

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON COMMERCE AND ECONOMIC
DEVELOPMENT

Room 400, City Hall
Philadelphia, Pennsylvania
Monday, September 19, 2016
10:30 a.m.

PRESENT:

COUNCILMAN CURTIS JONES, JR., CHAIR
COUNCILWOMAN JANNIE L. BLACKWELL
COUNCILMAN ALLAN DOMB
COUNCILMAN DEREK S. GREEN
COUNCILMAN DAVID OH
COUNCILWOMAN CHERELLE L. PARKER

RESOLUTION 160210 - Resolution authorizing the
Committee on Commerce & Economic Development
to hold hearings regarding the Abandoned and
Blighted Property Conservatorship Act of
Pennsylvania.

- - -

1
2 COUNCILMAN JONES: Good
3 morning, everyone. This hearing is
4 called to order. This is a public
5 hearing by the City Council Committee on
6 Commerce and Economic Development. The
7 purpose of this public hearing is to hear
8 testimony on Resolution No. 160210.

9 Will the Clerk please read the
10 title of the resolution.

11 THE CLERK: Resolution No.
12 160210, a resolution authorizing the
13 Committee on Commerce & Economic
14 Development to hold hearings regarding
15 the Abandoned and Blighted Property
16 Conservatorship Act of Pennsylvania.

17 COUNCILMAN JONES: I recognize
18 the presence of a quorum of this
19 Committee. Members are Blackwell, Green,
20 Councilwoman Parker, and Domb.

21 And I turn over the mic to the
22 author of the resolution for an opening
23 statement.

24 COUNCILMAN GREEN: Thank you,
25 Mr. Chair. Before I make my statement,

1 9/19/16 - COMMERCE - RES. 160210

2 I'd like to at least acknowledge there
3 are two students here from the
4 outstanding institution of higher
5 education not far from us on Broad
6 Street, the illustrious Temple
7 University, where I'm an alma mater of
8 its law school. I have with me Osh Menam
9 and Elly Perlowitz, who are fourth-year
10 students from Temple, who actually part
11 of their Philadelphia Neighborhoods
12 program where they are shadowing me today
13 and also will be working in their fourth
14 year city and public policy issues for
15 the Philadelphianeighborhoods.com program
16 that they run at Temple University.

17 So I welcome them here to the
18 hearing, and I want to welcome all of you
19 for being here today on this continuing
20 conversation regarding conservatorships.
21 Many of you I talked to over the years in
22 various capacities about the benefit of
23 this economic development tool,
24 especially for our neighborhoods and our
25 communities. I think it's something that

1 9/19/16 - COMMERCE - RES. 160210

2 working with my former boss, Councilwoman
3 Marian Tasco, we talked about in the last
4 session about conservatorships, and I
5 think some of you can relate to the
6 story. I know Councilwoman Cherelle
7 Parker is also very familiar with the old
8 Arty's site in her district and how that
9 was a vacant property for a number of
10 years, and but for the conservatorship
11 tool that was signed into law by Governor
12 Rendell, we were able to finally take a
13 blighted property that did not have any
14 outstanding taxes and turn into a
15 productive property, which is now a
16 pharmacy and medical office.

17 So I think conservatorship is a
18 tool that can be used by various
19 community development corporations across
20 the City. I'm a former Board member of
21 Mount Airy USA. I know they've used the
22 conservatorship tool as another arrow in
23 their quiver of trying to improve that
24 community, and I think this hearing
25 provides an opportunity to continue the

1 9/19/16 - COMMERCE - RES. 160210

2 conversation and look for ways that we
3 can learn from various community
4 development corporations who have been
5 able to use conservatorships as a tool
6 for other organizations across the City
7 and also try to identify resources that
8 can move this process forward.

9 So I want to thank you,
10 Mr. Chair, for the opportunity to provide
11 these opening remarks.

12 COUNCILMAN JONES: Thank you,
13 Councilman, and thank you for raising
14 this issue at a particular time when we
15 are looking at coming out of a major
16 recession and looking to prosperity being
17 brought down to neighborhoods.
18 Councilwoman Parker raised the issue some
19 weeks ago about ownership and the ability
20 to try to get neighborhoods, stakeholders
21 involved in entrepreneurship. So this
22 comes at a time that is important. I
23 know Councilwoman Blackwell has been
24 struggling with these concepts for a very
25 long time, places like 52nd Street and

1 9/19/16 - COMMERCE - RES. 160210
2 60th Street and along the Market Street
3 corridor.

4 Also for the record, we have
5 been joined by Councilman Oh who is here.

6 Are there any members on the
7 Committee that would like to make comment
8 before we begin witness testimony?

9 (No response.)

10 COUNCILMAN JONES: Seeing none,
11 Ms. Williams, will you please read the
12 names of the first witness group and
13 panel to testify.

14 THE CLERK: The first panel
15 will be Rebecca Swanson, Marisa Waxman,
16 and Catherine Califano.

17 (Witnesses approached witness
18 table.)

19 COUNCILMAN JONES: Good morning
20 and thank you for your patience. Would
21 you please have a seat at the table.
22 Make sure that you bring the mic close to
23 you whenever you speak, and state your
24 name for the record and then begin your
25 testimony, and welcome.

1 9/19/16 - COMMERCE - RES. 160210

2 Such polite witnesses.

3 MS. SWANSON: Good morning,
4 Chairman Jones, Councilman Green, and
5 members of the Committee on Commerce and
6 Economic Development. My name is Rebecca
7 Swanson. I am the Director of Planning
8 for the Department of Licenses and
9 Inspections. Today I am here to testify
10 before you on Pennsylvania Act 135, the
11 Abandoned and Blighted Property
12 Conservatorship Act, and the impact the
13 law has had on blighted, vacant
14 properties throughout the City.

15 As the Director of L&I's Vacant
16 Property Strategy, I see firsthand every
17 day the negative impact vacant properties
18 have on our neighborhoods, through
19 increased crime, decreased property
20 values, and deteriorating buildings that
21 threaten public safety. For L&I, the
22 reduction of the number of vacant
23 properties is a top priority. We have
24 hired additional staff and invested in
25 new technology to assist us in locating

1 9/19/16 - COMMERCE - RES. 160210

2 suspected vacant properties, identifying
3 vacant buildings with roof deterioration
4 that cannot be viewed by inspectors, and
5 prioritizing the worst of the worst
6 dangerous buildings for demolition. We
7 have engaged in targeted enforcement of
8 Council's effective Doors and Windows
9 Ordinance, created a dedicated Blight
10 Court, and developed a thorough research
11 process to find the owners of vacant
12 properties. These efforts have proven to
13 be successful in holding vacant property
14 owners accountable for bringing their
15 properties into compliance and hopefully
16 back into productive use.

17 However, code enforcement has
18 its limitations. Many vacant properties
19 do not have a viable owner who can be
20 cited, prosecuted, and held accountable.
21 They are owned by individuals who are
22 deceased or by speculators who purchased
23 using the name of a shell corporation and
24 then abandoned the property and often are
25 significantly tax delinquent. In these

1 9/19/16 - COMMERCE - RES. 160210
2 cases, our enforcement cannot continue
3 because there is no one to take
4 responsibility for the property. When
5 the code enforcement process hits a dead
6 end, the buildings continue to
7 deteriorate, often eventually forcing L&I
8 to spend taxpayer dollars to abate the
9 property to protect public safety.

10 The City has 13,000 vacant
11 properties, 250 of which are imminently
12 dangerous and 5,000 of which are
13 structurally unsafe, and many of which
14 fit the --

15 COUNCILMAN JONES: I'm sorry to
16 stop you. Repeat the number of vacant
17 properties.

18 MS. SWANSON: It's
19 approximately 13,000 based on some of our
20 data. And that's structures, many of
21 which fit the "dead end property"
22 criteria.

23 We cannot demolish, sheriff
24 sale or prosecute our way out of this
25 problem. Act 135 is an impactful and

1 9/19/16 - COMMERCE - RES. 160210
2 effective solution that fills this gap by
3 allowing private citizens to play a role
4 in blight reduction in places where the
5 City has exhausted its options and by
6 doing something the City cannot do, which
7 is to repair and take ownership of a
8 privately owned property. Therefore, L&I
9 strives to support conservatorship
10 actions as part of our overall blight
11 reduction strategy. More specifically,
12 L&I, upon request, provides
13 conservatorship petitioners with L&I's
14 complete records for the property at
15 issue. This includes our notice of
16 violation, which can be used as evidence
17 that the property is vacant in the
18 conservatorship hearing. We also, upon
19 request, inspect the property prior to
20 the conservatorship hearing and testify
21 as to the current condition of the
22 property. More recently, the judge
23 presiding over conservatorship hearings
24 has ordered L&I to conduct interior
25 property inspections to assess structural

1 9/19/16 - COMMERCE - RES. 160210

2 conditions.

3 All of L&I's property data is
4 available to the public, and we encourage
5 potential conservators to use this data
6 to identify properties that may be
7 conservatorship candidates. This data is
8 helpful in several ways. It is available
9 in map form on our website, so
10 conservators can choose properties in
11 their neighborhood or for which they fit
12 the proximity criteria set forth in the
13 law. It includes ownership information,
14 which conservators may use to determine
15 whether the property is truly abandoned,
16 which makes a petition much more likely
17 to succeed. And it includes a complete
18 violation history, including how long the
19 property has been vacant and whether the
20 property has structural deficiencies that
21 may make it a more expensive proposition
22 to rehabilitate.

23 The more conservatorships there
24 are, the more vacant properties will be
25 returned to productive use, which in turn

1 9/19/16 - COMMERCE - RES. 160210
2 will help stabilize and rebuild
3 neighborhoods, increase public safety,
4 and save the City thousands of dollars in
5 maintenance and abatement costs. We hope
6 that these hearings will raise public
7 awareness about conservatorship and
8 encourage more citizens and community
9 groups to take a proactive role in
10 combatting blight in their neighborhoods
11 by using this tool.

12 Thank you for the opportunity
13 to provide testimony on this issue.
14 Happy to answer any questions the panel
15 may have.

16 COUNCILMAN JONES: Thank you
17 for your testimony.

18 If it pleases the Committee,
19 I'd like to let the first panel testify
20 as a group and then we will open up for
21 questions and answers. Thank you.

22 DEPUTY COMMISSIONER WAXMAN:
23 Good morning, Chairman Jones, Councilman
24 Green, and members of the Committee on
25 Commerce and Economic Development. My

9/19/16 - COMMERCE - RES. 160210

name is Marisa Goren Waxman and I am the
First Deputy Revenue Commissioner. I'm
here today to testify on Resolution No.
160210 regarding the Abandoned and
Blighted Property Conservatorship Act.

The Department of Revenue
supports the aims of the Pennsylvania
Abandoned and Blighted Property
Conservatorship Act to help improve our
communities. Many abandoned,
deteriorated, and blighted properties are
also delinquent on their taxes. When the
conservatorship process begins, we
receive legal notice of the proceedings.
When appropriate, we will waive or reduce
the amount due to the City and School
District if that is needed to facilitate
the conservatorship. Ultimately
conservatorship is a win-win. It both
rehabilitates a property while it clears
up past debts and returns the property to
the tax rolls. The funds that Revenue
and Law collect for the City and School
District support the many services needed

1 9/19/16 - COMMERCE - RES. 160210

2 in our neighborhoods, including those
3 that prevent and address blight.

4 The majority of Philadelphia
5 businesses and residents pay their taxes
6 and pay them on time. Firms and families
7 in Philadelphia have to pay more or
8 receive fewer or lower quality services
9 when the City is not paid what it is
10 owed. Through the conservatorship
11 process, we lessen the burden on
12 responsible taxpayers while adding
13 additional taxpayers to the base.

14 To prevent delinquency before
15 it happens, the Department is focused on
16 improving the payment process for
17 taxpayers and water customers. We are
18 making it easier to file and pay.
19 Upgrades in the MSB concourse mean that
20 business owners spend less time waiting
21 in line and more time serving their own
22 customers. Expanded online filing and
23 improved phone systems mean that property
24 owners have fewer reasons to even visit
25 the concourse at all. Improvements in

9/19/16 - COMMERCE - RES. 160210

our payment system mean that people can pay their bills by e-Check quickly, conveniently, and now for free. We offer payment plans to help those who have fallen behind get back on track. This prevents debts from continuing to grow and stops the need for continued enforcement actions.

For the property owners that do not pay or enter into an agreement, the Department, in partnership with the Law Department, pursues enforcement actions, like sending delinquent bills, placing liens, sequestration, placement with collection agencies, and Sheriff Sales. We are matching the right tool to the right account at the right time to maximize efficiency and fairness in our efforts.

We are proud to report that we've been maintaining and sustaining efforts to improve delinquent real estate tax collection. In each of the past three years, we have collected over \$100

1 9/19/16 - COMMERCE - RES. 160210

2 million for the City and School District
3 using that array of tools. Some of these
4 tools have capacity limits; others are
5 only effective for certain types of
6 properties or certain types of owners.
7 Our experience and analysis demonstrate
8 that we need a variety of options to
9 address blighted, delinquent properties
10 in Philadelphia. We view the
11 conservatorship model as another helpful
12 tool to reduce delinquency and blight.

13 Thank you for the opportunity
14 to speak this morning.

15 COUNCILMAN JONES: Thank you
16 for your testimony.

17 MS. CALIFANO: Good morning,
18 Chairman Jones, Councilman Green, and
19 members of the Committee on Commerce and
20 Economic Development. My name is
21 Catherine Califano and I serve as Deputy
22 Director of Planning and Development.
23 Today I am here to testify before you on
24 Act 135, the Abandoned and Blighted
25 Property Conservatorship Act, and the

1 9/19/16 - COMMERCE - RES. 160210

2 impact the law can have on blighted,
3 vacant properties throughout the City.

4 The Office of Planning and
5 Development is looking at a wide range of
6 strategies that can be used to revitalize
7 vacant and blighted properties in
8 Philadelphia's neighborhoods in concert
9 with various City departments.

10 Recognizing that there are an estimated
11 13,000 vacant properties, many of which
12 are imminently dangerous and structurally
13 unsafe, we need a range of intervention
14 strategies that aligns to address both
15 the scale of the problem and the various
16 market conditions that exist in
17 Philadelphia.

18 Conservatorship, the court
19 appointment of a third party to deal with
20 blighted and vacant properties, is a
21 helpful instrument in the toolbox for
22 fighting blight. Under the Pennsylvania
23 Act, a responsible party can obtain the
24 right to take possession in order to
25 return a blighted property to productive

9/19/16 - COMMERCE - RES. 160210

use and into compliance with the
municipal code. Essentially this tool
allows one party to acquire rights to a
property owned by another party to bring
the property back into productive, safe,
and a community-enhancing use. Unlike
other blight strategies, conservatorship
is not limited to government. It allows
neighbors and non-profits to file
petitions with the courts to allow for
their access to the property and the
authority to make the repairs.

Some of the inherent challenges
with conservatorship is that it requires
the entity to secure funding to
rehabilitate the property without having
title to the property. The property may
or may not have enough value to recover
the cost of the rehabilitation in the
sale to the third party once the
improvements are made, and the property
owner of record can return at any point
in the process before it is sold to
exercise the right the property owner --

1 9/19/16 - COMMERCE - RES. 160210
2 to exercise this right, the property
3 owner is required to pay the conservator
4 for the cost they incurred, but it does
5 not create a level -- but it does
6 continue to create a level of risk for
7 the conservator.

8 Several of our CDCs have
9 experience working as conservators, as
10 well as our own Philadelphia
11 Redevelopment Authority, PRA. In 2013,
12 PRA sought to test out the Act and
13 remediate Nottingham Lane, a 1,599 square
14 foot rowhouse. It was an opportunity to
15 pilot and learn about the legal
16 processes, the time involved to process
17 properties under the Act, and the cost
18 for administering, maintaining, and
19 rehabilitating the property under the
20 program. Among the lessons we learned
21 and the factors to consider for future
22 endeavors are:

23 Estimating the cost, accurately
24 assessing up front: The entity must
25 understand the extensive legal fees

9/19/16 - COMMERCE - RES. 160210

involved to secure the property. In this case, the actual construction and rehabilitation cost estimated from the outset was greater than projected. When a city entity performs its work, it will be a prevailing wage job and may be significantly higher than the cost borne by a local entity. A neighbor may have the technical skills and resources to perform the work themselves or a non-profit may have the technical staff to cover these costs and manage the developments accordingly.

Time: It was not a quick process. PRA began the process in 2013, but did not settle with the buyer until 2016.

Selecting appropriate properties: It is important for there to be a demand for the property once the rehabilitation has occurred and the costs of improvements can be recovered in the sale of the property.

Collaboration with government

9/19/16 - COMMERCE - RES. 160210

partners: Determining which properties are ideal for conservatorship and what entity is appropriate to act as the conservator is an important decision to make.

