Yep.

COUNCILMAN JONES: So you don't have to answer this. But think about this, is the prospect of getting cut by No. 47 more likely or less likely today? So I believe that we are in the crosshairs of being cut in that regard. And if we are, what we're talking about, this 200 million, is our lifeboat. This is what we will have to work with to try to wait out what's going on in D.C.

And say what you want, 30,000 people have voted with their feet to leave this city. Every one of the municipal contracts attempt to negotiate can I move. Police that used to live on my block are now packed up and moved to the suburbs. There's a reason for that. I'm not saying it's only housing. There's crime, there's education, but that trend we need to fight against in order to maintain a middle class that can pay the bills, that can support the municipal workers that pay the taxes. And we are shortsighted in that, that we ignore the fact that people are packing up and leaving our city. And we need to fight for them like we fight for all Philadelphians.

I just don't -- I take a page from Majority Leader Gilmore Richardson. This is a negotiation. It ain't done. It ain't over until the fat lady sings and she ain't warmed up. All right. And I'm saying that. And I hope we will do so in good faith, that our leadership, the President, will go to the Second Floor, the Second

Floor will come to the Fourth Floor, and figure this out. It's not going to happen in here right now. But if there's a sense of fairness that we're all looking out for all of Philadelphia, I think we can get past this.

But what we're not going to do is just ignore the folk who are paying the bills. And if you could --

(Applause.)

COUNCILMAN JONES: If you can provide the President with maps of where the greatest lack of involvement based on these programs will be, I think that will be helpful in making an informed decision. Before we go striking things, we should know who it impacts, who it hurts.

Thank you, Mr. President.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Thank you.

And I just want to provide some information and some clarity, just for the record. And I live in a very, very diverse neighborhood, South Philadelphia, gentrified neighborhood, right. There's a variety of different income levels in my neighborhood, and I still live there today.

But also separate from this bond, just to be clear we have a $7 billion budget here in the City of Philadelphia. We have a $1.2 billion surplus, so there's this myth, right. It was a statement that we cannot fund separate from H.O.M.E., Basic Systems Repair or Adaptive Modification. It's the will of how we use our overall budget to support the program. And so, I just wanted to state that for the record.

The Chair recognizes Councilmember Dr. Nina Ahmad.

COUNCILMAN JONES: (Inaudible).

COUNCIL PRESIDENT JOHNSON: Yes, sir.

COUNCILMAN JONES: (Inaudible). And I don't want to call it sides, either, you know, opinions. This man, Dave Thomas, has to actually do what we're talking about. How many people are in the pool for applications? And how long is that wait? And before you answer, we have to make sure that we make him whole so that people on either side of the AMI are actually getting served in a way with increased demand, so that needs to be one of the things that we consider in the negotiations.

COUNCIL PRESIDENT JOHNSON: Absolutely.

COUNCIL PRESIDENT JOHNSON: Dr. Nina Ahmad.

COUNCILWOMAN AHMAD: Thank you, Council President.

Just want people to remember that we have a poverty issue plaguing Philadelphia, an intractable issue, even with the tiny little dip that happened to make us now 9th, not 10th. I need to make sure we are underscoring that bringing those who are 60% AMI and below that population, this will help them get to middle class. This is what we are trying to do to make sure that --

(Applause.)

COUNCILWOMAN AHMAD: -- we are giving people the opportunity to build their asset, their house, to create value in that house when you're fixing that house. They can then take a loan out against this to send their children to college if they need to. We are making sure this pathway to middle class is open to everyone. And for us to say that those people are not important in this conversation is deeply problematic.

(Applause.)

COUNCILWOMAN AHMAD: And we must remember if Philadelphia has to thrive, everybody has to thrive.

Thank you, Council President.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Rue Landau.

COUNCILWOMAN LANDAU: Thank you, Council President.

I do want to say again that I think we have to be really careful with our language here. All Philadelphians pay bills. Many

Philadelphians --

(Applause.)

COUNCILWOMAN LANDAU: Many Philadelphians are members of the sandwich generation regardless of their income. They're taking care of elders and they're taking care of young people, regardless of how they came into their lives. We have programs, Restore, Repair, Renew; Built to Last; Philly First Home. They're all focused on middle income.

And this is simply expanding the pot for the great work that PHDC is already doing with its programs. We're putting more money in there and we're increasing the eligibility at the top line. There's really no other question here. We really need to make sure that we're being clear to the public so there's no misconceptions. Thank you.

COUNCIL PRESIDENT JOHNSON: Any other questions or comments from members of the committee?

(No response.)

COUNCIL PRESIDENT JOHNSON: Ms. Loughead, please call the next panel -- at this time, we will have public comment. Before we begin taking testimony regarding -- Chair recognizes Councilmember Nicolas O'Rourke.

COUNCILMAN O'ROURKE: Thank you, Mr. President.

I feel like the next discussion has happened, but I do want to get on the record on one thing. I know the panel is leaving now. I want to take a moment just to celebrate that one of the wins of this package of amendments that I am particularly excited about is funding for the Anti-Displacement Fund.

(Applause.)

COUNCILMAN O'ROURKE: It's a win that wouldn't be possible without the organized tenants who are here today from Renters United, from Philly Thrive, West Southwest Rising and other organizations in the room, make some noise for yourselves.

(Applause.)

COUNCILMAN O'ROURKE: These organized tenants and homeowners, both and, have shown up time and time and time again to advocate for themselves and for their neighbors. I want you to know that your presence here today reflects the depth of your commitment to safe, dignified, and healthy homes. So thank you for consistently making sacrifices required to participate in this process.

Our city is stronger and

safer because of your advocacy. I believe that what you are doing is what democracy looks like.

(Applause.)

COUNCILMAN O'ROURKE: I also want to say that alongside with the advocates, the win would not be possible without members of Council's Housing Committee, Members Gauthier, Landau, Driscoll, Squilla, Bass, who unanimously supported this fund.

(Applause.)

COUNCILMAN O'ROURKE: A lot was going on in my life at the point where that happened, and I think it's important for me to mention that Council passed this fund in June to support tenants displaced as a result of cease operations orders, and the Housing Committee pledged on record to fund this measure, and I'm appreciative to them for that.

I'm thrilled to say that today the Housing Committee, the rest of Council and the Administration are following through on its promise because funding for the Anti-Displacement Fund was also included in the H.O.M.E. amendments passed out of committee last week, and it is up to us today to continue to follow through on that promise.

So many people have come out to testify as part of these hearings, taking off work, finding childcare, stretching their own budgets because they care about having affordable, safe, and dignified housing. And it reminds me of the thousands of families who have been waiting years on the city's waitlist for programs we're talking about today, which brings me to really more of a rhetorical question that I don't necessarily need or really expect a real good answer to:

What is exactly the problem that we're trying to solve for here? Because the facts to me seem pretty straightforward. The amendments are only for two programs out of dozens in Year 1 out of 4 of H.O.M.E. funding and will be reassessed in a year. Meanwhile, we still have thousands of families under 60% AMI waiting on a waitlist right now.

These amendments simply guarantee that those already waiting in line get help and they get it first. Then next year we can reassess and we can re-evaluate where these funds are directed. And isn't that exactly what the Administration said it intended to do. What is the problem with making sure that we help people who have been waiting in line first and then re-evaluating next June. What is the issue with that?

To me, this isn't about saying middle and higher-income households shouldn't get support, and we have repeated this time and time and time again. It is very -- and I said this before, it is very Trumpian to keep perpetuating a narrative that does not exist.

(Applause.)

COUNCILMAN O'ROURKE: It's about clearing the backlog for families who have been waiting the longest and need help the most. We don't strengthen the middle by hollowing out the bottom, which is why we prioritize the poor. No one is suggesting that the middle should not get what they're getting. In fact, we're looking forward to doing that. Prioritizing in how we write policy, the poor will actually make us make real a prioritization for the poor and immeasurably and materially improve their lives for the working poor and working people every single day, which is what our office intends to do, and what I do believe this Housing Committee wants to do and what I believe this body will want to do.

Thank you, Mr. President, for your time.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Jones.

COUNCILMAN JONES: Two things can be true at the same time. One, we support -- this body has proven that we support the most needy first. This amendment doesn't move them out of line. This holds their place in line, but adds to people who want to get in line.

And you may say, what's the difference in next year. Let it rain on your head through a leaky roof and you will understand how long that really is. There are --

(Applause.)

COUNCILMAN JONES: There are people in my district that suffer because they have a little too much, and the year that it would take to get in line to then make the wait might be the difference. I worked it out, and that is something I never told a lot of my colleagues. We have a waiting list, but the demographics of those people on that waiting list, it will astound you.

People were waiting five years that were 90 years old to get their roof fixed, and we had to make a deal where we said anybody 90 years old shouldn't have to wait five years to get repairs. What I am saying to you is that time is relative. And if it's raining on your head, it is unbearable.

And so, what I want to do, and you've been in those communities, I know you care about them, that is not what I'm saying -- and I don't want to be called Trumpian either -- but what I want to do is make as many people whole as we can get on this life raft. Because I believe sincerely that it's only a matter of time before we cut by No. 47.

And so, as many people as we can get in line, as many people as we can reduce the line and get service, I'm for that. So we agree, we agree on that. It's just when people say we can wait until next year, that isn't me and you getting rained on. And so, we have to increase the urgency for them.

Thank you, Mr. President.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Thank you, Member Jones.

Chair recognizes Councilmember Quetcy Lozada.

COUNCILWOMAN LOZADA: (Inaudible).

COUNCIL PRESIDENT JOHNSON: It's on.

COUNCILWOMAN LOZADA: Thank you, Council President.

Today we're talking about something that goes deeper than policy. We're talking about home, the place where safety, dignity and opportunity begins. When Mayor Parker introduced the H.O.M.E. Initiative, a $2 billion investment to repair, build and preserve 30,000 homes, many Philadelphians felt hopeful, including in my district, folks dealing with leaky roofs, unsafe wiring, and the constant despair or the constant fear of displacement, feeling unheard by the city. Saying we see you and we hear you and we're here to help you, but hope also brought a fair and necessary question, who gets it first, who gets it first.

The Mayor's proposal expands eligibility up to 100% of Area Medium Income. And let's be clear, folks don't understand this. Folks on the ground, every day Philadelphians don't understand what does AMI mean and how does it impact me. To be clear, supporting middle-income and working families matter.

We are not saying they don't deserve help or that they won't need it, but we are expanding the doors without -- but expanding the doors without setting clear priorities risk pushing low-income families, the ones with the most urgent needs, further back in line.

(Applause.)

COUNCILWOMAN LOZADA: Council's amendments demand that 90% of first year repairs go directly to families earning 60% of AMI or below. That is the vast majority of the people who live in the 7th Council District. This is applicable to the majority of the residents in my district and the people who stopped by my office, exasperated due to living in unsafe homes, in constant fear of displacement and least likely to be heard.

As a District Councilmember representing the have-nots and the have-less, I cannot ignore the people who keep this city going on the smallest paychecks. Taking care of the least of these first does not mean we stopped caring about everyone else. It means we start where the need is greatest and build from there.

(Applause.)

COUNCILWOMAN LOZADA: I need to vote in the best interest of the people who sent me here to be the steward of their community, those who are often not heard. We can and we must support our middle and working-class neighbors, but justice requires that we first protect those who have the least, because prioritizing the lowest-income Philadelphians is not just fair. It is just. Thank you.

(Applause.)

COUNCILWOMAN LOZADA: I think that there has to be -- Council Majority Leader Gilmore Richardson said it at the very beginning. This does not have to be a fight. This does not have to be a fight. This has to be a conversation about a program that is the city's program. We should be able to make all of the modifications and all of the amendments and all of the changes as we work through -- every program is not going to fit in every neighborhood 100%.

I represent one of the poorest districts in the City of Philadelphia, where an assessor said to me that most of the people that live in the 7th Council District live 30% or below AMI. That is the reality. That is the reality. And if I am not careful, I will see in my district what has happened on the southern end, where there has been mass rapid displacement because things have not been thought through.

The majority of the land is down there. Public land, a large number of public land is down there. If I'm not careful, if we start doing all of these things that the entire initiative calls for or the opportunity that's created, I can quickly displace people in other parts of the district or further displace people from that southern end of the district.

I have to be very cautious. I have to be very careful, because people who have generationally lived there will not either be able to afford to live there and will have to move or they will not be able to buy there. And that's just not fair. It's just not fair for us to tell people that they can't live in the neighborhoods that they've generationally lived in because we've not done conscious development or because we've not created programs that protect them.

(Applause.)

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Nicolas O'Rourke for a point of information.

COUNCILMAN O'ROURKE: Thank you, Mr. President.

Just a point of information. Appreciating the remarks from the gentleman from the 4th Councilmanic District. I want to begin simply by saying one of the things that's been frustrating for me throughout the course of this has been not only myself but other members as we go out into the community, lifting up how proud, I mean, I don't think -- I don't think that's the wrong term of the fact that the Administration, that the Mayor has prioritized housing in this way.

I was just there this weekend at the same time as she was visiting houses of worship, also having my own just for my office around just civic services and lifting up how great it is that this has been prioritized and really proud that it's being done. And so, you know, which makes the characterization about how the body is moving or has been moving about us a bit frustrating, so please forgive my passions if I sound a bit spicy today.

But I did want to say that I am very clear, Mr. President, about the gentleman from the 4th District's points around time. As I mentioned last week when we passed these amendments out, that it is actually because of time that we are to prefer an option for the poor, that when you look at -- time, is money, right. And everybody doesn't have the same amount of time or the same amount of money.

The people who have a little bit more money, even if it's a little bit more, have a little bit more time. They have the likelihood to coast on their reserves a smidge longer than the poor of the world who do not have as much time. And so, that is the reason why, in fact, that I contend that I feel principled in contending to prioritize the poor as eloquently as Member Lozada mentioned it, that it is the just thing to do when you're looking at the imbalance of who actually has the most time.

You're right, I may have a little bit more time. I had a leaky wall last month when the (inaudible) guy came and put my painting into the plumbing pipe, so I got water out -- I was able to cover that and get that fixed. I am fully aware that those who do not make a councilman's salary do not have that time or resource to be able to make that happen. So --

(Applause.)

COUNCILMAN O'ROURKE: -- it's important for us to never lose sight of that in the midst of the fiery deliberations that we may have, if we want to see on the back end of it an actual, real prioritization of those who have a little bit, who have nothing, who are poor. And so, yes, I am clear about time. That's why we prioritize the poor in the first place.

Thank you, Mr. President.

(Applause.)

COUNCIL PRESIDENT

JOHNSON: Chair recognizes Councilmember Dr. Nina Ahmad. Then we will have public comment.

COUNCILWOMAN AHMAD

Thank you, Council President.

I just wanted to reiterate what Councilmember Quetcy Lozada just said about shoring up these houses for those under the 60% AMI, because that is actually an anti-displacement method, right. Because what would happen if you let these homes deteriorate, inhabitable, guess what happens? They leave, those things become fallow and who sweeps them up? Greedy people waiting to pick up those spaces to build things that leave people out in the cold.

So this effort to put resources in our lowest segment of our population, who are homeowners who need these things fixed, is about making sure they actually can stay in Philadelphia and they can appreciate all of the important things happening in Philadelphia. But if you take their homes away because they're inhabitable and you're opening this up to vultures waiting to swoop down on those, then we're going to have a very different Philadelphia that is not going to look like Philadelphia we have today.

So I just wanted to reiterate that point, that this is an anti-displacement effort to make sure people can stay and live where they are.

(Applause.)

COUNCIL PRESIDENT JOHNSON: To ensure that there is an opportunity for everyone here to be heard regarding public comment, ground rules have been established as follows: Your testimony should pertain to the bill listed on today's hearing agenda. Once your name is called, you will then have up to one minute to speak.

In order to be fair to all those wishing to speak, I intend to hold faithfully to the one-minute limit. Once your allotted time has passed, you will be asked to conclude your remarks.

I will now ask Ms. Loughead to please read the name of your first two speakers for public testimony.

THE CLERK: Louis Olivo, Melissa Monts, followed by David Langlieb and Theresa Howell.

(Witnesses approached witness table.)

MS. MONTS: Good morning, Councilmembers. My name is Melissa Monts and I am a proud member of One Pennsylvania. I am here today to thank this body for your vote last week, a vote that recognized the reality and urgency of Philadelphia's housing crisis by amending the H.O.M.E. budget to include 35 million in new funding for low-income renters and homeowners, which also includes the 4 million for the Right to Relocation Fund.

Your vote acknowledged something profound, that deeply affordable housing is not a luxury service. It is a life-saving intervention. I know this firsthand. I once paid rent that was higher than my entire SSI check. I was displaced by L&I with 10 days' notice and later became sick in an Odin Properties apartment, which left me with pulmonary hypertension, heart failure and chronic respiratory failure. Unsafe housing is not just uncomfortable. It's dangerous.

Families under 30% AMI include seniors on fixed incomes, people with disabilities, single parents and many of the workers who serve this city, crossing guards, clerks, laborers who fall between 30% to 60% AMI and still cannot afford a $200,000 Turn the Key home. When those at the bottom finally have safe, deeply affordable rental options, it opens and stabilizes the whole market, not just for the poorest, but for the working families across Philadelphia.

I want to address something clearly and respectfully. Tomorrow's hearing is not whether we care. Council has already proven that you do. It is not about whether we agree. The unanimous vote showed unity. The question before us now is, will we stand by the decision already made for the families you already voted to protect.

And I want to stop the story that deeply affordable housing means the have-nots are taking from the have-littles. We refuse to let Willie Lynch politics divide people who are struggling in different ways. We should be building ladders, not competing for the same rung. The Council vote acknowledged this simple truth: A staircase only works if there is a first step.

Without deeply affordable units, there is no entry point, no mobility, no stability. So today I am not here to ask you to change course. I am here to ask you to stay the course, stand by your vote, stand by the families it protects, stand by the vision of Philadelphia where every resident, regardless of income, has a safe,

healthy and truly affordable home.
Thank you.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you. Pardon me. Before you begin, sir, give me one moment. Thank you all so much for being here. I wanted to remind everyone that we do have an additional resolution that we need to review later in this hearing.

We have a number of witnesses here and we would like to hear from you all. We appreciate you all coming today. I'm respectfully requesting that you please summarize and abbreviate your testimony to one minute. When you hear the timer, conclude your testimony so that we can hear from everyone. Thank you very much.

Please proceed.

MR. OLIVO: Good afternoon. My name is Louis Olivo.

I'm a proud consumer of Liberty Resource. Years ago, Liberty Resource helped me transfer me out of the nursing home physically and back into the community. The experience changed my life -- the experience changed my life. And ever since then, I made it my mission to help make sure that other disability people can get back home too.

I now help run the Wheelchair Repair program at Liberty Resource, supporting people who's really on mobility equipment, navigating their daily lives. Living in a nursing home facility was demonstrated for both my mental and physical health. Nobody should have to stay in an institution simply because they can't find an affordable, accessible place to live. Everyone deserves a place to call home and we cannot leave anyone behind. I come to Liberty Resource --

COUNCILWOMAN GILMORE RICHARDSON: I apologize. I apologize for cutting you off. Please conclude your testimony. Thank you.

MR. OLIVO: What I'm saying is it's very important for y'all to look at us as a disability and help us as much as you can because it's about us. Not nursing home, but living those living homes.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you.

THE CLERK: Theresa Howell and David Langlieb. They'll be followed by Nadia Graves and Lori Peterson.

(Witnesses approached witness table.)

COUNCILWOMAN GILMORE

RICHARDSON: Please state your name for the record and proceed with your abbreviated, summarized testimony.

MS. HOWELL: Hi. Good morning. My name is Theresa Howell and I'm a renter in Frankford, a mother, grandmother, foster mother and a leader with One PA Renters United. I'm here to thank all of you on Council for amending this H.O.M.E. Plan to prioritize those who need it the most. As a lifelong Philadelphian, and I'm a single mother who was forced to live in unsafe housing due to negligent landlords.

Over 350,000 people in this city make under $30,000 a year. That's one in three households. These are people who live in every Councilperson's district, and many of them go to work every day and work hard for their families but they make very little. We all know that the less you make, the harder you work -- the less you make, the harder you work. The cost of food and rent is constantly going up.

I live in Frankford. In my district, we have the highest poverty rate in the city. We are supported -- what are we supposed to do, stay in poverty? We voted with our Councilmembers to stand for us. And we want to thank Councilmember Lozada for prioritizing us by fighting for low-income housing.

Just below me in Norris Square, we have people who have lived there for generations who have been pushed out of their neighborhood because rent is up to $3,000 a month. You can uproot a tree of 100 years old, but the question becomes where do you put that tree. That tree has very deep roots. You can't just chop it down and move the tree, just like you can't allow families to be displaced from their neighborhoods. When the people who need it the most is going to be --

COUNCILWOMAN GILMORE RICHARDSON: I apologize for cutting you off. Please summarize and conclude your testimony. Thank you.

MS. HOWELL: To all Councilpeople, if you care about the people in your district, I implore you to vote for this amendment on the H.O.M.E. Plan that prioritizes us. Thank you.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: State your name for the record. Proceed with your testimony.

MR. LANGLIEB: Thank

you. My name is Dave Langlieb. I'm the Executive Director of the Philadelphia Accelerator Fund. And I really appreciate the opportunity to speak with you again to give testimony. I've testified previously with a focus on our borrowers and our commitment to scaling up emerging Black and Brown-owned development firms as well as nonprofits doing this critical work in the city.

That really is half our mission. And I'm here today to speak very briefly about the other half, which is our approach to affordability. Our basic guidepost is for maximum affordability that maintains the economic viability of any given project. Like Mayor Parker and the Administration, we recognize that there isn't a one-size-fits-all solution to the city's housing problems.

We need homeownership opportunities, but we also need quality, affordable rentals and we need it up and down the income distribution ladder, from the 20% AMI units we get out of LIHTC, which we are very, very happy to support, to the 60%, 80% AMI units that house a mix of moderate income families as well as housing choice voucher recipients.

For starters, I would say every Turn the Key house that we finance or anybody else finances is effectively affordable at 50% to 60% of AMI, inclusive of the soft second mortgage from the city. Those metrics contemplate a $1200 to $1,300 a month mortgage on a new three bedroom home. And at pre-pandemic interest rates, those can be refi'd down to under $1,000 --

COUNCILWOMAN GILMORE

RICHARDSON: Please conclude your testimony. Thank you.

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

MS. PETERSON: Good morning. My name is Lori Peterson and I'm a member of One PA Renters United, retired school crossing --

COUNCILWOMAN GILMORE RICHARDSON: Hold on one moment, ma'am. Are you getting that?

COURT REPORTER: (Shaking head).

COUNCILWOMAN GILMORE RICHARDSON: Please speak into the mic. Thank you.

MS. PETERSON: Good morning. My name is Lori Peterson, and I'm a member of One PA Renters United, a retired school crossing guard and a mother and grandmother living in North Philadelphia, Councilman Young's District. It took me seven years to find a safe, affordable place to live. I looked at more than 50 places, even started looking outside Philly.

When I finally found an apartment I could afford on Social Security, it was not safe for me. I became completely infested with cockroaches, suffered from PTSD from that. When all seniors in our family and you want the best for them. You want to go to their house for the holidays to get some of their good food. You want a place to send your kids to their grandparents so you can get a break, but you will never want to send them to a place that I came from.

What would you tell them why they can't go to Nana's house. After seven years, I finally moved into a comfortable, accessible senior house through PHA. Now, I get my grandchildren every weekend, even when I don't want to. But nobody should have to go through what I went through just to be comfortable. I worked my whole life as a crossing guard.

Now, in my retirement why should I not have the same right to live comfortably. That's why we're asking for you to vote again to support the amendment to the H.O.M.E. Plan to prioritize low-income housing that people like me can actually afford and make sure that they're funding for low-income senior housing. I'm asking you to think about the seniors in your family --

COUNCILWOMAN GILMORE RICHARDSON: Please conclude your testimony.

MS. PETERSON: -- thank you, when you vote. I'm done.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you.

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

MS. GRAVES: I'm Nadia Graves and I live in the Kingsessing neighborhood of Philly. We need a housing plan that works for all working-class people, from public school teachers, Temple nurses, professors, to city sanitation workers, elders on fixed incomes and disabled people.

People who work to live are being pitted against each other, while people who profit from tax abatements, tax cuts, like corporate landlords and developers will be the real winners of the housing crisis in Philly. The amendments proposed by City Council work to protect everyday working-class people in Philadelphia, more inclusive of more incomes for eligibility and protects and guarantees the people who need it the most will benefit from this amendment.