The strategic and targeted use of conservatorship can complement the efforts of our Land Bank, Sheriff Sale auctions managed by the Department of Revenue, and code enforcement efforts of License and Inspection. The key is to focus on the tool that will most likely produce long-term productive reuse of land and support our overall strategy for housing and community development priorities. Under the Kenney Administration, the newly created Department of Planning and Development is working closely with our colleagues in L&I, Revenue, and Finance to ensure the Land Bank has a vision, clear criteria, and goals for acquisition and disposition activities. While conservatorship can be a tool used by neighborhood-based

9/19/16 - COMMERCE - RES. 160210

entities to work on a single property and adjacent properties to bring these parcels back to productive use, the Land Bank can work on larger scale strategies for processing significant numbers of properties.

We believe supporting the Land Bank is critical because it can process and secure title for blighted properties within nine months rather than three years once there is collective agreement within the Administration to acquire the parcels. Direct costs for the Land Bank acquisition are only administrative, approximately 1,200 per property, whereas the cost of conservatorship requires resources to rehabilitate the property as well. Our only experience with conservatorship through PRA was Nottingham Street, and in this case, the PRA net loss was greater than \$65,000. Lastly, once the Land Bank acquires the property at Sheriff Sale, it has clear title. Traditional Sheriff Sale and

1 9/19/16 - COMMERCE - RES. 160210

2 conservatorship both allow for the
3 delinquent, blighting property owner a
4 path to regain control over the property.

5 Our tireless efforts to help
6 improve our fair city have been supported
7 by the state's creation of this tool
8 which will help improve otherwise
9 abandoned properties. We will work with
10 both public and private entities to
11 consider how best to use this tool and
12 continue to improve Philadelphia's
13 neighborhoods.

14 Thank you for the opportunity
15 to testify. I'm happy to answer any
16 questions.

17 COUNCILMAN JONES: Thank you so
18 much for your testimony. I have a couple
19 of questions, then I'll turn it over to
20 Councilman Green, who is the author of
21 the resolution, and then in that order,
22 Councilwoman Parker.

23 Help me to codify in my mind
24 the difference or if they are similar.
25 Representative Taylor did a right of

1 9/19/16 - COMMERCE - RES. 160210
2 redemption law that cut down the time to
3 acquire a property. Is that in any way
4 akin to what we're talking about here, A,
5 and then Act 135 and the "broken window
6 theory," I think Councilman DiCicco was
7 an author of that and how those things
8 kind of fit together, if anyone can
9 answer that or all of you can answer
10 that.

11 MS. SWANSON: I can speak on
12 the Doors and Windows Ordinance that was
13 Councilman DiCicco's, I believe, in 2003.
14 That's a really important tool for L&I.
15 That's buildings that are vacant that
16 have boarded or missing doors or windows.
17 It carries with it \$300 per day per
18 opening fine, and we do have a special
19 court in Common Pleas Court called Blight
20 Court where the judge just hears those
21 cases. It's been very effective but,
22 again, those are only effective against
23 certain properties, ones that have an
24 owner who will come in and fix it and
25 properties that have enough of a value

1 9/19/16 - COMMERCE - RES. 160210

2 that that fine is an incentive to come in
3 and fix. Sometimes that fine can be more
4 than the value of the property. And that
5 ordinance only applies to blocks that are
6 more than 80 percent occupied. So there
7 are unfortunately a number of blocks in
8 the City where that violation cannot be
9 written.

10 But as far as how it connects
11 with conservatorship, that is a very,
12 very visual tool that the property is
13 vacant. So when we've written a doors
14 and windows violation that's not been
15 complied and a conservator comes in and
16 wants to file a conservatorship action on
17 that property, it's a very visual for the
18 judge, boarded doors and windows, and
19 that meets one of the nine criteria for
20 an eligible conservatorship property
21 right off the bat.

22 COUNCILMAN JONES: State your
23 name again.

24 DEPUTY COMMISSIONER WAXMAN:
25 Hi. Marisa Waxman, Department of

1 9/19/16 - COMMERCE - RES. 160210
2 Revenue.

3 I think what I would like to do
4 is provide to the Chair and to the
5 Committee a flowchart -- I'll ask the Law
6 Department to do that -- of the process
7 of getting to a Sheriff Sale, and then we
8 can put into that the impact of
9 Representative Taylor's legislation if
10 that affects that timeline at all. So
11 we'd be happy to ask the Law Department
12 to provide that to you.

13 COUNCILMAN JONES: Just one
14 other question. I know this Council,
15 with the leadership of President Clarke,
16 looked at approximately 3,000 properties
17 that could be eligible for this type of
18 conservatorship. Have you been working
19 with his office and this Council to
20 identify potential properties? I know in
21 my district and in Councilwoman
22 Blackwell's district identified like 300
23 properties that would be eligible for
24 that kind of treatment. Are you working
25 with the database? I think Herb Wetzel

1 9/19/16 - COMMERCE - RES. 160210

2 on our technical staff put that together.

3 MS. CALIFANO: We've been
4 working with the technical staff on
5 properties to prioritize for the Land
6 Bank and I'll go back and look if there's
7 a different subset for the
8 conservatorship, but they often meet
9 similar criteria.

10 COUNCILMAN JONES: So --

11 MS. CALIFANO: I'll confirm
12 with Herb's office that the data -- with
13 the Council President's office that the
14 data we're using on the research they've
15 done for us to use for the Land Bank is
16 the same, or if there's another, we'll
17 make sure we take that into
18 consideration.

19 COUNCILMAN JONES: I appreciate
20 that. That wasn't the total purpose, but
21 if you have all of these independent
22 silos operating on property acquisition,
23 it would be helpful for us to kind of
24 codify them and see how one interacts and
25 relates to the other so that when we were

1 9/19/16 - COMMERCE - RES. 160210
2 directing constituents, we're not sending
3 them to the wrong church, to the wrong
4 pew at the wrong time.

5 And with that, so -- no. I'm
6 going to wait. I'm going to pass the mic
7 to Councilman Green and then Councilwoman
8 Parker.

9 Councilman.

10 COUNCILMAN GREEN: Thank you,
11 Chairman Jones.

12 I would like to -- and I had a
13 chance to talk with the new Executive
14 Director of the Philadelphia
15 Redevelopment Authority, Greg Heller, a
16 few weeks ago, and he gave me some
17 background on his observations of the
18 Nottingham Street conservatorship. And
19 previously I had various conversations
20 with the former Executive Director, Brian
21 Abernathy, regarding conservatorships,
22 and one of the things that I did not get
23 a chance to ask Mr. Heller -- and
24 hopefully, Ms. Califano, you can answer
25 the question -- how did you decide to

1 9/19/16 - COMMERCE - RES. 160210

2 source Nottingham Street as a potential
3 pilot for conservatorship?

4 MS. CALIFANO: That's a great
5 question. I don't know the answer, but
6 I'll find out. It predates both Heller
7 and I's start, but I'll look into that
8 and get you that answer.

9 COUNCILMAN GREEN: Okay. Thank
10 you.

11 One of the things that he had
12 raised and I also acknowledged in my
13 conversations with him is that the three
14 main issues -- I think you made reference
15 to that in your testimony -- one, the
16 legal costs for conservatorship; two,
17 resources to do the renovation and also
18 the cash flow; and then, three, kind of
19 making sure you source the right
20 properties.

21 Based on those three
22 characteristics and as we made this
23 conversation about the Land Bank and
24 other opportunities where we can work in
25 a public-private capacity, what role do

1 9/19/16 - COMMERCE - RES. 160210
2 you see the City in helping to foster
3 additional conservatorship projects going
4 forward?

5 MS. CALIFANO: Again, we think
6 that conservatorship is a tool in the
7 toolbox, and as we look at strategies in
8 different neighborhoods, we will look to
9 see if the Land Bank or conservatorship
10 is the right approach to move blighted
11 properties back into productive use.

12 COUNCILMAN GREEN: Is there a
13 possibility where you can see a role
14 where the City played an aspect in some
15 type of either pilot funding initiative
16 where we can try to help community
17 development corporations receive some
18 resources in a recyclable way where
19 dollars could be used, especially for
20 organizations that have had some
21 experience or have capacity in doing
22 development projects, an opportunity to
23 access dollars to help them do
24 conservatorship projects?

25 MS. CALIFANO: I think we'll

1 9/19/16 - COMMERCE - RES. 160210

2 look at what are the barriers to making
3 conservatorship work and how the City can
4 be a successful partner in moving them
5 ahead. In other cities, I think as it
6 will be highlighted in other testimonies,
7 the CDFI community has been a partner in
8 solving that financing gap.

9 COUNCILMAN GREEN: And just one
10 last question, because I know other
11 members of the Committee have questions.
12 I don't want to delay time.

13 What would you see the
14 differences between the roles of the Land
15 Bank versus conservatorship? I mean,
16 from my perspective, the Land Bank helps
17 to assemble a large swath of properties,
18 whereas conservatorship -- and I'm going
19 from my experience as having been on
20 boards working with various community
21 development corporations -- much more
22 targeted to specific properties,
23 especially in neighborhoods where a
24 community development corporation has
25 been working on projects on a commercial

1 9/19/16 - COMMERCE - RES. 160210
2 corridor and look at unit blocks off that
3 commercial corridor that may be a
4 blighting influence to the work they're
5 trying to do on the commercial corridor,
6 which is different than kind of
7 assembling land, which I see from a Land
8 Bank perspective.

9 MS. CALIFANO: So I think that
10 we're looking at the -- we are spending a
11 lot of time doing research on what makes
12 sense for the Land Bank to acquire. We
13 are not looking at it purely where
14 there's a large assembly, but where does
15 it make strategic sense for the City to
16 step in and acquire a tax delinquent
17 property to support redevelopment with a
18 neighborhood.

19 The Land Bank process is
20 quicker. We can process many properties
21 at the same time, and as we develop our
22 acquisition strategies, we -- there's
23 been a disposition strategy in place for
24 the Land Bank through the City, and as we
25 move ahead, we need a process for

1 9/19/16 - COMMERCE - RES. 160210
2 accepting applications where entities are
3 looking for assistance from the City to
4 acquire properties as well.

5 So that's an opportunity as
6 well for -- it can be a vehicle both for
7 the Land Bank to be strategic and
8 identify property and/or work in
9 partnership with local CDCs and
10 community-based groups to acquire the
11 properties they need to complete a
12 development process.

13 COUNCILMAN GREEN: And this is
14 a quick follow-up to your point. From
15 some perspectives, when you said about
16 the Land Bank, that it seems that that's
17 an opportunity where you say the City
18 being strategic where they're trying to
19 acquire parcels possibly prior to
20 development or maybe -- whereas the
21 conservatorship is more directed from a
22 more grassroots neighborhood-based
23 initiative because they have already
24 identified a property that they have not
25 been able to acquire because it's not --

1 9/19/16 - COMMERCE - RES. 160210
2 it doesn't have delinquent taxes, it's
3 still a blighting influence and it
4 doesn't have the ability to go through
5 Sheriff Sale.

6 MS. CALIFANO: So the Land
7 Bank -- I haven't restated my name. It's
8 Catherine Califano, Department of
9 Planning.

10 But the Land Bank can also
11 acquire properties that are not tax
12 delinquent as long as there is a
13 municipal lien on the property. So it is
14 an additional benefit that the Land Bank
15 has that traditional Sheriff Sale does
16 not have, and we agree that it has to
17 work in concert as the range of tools
18 based upon the strategies that make sense
19 in various neighborhoods throughout the
20 City.

21 COUNCILMAN GREEN: Thank you.

22 COUNCILMAN JONES: Thank you,
23 Councilman.

24 I want to recognize the
25 presence of both Councilman Johnson and

1 9/19/16 - COMMERCE - RES. 160210

2 Taubenberger as well, and the Chair
3 recognizes Councilwoman Parker.

4 COUNCILWOMAN PARKER: Thank
5 you, Chairman Jones.

6 Good morning to each of you. I
7 want to thank Councilman Green for his
8 leadership in organizing the hearing
9 today. Act 135, I had the great honor of
10 having supported it in '08. It was
11 enacted in '09, amended in '14 in the
12 district. When I was here, Councilman
13 Jones, as a staffer and that Arty's that
14 was on Ogontz Avenue, we don't know about
15 it from just a historical perspective,
16 but Lord knows worked in conjunction with
17 the CDC, which was OARC, to acquire that,
18 and working and representing the region
19 that Mount Airy USA covers had the honor
20 of working with members of the Board,
21 like Councilman Green, on its sort of
22 historic initiative.

23 My question to you is, tell me
24 since we've had the tool online, do you
25 have the actual number of properties in

1 9/19/16 - COMMERCE - RES. 160210

2 the City of Philadelphia that we've been
3 able to get back online as a result of
4 having the tools in our toolbox?

5 MS. SWANSON: As far as the
6 number of --

7 COUNCILWOMAN PARKER: Yes, the
8 number of properties.

9 MS. SWANSON: The City does
10 not, because we're not always made aware.
11 Many of the attorneys who file these and
12 many of the CDCs work with us very
13 closely. They serve the Revenue
14 Department and then they come to L&I
15 for -- they serve us with a subpoena to
16 provide documents and testimony, but not
17 everyone does, so it's hard to keep track
18 of how many private entities are
19 successful.

20 COUNCILMAN JONES: If I may,
21 we're going to need a census, a tracker
22 for that, and I don't know what
23 department could be the gatekeeper of
24 that, because this Act has significance
25 in a way that could be impactful in many

1 9/19/16 - COMMERCE - RES. 160210
2 districts, but if we don't know how well
3 or -- I hear some of the difficulties,
4 but we want to hear about the successes
5 and kind of track them so that we know if
6 this tool is effective.

7 Thank you.

8 COUNCILWOMAN PARKER: Sure.

9 MS. SWANSON: And I think to
10 that point, I think we are getting a
11 little better at that as we've gone
12 through the process. We have now gotten
13 the word out to conservators that you
14 have to not just serve the City Law
15 Department but you have to serve the
16 Revenue Department so that they can
17 actually collect it. Before it was going
18 to the Law Department and weren't always
19 being kept in the same place. So as
20 we're getting more experience with them,
21 we are being able to streamline the
22 process a bit more.

23 COUNCILWOMAN PARKER: Now, I
24 know -- and I think she'll be on the next
25 panel -- Regional Housing Legal Services,

1 9/19/16 - COMMERCE - RES. 160210

2 Judy Berkman, she will walk through the
3 number of cases that she has recovered
4 sort of that were filed in court. But
5 the reason why I asked that question is
6 in line with Chairman Jones's comments,
7 and that for me streamlining the process,
8 right, so done in '08, amended in '14
9 because -- and all of the hard work that
10 John Taylor did on this issue, you know,
11 it was extremely tough, but he was
12 clearly the leader, and when you talk
13 about how quickly the Land Bank can
14 acquire the properties versus using this
15 process as a tool by our local CDCs, I'm
16 saying to myself, something has to be
17 streamlined. That means that there is an
18 uneven playing field for those that are
19 working specifically in neighborhoods
20 that have like a targeted region that
21 they work in versus the Land Bank, which
22 is operating citywide.

23 So with that in mind, has there
24 been a group put together, any sort of
25 working group from sort of the Law

1 9/19/16 - COMMERCE - RES. 160210
2 Department, Revenue, along with the CDCs
3 to say, you know, you presented the
4 challenges, the legal time, the technical
5 expertise so that we can via
6 intergovernmental process -- Councilman
7 Jones, I am always going to recommend
8 that, because sometimes the left hand
9 doesn't know what the right hand is
10 doing, and if everyone is at the table
11 saying this is what is making it so
12 difficult for our local CDCs and
13 neighborhoods to use this tool, if it was
14 amended to do X, Y, and Z, it would be
15 better.

16 MS. CALIFANO: Thank you,
17 Councilwoman. That's good direction to
18 us, and our experience at the PRA may be
19 different than the CDCs. So their
20 timeline may be shorter. So we'll look
21 to see how we can be supportive of them
22 as well.

23 COUNCILWOMAN PARKER: Okay.
24 And if you could just keep the Chair of
25 the Committee informed of that. I'm sure

1 9/19/16 - COMMERCE - RES. 160210
2 our Philadelphia CDCs, they would be able
3 to -- they'll welcome the activity and
4 wouldn't consider it as work.

5 Finally, it was mentioned
6 earlier that the legal research is
7 challenging, and all of our CDCs are
8 scrambling for funding. Major challenge
9 for me, because, again, if you have a CDC
10 where you have a large budget and you're
11 one of the big guys and you have a strong
12 legal team, you can use the tool, but if
13 you're in the neighborhood with an
14 organization that is not as experienced
15 and/or technically savvy, you don't have
16 the wherewithal to use it.

17 Do you know of any partnerships
18 with sort of -- we have Drexel, we have
19 Councilman Green's alma mater, Temple
20 Law, we have Penn. Have we reached out
21 to them to use their technical skills?