So I urge City Council to stay the course and pass the amendments proposed in this H.O.M.E. amendment. I want to bring it to a close because I can hear the bell. This isn't a lack of political ability. This is a lack of political integrity. So continue to stand with working people and not corporations and developers. Thank you.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you.

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

REV. HOLSTON: My name

is Rev. Gregory Holston, the Executive Director of Just Nation and a United Methodist Pastor in the city for the last 25 years. Scripture reminds us to defend the weak and the fatherless, to uphold the calls of the poor and the oppressed, Psalm 82:3. And I could probably list another 100 other scriptures that constantly prioritize the poorest people.

It is the nature of my faith that I have no other option. In this setting, we have a housing crisis for the ones in the deepest poverty. 30% AMI, $35,000 or less, we have a 64,500 shortage of housing, which will take about $13 billion to transform. To have this argument about where 200 million go when we have this incredible crisis in the poorest people actually shocks my conscience.

I know so many of you

and I know so much of the leadership here. How is this even an issue in the first place? How is this an issue in the first place? So I'm asking all of us to stand together, to work together. The Mayor is not the enemy. The City Council is not the enemy. The poor are not the enemy. The middle income are not the enemy. The enemy is these Grinch-like developers who have been perpetrating this crime against the City of Philadelphia for the last 20 to 25 years, and it's going to take all of us to stand up against them so we can have a city of justice and fairness and equality for everyone.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you.

THE CLERK: Next up, we have Kenny Golson, Shawmar Pitts, Calvin Snowden and Will Gonzalez.

(Witnesses approached witness table.)

COUNCILWOMAN GILMORE RICHARDSON: Please approach the witness table. State your names for the record and proceed with your summarized one-minute testimony. Thank you.

Please state your name for the record and proceed.

MR. GONZALEZ: Thank you. My name is Will Gonzalez. I'm the Executive Director of Ceiba. Ceiba is a coalition-building organization in the Latino community of Philadelphia. Latinos live in all parts of the city, but the majority of our community lives in Eastern North Philadelphia. Thank you for giving us the opportunity to testify in City Council Bill 251065.

Most of the wards in

Eastern North Philadelphia have median incomes below 60% AMI, ensuring that our homeowners and people who live in our housing face gentrification pressures, that it's important that they connect with the H.O.M.E. Initiative for those who live in Eastern North Philadelphia.

We trust that the legislative branch and executive branch will reach a compromise as soon as possible to ensure that as many people as possible access the important H.O.M.E. programs without displacing the very people for whom the programs were originally designed to serve. We also trust that the legislative branch and executive branch will work together to ensure that language access is not a barrier to connecting with those services, that CDCs, the backbone of our neighborhoods in

Eastern North Philadelphia, are fully participating in the work to increase housing in our Eastern North Philadelphia neighborhoods, and that we look at this as an important income mobility project.

Therefore, ensuring that housing counseling, the linchpin of many H.O.M.E. programs, is properly supported. Thank you for the opportunity to testify today.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you so much.

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

MR. SNOWDEN: Good morning. My name is Calvin Snowden. I serve on the Home Advisory Committee and work as a general contractor specializing in construction of affordable housing. A stable, dignified home is the foundation upon which families grow and generational wealth is built. Yet too many Philadelphians continue to struggle under the weight of rental burden, housing insecurity, repair costs and just overall cost of living today, which impacts all of us.

The Mayor and City Council have taken a meaningful first step by continuing to support the H.O.M.E. Initiative, which has expanded homeownership opportunities for many residents across our city. That said, there's more we can do and should do. By extending the AMI requirements to include options for residents in the middle neighborhoods to receive services from the city, we can open the door for countless Philadelphians who serve the city every day, but are still priced out of opportunity to own homes, repair their homes or just receive some help in their time of crisis.

Broadening eligibility will provide the residents who make a bit more than the current limits. Residents who still struggle to make ends meet will --

COUNCILWOMAN GILMORE RICHARDSON: Please conclude your testimony. Thank you.

MR. SNOWDEN: Yes. Will then be able to access housing programs and serve in critical -- making the city stronger.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you. Appreciate it.

State your name for the record and proceed with your summarized testimony.

MR. PITTS: Yes. Good morning. My name is Shawmar Pitts, lifetime resident in South Philadelphia and I represent Philly Thrive, Co-managing Director of that organization. So everything that I was going to say has definitely been represented and represented very well by our City Councilmembers, and I thank you all for all of the things that you've done with this initiative.

I also want to say that right now a fundamental problem that I see is that it seems as if we act like there's a scarcity and we don't have enough to take care of everybody when we do, because the Council President just stated we have a $7 billion budget and we have a surplus of $1.2 billion, so we took a few dollars from the surplus just alone, just a couple 100 million, and put it right there, right. We could take care of the people in the middle. We could take care of the people at the bottom. We could take care of everybody.

It's not a scarcity. We have enough. So that's a whole different conversation that we need to visit and figure out, you know what I mean, how we prioritize the things that we need to do in our city. So thank you so much.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you so much for your testimony. Thank you for being here.

THE CLERK: Nya Turner, Carlos Boots, Garrett O'Dwyer and Abraham Pardo.

(Witnesses approached witness table.)

COUNCILWOMAN GILMORE RICHARDSON: Please approach the witness table, state your name for the record and proceed with your summarized, abbreviated testimony.

MR. O'DWYER: Good morning. My name is Garrett O'Dwyer and I'm the Policy Director for the Philadelphia Association of Community Development Corporations. Thank you for the opportunity to offer testimony on Bill No. 251065. I'm here to urge you today to favorably recommend this legislation as introduced, which will ensure conformity between the bond authorization ordinance and the first-year budget resolution that we hope to see the full City Council pass tomorrow.

If passed, this bill will ensure that the H.O.M.E. initiative can hit the ground running and be positioned for long-term success in making an impact on housing affordability in Philadelphia. In conjunction with the budget resolution, it will support new innovative strategies for acquisition and lending, while expanding access to existing programs for Philadelphians who are beyond the threshold for eligibility, but still need just a little bit of help.

At the same time, it will correctly prioritize our most vulnerable neighbors to ensure that those most at risk of housing insecurity get the help they need. We all know that sometimes we need to wait longer in the ER to have a cut looked at because the person having a heart attack is in way more urgent need of care. This bill before us ensures that we can have a similar triage approach to our housing assistance programs and we implore you to pass it today.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you.

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

MR. PARDO: Sure. Abraham Reyes Pardo, the VP of Housing at the Urban League of Greater Philadelphia. The H.O.M.E. program will create and preserve homeownership opportunities for families who might otherwise never be able to access them. The effects will be felt by many generations and that matters.

We are building the conditions that make social mobility possible for families across Philadelphia. When we talk about AMI, we must remember that the formula is not static. It is updated every year because of life changes. Circumstances evolve, and the collective reality of our city will not be the same next year as it is today.

The housing counseling community has helped thousands of families access essential programs, such as Philly First, Turn the Key and the Eviction Diversion Program. What we have learned is clear: real, tangible growth offering begins when people receive the targeted assistance these programs provide. We must acknowledge that when we offer this support, we're not just helping in the moment. We're sparking long-term financial and social change. Thank you.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Please state your name for the record and proceed.

MR. BOOTH: Good morning. For the record, my name is Carlos C. Booth, Sr. I'm a resident of one of the Philadelphia restoration projects. Philadelphia has enough money both to prioritize resources for low-income people and expand assets to more working Philadelphians. We have to choose what to do best for everyone.

We are not the city of developers. We are the City of Philadelphia. We are the City of Brotherly Love. We need to show some love for our people here. I mean come on. We open the doors up for the developers and we close the door for its residents. Something got to be done about that. And we all know what needs to be done. Look at your residents.

Now, there are 1.6 million people living in Philadelphia. 20% of our senior citizens and elders, that's over 320,000 people. 20% of these people are low-income people. 16% are over 65. 5.7% of them are 75 or older. 20.8% of the residents of Philadelphia are living below the poverty line.

In conclusion -- I know that made you smile. Thank you for smiling. The power of preservation, perseverance, importance of integrity, the value of community engagement and the impact of education lies in the hands of City Council and the governing body of Philadelphia. Choose wisely in your votes. Thank you.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you. Thank you for your testimony.

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

MR. BENJAMIN: Yes. Good afternoon. My name is Gregory Benjamin. I'm a Ward leader in the Southwest Philadelphia area. I'm here as not a Ward leader or anything like that. I'm here as a resident, a homeowner who has lived in Southwest Philadelphia for a number of years.

I don't think that the issue is rather we want to support one side or the other side. I think both sides need to get good attention. The issue here, I think, is we need to look at the number of homes that have diminished in our communities. Homeownership has diminished greatly over the last 20 years.

It's not that one wants to be prioritized over the other as much as it is that one needs the support just like all the others. Just in conclusion, we support the Mayor's 60/40 plan because again, it has to be support for homeowners who have been left out. And it seems as if someone's punished for working, for having jobs, for being able to sustain ourselves, but not able to make repairs to our homes because we don't qualify for various programs. So I'm asking, in conclusion that we be considered, that the 60/40 plan be considered. And I thank you for your time.

(Applause.)

COUNCILWOMAN GILMORE RICHARDSON: Thank you for your testimony.

THE CLERK: Next we have Christy Davis, Carrie Rathmann, Bishop Miller Hunter, Sandra Cobb.

(Witnesses approached witness table.)

COUNCILWOMAN GILMORE RICHARDSON: Please approach the witness table. State your name for the record and proceed with your summarized abbreviated testimony. Thank you very much.

MS. RATHMANN: I'm

Carrie Rathmann. I work at Habitat for Humanities Philadelphia, where we do repairs for low-income homeowners. And I guess I just want to say I'm finding the intractability of the Administration slightly puzzling because as everyone has said, they have increased the income caps on repairs, and also the Administration had said that they expect 10% of those higher income folks to be going into BSRP.

We work really closely with BSRP. I'm in and out of those homes myself. And I can tell you folks cannot wait who are making lower incomes. And so, with all respect to Councilman Jones, the woman he was describing, she's probably less than 60% AMI and she will wait longer and folks cannot wait. They're living without heat, hot water.

We're simply asking that we prioritize the lower-income folks and codify what the Administration has already said. So thank you for this opportunity.

(Applause.)

MS. DAVIS: My name is Christy Davis, and I reside in West Philadelphia. I'm also a tenant of Neighborhood Restoration. And as we all know, they are in the process of selling all of their properties, which is over 900 properties which are low-income. They're being sold and we have little time.

Also, I would like to state for the record that actions need to be taken. I support the amendment act. And just ask that you guys take into consideration that you would give the majority to the low income.

(Applause.)

MS. COBB: Good morning. My name is Sandra Cobb, and I'm a lifelong resident of Philadelphia, 62 years, particularly in the Wynnefield section of our city. After graduating college, I began working over 47 years ago. And I recently retired after 32 years with the same employer. During those years, I earned a little over 100,000.

Through hard work and sacrifice, I was blessed to put both of my children through college on my own as a single mother. I'm here today to talk about the BSRP program. I recently learned that I do not qualify because my income is roughly $400 to $500 over the limit. Yet I am in a position where I desperately need repairs to my home, most importantly a new roof and a heater that I cannot afford.

I even attempted to apply for a second mortgage, but my debt-to-income ratio is too high. I've never asked for help before, but I need it now. What people do not always see is what stands behind that income number. I'm supporting my 88-year-old mother with her bills after my father passed away. I'm paying a mortgage on my home. I'm paying parent plus student loans so that my children could build better lives. And like many families, I'm managing a long list of other expenses.

At this point, I'm barely making it month to month. I also want to address the idea of being middle class. Many of us who fall into that category on paper are in reality just struggling. We're not wealthy. We're not even comfortably middle class. We simply make enough to survive, but not enough to get ahead or handle major financial emergencies.

I came here today because I saw a post on Instagram stating only 10% of the BSRP funds will be allocated to people in my income bracket. While I strongly believe in helping those who are less fortunate, I also ask that you not forget about people like me, the ones who have worked for decades, paid taxes faithfully and contributed to the very revenue that make these programs possible. It's --

(Applause.)

MS. COBB: -- unfair to be excluded when we too are facing a real hardship. Lastly, I want to thank Councilman Jones for speaking up for us last week. I watched as he said he supported the amendment, but urged his colleagues not to forget the people in Wynnefield.

And today I echo that message: Do not forget about the working families who also need help. We are not rich. We are not truly middle class. We are simply trying to make it and right now we need support too. Thank you very much for your time.

(Applause.)

UNIDENTIFIED SPEAKER: Thank you for testifying. Thank you for this moment, Council President and Council and everyone here gathered. I'm a Pastor in the 7th District, the Northeast area of our great city. And we know that there are so many problems facing our nation, but certainly a problem that the Mayor wants to address, and that is the right to housing.

I stand in complete support and solidarity with many of my pastoral colleagues in the area in support of Mayor Parker's

H.O.M.E. Plan. And as a Pastor in the area, we cannot just say that we care, but we have to show people that we care. So thank you for this moment. And God bless our great city.

(Applause.)

UNIDENTIFIED SPEAKER: Hello, everyone. I am speaking on behalf of Majay Harrison, who lives in the Germantown section of Philadelphia. Majay Harrison is a recent graduate of Lincoln University. She's a city social worker making $49,000 a year, which is about $1,400 after taxes every two weeks. She has a car note and insurance that's about $600 a month.

She pays $1,400 a month in rent as well as another 400 in her -- I'm sorry. Another $400 a month in utilities, food, and we didn't talk about her student loans, so we're already past how much money she has. And then she has to do Uber Eats and other gig jobs to get herself through the weeks. So even though she has on paper what seems like a high income, she wouldn't be able to support owning a house, having kids with just the 60% that -- I'm sorry. I didn't go quick enough. But she needs the help. You need to help everyone. So the 60/40 plan will help a person in her position.

She doesn't even have kids yet and she could barely afford life as she is -- that's like 1000 under the 60%. Life has gotten so expensive. We don't have the ability to get public assistance where we can help get help paying for food, get help paying for utilities. So we really do need this help for the people that -- like she said earlier, don't fault us for working and working hard at that. Thank you.

THE CLERK: Next we have Muti Ajamu-Osagboro, Marvin Robinson, Diana Coleman and Tyrell Moore Wright.

(Witnesses approached witness table.)

MR. AJAMU-OSAGBORO: Good morning. Is this mic on? Yeah. Good morning, Mr. President. I'm a little ticked off. You wasn't in here so you don't know what happened. This sister right here and another brother, both of them disabled, they can't even talk, they laboring so they go over to the allotted minute just to say what they need to say and then some comments were made about, you know, the bum's rush.

And I just want to say to you and to this body, not just you, but the body because the body has to vote on it, we have to do something about this allotment of time because you're talking about the people who are most impacted by this problem. We have the best solutions because we in the fire, we burn it. And therefore, more time has to be allotted so that we can lay it out?

Because often times when you hear people talking about it, they go on and on, but they just codify the problem. They don't solve it, you know what I'm saying. So I just wanted to say that real quick. I object to 251065, if I said it right. And primarily because the language, again it's -- the devil is in the details. And we know, those of us who are spiritual, understand that God is in the clarity. We need more clarity, less detail --

COUNCIL PRESIDENT JOHNSON: Amen.

MR. AJAMU-OSAGBORO: -- because they're not laying out what the details actually are. I could go down the list of things, but I won't because we don't have much time.

COUNCIL PRESIDENT JOHNSON: Go ahead.

MR. AJAMU-OSAGBORO: Okay. It says here that you talk about homeownership and renting. And the question becomes what is the lion's share, where's the lion's share going to go, to those who are homeowners or to those who are renters? Because we know that being a homeowner, that's the foundation, the engine, the number one engine to create and maintain and sustain generational wealth.

And when we look around, we don't see the effort being supported to for homeownership rather renters. We have mentalities in this city, developers. We're not against developers. Let me say that first and foremost. We want development. But we just don't want gentrification because gentrification says that we can build a city without Black and Brown and poor White people and we will never support that.

And so, I'm saying that for us we know that -- let me back up for one minute. When you was in the Statehouse, I got a comrade who's a member of the bar, he told me about the committee on the whole. And when I watched it, you, Andrew Carr and a bunch of your colleagues, it was one of the most beautiful things that I had ever seen, the committee on the whole.

Because what it does,

folks don't know, it allows people from all 67 counties to come to that august body and talk about what the problem should be, the solutions to the problem and then y'all take it into advisement and go ahead and solve the problems. I'm saying that for this process, I don't think this is as beautiful as that process was, simply because, A, we didn't really know about this process and the whole community needs to come in and give you the ideas. And the advantage that we have is we operate in all five areas of the city, Northeast, Germantown, West Philly, South Philly and the great state of North Philadelphia. We operate.

And so, I'm just saying to you, brother, we'll have your back, but you got to hear what we're saying because we got a lot of ammunition, you know what I'm saying, and we solve problems. So that's all I wanted to say. Thank you very much for giving me the time.

(Applause.)

UNIDENTIFIED SPEAKER: First of all, good morning or good afternoon, President. I'm making my statement real short. Yesterday in my community in the 4th Ward, I'm a committee person for 30 years. That means people have been electing me for 30 years, not getting a paycheck and I'm not mad about that. This is what I'm grateful about, being a committee person for 30 years. They trust me and that's what counts with me.

Yesterday I was with the Women's Community Re -- I can't get the last word, Revelation. It's a project. They came in my community in September. They did a groundbreaking for four-story high

33 apartments, low income. Now, I've been on the Zoning Board in my community for about 20 years now, and I'm still Executive Board member. So everything that comes in my community I get to know before they get zoning.

So I just wanted to say this. Yesterday we had an application opening for the new project that's coming. I wish Curtis Jones was sitting here. Here he comes. I'm grateful he came back because I wanted him to hear this. I'm grateful to see an organization -- and this organization has been existing since 1986, and I think it's probably the last organization that has been out that long and still exists. They are bringing low-income homes to my community. And I say low, it's low. And I'm very proud to be part of helping these people bringing more of these programs and more of these livable establishments in my community.

And the reason why I'm going to say this, Councilman, it's about four or five projects is being built in the 4th Ward, correct? All right. They say they low income which they are, but the problem is they're subsidized by federal. A lot of us that's working people that pay tax dollars cannot apply for that, but this organization allows that. This organization allows that.

We had 150 people that called. We had over 300 people apply in the 4th Ward yesterday. And I'm going to say this, to not to down nobody, but as me as a leader, I was the only leader to help that organization to step up and be part of it for the community. We have to do better

than that. We have to do better.
And the only thing I'm asking, y'all, like the Pastor said, it's only 200 million. It shouldn't be an argument about that. It should not be an argument about that. Everybody should give a fair part of this project that the Mayor wants to do. So I'm just asking for this body -- it's not hard, y'all.
You said, Councilman, every day somebody's roof is leaking. Well, it shouldn't take this long because somebody's roof should not be leaking if y'all passed the bill a long time ago. That's just straight up. So let's stop playing, let's get busy and let's have a good holiday and let everybody be happy for New Year's to come and let's vote what's right for the people. That's it. So, thank you. Thank you.

(Applause.)

UNIDENTIFIED SPEAKER: And let me just say this last thing. When I come into a democracy building, I look for it to be open from 9:00 to 5:00. I understand testimonies -- when we're -- testimony, it's not fair. I'm just saying it's not fair because people come far and only get to one minute, two minutes or three minutes. I understand that.

But this body, if you open from 9:00 to 5:00 and people here to testify, they shouldn't -- as long as we're not going past 9:00 to 5:00, we should be able to testify. That's all I can say. Thank you. God bless. I'm looking for us to come together next year. Hopefully, this bill can get passed for everybody because this is about our community. It's about where we live and I'm telling you now,

Councilman, I wish y'all was there.
I wish you had a representative there, but I did my job to represent everybody that came in the door yesterday and I had a beautiful time. I had a beautiful time looking at all the beautiful people that need help. That organization was there yesterday to serve them and I'm grateful to be part of that. Thank you. Thank you. And that's it. That wasn't bad, not today.

THE CLERK: Next we have Diana Coleman, Tyrell Moore Wright, Elizabeth Paris and Kenzi Onwuka.

(Witnesses approached witness table.)

MR. WRIGHT: Hello. My name is Tyrell Moore Wright. I work for --

COUNCIL PRESIDENT JOHNSON: Time, time. You just was up here, young man. Is there somebody else -- I'm sorry. You just were here.

MR. WRIGHT: I didn't get a chance to speak. I was speaking on behalf of somebody else. Can I speak on behalf of myself, Council President? Please, please. That wasn't my -- those weren't my words and that wasn't my story.

COUNCIL PRESIDENT JOHNSON: Let us get a couple -- I want to be fair in the process. Let's get a couple other people to come up first who have been waiting, right, and then I'll get back to you. Okay?

MR. WRIGHT: Okay.

COUNCIL PRESIDENT JOHNSON: Because when you came to the table, I said he looks very familiar.

UNIDENTIFIED SPEAKER: We shall overcome. We shall overcome. We shall overcome some day. Oh, deep in my heart I do believe. We shall overcome some day.

Across every major faith tradition, whether Christianity, Judaism, Islam, Buddhism, Hinduism, or indigenous spiritualities, the message is the same. A society is judged by how it treats its poor people. It's judged by how it treats its poor. And the greatest moral duty we share is to protect the vulnerable first.

That is exactly what the amendments to the H.O.M.E. Plan are about, not politics, not profit, not power, but people, especially those living under the 60% AMI, the families on Medicaid, the families on Medicaid, the seniors choosing between food and heat, and the children who housing determines their health, their schooling, and their futures.

When homes are repaired, neighborhoods are stabilized. When rents are affordable, families stay rooted. When homeless is prevented, our health care systems, our schools, and even our criminal justice system becomes less burdened, not only for the poor, but also for the medium and also the higher-income individuals.

Housing the poor first is not only moral, it's practical. It's practical. When deeply afforded housing is built and preserved entire communities, rich and poor, become safer, they become healthier and more prosperous. This is what every faith teaches us: Care for those who have the least and the entire community is strengthened. The prosperous thrive not because the poor suffer, but because the poor are finally supported.

By passing the amendments of the H.O.M.E. Plan and directing resources to home repairs, rental assistance, homelessness prevention and deeply affordable housing, City Council, the Mayor's office, we have the chance to live out this universal ethic, to choose justice over indifference, to choose dignity over delay, because we cannot delay. Everybody doesn't have time. To choose the people, all people of Philadelphia and truly become one Philadelphia.

(Applause.)

MS. PARRIS: Good morning. My name is Elizabeth Parris. I am a Senior Loan Officer with Cardinal Financial. I also sit on the local Board of the National Association of Real Estate Brokers, the PMBR chapter. I sit as a second Vice-president. I have been a mortgage lender for over 10 years so I am speaking on behalf of expanding the initiative of the increase in income limits for the BSR program, emergency programs, but also advocating for more allocation for clients who have 80%, 200% AMI.

I bring that up because I intimately look at the various applications for clients. I have closed $45,000 salary clients. I've closed $80,000 salary clients. All of them have the exact same challenges once they get into the home. Affordability is not just about getting into the home. It's about maintaining it.

And with the stark decrease in Black homeownership, given that the population of Philadelphia is 39% Black and that the applications nationally for

Black applicants are about 39%, most of them are women. We know that there's a disparity and affordability once you're in the home.

It's very important that we give that opportunity to those single mothers who are head of household, to young professionals like myself, who are also head of household and caring for aging populations. I do not have additional assistance. Neither do some of my peers. So I am fully an advocate of increasing the allocation of those funds, not just increasing the income limits. Thank you.

(Applause.)

MR. ONWUKA: Good afternoon, body. My name is Kenzi Onwuka. I am the resident of Eastwick in Council President Kenyatta's District. And thank you for the job you've been doing. I'm here to support Councilwoman Jamie Gauthier's amendment because of my faith. Thank you, Jesus. I just finished paying off my house. My four kids finished college, so I'm living my best life. All right. Let's go there.

So my faith tells me God cares deeply for the poor and he commands his people to show compassion for the poor, provide for them, and defend their cause, promising blessings and generously on judgment for oppression. This is not about the have-nots and the have-littles. I want this Council to have some backbone and protect Philly's poor, because next year is 2026.

The whole world -- I have families from 10 different countries coming here. I have people coming for 250 years of independence. Philly was the poorest big city until recently. Houston overtook. Do you want to see the poor as the showcase of Philly? Help the poor. Thank you.

(Applause.)