22 MS. CALIFANO: At the
23 Philadelphia Redevelopment Authority, we
24 only did the one case. We have not
25 pursued others yet, and that legal

1 9/19/16 - COMMERCE - RES. 160210

2 support was in-house.

3 COUNCILWOMAN PARKER: So I know
4 Mount Airy USA has, but, again, the
5 new -- choose a noun -- at the Reading
6 Terminal, when we worked on the property
7 when I represented the region, they did
8 use the technical assistance of local law
9 students, but I'm wondering again if we
10 had everyone at the table, it wouldn't be
11 those who think that that's just a good
12 idea, but it will be an additional tool
13 that other CDCs and neighborhoods could
14 use. So I just wanted to note that for
15 the record.

16 And thank you, Councilman
17 Jones.

18 COUNCILMAN JONES: Thank you
19 for those pertinent questions.

20 I'm going to go to Councilman
21 Domb and then Councilman Johnson and then
22 back to the author of this resolution.
23 Councilman.

24 COUNCILMAN DOMB: Thank you,
25 Mr. Chairman, and thank you, Councilman

1 9/19/16 - COMMERCE - RES. 160210

2 Green, for bringing this to our
3 attention, and good morning to the panel.
4 I have a few questions.

5 In the testimony, I think,
6 Rebecca, your testimony, you said the
7 City has 13,000 vacant properties, 250
8 which are imminently dangerous, and 5,000
9 which are structurally unsafe. Are those
10 properties owned by the City or are they
11 owned by individuals?

12 MS. SWANSON: They're
13 individuals. And I misspoke by 13,000 --

14 COUNCILMAN JONES: Pull the mic
15 a little closer.

16 MS. SWANSON: The 13,000 is
17 structures only. I said -- it does not
18 include land.

19 COUNCILMAN DOMB: These are
20 just actual structures owned by
21 individuals?

22 MS. SWANSON: Actual
23 structures, with the vast majority owned
24 by individuals, yes.

25 COUNCILMAN JONES: At last

1 9/19/16 - COMMERCE - RES. 160210

2 count, Councilman, I always hear between
3 the structures and lots somewhere around
4 20,000 to 25,000.

5 COUNCILMAN DOMB: Total?

6 COUNCILMAN JONES: Yes.

7 COUNCILMAN DOMB: And then the
8 City, on the City's side, I've heard the
9 City has about 40,000 properties that are
10 vacant or not occupied. Is that
11 accurate?

12 MS. SWANSON: So L&I's data, we
13 have a data model that we're using that I
14 think some of you may have seen. We
15 have -- it's about 13,000 structures and
16 27,000 lots throughout the City in both
17 private and public ownership. But as far
18 as structures, they are mostly privately
19 owned.

20 COUNCILMAN DOMB: So if I'm
21 trying to understand how many properties
22 does the City have and how many
23 properties do individuals have, what
24 would be the breakdown?

25 MS. SWANSON: I don't know that

1 9/19/16 - COMMERCE - RES. 160210

2 off the top of my head, but I can get
3 that to you.

4 MS. CALIFANO: We can get you
5 that number and the breakdown by entity
6 as well if you'd like.

7 COUNCILMAN DOMB: Let me ask
8 another question. If there's 250 which
9 are imminently dangerous, that word is
10 very concerning to me. Does that mean
11 that these properties need to be knocked
12 down basically?

13 MS. SWANSON: So that's the
14 actual section from the Property
15 Maintenance Code. That's how they define
16 those, have structurally deteriorated to
17 the point where they're on the list for
18 demolition. I note those because that's
19 just an ongoing problem that the
20 Department has trying to keep up with
21 that number. Those wouldn't necessarily
22 themselves be candidates for
23 conservatorship because a CDC is not
24 going to have the resources to make that
25 level of structural repair, but it's to

1 9/19/16 - COMMERCE - RES. 160210
2 give a bigger picture to catch those
3 properties that are not imminently
4 dangerous, helping conservatorships catch
5 them before they get to that point.

6 COUNCILMAN DOMB: And roughly
7 close to about 15,000 per structure to
8 demolish?

9 MS. SWANSON: Fifteen to 17 for
10 a residential rowhome, yes.

11 COUNCILMAN DOMB: And do you
12 have the money in your budget to take
13 care of these 250 properties?

14 MS. SWANSON: We have a \$9
15 million, approximately, demolition
16 budget. At this point, we are kind of --
17 we have about 600 to 700 new imminently
18 dangerous properties per year. We
19 demolish about 600 a year with that
20 budget. So we have some goals as to what
21 we want to get that number down to, but
22 it's -- a lot of it goes beyond our
23 control.

24 COUNCILMAN JONES: The
25 non-political answer is no.

1 9/19/16 - COMMERCE - RES. 160210

2 COUNCILMAN DOMB: So the next
3 question I have is, at one point I think
4 Econsult did a study a few years ago
5 saying that we had about 40,000
6 properties owned by the City that were
7 either vacant or not being occupied or
8 empty land and it was costing the City
9 \$25 million a year to maintain those
10 properties. Do you have any idea today
11 what we're spending as a city to maintain
12 the vacant or blighted properties
13 throughout the City?

14 MS. SWANSON: L&I spends \$9
15 million in demolition, and then we also
16 spend additional money in sealing
17 properties that are open to trespass. I
18 don't have that number off the top of my
19 head. It's probably around 150,000.
20 It's about \$1,000 per, and we do about
21 1,500 a year. I'm not good at math. You
22 can correct me if I'm wrong on that.

23 And then as far as cleaning of
24 the lots, which is done by CLIP, I don't
25 have the number that they spend, but I

1 9/19/16 - COMMERCE - RES. 160210

2 can get CLIP to give us that number.

3 COUNCILMAN DOMB: I'd be
4 curious and I think my colleagues would
5 be curious to know in 2015 roughly what
6 did we spend on properties owned by the
7 City that were vacant and we had to
8 maintain. Because I think that will give
9 us -- that's an impetus to get moving on
10 this but, more importantly, it's
11 important to get these properties into
12 people who are going to pay taxes and fix
13 the neighborhoods.

14 By the way, if you were running
15 a real estate company and you had 40,000
16 properties out of 569,000 vacant, which
17 is about, what, a 6 and a half to 7
18 percent vacancy, you would be tomorrow or
19 today fixing these properties
20 immediately. This is revenue that the
21 City is losing and should be done
22 immediately.

23 Last question. You may not be
24 able to answer. The Land Bank, how many
25 properties -- any idea how many

1 9/19/16 - COMMERCE - RES. 160210
2 properties are in the Land Bank right
3 now, how many properties have been sold
4 to the Land Bank, and what is the
5 potential number of new properties that
6 can go into the Land Bank?

7 MS. CALIFANO: So we are just
8 starting the settlement process of the
9 Land Bank. We are moving over the public
10 entities. I don't have today's number,
11 but there was 69 recently approved from
12 Revenue to go to the next Sheriff Sale,
13 and we -- I think we've settled only on
14 one project so far.

15 In our budget for this year, we
16 anticipate processing 250 additional
17 properties coming in through the Sheriff
18 Sale process. So those would be private
19 tax delinquent properties coming in, and
20 we continue to work with Councilmembers
21 to bring in the publicly owned properties
22 into Land Bank, and we are doing some
23 long-term planning as part of our
24 strategic plan to look at a range of
25 growth potentials and what it would cost

1 9/19/16 - COMMERCE - RES. 160210
2 us to staff up to process higher numbers
3 and what are realistic higher numbers to
4 try and solve the problem in
5 Philadelphia.

6 COUNCILMAN DOMB: Let me make
7 sure I understand. You said 69
8 properties have gone through the Land
9 Bank?

10 MS. CALIFANO: Sixty-nine
11 properties have been agreed upon that
12 were agreed upon at the end of last
13 Administration that are private tax
14 delinquent properties that are going to
15 Sheriff Sale to come into the Land Bank.
16 Our goal is to process an additional 250
17 property with the money that was
18 allocated in this year's budget.

19 COUNCILMAN DOMB: What do you
20 think the potential is of the Land Bank
21 in total properties?

22 COUNCILMAN JONES: If all
23 things are equal and funding is there.

24 MS. CALIFANO: The strategic
25 planning process gives the staff, the

1 9/19/16 - COMMERCE - RES. 160210
2 Board, and Council a good forum for
3 discussing the mixture of properties that
4 were going through the Land Bank and what
5 the intended use is for the land on the
6 end, but we would be scaling up at
7 different levels and we're looking at
8 those three scenarios now and we'd like
9 to --

10 COUNCILMAN JONES: Unless
11 you're running for office, just tell
12 us -- this is not -- give us a rough
13 guess.

14 MS. CALIFANO: Right now
15 there's a very small staff at the Land
16 Bank and --

17 COUNCILMAN JONES: We know.

18 MS. CALIFANO: -- they can only
19 process a few properties. So we are --

20 COUNCILMAN JONES: We know.

21 MS. CALIFANO: -- leveraging
22 the relationship with Planning, with
23 Revenue --

24 COUNCILMAN JOHNSON:
25 Redevelopment Authority.

1 9/19/16 - COMMERCE - RES. 160210

2 MS. CALIFANO: -- to try and
3 look at those options and what the time
4 is.

5 COUNCILMAN JONES: In a
6 perfect-funded world, what is your goal?
7 What could be your upside?

8 MS. CALIFANO: I think that we
9 would like to process -- I can't commit
10 to a number on my own. I don't have the
11 authority to do so, but --

12 COUNCILMAN JONES: You can use
13 the WAG theory, wild-ass guess. Come on.
14 Come on. Because here's why that's
15 important, that question is important:
16 We're getting ready to go into budget
17 season and we want to be helpful. If
18 this is a useful process, we want to give
19 you the tools to be successful. Give us
20 some reason --

21 MS. CALIFANO: I appreciate
22 that. What we would like to do is to
23 present different scenarios so that
24 Council has a sense of how many
25 properties and what it would take, and

1 9/19/16 - COMMERCE - RES. 160210

2 then we can -- the Administration and
3 Council can decide how aggressive you
4 want to be.

5 COUNCILMAN JONES: We're going
6 to run you for something.

7 So I see Ms. Pastrana and I
8 see --

9 COUNCILMAN JOHNSON: She's a
10 Fels grad.

11 COUNCILMAN JONES: See, that's
12 what --

13 COUNCILMAN JOHNSON: Fels grad
14 right there.

15 COUNCILMAN JONES: Yeah, that
16 was smooth.

17 COUNCILMAN JOHNSON: You
18 responded properly.

19 COUNCILMAN JONES: So we're
20 going to let you get away with that
21 today.

22 MS. CALIFANO: My first time.

23 COUNCILMAN JONES: But by
24 budget time, we will not be deterred by
25 that answer.

1 9/19/16 - COMMERCE - RES. 160210

2 MS. CALIFANO: I appreciate the
3 patience.

4 COUNCILMAN JONES: All right.

5 MS. CALIFANO: Thank you.

6 COUNCILMAN JONES: I'm sorry,
7 Councilman.

8 COUNCILMAN DOMB: That's all
9 right.

10 I just want to make sure we
11 understand that the amount of vacant
12 properties in this city and the loss of
13 revenue and the loss of taxes that's
14 going forward -- forget the money we get
15 when we sell them -- and the improving
16 the neighborhoods has to be a huge focus.
17 And so like hearing 250 is good, but I'm
18 thinking it should be 10,000 or 20,000.

19 COUNCILMAN JONES: And that's
20 what we were looking for.

21 MS. CALIFANO: Right.

22 COUNCILMAN DOMB: So thank you
23 very much. Let's work together on that.
24 Thank you.

25 COUNCILMAN JONES: Great

1 9/19/16 - COMMERCE - RES. 160210

2 questions, Councilman.

3 COUNCILMAN JOHNSON: Is that
4 10,000 or 20,000 properties?

5 COUNCILMAN JONES: Yeah.

6 That's a great line of
7 questioning, Councilman, and we rely on
8 you for your real estate and development
9 prowess on this Committee.

10 Councilman Johnson.

11 COUNCILMAN JOHNSON: Thank you.

12 I do want to follow up just on
13 that last part of that question, because
14 I think it's great as we address blight,
15 as we put more vacant properties back on
16 the tax rolls and you want to scale from
17 10,000, 20,000, 30,000 properties going
18 through the Land Bank, but also there has
19 to be a comprehensive plan for the City
20 as a whole, as we look at each individual
21 neighborhood has a different set of
22 priorities and goals. Now, it may be
23 great to push those many properties
24 through up in Northwest Philadelphia
25 where development may be slow. Where in

1 9/19/16 - COMMERCE - RES. 160210

2 South Philadelphia development is
3 booming -- and, remember, we have the
4 highest number one big city with poverty.
5 And so as we develop, we have to make
6 sure part of that strategic plan allows
7 individuals who are living paycheck to
8 paycheck to purchase a home with the
9 development of those 10,000, 20,000,
10 30,000 properties that are going through
11 the actual Land Bank.

12 And so that's my priority,
13 because at the end of the day, we're
14 already on the verge of having a tale of
15 two cities, and when we talk about
16 operating the City from a real estate
17 standpoint, which is good because you
18 want to put blighted properties back on
19 the tax rolls, we also have to recognize
20 that we're dealing with human beings who
21 at some point in time if we don't
22 approach this properly, they won't be
23 living in the City of Philadelphia.
24 They'll be living in the suburbs. Like
25 in West Philadelphia, most people live in

1 9/19/16 - COMMERCE - RES. 160210

2 Delaware County now, right? In South
3 Philadelphia, most people are moving from
4 Point Breeze closer to Girard Estate,
5 Packer Park as a result of they can't
6 afford to live in Point Breeze.

7 And so at least that's my
8 agenda, but also it's really not just my
9 agenda. Comprehensively we have District
10 Councilpeople across the board that have
11 to make these decisions. And so as we
12 scale up the Land Bank, I just want to
13 make sure that -- and I continue to talk
14 to rather it's Anne Fadullon, rather it's
15 Jim Kenney to make sure there's a
16 comprehensive approach to make sure it's
17 equitable in housing options across the
18 board for all the districts throughout
19 the City of Philadelphia. At least
20 that's my passion when I hear us talking
21 about making sure we put -- I put 300
22 properties in the Land Bank myself last
23 session, right, but that's also with the
24 intentions to make sure that we're going
25 to do market-rate housing, but I have an

1 9/19/16 - COMMERCE - RES. 160210

2 emphasis on making sure that there's an
3 equitable approach to making sure the
4 average person, the fireman, the teacher,
5 can purchase a home, a workforce home.

6 And so that's -- I just wanted
7 to touch on that, because when we talk
8 about pushing that land through, let's
9 just make sure that part of that
10 strategic plan is there's a housing
11 component. That's where my head is at.

12 But when we get back to Act 135
13 and my colleague Cherelle Parker talked
14 about something that's very important.
15 One, how do we go about tracking how many
16 Act 135 conservatorship cases that we
17 have going through the City, but my
18 question also is, are we tracking the
19 community development organizations that
20 are utilizing this tool? Because my
21 experience has been the opposite. My
22 experience right now has been the
23 developer, the architect, the real estate
24 agent that are really focusing on in my
25 area of Point Breeze and Grays Ferry that

1 9/19/16 - COMMERCE - RES. 160210
2 person who may not have a significant
3 amount of financial income, but he's
4 working to get that blighted property off
5 the rolls, right, off the City's tax
6 delinquent roll, fix it up, put the
7 windows in. And I have seen at times
8 where -- and I'm just being up front --
9 this has been a tool really to go after
10 properties that could be flipped, right,
11 in areas where real estate development is
12 booming and the way they gang up on the
13 person who owns that property,
14 Mr. Wilson, who lived in Point Breeze for
15 20, 30 years, he came in early on, he
16 owned several properties, one may be
17 falling behind, so he's trying to take
18 care of it, and with all due respect, it
19 seems like there's a tag team between the
20 people who want the property and the
21 folks at L&I. I'm just being honest with
22 you in terms of the aggressive approach
23 and the aggressive nature, that some of
24 the so-called CDCs have used Act 135 to
25 go after properties.

1 9/19/16 - COMMERCE - RES. 160210

2 So I always want to know how
3 are we going about monitoring the people
4 who are using the tools under a CDC,
5 looking at their membership? Because I
6 think if you're a developer, you're a
7 real estate agent, and you're an
8 architect and you're utilizing this tool
9 at this point in time, I'm starting to
10 think it's a conflict of interest,
11 because where is the community component
12 to it?

13 And so I guess that's -- and
14 I'm a little passionate about it, because
15 I dealt with this. I send my staff to
16 court to fight for people from my
17 neighborhood, because this too has been
18 used in some cases as a way to extract
19 properties in high developing real estate
20 areas.

21 So I just want to know how are
22 we going about tracking the
23 organizations, the people who are part of
24 organizations? And I don't know if
25 that's for Planning to answer this. The

1 9/19/16 - COMMERCE - RES. 160210

2 Law Department can also come up and say
3 how they're dealing with it, but it
4 hasn't always been -- like if it was
5 Point Breeze Coalition CDC utilizing or
6 Universal Company Homes utilizing it,
7 I'll still pay attention to it, but I see
8 it's community driven. Now I see
9 developers who are utilizing this tool
10 and then will tell my staff like -- it's
11 been very contentious with some groups,
12 and I don't have the name of the
13 organization. I can have my staff pull
14 it, but I'll put the organization out
15 there that's been very aggressive in how
16 they've been going after properties in
17 the Graduate Hospital area and Point
18 Breeze using Act 135.

19 So I just want to know how
20 we're tracking with organizations and
21 their membership.

22 COUNCILMAN JONES: Before you
23 start, the key point I took out of his
24 comments is different strokes for
25 different folks. Councilwoman's

1 9/19/16 - COMMERCE - RES. 160210
2 district, my district -- and
3 Councilwoman's district is leveled in a
4 lot of ways. My district is the north
5 side of the river, west side of the
6 river, two different worlds. So that
7 same pool has two different implications.

8 COUNCILMAN JOHNSON: With all
9 due respect, Mr. Chairman, I hear you,
10 right, I said that early on. Like
11 everybody uses the tool differently, but
12 I'm really focused on how it's utilized
13 in my district, if that's okay. I know
14 that's where you're going.

15 COUNCILMAN JONES: He's anxious
16 to hear the answer. But since I'm the
17 Chair, he's going to wait a minute to let
18 me finish my point.

19 So your ability to fine-tune
20 the difference not only in one district
21 versus the other but in the same district
22 having two different impacts is key to
23 help us drive it better so it is useful
24 to everybody. So I just wanted --

25 COUNCILMAN JOHNSON: Thank you,

1 9/19/16 - COMMERCE - RES. 160210

2 Mr. Chairman. Thank you, Mr. Chairman.

3 COUNCILMAN JONES: -- as a
4 friendly amendment to add that on.

5 COUNCILMAN JOHNSON: With all
6 due respect, sir. Thank you.

7 COUNCILMAN JONES: Okay.

8 COUNCILMAN JOHNSON: I said
9 thank you, sir.

10 COUNCILMAN JONES: You're
11 welcome.

12 Please respond.

13 MS. SWANSON: So it is a
14 private action, so the City can't tell
15 someone they can or cannot be a
16 conservator. It is open from everyone
17 from a CDC to a private developer. L&I,
18 our only role in this is to, when
19 subpoenaed, we provide the documents of
20 all the violations that we've written.

21 In order for a property to be
22 eligible for a conservatorship, they have
23 to prove that there's nine criteria, and
24 they all basically center around the
25 property being vacant, blighted, vacant

1 9/19/16 - COMMERCE - RES. 160210
2 for a period of time, having L&I
3 violations. We provide that. We testify
4 as to what our inspectors have seen, both
5 from the very beginning when we first
6 wrote the notice of violation all the way
7 up through a more recent inspection.

8 We don't track who is filing
9 the conservatorship because that's not
10 really something that we can say or
11 control. We provide the same service to
12 anybody who is filing a conservatorship
13 across the board. That's not something
14 that we really kind of -- we don't look
15 at who is filing it.

16 I think something, to go to the
17 Councilman's point, is encouraging more
18 CDCs to use this. Obviously the
19 developers most likely have the ability
20 to do it. They have an attorney. They
21 have some resources. It's saying, yes,
22 the developers are always going to be
23 able to use this as a tool, but maybe
24 encouraging CDCs and, going back to the
25 Councilwoman's point, maybe having some

1 9/19/16 - COMMERCE - RES. 160210

2 conversations with CDCs about ways that
3 they can have assistance in doing these
4 things is how we'll see it being used
5 kind of across the board, from moderate
6 income, just redevelopment of a
7 particular property, all the way through
8 developers using it, because either way,
9 the property is no longer going to be
10 vacant, which is a win for everyone.

11 COUNCILMAN JONES: Councilman,
12 did you want to follow up?

13 COUNCILMAN JOHNSON: Yeah.

14 What I would probably explore
15 just moving forward -- and now that you
16 talked about how it's a private action, I
17 will follow with the author of the
18 resolution to begin looking at like what
19 can safeguards be for individuals who are
20 really doing their due diligence. They
21 can't compete in terms of the same type
22 of lawyer that the private developer may
23 have in terms of resources to enable them
24 if they're really doing their due
25 diligence in terms of their payment

1 9/19/16 - COMMERCE - RES. 160210

2 plans, they're fixing up the property,
3 they're making sure that there aren't any
4 code violations and then a timeframe for
5 fully rehabilitating the actual property,
6 the safeguards that would be in place to
7 allow them to not outright just be taken
8 advantage of.

9 MS. SWANSON: I don't want to
10 speak for the court actually, but if the
11 property -- if somebody comes to the
12 conservatorship hearing -- and this is
13 just my experience with it from having
14 our inspectors have testified at some of
15 these -- that's a decision for the judge
16 whether or not the property does continue
17 to meet those criteria, the vacancy
18 criteria. So that becomes a decision in
19 the hearings. I know judges have gone --
20 or the particular judge who handles these
21 has -- it's a very, very high hurdle to
22 get over to prove that the property is
23 vacant, because the judge is transferring
24 a property right. So you have to prove
25 you have service. You have to have

1 9/19/16 - COMMERCE - RES. 160210

2 really done your work in order for the
3 judge to even hear your case.

4 COUNCILMAN JOHNSON: All right.
5 Thank you very much.

6 COUNCILMAN JONES: Thank you,
7 Councilman.

8 Again, the tool is neutral, but
9 the impact and who wields it is not. And
10 if I understood my colleague correctly,
11 we need to safeguard -- like in some
12 areas this is going to be a godsend, but
13 in other areas it might be their
14 re-gentrification tool. So we have to --
15 the tool can be neutral, but we want to
16 make sure that the people who originated
17 these laws put them in place to safeguard
18 the public and taxpayer. So we have to
19 be judicious about how we use that tool.

20 Councilman Green.

21 COUNCILMAN GREEN: Thank you,
22 Mr. Chair.

23 One of the reasons why I wanted
24 to bring back this conversation was to
25 find a way of facilitating a conversation

1 9/19/16 - COMMERCE - RES. 160210

2 among community development corporations
3 around the City, because often -- and
4 I've traveled to a lot of different CDCs
5 around the City. Many don't know of the
6 tool, or if they heard of the tool, don't
7 know how to access the tool. So having
8 an opportunity to bring organizations who
9 have been able to use it as well as some
10 of the legal entities like Regional
11 Housing Legal Services and other
12 organizations into the conversation to
13 kind of help CDCs, and I'll be working in
14 that regard.

15 But one of the concerns
16 listening to the comments from Councilman
17 Johnson regarding some of the things
18 happening in Point Breeze, there seems to
19 be a somewhat selective coordination
20 that's going on, because some of the
21 challenges I've heard from some of the
22 people who have gone through, especially
23 community development corporations who
24 try to go through the conservatorship
25 process, is a challenge of getting

1 9/19/16 - COMMERCE - RES. 160210

2 through the liens, especially dealing
3 with water liens and also dealing with
4 the Sheriff Sale process. And I think
5 Brad Copeland from Mount Airy USA will
6 probably talk about that in his
7 testimony. But then listening to
8 Councilman Johnson's comments, you're
9 hearing situations where things are being
10 much more coordinated.

11 And so I guess my question is,
12 is there a person or entity within the
13 City that we can designate to be kind of
14 the point person to work with CDCs or
15 work with Council offices regarding
16 conservatorships?

17 MS. CALIFANO: The Office of
18 Planning and Development often works with
19 technical providers to support CDCs, and
20 we can look to see who might be a good
21 partner to do those activities and ensure
22 greater knowledge and awareness of
23 conservatorship so that other CDCs in
24 different parts of the City can have that
25 understanding. And we can work with some

1 9/19/16 - COMMERCE - RES. 160210
2 of the advocates in the room today to do
3 that.

4 COUNCILMAN GREEN: Okay. And
5 what I'm saying about a point person,
6 because when we have situations when a
7 community development corporation reaches
8 out to some City agencies and they're
9 able to work through the process but then
10 have a challenge with like, say, the
11 Water Department and some of the
12 municipal liens and issues where you file
13 a conservatorship petition but then a
14 property has been taken to Sheriff Sale
15 and, for whatever reason, certain parties
16 not have a full perspective of what is
17 the conservatorship and then it causes,
18 especially that community development
19 corporation, to expend even additional
20 resources on this process, if there was
21 someone that can interface or help them
22 in this regard, I think it would go a
23 long way. But also to help some of those
24 Council districts where you have a lot of
25 changes occurring where you have people

1 9/19/16 - COMMERCE - RES. 160210

2 who are using the process in a much more
3 aggressive way to help them to help some
4 of their constituents as well.

5 MS. CALIFANO: So the Office of
6 Planning and Development, development
7 under -- in the past our Development
8 Services Group run by John Mondlak only
9 provided services to for-profit
10 developers and they are now assisting
11 CDCs do development projects too. So
12 when there's issues like water liens or
13 processes inside of government, they are
14 working for both the non-profit and the
15 for-profit developers, and we're doing
16 more education to make people aware of
17 that.

18 I'm not sure yet and we'll have
19 to figure it out on the conservatorship,
20 what's the role of the different
21 government entities, because a lot is
22 dependent upon the courts to figure out
23 what would be the point where we would
24 intervene. But I think -- I can't give
25 you a name today, Councilman, without

1 9/19/16 - COMMERCE - RES. 160210
2 checking with the broader, but we can
3 identify someone who can be a point
4 person as we think about the assistance
5 that CDCs may be looking for to get the
6 data from L&I or to get the municipal
7 liens, a plan worked out on the municipal
8 liens that exist on those properties.

9 COUNCILMAN GREEN: I mean, I
10 think that's just a point to make sure
11 that an individual or individuals are
12 identified, so that way, when a
13 conservatorship petition is filed, who
14 that agency -- I mean, who that
15 organization can reach out to if they're
16 having challenges with certain City
17 entities, especially regarding the liens
18 to try to get the liens resolved --

19 MS. CALIFANO: Right.

20 COUNCILMAN GREEN: -- as part
21 of the conservatorship process.

22 MS. CALIFANO: And that I
23 agree. We need to work that piece
24 through. The legal assistance, the
25 external legal service entities are

1 9/19/16 - COMMERCE - RES. 160210
2 probably more -- have greater experience
3 with doing it to work through if those
4 issues come up.

5 COUNCILMAN GREEN: Well, I
6 mean, the external legal stuff, that's
7 something I've been thinking about. I
8 know Mount Airy USA has worked with law
9 students from Rutgers Camden as part of a
10 legal clinic. I think there's an
11 opportunity for other law schools
12 throughout the region to do something
13 similar. I know Regional Housing Legal
14 Services already has a very full
15 caseload, but also in that same
16 conversation, there may be an opportunity
17 to not only provide some abilities
18 through some of the law students to help
19 CDCs in doing filing for
20 conservatorships, but also work with some
21 of the property owners that Councilman
22 Johnson talked about that may need some
23 assistance in court as they are trying to
24 renovate properties but are challenged in
25 some of the resources they have at that

1 9/19/16 - COMMERCE - RES. 160210
2 time. So there could be a dual strategy
3 approach.

4 COUNCILMAN JONES: Thank you,
5 Councilman.

6 A couple of quick questions
7 before we go to our next panel. What is
8 the state of ownership we find various --
9 are there various states of ownership
10 that a conservatorship can come? I mean,
11 if it's tax delinquent, if it's just
12 abandoned, if it's -- what are the states
13 of ownership?

14 MS. SWANSON: There are nine
15 criteria in the Act. I don't know them
16 off the top of my head, but generally
17 it's tax delinquency, it's they have to
18 prove that it's a blight, both -- I think
19 they use the word "attractive nuisance,"
20 that it can be dangerous, and that it is
21 vacant. It has proven that the property
22 is not occupied. And typically what that
23 goes to is that L&I has issued violations
24 for it being vacant or having some sort
25 of property maintenance issues dating

1 9/19/16 - COMMERCE - RES. 160210

2 back for several years.

3 COUNCILMAN JONES: And what is
4 the term of the conservatorship? Is it
5 open-ended depending on -- what is the --
6 so if it's acquired in '16, can this go
7 on forever or is there a sunset, and what
8 is the exit strategies?

9 MS. SWANSON: I'm sorry. Could
10 you -- when you mean "acquired."

11 COUNCILMAN JONES: So if you
12 acquire a property today and it goes into
13 conservatorship and someone is managing
14 the day-to-day affairs and usefulness of
15 that property, so at what point -- do we
16 give it to the conservatorship trustee
17 forever? Is there a process by which a
18 person who lives in the property renting
19 can buy it? What are the terms and exit
20 strategies of a conservatorship?

21 MS. SWANSON: So if a
22 conservator identifies a vacant property,
23 they file a conservatorship petition with
24 the court. Then it's up to the court.
25 They have to first prove that it meets

1 9/19/16 - COMMERCE - RES. 160210
2 all the criteria. The judge will give
3 them -- appoint them as conservator,
4 which means they are able to obtain
5 permits, are able to make the repairs.
6 Then they go back to the court. They
7 show the judge, we've done all the
8 repairs, we've done everything we said
9 we're going to do. The judge will then
10 transfer the property to them and they
11 sell it or rent it or do whatever they'd
12 like to do with it.

13 COUNCILMAN JONES: So is that a
14 transfer of title?

15 MS. SWANSON: Yes.

16 COUNCILMAN JONES: So they can
17 then treat that property as privately
18 owned by them?

19 MS. SWANSON: Judy Berkman will
20 be able to speak on this with much more
21 knowledge than I will, but --

22 COUNCILMAN JONES: Not a
23 problem.

24 MS. SWANSON: So maybe I will
25 leave that for her, but it does -- once a

1 9/19/16 - COMMERCE - RES. 160210
2 conservatorship petition is filed, it
3 stays with the judge.

4 COUNCILMAN JONES: And could
5 you map the properties -- I think you
6 said 76 or so -- that have successfully
7 been acquired or in the Land Bank? We
8 want to start mapping these. In addition
9 to how many, we want to know where,
10 because if indeed they're in the 9th
11 Councilmanic District, that is different
12 than if they're in the 2nd, and those
13 impacts are equally different. So we
14 want to map them as well as know the
15 number of them.

16 MS. CALIFANO: Yes. That makes
17 sense, and as part of the comprehensive
18 planning work, that's necessary to look
19 at these. Thank you.

20 COUNCILMAN JONES: Thank you so
21 much.

22 Are there any other questions
23 for this panel of witnesses?

24 (No response.)

25 COUNCILMAN JONES: Seeing none,

1 9/19/16 - COMMERCE - RES. 160210

2 thank you very much. If you'd like to
3 stick around, that would be helpful. If
4 not, go forth and acquire.

5 Ms. Williams, will you please
6 read the names of the next witnesses to
7 testify.

8 THE CLERK: The next panel will
9 be Judy Berkman, Amy Laura Cahn, and
10 Winnie Branton.

11 (Witnesses approached witness
12 table.)

13 COUNCILMAN JONES: Thank you
14 and welcome. Please pull the mics to you
15 and state your name before you begin your
16 testimony so we can have it for the
17 record.

18 MS. BERKMAN: Hi. I'm Judy
19 Berkman. I'm Managing Attorney at
20 Regional Housing Legal Services.

21 COUNCILMAN JONES: Good
22 morning. You can begin.

23 MS. BERKMAN: Good morning.
24 I'm Judy Berkman. I'm Managing Attorney
25 at Regional Housing Legal Services.

1 9/19/16 - COMMERCE - RES. 160210

2 Regional Housing Legal Services is a
3 non-profit law firm with unique expertise
4 in affordable, sustainable housing and
5 its related components, which are
6 community and economic development,
7 utility matters, and preservation of
8 homeownership. Regional Housing provides
9 innovative project and policy solutions
10 that help create sustainable communities,
11 offering decent, safe, and affordable
12 housing for lower income Pennsylvanians.

13 I know we've been running long
14 today, so I'm going to highlight a few
15 things from my testimony, but I am at one
16 point going to just sort of for the
17 record go through a few of the criteria
18 for the Act so everyone is clear on how
19 it works, the nuts and bolts a little
20 bit.

21 But everyone knows about an
22 eyesore on a block or in a community. It
23 might have broken windows, might have
24 people going in and out, might have a
25 tree growing out of a window, no roof.