THE CLERK: Next we have Andrew Frishkoff, Emily Abendroth, Steve Paul and Eritrea Abudulhadi.

(Witnesses approached witness table.)

MR. PAUL: Good morning, City Council President and members of City Council. My name is Steve Paul, a proud Haitian and the Executive Director of One Pennsylvania. And I have been a resident of the 8th Councilmanic District for about 31 years now, so I'm just going to keep my time to one minute.

I want to say two main things: One, we clearly did not get to the situation of a housing crisis by accident. Our elders weren't pushed out by accident. Black homeownership didn't lose equity by accident. Renters didn't end up one paycheck away from being evicted by accident. It was intentional. It was policy.

So the solution has to be intentional and it has to involve policy, which is what I believe the City Council did when you passed the amendment. You made it clear that stability starts with the people who have waited the longest and have suffered the most. That's the first thing.

Second thing, I heard a lot of poverty shame in here as if poor people don't work, poor people don't pay taxes. I could debate -- I'm completely against that, but we could debate that all day. What I will make clear is that this body did not exclude any working people.

In fact, you expanded access, you protected the most vulnerable. That is more clarity, something we desperately need.

The final thing I will say, this divide -- and I keep hearing a lot and it's a shame that we have to get to this point -- but this is not a divide between the have-nots and the have-a-littles or the poor versus the middle class. It is us everyday people versus billionaires and corporate landlords period.

(Applause.)

MR. PAUL: Just families who have survived disinvestment, redlining, overpolicing and I can keep going on and on, yet kept the city afloat without any inherited wealth. The last thing I will say is if we don't stand with the folks who have the least, no one else will. The Trump Administration and national government won't, corporations surely won't and we know corporate developers will not do that.

This Council, you showed courage by passing this amendment and we really stand with you and appreciate it. Now, we know there's some pressure to undo the work that we've done together. I am here to say don't let that happen. Pass the H.O.M.E. amended budget. Stand with the people and finish what this moment deserves. Thank you.

(Applause.)

MS. ABENDROTH: My name is Emily Abendroth. I'm a member of the HERE For Climate Justice Coalition, which is Housing Equity Repair and Electrification for Climate Justice. It's over 18 Philly-based member organizations that are in the coalition working for housing justice together here in Philadelphia.

I just want to name that we're here to support the amendment that was unanimously approved by Council last week, and to thank those Councilmembers who have been working to see that this important initiative, the H.O.M.E. Initiative is as effective and meaningful as possible in addressing the housing crisis that impacts so many Philadelphians.

Same as the person before said, we understand that you are experiencing pressure and we want to thank Council President and the Councilmembers in general for continuing to support the unanimous vote you made last week. This amendment improves this initiative and addresses the situation that is a crisis.

I want to highlight

Gauthier's point that actually the 90% allocation was responsive to the Mayor's Administration, and simply to say that we support you, we thank you. The amendment improves it. We will have your back.

(Applause.)

MS. ABDULHADI: Good afternoon. My name is Eritrea Abdulhadi. I represent the West Philadelphia area. I am a block captain. I am a small business owner, nonprofit organization and I represent youth avocation as well within the area that I live in. I have lived there my whole life, and it is a repetitive habituary general curse that's going on in our area. I'm looking for help in that.

The H.O.M.E. budget is finally putting and prioritizing low-income homeowners, the renters and the elderly in our area. And this crisis impacts a lot of people and a lot of families in that area. And somehow with the gentrification, we get looked over. I'm on the 5200 block of Spruce Street, so it just get looks right over.

I represent those folks, and I want to start at the core of the problem, which is education and mental health. And I want to know if there's a way for us to allocate the funds that we are receiving and not separate them and divide them, but allocate them to get to the core issues of the problem, which is education, mental health, and generational curses.

I promote generational wealth and not mental health and I'm asking that -- I also represent with One PA as well. Take into account there is a small representation of the mothers and Black-owned homeowners in our areas and we are being pushed out, so this initiative does help us. And I am urging us to go ahead and continue. Again, I'm Eritrea Abdulhadi and I thank you guys for your time.

(Applause.)

THE CLERK: And, Andrew Frishkoff.

(No response.)

THE CLERK: That concludes public comment.

COUNCIL PRESIDENT JOHNSON: There being no further questions from members of the Committee and no other witnesses on the list to testify, I will ask if there's anyone else present in this hearing who wishes to offer testimony on Bill No. 251065?

(No response.)

COUNCIL PRESIDENT

JOHNSON: Hearing none, I want to thank all the witnesses for their participation today and value your opinion. We will now go into our public meeting to consider the action to be taken on Bill No. 251065.

Ms. Loughead, will you please call the roll.

THE CLERK: Councilmember Squilla.

COUNCILMAN SQUILLA: Present.

THE CLERK: Councilmember Gauthier.

COUNCILWOMAN GAUTHIER: Present.

THE CLERK: Councilmember Jones.

COUNCILMAN JONES: Present.

THE CLERK: Councilmember Young.

(No response.)

THE CLERK:
Councilmember Driscoll.

COUNCILMAN DRISCOLL:
Present.

THE CLERK:
Councilmember Lozada.

COUNCILWOMAN LOZADA:
Present.

THE CLERK:
Councilmember Bass.

COUNCILWOMAN BASS:
Present.

THE CLERK:
Councilmember Phillips.

COUNCILMAN PHILLIPS:
Present.

THE CLERK:
Councilmember O'Neill.

(No response.)

THE CLERK:
Councilmember Gilmore Richardson.

COUNCILWOMAN GILMORE RICHARDSON: Present.

THE CLERK:

Councilmember Thomas.

COUNCILMAN THOMAS:
Present.

THE CLERK:
Councilmember Harrity.

COUNCILMAN HARRITY:
Present.

THE CLERK:
Councilmember Ahmad.

COUNCILWOMAN AHMAD:
Present.

THE CLERK:
Councilmember Landau.

COUNCILWOMAN LANDAU:
Present.

THE CLERK:
Councilmember Brooks.

(No response.)

THE CLERK:
Councilmember O'Rourke.

COUNCILMAN O'ROURKE:
Present.

THE CLERK: Council
President Johnson.

COUNCIL PRESIDENT
JOHNSON: Present. I recognize the presence of a quorum.

Council will be at ease.

(Council at ease.)

COUNCIL PRESIDENT
JOHNSON: The Chair recognizes Councilmember Majority Leader Katherine Gilmore Richardson for a motion on Bill No. 251065.

COUNCILWOMAN GILMORE
RICHARDSON: One moment, Mr. President.

COUNCIL PRESIDENT
JOHNSON: Council will be at ease.

(Council at ease.)

COUNCIL PRESIDENT
JOHNSON: Chair recognizes Councilmember Katherine Gilmore Richardson.

COUNCILWOMAN GILMORE
RICHARDSON: Thank you, Mr. President.

I move that Bill No.

251065 be reported from this committee with a favorable recommendation.

(Duly seconded.)

COUNCIL PRESIDENT JOHNSON: The Chair notes for the record that Councilmember Jamie Gauthier seconds the motion.

It has been moved and properly seconded that Bill No. 251065 be reported from this committee with a favorable recommendation.

All those in favor signify by saying aye.

(Aye.)

COUNCIL PRESIDENT JOHNSON: Those opposed?

(Nay.)

COUNCIL PRESIDENT JOHNSON: There are three nos. The ayes have it. Bill No. 251065 will be reported from this committee with a favorable recommendation.

(Applause.)

COUNCIL PRESIDENT JOHNSON: We will now begin taking testimony on Resolution No. 240886 to discuss the City's fiscal position.

Ms. Loughead, will you please call the next witness to testify.

COUNCILMAN JONES: (Inaudible).

COUNCIL PRESIDENT JOHNSON: Chair recognizes Councilmember Curtis Jones, Jr.

COUNCILMAN JONES: Thank you. I don't mind vigorous debates. I don't mind disagreement and discourse as long as we're not talking about each other's mama. That's all right. That's why we got elected as independent elected officials to come here.

But we also need to be fair in a process that if there are amendments to bills that to be offered, that they can get voted down, but they should be allowed to be heard. And it's important, it's important that we not follow -- not to call you No. 47 -- that just because we can don't mean we should, and that we should be fair to all of those people that didn't, didn't come down here today, that can't be heard, because they're at work, they're taking care of kids, they're driving Uber cars, and they're depending on us to be fair, whether they win, whether they lose, but for us to be fair and for their position to be heard.

So I don't do this for claps. I don't do it for likes. I do it because it's right. And we should do the right thing always, even in spite of its inconvenience at times. To go through all of the testimony, it's a process that we've established so that all of these things get on the record.

And equally so, discourse sometimes needs to be heard, resolutions and amendments need to be introduced so that they can get the light of day and be heard.

Thank you, Mr. President.

COUNCIL PRESIDENT JOHNSON: Thank you very much. And that will be duly noted. Thank you.

Council will be at ease.

(Council at ease.)

COUNCIL PRESIDENT JOHNSON: And just for the record, there was no -- prior to today's hearing, I have not officially received any official amendment prior to this actual hearing. The Administration just showed up. I don't think in the history of this body, to be quite frank with you that I remember the Administration not having a conversation with the Council President on any alternative, just to be quite frank with you, just for the record.

Chair recognizes Councilmember Jones. And we're just talked about processes. I'm willing to have the conversation with you. We can do a follow-up, because now we're in the second public meeting.

Chair recognizes Councilmember Jones.

COUNCILMAN JONES: Thank you. I appreciate you. I do appreciate the lenience.

It's important -- it's important to me that we constantly -- whether we're in the majority or in a minority, on the point of view that we constantly be heard. But one of the things that

Majority Leader Gilmore Richardson said it's negotiations. Sometimes it gets a little contentious.

But what I've experienced throughout my tenure here is that those are the ones that when the compromise actually happens, you got the best public policy. It's when we don't talk that we --

COUNCIL PRESIDENT JOHNSON: Yes.

COUNCILMAN JONES: -- fall short of what our mandate is. So I would encourage whether the Mayor's listening that, you know, our leadership --

COUNCIL PRESIDENT JOHNSON: We will continue that process.

COUNCILMAN JONES: And get to that process so that all of the people can benefit at the end of the day.

COUNCIL PRESIDENT JOHNSON: Absolutely.

COUNCILMAN JONES: Thank you, Mr. President.

COUNCIL PRESIDENT JOHNSON: Thank you very much, sir.

Chair recognizes Councilmember Katherine Gilmore Richardson.

COUNCILWOMAN GILMORE RICHARDSON: Thank you, Mr. President. And thank you all for your willingness to continue to, as I call it, negotiate.

I just wanted to notate for the record from a Council procedural standpoint that Resolution No. 240001 of our Council rules that were adopted by this body, Section 3 under Committees, Page 12 states, At the public meeting to determine the action of the Committee on bills referred to it, only the

Chairperson of the Committee or in the Chair's absence, the acting Chairperson shall call for motions regarding a bill. And upon receiving a motion duly seconded, shall poll the committee, report the vote and take the action decided by said Committee.

And the only reason why I'm notating that for the record is that I don't want anyone to think that based on my analysis of what I just saw displayed was anything outside of the rules of Council. But also, as someone who has been a student of parliamentary procedure and while we don't use Robert's Rule of Order, we do use Mason's, there are other procedures that can or cannot be employed.

And so, I think it's important that we refer back to the rules and do everything that we do in this body. You all know y'all call me the institutionalist, but that we do things in decency and in order. And I just wanted to refer back to Section 3, Page 12 at the top of the page.

Thank you, Mr. President.

COUNCIL PRESIDENT JOHNSON: Thank you, Majority Leader Gilmore Richardson. And Member Jones, it's duly noted.

Ms. Loughead, please call up the first panel for 240886.

THE CLERK: Rob Dubow, Finance Director; and Sabrina Maynard, Budget Director.

(Witnesses approached witness table.)

COUNCIL PRESIDENT JOHNSON: Good afternoon, Rob and Sabrina. Thank you for being here.

MR. DUBOW: Good afternoon.

COUNCIL PRESIDENT

JOHNSON: Please begin your testimony.

MR. DUBOW: Good afternoon, Council President Johnson, members of -- I have the wrong testimony. Sorry. Give me one second. I'll start again. Members of the Committee on Fiscal Stability and Intergovernmental Cooperation, I'm Rob Dubow, the Finance Director. I'm joined by Sabrina Maynard, the Budget Director.