1 9/19/16 - COMMERCE - RES. 160210

2 There could be criminal activities and
3 animals, even raccoons. So I think we're
4 all familiar with this kind of property,
5 and the Housing Alliance of Pennsylvania
6 and many others worked hard to get this
7 Act 135, the Conservatorship Act,
8 enacted, and as someone mentioned before,
9 it went into effect in 2009 and there
10 were -- Councilwoman, you mentioned it
11 was amended in 2014.

12 I do have some statistics. You
13 were asking about that before. From 2009
14 in February through roughly May of 2014,
15 there were 100 conservatorship cases
16 filed in Philadelphia. And I have -- a
17 law student did some research and I can
18 get that research to you if he permits me
19 to share it with you. There was a
20 complication because the court was
21 sealing the records and the entire cases
22 of all of those conservatorship cases
23 because of a similar term used for when
24 an attorney died or had a substance abuse
25 problem. That attorney's cases and their

1 9/19/16 - COMMERCE - RES. 160210

2 clients had to be reported to the court,
3 and so those were all very confidential
4 and very sealed, but it was the same term
5 "conservatorship." So they were
6 automatically sealing, as I understand
7 it, the real estate cases as well as the
8 attorney caseload cases. So there are
9 some facts about the outcomes of those
10 cases but not a lot, and we at Regional
11 Housing count a success whether it goes
12 through conservatorship and gets sold out
13 at the other end and rehabbed and
14 everything or if the owner comes back or
15 a lender and says, Hey, I didn't realize
16 I needed to do this, I was from New York,
17 hey, I'll fix it up. So we count those
18 as successes too. And I think in
19 Baltimore where they've been doing these
20 for a long time, they have about a 60
21 percent success rate, and in that success
22 rate, they count the owners coming back.

23 Since the hundred cases I just
24 was talking about, in 2014, 46
25 conservatorship cases were filed. I

1 9/19/16 - COMMERCE - RES. 160210
2 don't know the outcomes and whether
3 they're all resolved, but I know that
4 they were filed, and there's been a
5 substantial increase in the numbers. As
6 of September 15th, which was last week,
7 there were 69 cases filed for this
8 calendar year 2016. So there has been a
9 substantial increase over the years in
10 the use of the law.

11 So I'm going to just skip
12 through my testimony a little bit.

13 We had written a manual about
14 how to implement the law and how to --
15 the nuts and bolts of how to file a case
16 and what considerations to take and what
17 research to do, what considerations to
18 take into account, and we're in the
19 process of updating our manual in
20 accordance with more recent practice and
21 also the 2014 amendments.

22 Some of the key provisions of
23 the law, just for the record -- I'll try
24 to be quick --

25 COUNCILMAN JONES: Take your

1 9/19/16 - COMMERCE - RES. 160210

2 time.

3 MS. BERKMAN: There are
4 different people who can be petitioners,
5 and the petitioner can end up being the
6 conservator or the conservator can be
7 someone else. So the law specifies who
8 can be a petitioner. It could be a
9 lienholder or a secured creditor. It
10 could be a resident or business owner.
11 It used to be within 500 feet of the
12 property, and the law was amended. Now
13 it's 2,000 feet of the property. So that
14 gives a little bit more flexibility to
15 other neighbors who might be in a
16 stronger position to be able to file
17 these cases. It could be a non-profit
18 corporation, including a redevelopment
19 authority, which you were talking about
20 before. And in Philadelphia, there's a
21 special part of the law. It used to be a
22 project within one mile radius of the
23 property. I think my testimony is wrong.
24 I think that's been changed to five
25 miles. So I apologize for that. And

1 9/19/16 - COMMERCE - RES. 160210

2 then a municipality or school district
3 can also be a petitioner.

4 One of the panelists in a
5 future panel has done a lot of these. I
6 think it helps to have the expertise of a
7 lawyer who has done a lot of them bring
8 you up to date on how that works.

9 So then once you identify who
10 can be a petitioner, you have to identify
11 does the property qualify for a
12 conservatorship, and as was mentioned on
13 the prior panel by Rebecca Swanson, it
14 has to meet three of the nine criteria in
15 the law. It has to be -- the first one
16 is that it's a public nuisance. Now,
17 that's one of the problems I'm going to
18 get to at the end. The Philadelphia
19 codes do not use the term "public
20 nuisance." So we need to -- people have
21 to dance around it to get maybe L&I to
22 issue a letter or -- so that's one place
23 the code can be changed, is to figure out
24 what an equivalent definition of public
25 nuisance would be to meet the Act 135

9/19/16 - COMMERCE - RES. 160210

criteria or maybe recommend to the state Legislature that they should change that terminology, because that would knock one of the nine criteria out for Philadelphia, because there's no L&I violation for being a public nuisance.

Second one is, it needs substantial rehabilitation and none has occurred within the last year. It's unfit for human habitation, occupancy or use. It creates a risk of fire to the building itself or an adjacent building. A lot of these properties have been subject to fire.

It's subject to unauthorized entry, leading to potential health or safety hazards, or the municipality has secured the building to prevent such hazards. It's an attractive nuisance. There's vermin, debris, uncut vegetation, with all of these things creating potential health and safety hazards. And it's delapidated conditions, condition injures the economic well-being of the

1 9/19/16 - COMMERCE - RES. 160210
2 residents and businesses. That's a
3 little bit subjective. I never suggest
4 that people use that as one of the three
5 because a property in poor condition
6 could be interpreted differently in
7 different neighborhoods, as Councilman
8 Johnson pointed out.

9 And then there's been some
10 maybe criminal activities.

11 And also the property has to
12 meet some other criteria. It hasn't been
13 occupied for 12 months. It's not subject
14 to a foreclosure action and it wasn't --
15 hasn't changed hands in the last six
16 months. There are some exclusions for
17 PHA property and other property and for
18 people who are serving active military
19 service.

20 So I don't want to go too much
21 into the rest of the implementation of
22 the law because it's very particular, but
23 I wanted for the record to give a few of
24 the criteria.

25 So I'm aware because people --

1 9/19/16 - COMMERCE - RES. 160210
2 because of our Best Practices Manual,
3 people call me a lot. So I am aware of a
4 few problems that have come up. And we
5 are also very grateful to Representative
6 John Taylor for working so hard with the
7 community to adopt the amendments that
8 were enacted in 2014.

9 So there are three concerns I
10 have, and I think we've mentioned them
11 before or Councilmembers have mentioned
12 them. One is funding. It's very hard to
13 get funding if you're not the owner. And
14 by the way, the question was asked
15 before. The conservator never owns the
16 property during the course of the
17 conservatorship and it's not transferred
18 to the conservator unless the conservator
19 is the end buyer. So the conservator has
20 the right to act as the owner, but does
21 not become the owner. The court would
22 authorize the sale from the original
23 record owner straight to a new owner.

24 And you asked if it was
25 open-ended. It's not open-ended. You

1 9/19/16 - COMMERCE - RES. 160210

2 can rent it, I think, for a year or maybe
3 two in the law, but the law is designed
4 to have the property move through the
5 system, get fixed up and get sold or, if
6 absolutely necessary, rented for a very
7 short limited period of time.

8 The prior panel talked about
9 municipal liens. As I understand it, the
10 City's policy is that all municipal liens
11 and interest and penalty must be paid and
12 you have to work on a case-by-case basis
13 to get the -- if it's a non-profit, to
14 get some of those amounts waived.

15 It would be great if we could
16 have criteria similar to the disposition
17 policies, say, the Land Bank or other
18 City agencies are adopted so that we
19 could know when and if, under what
20 circumstances interest and penalty would
21 be waived or the principal would be
22 compromised or eliminated, because most
23 of these properties that are vetted, the
24 existence of municipal liens, especially
25 real estate liens, are just a block to

1 9/19/16 - COMMERCE - RES. 160210
2 being able to proceed with the -- just
3 not worth it in a lot of neighborhoods
4 because the liens exceed the value of the
5 property and there's not enough money in
6 there to rehab it and get it sold and pay
7 the liens. So certainty on what the
8 City's policy is on the liens would be
9 wonderful.

10 And I also have some concerns
11 if the City securitizes its real estate
12 liens. This may be another problem where
13 no one is willing to do conservatorship
14 because they don't know what's going to
15 happen with the liens that have been
16 securitized and how the collections
17 agency will be handling them. So it's a
18 big concern to flag as the City looks
19 into the viability of doing that.

20 And I mentioned the City code
21 language was my third thing. Just to
22 make sure that the criteria are similar
23 in the state law and in the L&I codes so
24 that the terminology in the state law is
25 somehow defined by L&I as if you meet

1 9/19/16 - COMMERCE - RES. 160210
2 these criteria, it's a public nuisance
3 or -- because people I think can get
4 letters from L&I saying these criteria
5 added together make the property, quote,
6 the equivalent of a public nuisance for
7 purposes of Act 135. But it's a
8 definitional problem that I think could
9 be fixed.

10 So thank you for the invitation
11 to testify and for working on this, and
12 I'm obviously able to answer questions
13 with the rest of the panel.

14 COUNCILMAN JONES: Thank you.
15 It was very helpful and cleared up a
16 couple of questions I had in my mind. So
17 we'll wait until the panel finishes
18 testimony to proceed with questions, if
19 it's okay with the group.

20 MS. CAHN: Thank you, Chairman
21 Jones. My name is Amy Laura Cahn. I'm a
22 staff attorney with the Public Interest
23 Law Center, and thank you to the whole
24 Committee for the opportunity and
25 invitation to testify.

1 9/19/16 - COMMERCE - RES. 160210

2 I wanted to clarify a couple
3 things that came up in the last panel and
4 then I'll go to the second -- for the
5 interest of brevity, go to the second
6 half of my testimony.

7 First, the question of the
8 40,000 vacant properties came up. There
9 were some discrepancies in data, and I
10 know Rebecca Swanson offered one set of
11 data, but the 40,000 number, the Land
12 Bank strategic plan that was developed a
13 couple years back had a number of about
14 38,000 vacant properties, and only about
15 8,000 of those properties are owned by
16 City agencies. So only about a little
17 under 25 percent are publicly owned, and
18 there was some question about that. We
19 wanted to offer some clarity. About
20 32,000 parcels are privately owned, tax
21 delinquent, and abandoned, and about
22 9,000 of those are structures. So that's
23 the Land Bank data.

24 And then the other question in
25 terms of the aspirational goal of the

1 9/19/16 - COMMERCE - RES. 160210

2 Land Bank, some of that work has been
3 done, and we just wanted to point out the
4 Land Bank strategic plan has some really
5 strong aspirational goals that were
6 vetted with stakeholders in the original
7 Five Year Strategic Plan developed in
8 2014, and then the October 2015 update to
9 the strategic plan has five-year
10 production goals with numbers attached.
11 So I just -- that's not in my testimony,
12 but that question came up and it was not
13 answered. So I just wanted to point that
14 out.

15 COUNCILWOMAN PARKER: Repeat

16 that.

17 MS. CAHN: The second part?

18 The second part is -- so the question
19 came up what could the Land Bank achieve,
20 and the Land Bank has really set out
21 aspirational goals in its 2014 strategic
22 plan. It was vetted extensively with
23 stakeholders across the board. There was
24 a lot of public participation, we
25 believe, in that strategic plan. We want

1 9/19/16 - COMMERCE - RES. 160210
2 to see it implemented. And then last
3 year in October 2015, there were
4 five-year production goals in terms of
5 how many properties should be acquired
6 and how many properties should be put out
7 into productive use. So there are
8 numbers attached, and I have them on my
9 phone if you want, but I just want to say
10 that's already been established. And so
11 when the question came up, well, if you
12 had funding to implement, what would you
13 do, that's what we want the Land Bank to
14 do, and that work has been done, so I
15 wanted to highlight that.

16 I am here really representing
17 the grassroots non-profit and faith-based
18 organizations that have been putting
19 vacant lots into productive use for
20 really generations, creating
21 community-managed open spaces, gardens,
22 and farms. You'll hear more from us on
23 Wednesday. We have urban ag hearings.
24 But specific to conservatorship, I could
25 really probably cite spaces in almost

1 9/19/16 - COMMERCE - RES. 160210
2 every neighborhood in the City where this
3 has occurred.

4 Growing Home Gardens in South
5 Philly, Village of Arts and Humanities in
6 North Philadelphia, Holly Street Garden
7 in Mantua, Farm 51, Saint Bernard
8 Community Garden in Kingsessing, Sloan
9 Street Garden in Powelton, the Master's
10 Garden in Brewerytown, the list goes on.
11 Each is or was a well-established space,
12 Farm 51 being the newest at eight years
13 old, and all transforming spaces that
14 would have met that criteria set out in
15 the law. Absent certain barriers that
16 I'll discuss, conservatorship could
17 assist in preserving these spaces.

18 Furthermore, this tool would
19 have been an ideal tool for these gardens
20 at the start of the process, allowing a
21 group of residents or non-profit, a
22 faith-based organization, a CDC to gain
23 access to an abandoned site legally and
24 safely with the court's assistance to
25 make the group's stewardship permanent if

1 9/19/16 - COMMERCE - RES. 160210

2 appropriate.

3 The state Legislature
4 dismantled one major barrier when it
5 amended the law to include vacant lots on
6 which a building has been demolished, yet
7 my clients still face other barriers.

8 The first is this question of the
9 transfer to conservator. As the Best
10 Practices Manual that Judy and RHLS
11 developed makes clear, there's more
12 guidance needed for the process for
13 public and private sales of properties at
14 the end of the conservatorship, including
15 sales to the conservator or the
16 petitioner. The law doesn't prohibit
17 that from happening, but there's more
18 guidance needed for how that should
19 occur.

20 The biggest issue is this
21 question of municipal liens that's come
22 up already. Municipal debt is the
23 greatest obstacle and why we haven't
24 brought these actions. Many of the
25 spaces cited above are saddled with

1 9/19/16 - COMMERCE - RES. 160210
2 significant municipal liens, including
3 property tax and demolition liens. In
4 many cases, purchase price will likely
5 not be sufficient to cover debt, much
6 less the costs borne by the conservator.
7 Where sale is not contemplated; for
8 example, when the conservator intends to
9 maintain a parcel as a community garden
10 or open space, there is no sale from
11 which to cover that debt. Prospective
12 conservators need a mechanism by which to
13 reduce or forgive debt where appropriate.
14 And the law seems to contemplate that,
15 allowing for all unpaid liens, claims or
16 encumbrances to be extinguished if the
17 purchase price does not exceed the amount
18 of debt owed. However, it's my
19 understanding that the cooperation of the
20 Department of Revenue is an essential
21 partner to make this work.

22 I was heartened to hear from
23 Ms. Waxman that it's something that they
24 contemplate, but it's something that
25 really happens at the end of the process,

1 9/19/16 - COMMERCE - RES. 160210

2 and it's really a risk that prospective
3 conservators take on as they put out the
4 up-front costs. We need a framework for
5 an up-front systematic implementation to
6 address this issue.

7 Reduction and/or forgiveness of
8 municipal liens could be accomplished
9 using the same guidelines now being
10 developed by the Philadelphia Land Bank
11 for acquisition and disposition of
12 privately owned tax delinquent parcels,
13 and conservator saves the Land Bank and
14 the City the transaction costs of
15 acquiring and transferring these parcels
16 back out of City inventory.

17 The third issue is the issue of
18 tax lien securitization, as Judy
19 mentioned. A mechanism to address
20 municipal debt will incentivize
21 individuals and entities to become
22 conservators of abandoned property and
23 put these properties back into productive
24 use. However, the newly revived plan to
25 securitize real estate tax liens may

9/19/16 - COMMERCE - RES. 160210

serve to create an additional layer of complication, stymying any attempts to streamline the conservatorship process. If the City deems it appropriate to work with prospective conservators on the issue of municipal debt, clear policies and guidelines will be needed to ensure that the same opportunities are available if tax liens are sold or securitized.

And finally there is the issue of funding. There's a need for loan funds to front costs of bringing conservatorship actions and enacting the plans. But there's an additional layer that we really need to address, which is a public health issue of brownfields. Brownfields are some of the abandoned spaces most in need of attention, resources, and a plan. Conservatorship could provide the structure to remediate and repurpose brownfields, but organizations and developers will appropriately shy away from these spaces without support. Through grants from the

1 9/19/16 - COMMERCE - RES. 160210

2 USEPA and the Center for Disease Control,
3 the City has been taking steps to develop
4 best practices for testing soil at
5 existing and potential urban agriculture
6 sites and for open space on publicly
7 owned properties and educating residents
8 about soil safety. We need policies,
9 programmatic framework, and resources to
10 support prospective conservators who want
11 to take similar steps for abandoned
12 properties.

13 Every community garden or green
14 space or community-managed open space
15 takes capital investment, from building
16 raised beds to amending the soil to
17 remediating lead dust or other
18 environmental contaminants. We should
19 provide incentives for prospective
20 conservators not just to take action but
21 also to be fully resourced when they do.

22 Thanks very much.

23 COUNCILMAN JONES: Thank you
24 very much for your testimony. We were
25 paying attention, but you had our minds

1 9/19/16 - COMMERCE - RES. 160210

2 swirling about possibilities. So that's
3 why you see all of the interaction back
4 here.

5 MS. CAHN: Okay. I'd love to
6 hear more.

7 COUNCILMAN JONES: I do not
8 want you to think it was a lack of
9 interest, but once you piqued our
10 interest, we went into action.

11 MS. CAHN: Awesome. Rock on.

12 MS. BRANTON: Good morning.

13 COUNCILMAN JONES: Good
14 morning.

15 MS. BRANTON: My name is Winnie
16 Branton and I am here today on behalf of
17 the Housing Alliance of Pennsylvania.
18 The Housing Alliance is a statewide
19 non-profit organization that works to
20 increase the availability of homes within
21 reach of all Pennsylvanians, especially
22 those with low income. We also advocate
23 for policies to advance community
24 revitalization efforts. I work for the
25 Housing Alliance as a consultant on Land

1 9/19/16 - COMMERCE - RES. 160210

2 Bank and blight issues.

3 In the interest of time too, I
4 will summarize my testimony.

5 The purpose for my testimony I
6 believe is to share some examples of how
7 other parts of Pennsylvania are
8 implementing the law, so I'm going to do
9 that and then talk about the relationship
10 that the Housing Alliance sees between
11 conservatorship and land banks.

12 While addressing blight is a
13 local concern, the solutions are largely
14 enabled by state law. For the past
15 decade, the Housing Alliance has worked
16 with the General Assembly and other
17 stakeholders to advance laws that would
18 help communities deal with blighted
19 properties. The Land Bank enabling
20 legislation in 2012 and the
21 conservatorship law in 2009 are two
22 examples of those.

23 Across Pennsylvania,
24 forward-thinking local leaders are using
25 those tools to address blighted and

9/19/16 - COMMERCE - RES. 160210

vacant properties, and they're transforming those properties into quality homes that people can afford, into gardens for fresh food, into places for new businesses that can create new jobs and really drive economic development across Pennsylvania.

We found that across Pennsylvania, both small and large urban and rural communities see conservatorship as an effective tool to address blighted and abandoned properties that have gone through the code enforcement process, hit a dead end or where there are no viable owners that you can pursue through advanced code enforcement actions. So I'm going to share some of the reasons why local governments and organizations across Pennsylvania have found this to be an effective tool.

The law is flexible and relatively inexpensive to use. Local governments and redevelopment authorities like it because it's an alternative to

9/19/16 - COMMERCE - RES. 160210

eminent domain, and in certain parts of Pennsylvania, there's just no political will to use eminent domain to acquire properties that have been condemned, and also it doesn't put the liabilities of ownership on the local government, which adds liabilities and costs that local governments across Pennsylvania just aren't willing to take on.

The conservatorship has possession of the property, as Judy mentioned, and the right to work on it under court supervision, but does not own the property. Non-profits in other parts of Pennsylvania like it because it provides a mechanism to get control quickly and to move ahead expeditiously with stabilizing and improving the property under the court supervision, of course. Plus properties do not have to be tax delinquent to be eligible for conservatorship.

I'm going to share three examples across PA. In Pittsburgh,

1 9/19/16 - COMMERCE - RES. 160210

2 there's a community development
3 corporation called East Liberty
4 Development, Inc. That corporation has
5 been appointed conservator of eight
6 properties. One of the properties is an
7 abandoned former Catholic church and
8 related buildings and the other seven are
9 single-family homes. ELDI is pursuing
10 conservatorship in some cases as an
11 alternative to acquiring vacant,
12 blighted, and tax delinquent properties
13 through a city program called Pittsburgh
14 Property Reserve, which is designed to
15 encourage reinvestment by making these
16 properties available to non-profits for
17 \$1,000, plus costs following foreclosure.
18 It can take two to three years in
19 Pittsburgh to acquire a property through
20 that program, but ELDI has found that
21 it's quicker and more efficient for them
22 to pursue a conservatorship.

23 ELDI is also advocating for a
24 city policy to address standards for
25 extinguishing liens on conservatorship

1 9/19/16 - COMMERCE - RES. 160210

2 properties given that non-profit
3 developers acting as conservators are
4 adding public value by rehabilitating
5 blighted properties and adding to the
6 inventory of affordable homes.

7 ELDI is also working on several
8 lenders to finance the redevelopment of
9 the properties, including the
10 Reinvestment Fund, which has given it a
11 preliminary commitment letter for a
12 \$500,000 line of credit to be used for up
13 to five properties. In my testimony, the
14 written, it says one property, but it
15 actually could be used for up to five
16 properties. So I apologize for that.

17 A second example is in a more
18 rural community called Northumberland
19 County. In that community two local
20 governments joined together to seek
21 conservatorship of 13 blighted properties
22 that were owned by the same family
23 members and they had a long history of
24 serious code violations and they were
25 very good at evading their legal

1 9/19/16 - COMMERCE - RES. 160210
2 responsibilities. And they were also
3 very steadfast in paying their property
4 taxes. So they couldn't proceed against
5 the properties through the tax sale
6 process.

7 Service of the petitions were
8 extremely difficult given that two of the
9 record owners were deceased and the
10 others were just really good at avoiding
11 service. Eventually service was deemed
12 complete and the court granted the
13 petitions. All of the structures have
14 been demolished because they were beyond
15 repair. Currently, the townships are
16 advertising the properties for sale and
17 expect that most of them will be acquired
18 by adjacent property owners for use as
19 side yards. All bids on the properties
20 are subject to court approval under the
21 conservatorship law, and the judge will
22 review those and decide if they're
23 acceptable.

24 A third example I want to share
25 is in the Columbia County Redevelopment

9/19/16 - COMMERCE - RES. 160210

Authority. They've partnered too with local governments on three conservatorship petitions. One of the properties located in the Borough of Berwick, not far from Wilkes-Barre, was an abandoned hotel and restaurant owned by an out-of-state attorney who also continued to pay his taxes but did nothing to maintain the property. The Redevelopment Authority is the petitioner and the conservator. The building has been demolished and the property is being sold free and clear to the County Housing Corporation, which is their housing authority. And using recently awarded low income housing tax credits, the Housing Corporation plans to use the property for the development of one of 24 new single-family homes. In all three of the conservatorship petitions, all of the taxing bodies agreed to extinguish their liens on the properties, which is the only way that the projects could have gone forward.

1 9/19/16 - COMMERCE - RES. 160210

2 Conservatorship is a highly
3 effective tool, but it's not the answer
4 for every property, as Judy testified.
5 There are a number of requirements that
6 you have to meet that make some
7 properties ineligible for
8 conservatorship. For others, it's just
9 not feasible.

10 When evaluating strategies for
11 blighted properties, you have to consider
12 the range of options available and
13 determine which will work best. And land
14 banks, again, are one of the latest tools
15 to be added to the toolbox, and to date,
16 13 land banks have been established in
17 Pennsylvania, including the Philadelphia
18 Land Bank. A land bank has significant
19 powers to acquire blighted properties,
20 extinguish liens with the approval of the
21 taxing bodies, clear title, and then
22 convey properties to new responsible
23 owners. They're designed to recycle
24 underutilized properties, both publicly
25 owned and privately owned tax delinquent

1 9/19/16 - COMMERCE - RES. 160210
2 properties, on a community-wide scale,
3 where conservatorship petitions are
4 really directed at addressing blight on
5 individual properties. Both of these
6 tools have similar objectives, and the
7 Housing Alliance believe that they can be
8 used in concert to transform neighborhood
9 liabilities into community assets. But,
10 again, for conservatorship and land banks
11 to work effectively, local governments
12 must be willing to compromise the tax
13 liens on the properties. The economics
14 of redeveloping many of these properties
15 doesn't work if the liens are not
16 extinguished.

17 Financing the work is also
18 another challenge. Efforts by the City
19 to develop criteria or a policy for
20 removing tax liens on blighted properties
21 and to make funding available to
22 rehabilitate properties subject to
23 conservatorship would likely result in a
24 greater use of conservatorship to
25 revitalize neighborhoods across

1 9/19/16 - COMMERCE - RES. 160210

2 Pennsylvania.

3 So I'm happy to answer any
4 questions about state implementation, and
5 thank you for the invitation.

6 COUNCILWOMAN PARKER: I want to
7 thank each of you for your testimony, and
8 the Chair recognizes the sponsor of the
9 resolution, Councilman Green.

10 COUNCILMAN GREEN: Thank you,
11 Madam Chair.

12 I would be remiss if I would
13 not thank the work of Judy Berkman for
14 all the work that you've done from
15 Regional Housing Legal Services. When I
16 first became aware of the
17 conservatorship, there really wasn't real
18 guidance for the Court of Common Pleas to
19 even work through the conservatorship,
20 and through the work that you've done
21 with Regional Housing Legal Service as
22 well as Liz Hersh and her work at Housing
23 Alliance of Pennsylvania in helping to
24 put together the framework to help
25 non-profits, community development

1 9/19/16 - COMMERCE - RES. 160210

2 corporations kind of work through
3 conservatorships is really instrumental
4 in allowing us to get to where we are.
5 So I wanted to thank you on the record.

6 One thing I did want to raise
7 and I'm curious from your perspective,
8 and we've talked a lot about some of the
9 challenges in reference to --

10 Ms. Branton, you talked about municipal
11 liens being waived for some of the
12 conservatorships in other parts of the
13 Commonwealth. Something that I've heard
14 from various CDCs, that's a challenge in
15 trying to get more conservatorships done
16 in Philadelphia, because when you look at
17 a property and you look at the rehab
18 costs and the liens and what the property
19 could be sold for, the numbers don't
20 work, and so as a result, organizations
21 choose not to, especially considering
22 they have very limited resources to begin
23 with for community development
24 corporations.

25 But I guess what would you say

1 9/19/16 - COMMERCE - RES. 160210
2 from all three -- and Ms. Cahn, thank you
3 for your testimony as well. What would
4 you say are, outside of things you
5 listed, any other issues or concerns that
6 you see that really impede community
7 development corporations from really
8 using conservatorships as a tool to
9 revitalize our communities?

10 MS. BERKMAN: I think it's the
11 risk. I think that's why private
12 developers are doing this more in areas
13 that are gentrifying, because they know
14 that they can do a sale at the other end
15 that will bring the value that will pay
16 not only the rehab costs but there can be
17 considerable attorneys' fees and any
18 municipal liens and other costs. So I
19 think it's a challenge for a community
20 development corporation unless it's
21 something -- what they were doing in
22 Cleveland was doing them through a law
23 school that had a clinical program, and
24 what they were doing with these fairly
25 small dilapidated cottages and houses was

1 9/19/16 - COMMERCE - RES. 160210

2 they were doing demolitions where the
3 cost was known that -- it was sort of
4 more of a fixed amount. When you go into
5 rehab a property, as you all know, there
6 can be mold or structural issues that you
7 don't know until you get into it, and you
8 have to put a lot of money in until you
9 can even go into the property, which is
10 why I know some -- and we're going to put
11 it in our new manual. When you file for
12 conservatorship, instead of waiting to be
13 appointed to be able to go inside, people
14 are petitioning to go in to inspect it
15 early in the process so that they would
16 know whether to put more money into it.
17 But by that point, they've probably
18 already put a lot of money in.

19 So I would say one main issue
20 for the CDCs are the risk. They would
21 have to take a letter of credit, use the
22 letter of credit, and unless they have
23 their own financial wherewithal to do it
24 and take on the risk of the unknowns of
25 the rehab, it's a big risk and people are

1 9/19/16 - COMMERCE - RES. 160210

2 cautious about whether to engage in that
3 activity, especially in neighborhoods
4 where the prices are not going to bring
5 the return that would pay off everything
6 they need to pay off.

7 MS. CAHN: And if I may add,
8 the risks similarly -- different risks
9 for those community groups that are
10 looking to remediate a vacant lot but not
11 construct, but as I mentioned, I mean,
12 the issues of the environmental burden of
13 a space, you would really need to assess
14 that risk beforehand. And even if we're
15 able to provide pro bono legal support,
16 there's still the cost of a Phase 1 and
17 Phase 2 environmental assessment, and you
18 really want to know up front what you're
19 getting into. There's a lot going on in
20 the soil across the City just from the
21 perspective of lead and then just based
22 on what the surrounding industrial uses
23 might have been. So that's one really
24 big issue. But the municipal debt issue
25 is really, I think, the reason we haven't

1 9/19/16 - COMMERCE - RES. 160210

2 done these. We would provide the pro
3 bono legal support. We would connect
4 people to the private bar, probably not
5 at large but at least on a small scale,
6 but until we know up front that there
7 will be an ability to bring that debt
8 down, particularly where the debt exceeds
9 the market value of the property, we're
10 not going to bring these.

11 MS. BRANTON: In other parts of
12 the Commonwealth where local governments
13 are petitioning to be appointed
14 conservator and doing the work
15 themselves, they acknowledge that it's
16 not going to be an economically equal end
17 point for them. They're going to take a
18 hit probably, but they're taking a longer
19 term look at what happens down the road,
20 like you have a family in there and a
21 home that didn't have a home before. You
22 have a business in there that's creating
23 jobs. So if the government is advancing
24 the conservatorship in these parts of PA,
25 they're thinking about the longer term

1 9/19/16 - COMMERCE - RES. 160210

2 look than just this one property and one
3 transaction.

4 COUNCILMAN GREEN: Right. And
5 that's a very important point, because
6 when you look at tax abatements, that's
7 also taking a longer term look, and this
8 same concept -- as opposed to trying to
9 get the highest amount from a lien
10 payoff, you would take the perspective
11 that if you're not able to get this
12 project done, then that property is going
13 to stay a vacant, derelict property in
14 part of our city. Whereas if we aim to
15 renovate it for either affordable housing
16 or it can be used for a community garden
17 or other type of entity, it's going to,
18 one, improve the quality of life of the
19 community or, two, you're going to have
20 either from an affordable housing
21 perspective or another type of
22 perspective now putting that property
23 into productive reuse, and that's going
24 to provide dollars back into the City.

25 I think having that short-term,

1 9/19/16 - COMMERCE - RES. 160210
2 narrow approach of eliminating the
3 maximum amount of liens, especially for a
4 property that's been sitting there for
5 umpteens number of years, is not going to
6 occur. And but for this type of more
7 macro type of forward-looking initiative,
8 the property is going to stay there as
9 vacant.

10 So that's where I was talking
11 with Ms. Califano earlier about the need
12 for a point person to kind of work with
13 community development corporations as
14 they are filing a petition for a vacant
15 property that's been blighted for some
16 time to help them navigate some of the
17 various departments and maybe have the
18 Administration give them the more macro
19 view what's beneficial for the City.

20 COUNCILWOMAN PARKER: Let me
21 just also thank each of you for your
22 testimony. You heard me mention earlier
23 that back in 2013 -- and we're going to
24 hear from Brad a little later. We'll
25 debate who was the first, but during that

1 9/19/16 - COMMERCE - RES. 160210
2 time, Mount Airy USA was one of the
3 earliest, because I was representing
4 them. I was proud to say that they were
5 one of the first CDCs, if not the first,
6 to employ use of the tool. But what I
7 really appreciated was you sort of
8 highlighting the mechanical and fiscal
9 challenges of being able to employ use of
10 the tool, and if you have identified
11 these challenges for institutions that
12 are experienced, who have been around,
13 who have the know-how to get this done
14 and are fortunate to have a Mount Airy
15 USA-like technically capable CDC
16 representing them, let's think about
17 those communities that don't have a
18 neighborhood-based community development
19 corporation with an architect, an
20 attorney, a marketing specialist who
21 lives in the community, who serves on
22 their boards. So when you talk about the
23 liens, particularly the municipal liens,
24 as it relates to what the purpose, the
25 repurposing of the property will be used

1 9/19/16 - COMMERCE - RES. 160210

2 for, that's extremely important. And
3 special thanks to the work you did in
4 laying a foundation. I'm a rubric lady,
5 so everything that we do, I would love
6 for there to be a standard operating
7 procedure, and when you made this
8 accessible online, no one had thought
9 about doing it, but since then now, it's
10 readily accessible. So I want to thank
11 you for that work.

12 MS. CAHN: Do you mind if I add
13 one more point?

14 COUNCILWOMAN PARKER: Sure.

15 MS. CAHN: The question came up
16 on the earlier panel, what's the
17 difference between the conservatorship --
18 application of the conservatorship and
19 the Land Bank, and one of the things that
20 we know from just conversations with Land
21 Bank staff is, for example, for 2017,
22 they have the funding to acquire only 250
23 properties, and the Land Bank is going
24 to, with Council of course, going to set
25 the priority for what gets acquired

1 9/19/16 - COMMERCE - RES. 160210
2 across the varying community beneficial
3 uses.