COUNCIL PRESIDENT JOHNSON: One second, Rob. Just so we can get you a little respect in here while you do your presentation, can we keep it down for a second, please?

The floor is yours. The floor is yours, sir.

MR. DUBOW: We're here to testify on Resolution 240886 regarding the city's fiscal position and the FY26 first Quarterly City Managers Report, which was released in mid-November. Thank you again for the opportunity to testify. This hearing comes at a unique time in the city's finances.

We have both the highest fund balance in our history and unprecedented risks. The quarterly report that's the subject of this hearing shows both the high fund balance and the risks we face. The QCMR provides quarterly updates on our revenues, obligations, service delivery, staffing, overtime. And we're required to release that report every quarter and submit it to the Pennsylvania Intergovernmental Cooperation Authority.

First, let me talk about our fund balance. The projected FY26 fund balance is higher than anticipated because the FY25 fund balance ended higher than anticipated. At approximately $1.2 billion, our unaudited FY25 fund balance was the highest in our history. That higher-than-anticipated fund balance, however, was caused primarily by items that won't be recurring.

The single largest reason for that unaudited higher fund balance was the number of vacancies that we have. We have, however, moved aggressively to fill those vacancies. And by the end of the first quarter of FY26, over 1600 more General Fund positions were filled than at the beginning of the Parker Administration.

We'll continue to work to fill those positions. At the same time, we assume a vacancy allowance that assumes that not all our positions are filled. The next biggest reason for the higher '25 fund balance was the $95 million federal reserve that lapsed and fell into fund balance. We will request that that be reestablished in FY26.

The Business Income Receipts Tax and the real estate transfer tax also added to fund balance, but both of those taxes are volatile and can't be counted on to continue to outperform going forward. Transfer tax is already proving this point by coming in lower than projected during the first quarter of FY26.

In addition to having a higher fund balance for reasons that are largely transitory, we're facing unprecedented risks from unpredictable policies from other levels of government and uncertainty from the economy. The risk from other governments were clear during the budget stalemates at the state and federal levels that created cash challenges for the city and its vendors, and that led us to step in for other levels of government to provide food funding.

An economy that is not adding jobs is likely to mean that we'll see slower growth in our largest tax, the wage tax, and may also affect other taxes, such as the sales tax, which is tied to people's wages. FY26 is also the first year since the pandemic that we'll not have the American Rescue Plan Act funding.

As required, we spent all of that funding by the middle of FY25, which means we no longer have that cushion that those funds provide. That's the primary reason that you see our projected fund balance decline to about 640 million in FY26. In the PICA-approved Five Year Plan, the fund balance doesn't begin to increase again until FY30.

Those risks and the end of ARPA funding make it clear that having an appropriate fund balance is still important, even including our budget stabilization reserve fund. The projected FY26 balance is below the Government Finance Officers Association recommended fund balance of about 17%, which is two months of revenues.

Fund balance is also low compared to those of other big cities. Of the 10 largest cities, excluding New York, the only city that has a lower fund balance is Chicago. And the median fund balance for those cities is more than 20%. That context will be important for us as we start to prepare the FY27 and FY31 Five Year

Plan. We'll have to balance the need to make critical investments with the need to maintain our fiscal health.

Thank you again for the opportunity to testify and we're happy to answer any questions.

COUNCILWOMAN BASS:
Thank you very much for your testimony.

Chair recognizes Councilmember Lozada.

COUNCILWOMAN LOZADA:
Thank you, Madam Chair.

Just one real quick question. According to the AFR, the Annual Financial Report that was sent on October 29, BIRT reveals -- or revenues have exceeded projections by 70 million. Considering this, how much of BIRT revenue will go to assisting those small businesses who will disproportionately be impacted by the new change around the BIRT exemption? For example, something as simple as language access. Will some of this money be allocated to programs like language access to provide information around the BIRT?

MR. DUBOW: Yeah. So in the budget that was passed, I think was $38 million to help businesses that were affected by the change in the BIRT, and the help that we're giving will be in multiple languages. So language access is an important part of that.

COUNCILWOMAN LOZADA: And how much was that again? I'm sorry.

MR. DUBOW: 38 million,

COUNCILWOMAN LOZADA: And then according to that same report, the city has a higher than expected fund balance. Considering the federal uncertainty, is the city's fund balance enough to supplement the impact of potential federal government actions? While I know there are some financial risks the city faces, which include changes in federal policy, we are anticipating potential impacts and working on proactive -- are we working -- I'm sorry. Are we anticipating potential impacts and working on proactive solutions or are we just waiting to see what happens and then respond in a kind of reactive way?

MR. DUBOW: Yeah. So a couple of things. One of the things that we've done over time is built up that fund balance. It will help if there are more drastic cuts at the federal level, but it will also go down over the course of the plan as our ARPA money went away. We also included federal funding reserve of 95 million. So done a couple of things to try to prepare ourselves.

I think mostly what those things will do is give us time if things are really bad at the federal level, but we have put things in place to try to --

COUNCILWOMAN LOZADA: So we're prepared.

MR. DUBOW: Yeah. But, you know --

COUNCILWOMAN LOZADA: As much as we can be.

MR. DUBOW: Exactly. Yes.

COUNCILWOMAN LOZADA: Thank you. Thank you, Madam Chair.

COUNCILWOMAN BASS: Thank you, Council Lady.

Chair recognizes Councilmember Ahmad.

COUNCILWOMAN AHMAD: Thank you, Madam Chair.

Question about you

mentioned that we haven't filled a lot of positions in the city. Could you tell us -- I'm sure it's in your numbers. What amount of budget has been allocated for that and has not been used? And I remember this was the case last year and now it's going to be the case again.

What is that number that we have set aside for these new hires? And how is it different from last year to this year?

MS. BAYNARD: Our FY25 fund balance included about 160 million from unfilled vacancies and fringes. We have made a lot of progress filling positions over time. So since the Mayor took office, we've actually filled over 1600 General Fund positions and we were actually when we were here last week talking about appropriations, there are some departments where we're really closing that gap. We're not seeing the vacancies we've been seeing. So moving forward, we're closing the gap significantly.

COUNCILWOMAN AHMAD: So how much is it that we haven't used that is going to be set aside to be able to complete that? What is that number?

MS. BAYNARD: So the 160 million from '25 moves forward to '26. So that was --

COUNCILWOMAN AHMAD: It's still 160 million even though you filled a lot of jobs?

MS. BAYNARD: Yeah.

COUNCILWOMAN AHMAD: How does that work out? I thought that money was to be used for filling the jobs?

MS. BAYNARD: Yeah. So some of it has gone -- so that's what remained after we had filled positions as of the end of last fiscal year. Some of it remains and we're continuing to draw down that number and make it smaller over time as we fill additional positions.

COUNCILWOMAN AHMAD: So the 160 million should be smaller from --

MS. BAYNARD: Substantially, yeah.

COUNCILWOMAN AHMAD: -- up to now. So the reason I ask is if you know the number, and we just heard in the prior bill, the prior testimony, many of our city workers are deeply underpaid and are needing SNAP and needing all these benefits, which is outrageous. No city worker should be needing to get all this additional help if they're working for the city.

So if you haven't filled those jobs and you're keeping it at

160 million, are you able to take that and give people more money so they have a living wage?

MR. DUBOW: So the projections about where our finances were and what our vacancies were, were part of what framed the negotiations we had with our unions when we, you know, we came to agreement with them, so that was part of how we were able to increase salaries. So, yes, that has happened.

COUNCILWOMAN AHMAD: So we could increase salary some more, is what I'm asking. Because we just had this whole argument about our city workers needing help in order to qualify for this, that, and the other, right. And I just wondered why are we holding on 160 million two years in a row when we could be allocating that money and paying people. Because one of the reasons we don't fill those jobs is people are not paid well enough.

We know this is true of many of the jobs, L&I specifically and Police, that we aren't able to fill jobs because people don't want to come here, high cost of living and not getting paid enough. So I'm just thinking why are we just -- this is hard times. This is the time to leverage that money the best that we can and use it if you're just holding onto it in order to fill the jobs. Give it to people who already have jobs.

So you can answer that in a minute, but I want to ask the second question. What is the projection for you for the future in terms of new revenue for Philadelphia? Where would that be coming from and how rosy or not rosy is that picture?

COUNCILWOMAN BASS:

Before you answer that, Mr. Dubow, one second.

Point of information, Councilmember Lozada.

COUNCILWOMAN LOZADA: I'm sorry. Just really quickly following up on the question that Dr. Ahmad just made, do we know what is the percentage of city workers that live under those guidelines, right, that live under that living wage that would need the support of all of these programs that we're talking about? Do we know that? Have we even done an assessment of that?

MR. DUBOW: Yeah. So we try very hard to make sure that all our employees are at least at living wage. But that doesn't mean -- the conversation before was about qualifying being between 60% and 100% of AMI, and we do have many employees who are there. That doesn't mean they're below living wage, but it does mean that they wouldn't qualify for the programs we were just talking about.

COUNCILWOMAN LOZADA: So we know the number of employees of the city that live below 60%?

MR. DUBOW: Below 60%?

COUNCILWOMAN LOZADA: Yeah, because most of the programs we're talking about 60% and above, right? That's what the Administration wants, is for us to respond to that.

MR. DUBOW: We were looking at between 60 and 100. We wanted to go from 60 to 100, and those are the numbers that you saw in our testimony. But we can also get you the under 60, which is a smaller number. Because what we saw was for a single individual, 87% of our employees would be disqualified at 60%. So I guess it's 13% or below 60% of AMI.

But I wanted to answer your other question.

COUNCILWOMAN BASS: Yes.

MR. DUBOW: So we do build into each year's budget an assumption that some positions won't be filled. Because in any large organization you're going to have turnovers, so you'll have positions that aren't filled. We have started to have a lot of success in filling positions. That's why you've seen 1600 more General Fund positions than when we started. So people do want to come here. We're seeing that increase.

The third thing you asked is basically why would one have a fund balance. And that goes back to some of the questions that Councilmember Lozada was asking about the risks we face, both from the economy and the federal government. We need to have some cushion for the things that are coming our way.

COUNCILWOMAN AHMAD: So just going back again, you said there are actual city workers paid by the city who are below the 60% threshold. It's a small number, but we have them.

MR. DUBOW: 60% of the Area Median Income, yes.

COUNCILWOMAN AHMAD: So that 61 -- what did you say was the million set aside for jobs not filled yet?

MR. DUBOW: So what we talked about was the number from FY25 which was the 160 million --

COUNCILWOMAN AHMAD: 160 million.

MR. DUBOW: -- which fell into our fund balance and is part of the reason we have some cushion now.

COUNCILWOMAN AHMAD: And so, you're going to actually carry that over and ask for another 160 million for the set-aside? That was what I'm not clear about.

MR. DUBOW: No. That's in our fund balance because we didn't spend it. But we're filling more positions so the number in FY26 will be much lower because we don't have the same --

COUNCILWOMAN AHMAD: So you're saying there's not enough left of that?

MR. DUBOW: Yes.

COUNCILWOMAN AHMAD: I understand. Okay. So what I'm saying is what is left of that, can we not give to people who are below 60% or 60% AMI just so that we don't have city workers who are in such dire conditions? 60% AMI is not a lot of money to do anything in the city.

So we should dig down, understand how many -- it might be a handful of people. It might be more than a handful. I don't know. But the fact that we have anybody in the City of Philadelphia who is a city employee who qualifies in that percentage is deeply problematic. So I think we would like to get that number and understand what it would take to lift them up and see what we can do with whatever you have.

Because remember, we're saving for a rainy day for people. We're saving for a rainy day for people who are going to scramble, so this is a rainy day for them already without even the federal cuts if they're working for the city and making so little money.

MR. DUBOW: Yeah. And the other thing I would point out is that we have made a major commitment to our employees. In just the agreements we've had so far, it's $550 million over our Five Year Plan, and we still have three arbitrations to go. So we have been dedicating a lot of money to this.

COUNCILWOMAN AHMAD: And the second question I had was future revenue generate projections. Are we looking for that? I know we keep having a very dire look at what's happening, and probably rightfully so, right. But is there any sparks of hope? Because if you don't have that we're not going to attract people here.

We are just not going to -- so it's a chicken and an egg question. Are we going to say we're so badly off that we can't say we have any room for growth. But if you don't have growth, people won't come here so that we can have growth. So I would like you to address that.