4 On a neighborhood-by-
5 neighborhood scale, that's not going
6 to benefit every neighborhood, or it
7 might benefit every neighborhood if you
8 look from 30,000 feet, but it's not
9 necessarily going to address the lot that
10 I need addressed on my block in the next
11 year or five years. And so
12 conservatorship is more nimble in terms
13 of being able to say, This is what we
14 need right now. And so facilitating both
15 of those tools in parallel is really
16 necessary.

17 Thank you very much for this
18 opportunity.

19 COUNCILWOMAN PARKER: Thank
20 you.

21 Will the next panel please come
22 forward.

23 THE CLERK: The next panel will
24 be Brad Copeland, Richard Vanderslice,
25 David Feldman, and Marc Collazzo.

1 9/19/16 - COMMERCE - RES. 160210

2 (Witnesses approached witness
3 table.)

4 COUNCILWOMAN PARKER: You can
5 get started. Just start identifying
6 yourself for the record before each of
7 you speak.

8 MR. COPELAND: I'm Brad
9 Copeland. I'm the Executive Director for
10 Mount Airy USA. I just want to say thank
11 you, Councilwoman Parker and Councilman
12 Green, for holding these hearings today.

13 So as I said, I'm the Executive
14 Director for Mount Airy USA. I will
15 summarize my testimony since we've been
16 going at it for a little while today, but
17 I'll follow along the general path of it.

18 But Mount Airy USA is a
19 community development corporation. We
20 work a wide range of different areas in
21 our community. Over the past several
22 years, we've actually had the opportunity
23 to work with the Abandoned and Blighted
24 Property Act a couple of different
25 occasions, so I'd like to share that with

1 9/19/16 - COMMERCE - RES. 160210

2 you today.

3 The first property -- so we've
4 acquired two properties through this
5 process, Act 135. The first one was an
6 abandoned home on Phil Ellena Street. So
7 59 East Phil Ellena Street was the
8 address. It was a property that was
9 owned by a speculative investment firm.
10 It was blighted for a significant period
11 of time, and in 2013, we were able to
12 successfully petition the court and be
13 named as conservator. And in the time
14 that we were able to do that, we were
15 able to then rehab the property, put it
16 back into effective use, and it is now
17 owned by homeowners. So that's great.

18 The second property that we did
19 was 6657-59 Germantown Avenue. The
20 property was the most blighted building
21 on the 6600 block of Germantown Avenue,
22 and we identified it through a process of
23 looking at the history of the property
24 and the L&I violations and ownership not
25 taking care of it. The property was also

1 9/19/16 - COMMERCE - RES. 160210

2 owned by an out-of-state speculative
3 investor.

4 We started the conservatorship
5 process in 2014. This one was actually
6 not a straightforward process. It went
7 through -- we made the filings. We had
8 the hearings. The investor surfaced, and
9 we were actually able, over a course of
10 time, to negotiate a sale with them.

11 So the process was effective
12 not necessarily in going through the
13 actual full conservatorship process, but
14 it was effective in allowing us to find
15 the owner and get the property under
16 control. And this building is actually
17 going to be the new home of the Mount
18 Airy Art Garage on Germantown Avenue. So
19 conservatorship is a process that allows
20 for taking something that was blighted
21 and broken and falling apart and actually
22 putting a really strong community use
23 back in the space.

24 We have been part of more than
25 just -- we've done more than just the two

9/19/16 - COMMERCE - RES. 160210

acquisitions. We've actually been a part of five filings for conservatorship petitions. There was a property in Germantown where an owner of a twin approached us to help him with the adjoining twin. So we helped him file a case. Again, the owner resurfaced, and the end result was that the owner decided to make the repairs that were necessary. The property was blighted. It had -- it was vacant. It had no heating system. It had roof and water leaks. And through this process, the owner came back into play, made the necessary repairs, and is actually able to tenant the building, which was a very nice thing for the adjoining twin owner. Now his heating bills are half of what they used to be, so he's very excited about that.

And then there is -- another property I'd like to share with you that we filed on was another one on Phil Ellena Street, very close to the one, the 59, that we did. This one when we filed

9/19/16 - COMMERCE - RES. 160210

the petition, we were notified shortly after by one of the City's tax collecting agencies that they were going to send the property through Sheriff Sale, and at the time, we really had no idea of knowing how the court would rule on that. One of the things that prevents conservatorship actions from moving forward is a foreclosure action. And this foreclosure action, even though we had filed prior, we just didn't know how they were going to rule on that. So we backed away from pursuing that, although we did reach out to the Revenue Department to explain, hey, this is what we're trying to do, we think that we can turn this property back into a viable asset in the neighborhood, that it would be good for the block, but we were unable to sort of sway them from moving forward with that action, and the unfortunate consequence is that that property is still sitting there blighted and vacant today. And in fact, we're considering filing a second

1 9/19/16 - COMMERCE - RES. 160210
2 conservatorship action on it because it's
3 been almost two years now since that
4 happened.

5 And then we have three other
6 properties that are in our pipeline that
7 we've recently filed on and we're waiting
8 for our hearing dates, and most of those
9 are also owned by corporate entities that
10 have abandoned these buildings over time.

11 So the part that I'd actually
12 like to read a little bit from my
13 testimony on is around the specific
14 learnings that we've come away with from
15 our use of Act 135. So this first point,
16 number one, is really an issue about the
17 feasibility and the ability to actually
18 take a property through conservatorship.
19 It's been a path that's been well worn in
20 the testimony this morning about having
21 tax liens that are much higher than the
22 ability to -- the cost to redeveloping
23 the property. So any assistance that the
24 City can give in terms of creating a
25 process whereby tax liens are brought

1 9/19/16 - COMMERCE - RES. 160210
2 down, mitigated, cancelled out for these
3 kinds of development projects would be
4 extremely helpful. That's not me
5 reading. That's just me saying what
6 point one was. But I'll move on to point
7 two.

8 So this one I will read. It's
9 somewhat related to point one. Shortly
10 into our redevelopment work on 59 East
11 Phil Ellena Street, we received a letter
12 from one of the City's tax collection
13 agents notifying us that this too, this
14 property, was going to be sent to Sheriff
15 Sale. This was a rather distressing
16 moment for us since we had already begun
17 to put capital into the building. It
18 would be nice if the City could encourage
19 their tax agents to take a longer view
20 when it comes to properties that are
21 being taken through Act 135. Instead of
22 insisting that payment happen immediately
23 and up front, it would be better if there
24 was a fair and clearly defined process
25 for assessing how much the back taxes --

9/19/16 - COMMERCE - RES. 160210

how much of the back taxes, if any,
should be paid and that payments would
automatically be deferred to the end of
the process. This would help developers
keep their redevelopment costs down and
keep their funds targeted toward the
actual rehabilitation work on the
property.

Point three, legal expenses can
sometimes be a substantial portion of the
acquisition cost when taking property
through Act 135. I say acquisition.
Just from a real estate development
standpoint, you're not technically
acquiring ownership of the property, but
in the Act, when we do our due diligence
and our financial analysis on it, we
treat the cost, like tax liens, legal
expenses, as part of the acquisition to
redevelop the property.

If there were a way for the
City to become involved with helping keep
the legal expenses down for this process,
I think it could help make

1 9/19/16 - COMMERCE - RES. 160210
2 conservatorship a real option for
3 addressing more of the blighted and
4 abandoned buildings across the City.

5 And then, four, finally,
6 financing for the redevelopment of
7 properties through Act 135 is still a
8 challenge. While institutions like the
9 Reinvestment Fund have begun to lend into
10 this area, there is still a sizable need
11 for the right kind of capital to be made
12 available, preferable capital with
13 underwriting guidelines that have
14 favorable loan-to-value ratios. It's
15 possible that the City could play a
16 helpful role here, especially if it chose
17 to look at these new tax revenues from
18 old properties essentially as a return on
19 their investment. You could do a
20 calculation based on that.

21 There's also something that
22 could be accomplished potentially through
23 direct lending to Act 135 projects or
24 even possibly through the creation of
25 some kind of loan guarantee program that

1 9/19/16 - COMMERCE - RES. 160210

2 would incentivize other lenders to
3 participate in these kind of projects.

4 So thank you for listening to
5 my testimony this morning.

6 MR. FELDMAN: Good afternoon,
7 Committee. My name is David Feldman.
8 I'm the President of Right-Sized Homes, a
9 local development and neighborhood
10 consulting company located at 1315 Walnut
11 Street. I served on the original task
12 force that developed the local
13 implementation plan for the
14 Conservatorship Act and currently serve
15 as an expert witness on many of these
16 cases, having been approved by the court
17 on zoning, architecture, housing
18 rehabilitation, and real estate markets.
19 I'm just going to mention a few points to
20 make sure -- some things where I think
21 there's some confusion around how the Act
22 works, so I just wanted to highlight a
23 couple of the points that I think are
24 useful and helpful about conservatorship
25 that may be unique compared to other

1 9/19/16 - COMMERCE - RES. 160210

2 programs and then be available for
3 questions.

4 So I think it fills a gap in
5 part because it doesn't require taking
6 ownership and it doesn't require the
7 property to be tax delinquent. So it's a
8 new tool that gives the ability to
9 address blight in ways that don't exist
10 with some of the things like Land Bank
11 and eminent domain.

12 Properties are proposed for
13 conservatorship generally by local civic
14 and non-profit groups or by local private
15 developers. Because the deed is not
16 transferred, this process is generally
17 quicker and less complex than taking a
18 tax lien foreclosure, far less expensive
19 and less complex than an eminent domain
20 taking, and the City itself never comes
21 into possession of the property. So the
22 City isn't responsible for maintenance,
23 taxes or all of the governmental
24 processes that involve that if the City
25 is going to dispose of property at the

1 9/19/16 - COMMERCE - RES. 160210

2 back end. So it takes out some of the
3 complications that happen with other
4 existing programs.

5 This program also has extremely
6 strong safeguards for the existing
7 property owners and a deep process for
8 the property owners to be notified and
9 also to be given the opportunity when
10 they are notified to address the problem
11 themselves. And that's really
12 overseeing -- that the court oversees
13 this. So there's a specific judge who is
14 appointed at any one time who is hearing
15 all these cases. So she has a deep
16 understanding of what are the issues of
17 the properties themselves, what are the
18 issues that the current owners confront,
19 and evaluating who the proposed
20 conservators are. So she gets a very
21 deep understanding of is this a
22 responsible conservator, is this a
23 property owner who has been really
24 purposely delinquent or someone who
25 really may not have been aware, had other

1 9/19/16 - COMMERCE - RES. 160210

2 issues and has an opportunity to address
3 the property. So there's a lot of
4 safeguards that way.

5 And in summary, I think this is
6 a really interesting public-private
7 partnership.

8 Excuse me for summarizing my
9 testimony differently.

10 It gives -- some of the rehab
11 or demolition process works much more
12 like a private market development, which
13 if Councilman Domb were still in the room
14 would appreciate that that's often
15 quicker and people who do this on a
16 regular basis. So they're very efficient
17 about that. But it still protects the
18 governmental side, which is the
19 safeguards for the existing owners, and
20 also that the primary purpose of this is
21 addressing blight and its impact on
22 community members, on nearby neighbors,
23 both on the health and safety of their
24 businesses and where they live and the
25 economic stability of homes that they've

1 9/19/16 - COMMERCE - RES. 160210
2 invested, what for many of the nearby
3 neighbors in these communities is their
4 largest single investment that they have
5 as individuals.

6 Thank you.

7 MR. VANDERSLICE: My name is
8 Richard Vanderslice. I have a law firm
9 in South Philadelphia. I have
10 represented petitioners in several of
11 these actions.

12 I won't belabor the written
13 testimony I submitted. I would
14 definitely second everything that's been
15 said about some relief as far as taxes
16 go. The tax liens are a major
17 impediment, especially in these
18 properties where there is a very narrow,
19 if zero margin, for error, and a lot of
20 times once you're appointed conservator,
21 these are properties that obviously
22 haven't been well maintained and you can
23 come across several issues, which would
24 cause a conservator to go into their own
25 pocket, and many times a non-profit I

1 9/19/16 - COMMERCE - RES. 160210

2 represented has had to do that in order
3 to complete the project and bring it to
4 fruition.

5 One thing that I would also
6 like to emphasize is that the conservator
7 does not take ownership of the property.
8 One of the main objections I hear from
9 respondents are that they think it's a
10 land grab, when in fact I would view it
11 in the way that they have been punching
12 their neighbors in the nose for several
13 years and now their neighbors finally
14 have some sort of defense to this
15 property that's been affecting them. I
16 mean, a lot of the times there are
17 neighbors who are even afraid to speak
18 out against their neighbor because
19 they've met with such resistance. I
20 shouldn't say neighbor, because they
21 don't live there, but whenever they've
22 complained in the past, there have been
23 even people that have threatened. So it
24 is a very powerful tool to help
25 revitalize a lot of the neighborhoods in

1 9/19/16 - COMMERCE - RES. 160210

2 Philadelphia.

3 As far as what I think Council
4 could do in its purview in the short term
5 as low-hanging fruit, as Mr. Cooper [sic]
6 mentioned, some of the law firms that
7 represent the City have seen fit to take
8 these properties to tax sale. It can be
9 defeated. However, it adds additional
10 costs and time to where on the majority
11 of the properties the conservator would
12 be paying the lien within months anyway,
13 and it only delays the actual
14 redevelopment of the property. So it's
15 in fact counterproductive.

16 And on the ones where the
17 Department of Revenue has worked with the
18 conservator as far as the liens go,
19 even -- there is a set-aside made for the
20 tax collection firms, which -- so they
21 are not totally cut out of the process
22 and they get paid for the work that they
23 have done even once they file. As the
24 Council may be aware, a lot of tax liens
25 get filed and are not acted upon for

1 9/19/16 - COMMERCE - RES. 160210

2 years. Having this security would ensure
3 potential petitioners and conservators
4 that they're not going to come into
5 court, expend a lot money on myself or
6 another attorney, expert witnesses, and
7 have one of the tax collection firms tell
8 them, By the way, we're taking it to tax
9 sale next month. I suspect that the
10 counterproductive nature of this is
11 evident.

12 And, finally, I would like to
13 leave with what I would consider -- well,
14 there are basically three types of these
15 properties. The speculative investor, as
16 Mr. Cooper testified to, a lot of times
17 will keep up their taxes. There are
18 people who aren't even aware that this
19 property existed. In fact, I want to say
20 over ten of the cases that I've worked on
21 have reversed fraudulent conveyances from
22 the true owner and resulted in the actual
23 owner or more likely heirs, sometimes
24 defunct corporations, actually receiving
25 some benefit from the property that they

1 9/19/16 - COMMERCE - RES. 160210

2 really didn't know they owned and someone
3 had fraudulently conveyed.

4 Another type of respondent that
5 we just finished with this morning
6 defended the case saying that the
7 property was secure because L&I had
8 cleaned and sealed it several years
9 prior, so it was not open to trespass or
10 didn't qualify under the Act; that the
11 property had been maintained because the
12 City's CLIP program was cutting the
13 grass, therefore they didn't have a duty
14 to remedy the property.

15 COUNCILWOMAN PARKER: I'm
16 sorry. Just let me interrupt you for a
17 second, because I think you just made
18 Councilman Green and my toes twinkle and
19 stomach churn. Are you telling me in
20 this case, are you making reference to a
21 residential property?

22 MR. VANDERSLICE: Yes.

23 COUNCILWOMAN PARKER: Okay.

24 Please proceed.

25 MR. VANDERSLICE: And I think

1 9/19/16 - COMMERCE - RES. 160210

2 we could all agree that it is a public
3 nuisance the City having to expend money
4 and sometimes getting it back if a
5 conservatorship is filed but expend money
6 on taking care of these properties and
7 having owners that just expect it at this
8 point. And that is one of the large
9 number of types of cases we've come
10 across and would suggest that any help
11 that the City could provide in
12 facilitating petitioners and conservators
13 would alleviate a lot of this and have
14 the added benefit of usually returning
15 taxes, unpaid taxes, and putting
16 properties back on the tax rolls, which
17 is not an inconsiderable amount of money,
18 and you have a family living there or
19 someone that's going to maintain the
20 property and take part in the
21 neighborhood and take care of the
22 neighborhood.

23 But on balance, I can say
24 that -- I went to law school to do public
25 interest type law, environmental law

1 9/19/16 - COMMERCE - RES. 160210

2 actually. I wound up doing real estate
3 law, and this having come along has made
4 me very proud of what I do. And we get a
5 lot of arrows thrown at our backs, not
6 just myself but the petitioners
7 especially, and it's nice that Council is
8 taking an interest in this and sees it as
9 a way to benefit the City.