MR. DUBOW: Yes. And that's the investments that we're trying to make in the economy, to grow the economy, to help generate more activity and in the long run, more revenue. The H.O.M.E. Plan is all about that. The changes we made to the tax structure are all about that. The investments that we make over in Commerce, including the assistance we're giving to small businesses, they're all steps we're trying to take to grow the economy to generate more revenue over time.

COUNCILWOMAN AHMAD: So all of these things you mentioned, do we know what that revenue would be like? Are we projecting something that says all of these measures we've taken will generate

X number of dollars potentially for us?

MR. DUBOW: Yes. So those revenues were projected in our last Five Year Plan. We are just starting a process of doing the revenue for '27 to '31. So you'll see that when you see our Five Year Plan.

COUNCILWOMAN AHMAD: Okay. All right.

Thank you, Madam Chair.

COUNCILWOMAN BASS: Thank you, Council Lady.

I just want to add on to what you were saying. And it just, you know, as I was hearing the numbers also, I also just felt in a city like Philadelphia, which we always say we're a union town, it really doesn't feel like it when we're paying these subpar wages. And I was surprised. I have to say I was surprised at how low some of these wages are and how many of our city workforce would actually qualify for the programs that we're talking about implementing. So I just think that we're contradicting ourselves at some level and we have to do better, and we have to find a way.

And I know that's up for the Administration to figure out and of course with Council support, but we have to find a way to provide more income. Because what's the use of having FIFA or any of these great things that are going to be happening in 2026 if you can't afford to participate in any sort of way, if you don't have the disposable income to go to a Phillies game or a Sixers game or Eagles game or a show down on South Broad Street or an activity even in your community?

If you don't have any

disposable income and yet you're a city worker, there's really something wrong with that in my estimation. So --

MR. DUBOW: And that's why we did dedicate money I was just talking about in our plan to --

COUNCILWOMAN BASS: Understood. But I think that there's a whole lot more that we could do. So thank you.

Ms. Maynard, did you have anything you wanted to add?

MS. BAYNARD: No. Thank you.

COUNCILWOMAN BASS: Okay. Is there anyone else here to testify on Resolution No. 240886?

THE CLERK: Yes, Madam Chair.

Marisa Waxman, Executive Director of PICA.

(Witnesses approached

witness table.)

COUNCILWOMAN BASS: Hi, Marisa. I didn't see you back there. I'm sorry. Welcome and please state your name for the record and proceed.

MS. WAXMAN: Good afternoon. Thank you, Councilmember Bass and members of the Committee on Fiscal Stability. My name is Marissa Waxman and I'm the Executive Director of the Pennsylvania Intergovernmental Cooperation Authority, PICA. Thank you so much for holding this hearing and inviting PICA to participate.

Philadelphia's fiscal trajectory has been good, improved bond ratings, more reserves and progress towards a fully-funded pension system. Strong financial management ensures essential services can be delivered that employees can be treated fairly. It prepares us for emergencies and opportunities and prevents overburdening taxpayers.

The tremendous sustained progress is a testament to the collective, collaborative efforts of many stakeholders, including the Parker Administration and prior mayoral administrations, this Council and past members, the city's unions, its exempt and represented workforce, city controllers, state-level elected officials and PICA.

Things have been going pretty well. Philadelphia didn't treat its one-time COVID relief funds as recurring, sparing us from the fiscal cliffs that other big cities like Chicago and San Francisco face. However, we should be cautious about declaring victory just yet. Progress can easily be undone, and many challenges remain that will take resources to address, our aging infrastructure economy and the housing, education, health and other needs of community members. And we will be doing this during a period of recalibration.

As the changes drop by the COVID-19 pandemic and shifts in federal programs and policies are reshaping our revenue streams and our service demands. It is within the context of this recalibration that we must assess the city's recent fiscal performance. The city's FY25 General Fund balance and expectations for the end of FY26 are greater than earlier projections.

While more reserves are tremendously useful for navigating future disruptions, the sources of the expanded cushion are concerning. Ongoing staff vacancies and volatile tax sources, like the BIRT and RTT, that cannot be relied upon for sustained growth, are not the optimal path to fiscal stability.

The PICA Board approved the FY26 to '30 Five Year Plan this past July, deeming it balanced and based on reasonable assumptions. This is the legally mandated threshold to enable roughly 1 billion in annual state funds to continue to flow to the city. As a consolidated city county with high service needs, a relatively weak tax base and at times slim projected fund balances, external factors, internal policies and operational choices could unbalance the plan and trigger a variance that could require the city to devise and deliver a new plan to PICA for approval.

The city continues to face longstanding risks, including pension costs and upcoming labor expenses, particularly with some currently unresolved contracts and all others set to expire before the end of this Five Year Plan. But the city's labor reserve through FY30 has already been entirely allocated.

Additionally, the approved FY26 to '30 plan does not contain a contingency reserve against future federal funding reductions, although the Administration has indicated it will seek amendments to the FY26 budget to reconstitute a federal funds reserve. To address these threats and others, PICA recommends that the city allocate additional resources to reserves and improve its budget scoping and accuracy for new and expanded initiatives.

It's notable that the growth in the plan from FY26 to '30 is just 0.6%, when the average actual annual spending growth from FY14 to '24 was 5.7% New programs and policies represent an opportunity to address the emerging and persistent challenges for Philadelphia, but a recent pattern of announcing initiatives with preliminary cost projections that, while useful for initial decision-making often prove insufficient once implementation begins, poses a risk to the plan and undermines efforts for sound financial planning and budgetary practices that are required by the PICA Act.

These early estimates appear to be developed before the full scope and operational needs and long-term financial implications are fully understood. This approach can create uncertainty and raise concerns about the reliability of the initial budgeting process. In a period with robust fund balances buoyed by federal relief funds, underbudgeting and initial phases could be absorbed.

As the city plans to draw down on its fund balance to address structural deficits in FY26 through FY29, continual underbudgeting of signature initiatives may become more destabilizing. And while it is true that Philadelphia has a larger fund balance than ever before, the city hasn't positioned itself to maintain fund balances at the level recommended by the Government Finance Officers Association.

The city's reserves as a percentage of revenues were below the level of other cities with similar demographic profiles like

Baltimore, Memphis and Milwaukee at the close of FY24. As the FY27 budget season is on the horizon, we encourage the Administration and Council to enable the long-term fiscal health of the city, as you undertake the difficult work of balancing the diverse and critical needs of Philadelphians today and in the future.

PICA values our ongoing partnership with the Administration, Council and other stakeholders and looks forward to ongoing collaboration. Thank you. And I'm happy to answer any questions you may have.

COUNCILWOMAN BASS: Thank you.

Any questions from members of the committee?

Chair recognizes Councilmember Ahmad -- oh, I'm sorry. Hold on. Councilmember

Kathy Gilmore Richardson. She got the button first.

COUNCILWOMAN GILMORE RICHARDSON: Thank you. Thank you so much, Madam Chair. Appreciate the recognition and I apologize for the delay.

I wanted to put a few questions on the record, particularly for the Administration if they are still available. In February, we discussed the impact that the federal employee layoffs might have on our wage tax. And we came to --

COUNCILWOMAN BASS: Councilmember, this is for the Administration, right? You want Ms. Maynard and Mr. Dubow to come forward?

COUNCILWOMAN GILMORE RICHARDSON: I apologize.

COUNCILWOMAN BASS: That's okay. We'll have them come forward.

COUNCILWOMAN GILMORE RICHARDSON: In February, we discussed the impact that the federal employee layoffs might have on the wage tax, and we came to an understanding that we weren't sure and it was just a little too early to tell what the overarching impact would be. At this point, can you give us more of a clear understanding as to how those layoffs may have impacted our wage tax revenue?

MR. DUBOW: We have not seen a reduction in our federal -- in the wage tax that comes from federal employees, so we haven't seen that yet.

COUNCILWOMAN GILMORE RICHARDSON: Okay. All right. So we haven't seen it yet. Let me just make that notation. If you could just discuss how many times we anticipate going to the market this year for bonds and for which projects?

MR. DUBOW: So when you say this year, Fiscal '26?

COUNCILWOMAN GILMORE RICHARDSON: Yes, for this fiscal year. I apologize.

MR. DUBOW: So I think what we have left is the H.O.M.E. borrowing. And do we have a geo borrowing this year or is that next --

MS. MAYNARD: (Inaudible).

MR. DUBOW: So I think that might be the one that's left.

COUNCILWOMAN GILMORE RICHARDSON: Okay. That's the one for this fiscal year?

MR. DUBOW: Yeah, for General Fund.

COUNCILWOMAN GILMORE RICHARDSON: And then what is your sort of guideline or best practice for how frequently we go to the market? Meaning, does that impact our credit rating on sort of the amount of times that we go to the bond market?

MR. DUBOW: Yeah. So I don't think -- what would matter is how much we're borrowing, what it does to our fixed costs. So if we have distinct borrowings let's say for Rebuild, which we just recently did, and we do the H.O.M.E. borrowing and we do the geo, and they're all for distinct things, so long as we're explaining to the market what our plan is, how they're related and how that is built into our financial plans for the future, that's really more of what we kind of have to be able to do.

COUNCILWOMAN GILMORE RICHARDSON: Okay. I'm going to submit the balance of my questions. You know I have about four pages of questions after reviewing, but I'm going to submit the balance of the questions for written response. But I wanted to put this one on the record in particular because I think this is a large part of the overarching housing conversation that we've been having, particularly around the CoC dollars with HUD's recent announcement regarding that funding stream.

And you know that Philly has been on the forefront of the Housing First model. So how is the city planning to respond or replace any revenue needed for the permanent housing line item for OHS, but also any other programs that are supported through the CoC funding? And then what financial oversight will finance be providing as OHS continues to navigate some of the more complicated financial situations that we know are to come based on the decisions of the federal administration?

MR. DUBOW: So the most recent news is that CoC change has been suspended.

COUNCILWOMAN GILMORE RICHARDSON: Okay.

MR. DUBOW: So I actually come to bring good news for once. But still to your other question is kind of how we prepare for what's going on at the federal government, and part of that I'm going to let Sabrina to talk more about the specifics of what we do with grants. Part of that is we were talking about trying to have a sufficient fund balance, but there are also steps we take every day.

MS. BAYNARD: Yeah. And so, we've spent a lot of time with our lawyers over the last year as these things have sort of popped up. And I mean what's been really tough, and we've talked about this and had conversations with Council about it, is particularly in the spring we would get news that would pop out that something was going to happen, that we were going to lose something and then we would get a letter that didn't quite align with it or we would see that things are kind of shifting day to day or there would be a lawsuit.

So it really has been very fluid and we've been really fortunate. But I mean, as we've said, we get $2.2 billion and that's a lot more than we're able to cover. So it's really a challenge for us if it does come to fruition. But we're monitoring it on an ongoing basis.

COUNCILWOMAN GILMORE RICHARDSON: So you all are going to be monitoring that on an ongoing basis to ensure that once we get back around the budget, because you know what will happen again, there'll be discrepancy within the different lines as a result of what does and does not happen at the federal government level based on the type of dollars that OHS could particularly spend on a variety of line items I'll say. So we'll count on you all to do the monitoring. We will do so as well line by line and we'll come back for that.

I heard you talk about BSR --

MR. DUBOW: There are people who monitor every day.

COUNCILWOMAN GILMORE RICHARDSON: Okay. We'll revisit that in the spring. But just last one, are you going to make any additional contributions to the BSR as a result of our increased fund balance?

MR. DUBOW: So as you know, that depends on where we are at the second quarter. So we'll know next quarter what that looks like.

COUNCILWOMAN GILMORE RICHARDSON: Okay. Please keep me posted.

MR. DUBOW: I will.

COUNCILWOMAN GILMORE RICHARDSON: I'll await your response.

Thank you, Madam Chair.

COUNCILWOMAN BASS: Thank you, Council Majority Leader.

Thank you for your ability to come back and stay with us for a few minutes. Thank you.

MR. DUBOW: Sure.

COUNCILWOMAN BASS: And I want to ask Ms. Waxman to return.

I know that Dr. Ahmad

had some questions. Dr. Ahmad.

COUNCILWOMAN AHMAD: Thank you, Madam Chair.

Hi, Marisa. Thank you for your testimony. Quick question about how we're doing with respect to other cities. Just wanted to know is it a fair assessment to have Baltimore or Milwaukee to be what we are measuring ourselves in terms of progress or not making progress because of the size of the city? I don't know what metrics you use to do that and how fair is that assessment.

MS. WAXMAN: So I think I know what you're getting at. There is no perfect sort of test tube AI parallel to what Philadelphia would look like with slightly different decisions. And so, we often are challenged with coming up with what is the right group of comparison cities. And so, it depends on what we're looking at and there are different things.

Sometimes it is the population, just generally numbers or the size of the budget. We also at times will look at the demographics. So when I make a comparison to Baltimore, Memphis and Milwaukee, I picked those because I was looking at the median income, household income for those cities and the poverty rates there. Because sometimes looking at population, you'll get a city that's much wealthier.

There are other times where some of the most important things to look at are what do they do. Philadelphia is a city county and that's pretty abnormal in this context because it really changes what our revenue streams are as well as what we're responsible for doing here. And so, in those cases I make sure I'm looking at San Francisco, much wealthier, but also a city county.

There are times that I look at the various counties that are parts of New York City. And so, there isn't a perfect top 10 to compare us to. So when we're at PICA and we're doing these comparisons, we'll look at 10, 20 cities and we'll consider an array of different factors. And so, always happy to dig deeper into our research with you about who we looked at and why they got pulled into the poll, but that's one of the -- we spend an endless amount of time of is this the right group for this particular question.

COUNCILWOMAN AHMAD: So the reason I ask -- my next question is about recommendations, right. You just heard we have sort of a dire outlook. However, we have new programs coming in that are supposed to generate new revenue. Does that all factor into how you are saying we are doing and how much? I know it's prospective so there's only so much you can do. That's one part.

Second part of the question is the Pension Fund. What are the benchmarks of how much the Pension Fund needs to be, you know, close to 100%? I hear 80% and then -- because a lot of that is going towards creating filling that gap. And when you do the comparison for other places, how do we measure up there because I think we're in the front of the curve for that? And do we need to stay that?

And not saying we shouldn't. I just want to understand why some cities don't need to get there and then they can have a more rosy future. So when you balance all that, where do we stand?

MS. WAXMAN: So I'll start with your question about revenues. I think what I'm hearing is if we're putting all these investments in, shouldn't that be reflected in higher revenue estimates going forward. What I would say is that there are a lot of things that go in, things we can control, the investments we make, the tax rates that are chosen.

There are things that are beyond the city's control, about, you know, state and federal economic trends and fiscal trends and tax policy. And so, that all goes into how the city does its revenue projections. If you're watching the amusement tax, honestly how good any of our professional sports teams are and whether we make it to the playoffs has a huge impact. And so, there's many, many factors.

At PICA, what we have to look at is are the projections that the city comes up with reasonable. And so, when we get the Five Year Plan each year, that's the evaluation we do. We do it with an outside economist. And in the past year we went and did a 20-year lookback, how accurate has Philadelphia been. And then we picked a group of comparison cities for a variety of reasons to see, you know, were we more or less accurate.

It turned out that we were slightly more accurate than peer cities at projecting, but there is a range. Some of our taxes are a lot harder to predict than others. And so, that's what we do each year, is make sure that the revenues are reasonable.

And really, the reason Pica came into being in large part was in the '80S, early '90s, that the city got quite optimistic in what they thought would happen. The money didn't show up, but the bills still needed to be paid. Fiscal crisis ensued. So that's part of our mission we take very, very seriously, making sure that the city's revenue projections are reasonable.

And so, for the most recently approved plan we did, that's the process we'll go through again. And so, it is important that everything that's been going on be taken into account when the city develops those projections and then we will also do our analysis. The controller does an analysis. So there's a lot of different sets of eyes saying is this in the right range. Nobody's going to get it on the nose every time, but is it pretty close.

On your question about the Pension Fund and what level should we get to and how are we doing, I will say the city has made tremendous progress in its Pension Fund but we are not there yet. We are not close to 80, let alone 100. And so, while it is important to celebrate the progress that we've made, we are by no means there.

But that sustained commitment to that progress has meant that we've reaped some benefits already. So that when rating agencies look at the city, they can say, hey, they are taking consistent steps year-in, year-out to address this problem. As long as we keep doing that, we get some benefits that we generally don't have some of the other characteristics that you would want to get a good credit rating.

So if we were to step back from that 100%, we could really do damage and undo the sort of credit we've been given with those rating agencies for taking this path. It would also mean that we would push out further and open ourselves up to more risk in the future if there are sort of market changes, if there are more needs for payouts there.

When we get to 100% funded, when we're there by FY34, we're going to save hundreds of millions of dollars each year. You've spent most of this morning talking about a $400 million borrowing. You'd be freeing up that much every single year without borrowing. If we don't get to there, you don't get that benefit. We don't get that benefit as a community.

And so, that's why PICA feels that getting to that 100% has benefits now in terms of the credit we get with credit rating agencies, lowering our current cost of borrowing today, but then also really puts us on that path to free up funds and create a lot more flexibility in our budget in the future and protect us from more risk of higher pension costs in the future.

COUNCILWOMAN AHMAD: My last question, Madam Chair, is about since we're a county and a city, it's about SEPTA funding, right, and the fact that it is abysmally problematic. Can PICA sort of reach out to our state to underscore that, to say that they have a responsibility in terms of -- and then connected to the revenue generation we do for the entire state, right.

And so, I just wondered what opportunity we have to have this conversation. I know it depends on the legislature. I get that. But if there was an authority that was saying that this is what would make a difference -- maybe you've done this. I just don't know. So that's my question about that.

MS. WAXMAN: What I will say is that PICA has the authority under state law to make recommendations to the state about what would be helpful for the city's fiscal stability. We are very careful about not taking particular policy decisions. We leave that to the elected officials, that no one would put up with a fiscal oversight body for as long as PICA has been around and authorized if we came with our own policy recommendations. But we have been able to highlight in our recent reports what the sort of deterioration of mass transit or our school system or any of those other not-city-but-public entities are really does have a spiral effect on the city's finances that we are in charge of looking at.

So we have made that argument that there is an interconnectedness and that the problem does need to be addressed. And that's something that we said to our appointing authorities at the state legislature, the Governor's office.

COUNCILWOMAN AHMAD: Yeah, because our revenues are directly tied to public transit and to other things you mentioned. Thank you so much. This was a good lesson in understanding how you operate and what we may or may not do. And in terms of recommendations, what do you recommend to us to transform this picture?

MS. WAXMAN: So I think it is important to -- obviously I appreciate hearings like this and I know that you have so many different competing priorities and needs. But to hold the city's future fiscal stability in your heart and in your mind as you make these decisions and go through the budget process each year, because in two years it'd be great if all the problems were solved, but you'll still need to make them again, three, four, five. That's why we take this long-range view at PICA. And we just urge you to think about where are our vulnerabilities, what are we doing to make sure that we're prepared both today, but also in the future.

And also, having reserves isn't just about if things go horribly wrong. But sometimes we may even have opportunities and you need to have resources for those as well so that we're lucky enough to be in a position to talk about how we can invest more in affordable housing or more different areas. And that's a much better position than Philadelphia has been in the past. And that's what good fiscal planning gives you, the opportunity to make new and different decisions in the future as opposed to just where to cut and do horrible things.

So I would just recommend thinking as much as you can over a large timeline as much as you can while you're in the midst of a single-year budget process.

COUNCILWOMAN AHMAD:

Thank you so much.

Thank you, Madam Chair.

COUNCILWOMAN BASS:
Thank you. And that concludes -- Chair recognizes Councilmember Lozada.

COUNCILWOMAN LOZADA:
Very quickly. I just have a question, right. Because I think that sometimes these conversations that are extremely important don't get to that homeowner or that person that is living in the neighborhood that questions the work that sometimes as a legislative body or as a government we are doing here.

How can PICA better work with Councilmembers or stakeholders to be able to tell the financial stability story of our city in a way that is just plain English, like in caveman terms type?

MS. WAXMAN: I love that

question because one of my --

COUNCILWOMAN LOZADA: I don't think we do a good job at that. We just don't. We don't -- Rob Dubow comes up here, we talk about dollars and how programs will impact people. PICA comes and testifies and talks about what are some of the recommendations and the financial positions of the city.

But everyday residents, if we want residents to stay in our city, if we're talking about spending all of these millions of dollars on housing and BSRP, how do those programs and how is it that we spend this money and every day Philadelphians don't know about it?

Why would I decide that I want to stay? I don't know if this is a stable city or not, right. So how do we do that? How do we better tell the story of the city in a way that residents understand it?

MS. WAXMAN: I love that question, because I do think that it is very easy for folks to get fatigued with 3000 pages of Excel spreadsheets and what does that mean. And so, PICA is really happy to help, whether it's coming to your office and sitting with your staff to make sure that they're then in a position to clearly and easily explain things. More than happy to do that.

We've also started doing different series of short explainer pieces, so we're in the next couple weeks going to do one on each revenue stream that the city has. Last year we did ones on trying to break down what is Class 100 versus Class 600. We've got more materials. If there's things you'd like to see, please feel free to reach out to me in my office.

We feel that it's important that the more people understand what's going on, the easier it is for folks to get committed to the city's ongoing fiscal stability. So we're happy to come out and talk. We're happy to share our publications and hear what your ideas are for how we can make this information accessible to folks. We're a staff of three so our capacity is limited, but we are happy to share whatever we can.

COUNCILWOMAN LOZADA: Thank you.

COUNCILWOMAN BASS: Thank you. Is there anyone else here to testify on Resolution No. 240886?

THE CLERK: There are no additional witnesses, Madam Chair.

COUNCILWOMAN BASS: Okay. Is there anyone else here who would like to offer public comment?

(No response.)

COUNCILWOMAN BASS: And seeing none, this concludes the business before the Committee on Fiscal Stability and Intergovernmental Cooperation for today. The Chair is adjourned to the call -- the Committee is adjourned to the call of the Chair. And thank you all very much for your attendance today.

(Committee on Fisal Stability and Intergovernmental Cooperation concluded at 1:40 p.m.)

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

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

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City of Philadelphia

Public Hearing Notice

The **Committee on Fiscal Stability and Intergovernmental Cooperation** of the Council of the City of Philadelphia will hold a Public Hearing on **Wednesday, December 10, 2025**, at **10:00 AM**, in **Room 400, City Hall**, to hear testimony on the following items:

251065	An Ordinance amending Bill No. 250568 (approved June 13, 2025), entitled "An Ordinance Authorizing and approving the execution and delivery of a Service Agreement between The City of Philadelphia and the Philadelphia Redevelopment Authority relating to the financing of a Housing Opportunities Made Easy (H.O.M.E.) Plan which includes housing production and preservation, home affordability, home owner and renter assistance, related contractor training and support, blight and vacant property reduction, urban beautification, neighborhood infrastructure, and other related programs; approving the issuance by the Authority of bonds, notes or other evidences of indebtedness (including reimbursement obligations related to lines or letters of credit) in one or more series to finance or refinance such plan and authorizing and approving the obligation of The City of Philadelphia to pay in full when due the Service Fee and other amounts payable under the Service Agreement; authorizing certain City officers to take certain actions required to issue such bonds, notes or other evidences of indebtedness; covenanting that The City of Philadelphia will make necessary appropriations in each of the City's fiscal years to provide for, and will make timely payments of, the Service Fee and other amounts due under the Service Agreement; requiring an annual program statement and budget to be approved by Council, and other requirements; and authorizing and approving the Director of Finance of the City and other City officials to take other necessary or appropriate actions to effectuate the purposes of this ordinance; all under certain terms and conditions," in order to expand on the H.O.M.E programs and provide further process concerning spending, all under certain terms and conditions.
240886	Resolution authorizing the Committee on Fiscal Stability and Intergovernmental Cooperation to hold quarterly hearings that include monthly reporting requirements, to discuss the fiscal position and overarching social impact goals of the City, including and as related to the Five-Year Plan and the reporting requirements set forth in the Quarterly City Manager's Report ("QCMR") and as submitted to the Pennsylvania Intergovernmental Cooperation Authority ("PICA").

Immediately following the public hearing, a meeting of the Committee on Fiscal Stability and Intergovernmental Cooperation, open to the public, will be held to consider the action to be taken on the above listed items.

City of Philadelphia

Public Hearing Notice

Committee on Fiscal Stability and Intergovernmental Cooperation | **Wednesday, December 10, 2025 at 10:00 AM**

Copies of the foregoing items are available in the Office of the Chief Clerk of the Council, Room 402, City Hall.