10 Thank you for having the
11 hearing.

12 MR. COLLAZZO: Good afternoon,
13 Councilwoman Parker, Councilman Green.
14 I'm Marc Collazzo. I'm Chief of Staff
15 for State Representative John Taylor. I
16 know the Councilwoman knows him quite
17 well. I know they worked together on Act
18 135 and the amendments, House Bill 1363.

19 I don't want to repeat
20 everything everybody said. I think we
21 know what good can come from this Act,
22 and I think when it was started -- and I
23 know the Councilwoman can attest, is
24 wherever you live in the City, on any
25 block you have those -- we have good

9/19/16 - COMMERCE - RES. 160210

neighbors, conscientious people who care for their properties, their families, and there's that one eyesore, whether someone has passed away and family has not stepped up, speculators from out of state or, frankly, the people who just don't care. And it is a drain both emotionally and physically on neighbors on the property values and on the City of Philadelphia, because I know from our office, your offices, you can only call L&I and CLIP so many times, and they do the best that they can with the volume of cases that they have. But even when we talk about Sheriff Sales, you're talking about a long process that may not guarantee that this blighted, vacant eyesore is returned to productive use, and that was really why this Act came into being and the amendments. And I'm proud to say that many of the people here and who have testified have worked on -- their voices were all heard, how can we improve this.

1 9/19/16 - COMMERCE - RES. 160210

2 I was with Rick when we just
3 had the hearing downstairs, and it
4 astounds you that people can come in and
5 feel that CLIP and L&I are their personal
6 gardeners, their personal caretakers and
7 are offended at neighbors who have dealt
8 with this property since 1998 of
9 raccoons, vermin, water leaking. We had
10 one next to our office that was a
11 beautiful old property in its day. Owner
12 had passed away. The heir would ignore
13 us. We would reach out to them. We told
14 them, We can help you. We have the tools
15 to help you. And it wasn't until we
16 involved Shirley Turko and
17 Mr. Vanderslice and filed that all the
18 sudden they have their come to Jesus
19 moment, Oh, I guess we have to pay
20 attention. And I'm proud to say that the
21 property was fixed up and sold for
22 \$260,000. So now a family has a
23 beautiful property in a wonderful
24 neighborhood. The City gets all of their
25 liens and there's continuing tax revenue.

9/19/16 - COMMERCE - RES. 160210

And I think the one thing that I can stress -- and I know that you all share the interest -- we're all partners, and I think that's the best word. There is always a solution to how we're going to do it. It may not happen immediately, but just with -- when we did the amendments for House Bill 1363, we saw what was working and what wasn't. We sat down and thought what could be improved upon. And I think one of the things you're hearing about now is -- well, you've heard a lot about the tax liens, and I don't want to belabor it, and we understand that for a city that is looking for revenue any way that it can to be able to say, Well, we're going to compromise that, the way we have looked at is, you have whatever the number is, 40,000 or more vacant properties, many of which we're never going to be able to get rid of it because those tax liens are too high. If we come up with a way -- and we have had many meetings over the years,

1 9/19/16 - COMMERCE - RES. 160210

2 Rick and I and different people from
3 Revenue and other departments -- find a
4 formula, we could compromise those liens
5 down. So you're getting, in essence,
6 liens you're never recovering and as,
7 Councilman Green, you brought up before,
8 we have that long-term view of
9 improvement and continuing revenue.

10 So we are open. I know
11 Representative Taylor sends his regrets
12 he couldn't be here -- it's our first day
13 back in session -- to hear everybody's
14 thoughts, and let's work together to make
15 this a real viable option for the City of
16 Philadelphia.

17 COUNCILWOMAN PARKER: Thank you
18 for your testimony. And let me just say
19 a special thanks to each of you and,
20 Marc, having been with Taylor for some
21 time, you know the long, arduous task of
22 trying to put stakeholders together in
23 order to move an initiative like this
24 forward. It is very challenging,
25 especially in a place where you're

1 9/19/16 - COMMERCE - RES. 160210
2 dealing with 253 people and plus an
3 executive.

4 So we don't ever want him to
5 think or any member from the Philadelphia
6 delegation to think that we take lightly
7 the work that we do and the work that you
8 all do to partner with us to make it
9 happen.

10 So with that in mind, I know
11 Councilman Green is going to be working
12 on legislation to address some of the
13 challenges that were mentioned here
14 today, but, again, I'm always going to
15 advocate for ensuring that local and
16 state government and on many occasions
17 the feds, particularly because their pot
18 is much larger than ours, and I do think
19 the feds should be a part of this
20 discussion so that we can talk about how
21 we leverage dollars.

22 So to each and every one of
23 you, thank you so very much for the work
24 you're doing.

25 Councilman Green.

1 9/19/16 - COMMERCE - RES. 160210

2 COUNCILMAN GREEN: Yes. I just
3 want to echo the comments of Councilwoman
4 Parker. All of you have played a role in
5 this issue. I think you all testified in
6 the hearing that I had when I was working
7 for Councilwoman Tasco. And so we're
8 trying to continue this conversation.

9 I think at this point now,
10 there's been more conservatorship
11 applications that have gone through and
12 have been successful. I think the issue
13 that keeps coming up is -- and I said
14 this earlier, but I think before some of
15 you got here -- is that we need someone
16 within the Administration to really be a,
17 for lack of a better word, navigator.
18 Because what often happens is that a
19 non-profit community development
20 corporation files a petition and
21 Mr. Vanderslice, as you stated and also,
22 Brad Copeland, as you have stated, they
23 file a petition, they spend the limited
24 amount of resources they have to try to
25 move this forward, and then come to find

9/19/16 - COMMERCE - RES. 160210

out that the property is going up for Sheriff Sale in a week or two. And so just a better coordination between City agencies and just someone that can help navigate through this process, because what will happen is if you're a non-profit and you have a limited amount of resources, limited amount of time and even if you send information out to various entities, you still don't get to the right person in that department when you're dealing with multiple City or City-related agencies to achieve this process and goal, only to find out that one department for whatever reason decides that we're not going to reduce this lien amount.

And then you have the other issue, as Ms. Cahn talked about, for non-profits that are anticipating trying to use this tool decide not to because they can't make the numbers work and don't even take the initiative of trying to negotiate and trying to reduce the

1 9/19/16 - COMMERCE - RES. 160210

2 liens.

3 So I think those are some of
4 the issues that I think we can do from, I
5 think, just a navigation perspective,
6 getting the City to be much more
7 cooperative with the organizations who,
8 for the most part, are doing a lot of the
9 groundwork in the communities and
10 understand those properties that should
11 be put back into reuse.

12 So that's my point I'd like to
13 raise in that regard.

14 Outside of some of the
15 coordination issues that I just talked
16 about regarding municipal liens and some
17 of the funding, and Ms. Berkman talked
18 about some of the legislative changes
19 that may need to occur, are there any
20 other thoughts or comments that you can
21 reflect on that can make this a more
22 effective tool for redevelopment?

23 MR. VANDERSLICE: I had one
24 thought, Councilman, that came to mind
25 while you were speaking. If there was a

1 9/19/16 - COMMERCE - RES. 160210
2 point person with the City for all of the
3 agencies that would be involved; for
4 example, getting police citations on a
5 property, getting vector control reports,
6 and getting all of the L&I violations
7 within a short period of time that's
8 required by the Act, I would say is
9 problematic at best, but it would go a
10 long way towards helping prove the case.
11 I can't tell you how many people have
12 come in and said that because there's no
13 police report that the place has been
14 used as a drug stash, for example,
15 despite having multiple neighbors testify
16 to that, they claim that it's not -- it
17 hasn't happened. Maybe there hasn't been
18 a police report, but having at least one
19 contact point perhaps at 311 that people
20 that aren't as familiar with the process
21 could go through to have that information
22 collected and available in court would be
23 another low-hanging fruit, I hope, but
24 would be helpful in the implementation at
25 the City level.

1 9/19/16 - COMMERCE - RES. 160210

2 Thank you.

3 MR. COLLAZZO: If I could just
4 add one thing on that actually to
5 piggyback on what Rick said. I know that
6 the District Attorney's Office has a
7 Nuisance Property Task Force. If in any
8 way they could be implemented or brought
9 into this, because a lot of what we have
10 to prove is -- one of the contingencies
11 of the conservatorship is site of crime,
12 and a designation by any City agency to
13 that effect is a big help. So maybe
14 there's some way we could coordinate them
15 into this.

16 MR. FELDMAN: Yes. David
17 Feldman.

18 A couple following on that
19 coordination theme, we've heard that
20 there are a lot of community development
21 corporations that don't have either the
22 knowledge or capacity to address what the
23 issues are with the problem, and now
24 we're identifying conservators who have
25 been appointed by the court, maybe who

9/19/16 - COMMERCE - RES. 160210

have completed projects. So, again, one of the things I would recommend that that point person do is keep track of the success record, the track record of conservators and be able to sort of marry up them to the CDCs, community groups that might not have the capacity, and especially in some of the outer neighborhoods where it's a scattered problem where they're not dealing as much with large neighborhood blight. East Mount Airy might not -- well, they have Mount Airy CDC, but other neighborhoods, say, in the Northeast or some parts of the City, Roxborough, that may not have blight as widespread as much of an issue, so they don't have that local knowledge and expertise, that maybe if there's multiple L&I violations or DEA violations on a property, that that can kind of somewhat be alerted to a local group or to the District Council office that this might be a property that should be looked at for conservator because it meets those

1 9/19/16 - COMMERCE - RES. 160210

2 criteria, and the taxes might be current,
3 so it's not a Sheriff and you certainly
4 don't want to go through the City taking.

5 COUNCILMAN GREEN: One other
6 suggestion, and I have not had a chance
7 to talk -- I see Beth McConnell here from
8 Philadelphia Association of CDCs. I want
9 to thank her for her written testimony on
10 behalf of the organization, because we've
11 been talking about a need for a
12 conversation about the conservatorship
13 process, and maybe there's a way of
14 facilitating that considering that PACDC
15 is a citywide organization, and try to
16 provide an opportunity for various
17 organizations that have gone through this
18 process and have been successful, like a
19 Mount Airy USA or people from the public
20 sector, like Marc Collazzo who have been
21 very engaged in this process or attorneys
22 or developers like you, Mr. Feldman, or
23 you, Mr. Vanderslice, can participate in
24 that type of conversation, as well as
25 people like from the Housing Alliance of

1 9/19/16 - COMMERCE - RES. 160210
2 Pennsylvania or Judy Berkman from
3 Regional Housing Legal Services, an
4 opportunity to have this kind of
5 conversation, because I think other
6 organizations have heard about it maybe
7 in a very tangential way but don't know
8 how to access the tool. So maybe having
9 some conversation with the help of PACDC
10 can help in that regard.

11 MR. FELDMAN: Yes.

12 COUNCILWOMAN PARKER: The Chair
13 recognizes Councilwoman Blackwell.

14 COUNCILWOMAN BLACKWELL: Thank
15 you very much.

16 Although this is my interest
17 area, one of my main ones, I certainly
18 feel uninformed and unprepared for what
19 happens. I have a young man here today
20 who said, I have a property, I've worked
21 a lot on fixing it up, which he has. I
22 pass it every day. And he says, but yet
23 somebody is trying to take it for
24 conservatorship. And I think that we
25 have to have -- it kind of is what

1 9/19/16 - COMMERCE - RES. 160210
2 Councilman Green is saying and many
3 others. We have to have a system where
4 we in our offices know. It's kind of
5 like VPRC, where we got to know what's
6 going on, and I think that is really
7 important.

8 This is an extremely important
9 issue. We thank you for all that the
10 Representative has done and all that all
11 of you are doing to help in this area,
12 but certainly we still have some work to
13 do.

14 Some people feel it's already
15 the law in Philadelphia, and we talk like
16 it is, but is it the law? How do I even
17 understand more and be clear on what we
18 do so that if a person is not in a CDC
19 but bought a property, that he still has
20 his rights too?

21 So I just think that -- and
22 perhaps it's me, but I think that we
23 still have some work to do to understand
24 how we move forward and yet everybody
25 feels individual CDCs, RCOs, any people

1 9/19/16 - COMMERCE - RES. 160210

2 involved feel that they have a voice and
3 that we in our offices are all on the
4 same page.

5 Thank you. Thank you.

6 COUNCILWOMAN PARKER: As usual,
7 thank you, Councilwoman Blackwell, for
8 your perspective, because what you just
9 echoed was that the access to the
10 technical skill set, knowledge of the
11 know-how of the process, it is not all
12 created equal. Access is not created
13 equal. And I think the gentleman -- and
14 I know, Feldman, when you spoke, you
15 talked about that, areas that may not
16 have an institutional structure as savvy
17 as a Mount Airy USA but need access to
18 use this tool or individuals.

19 Would you like to respond?

20 MR. FELDMAN: Yes. I just
21 would like to highlight Councilwoman
22 Blackwell. It's good that you brought
23 that point up, and I know you weren't in
24 the room, so I just want to repeat a
25 piece that I had, is one of the benefits

1 9/19/16 - COMMERCE - RES. 160210

2 of this being a judicial process is we
3 have an appointed judge and it's the same
4 judge who is hearing these cases. So
5 she's very much attune to existing
6 homeowners. The property rights are very
7 strong things in this country and that
8 she's there to uphold the property rights
9 of the people who already own the
10 properties. And the law itself also
11 specifies if someone has been doing work,
12 then that disqualifies it from being
13 included from having a conservator
14 appointed. So there are a lot of strong
15 protections in place, I think more so
16 than maybe other processes, for the
17 existing property owner to show that
18 they've been doing work and to be given
19 opportunity to continue doing that work.

20 COUNCILWOMAN BLACKWELL: Thank
21 you.

22 COUNCILWOMAN PARKER: Thank
23 you, gentlemen, so much for your
24 testimony. Do you have any other
25 comments you wanted to make for the

1 9/19/16 - COMMERCE - RES. 160210

2 record before we conclude?

3 (No response.)

4 COUNCILWOMAN PARKER: Thank you
5 so very much.

6 (Thank you.)

7 COUNCILWOMAN PARKER: We'll
8 conclude this panel and we have one last
9 person.

10 So is there any other testimony
11 on this resolution? And, yes, in fact,
12 it is. West Powelton/Saunders Park RCO,
13 if you could come forward.

14 (Witness approached witness
15 table.)

16 MR. BODE: Thank you, Madam
17 Chair. I'm Chuck Bode with the West
18 Powelton/Saunders Park RCO. And I'm
19 going to skip to the fifth paragraph in
20 our statement. It's been a long day.
21 This is the one point that no one has
22 talked about today, and it concerns the
23 process during the rehabilitation work.
24 We think with a little imagination, this
25 could benefit residents of Philadelphia.

1 9/19/16 - COMMERCE - RES. 160210

2 We urge the promotion of the
3 use of this Act by municipal and
4 community organizations for the purpose
5 of property rehabilitation, skills
6 training, and employment for those having
7 difficulty finding jobs. This is an
8 opportunity to form new co-op businesses
9 as proposed in City Council Resolution
10 160701. There are far too many City
11 residents in need of jobs. Using the Act
12 to take control of properties for use by
13 skills training groups can help many
14 residents gain the skills necessary for
15 good jobs. One goal should be moving
16 these individuals to full membership in
17 the trade unions. In addition, many
18 residents are unable to obtain jobs; for
19 example, those with prison records. They
20 could be employed long term on
21 rehabilitating properties under the Act.
22 As we learned, there are thousands of
23 properties. That would be many years of
24 employment for people who have difficulty
25 getting jobs.

1 9/19/16 - COMMERCE - RES. 160210

2 Our understanding is that when
3 the property is sold, a conservator gets
4 his investment back. So once underway
5 with initial funding, skills training
6 through conservatorship could be
7 self-funding.

8 We thank you for the
9 opportunity to testify today.

10 COUNCILWOMAN PARKER: The Chair
11 recognizes Councilwoman Blackwell.

12 COUNCILWOMAN BLACKWELL: Thank
13 you.

14 We certainly thank you. West
15 Powelton/Saunders Park is active, and
16 certainly Ms. Esther we see back there.
17 We thank both of you for being here and
18 testifying and your interest and all the
19 involvement, all the programs and all
20 that's going on in your area.

21 What you have said is so
22 important, and we are really eager to
23 find a way to improve, as you have said,
24 distressed people and people who get a
25 chance to work. And so it just -- your

1 9/19/16 - COMMERCE - RES. 160210
2 statement just reminds me of how far we
3 have to go to make sure that we try to do
4 the right thing in the right way, protect
5 those who want to keep their properties
6 and move on those that no one responds
7 to, as Councilman Green has said.

8 So thank you again. Thank you
9 both for coming.

10 COUNCILWOMAN PARKER: The Chair
11 recognizes Councilman Green.

12 COUNCILMAN GREEN: Thank you
13 for your very forward-looking statement
14 and your testimony, because that's one of
15 the -- as we make the process easier for
16 CDCs to use this tool, one of the impacts
17 is the ability of community development
18 corporations, one, to start to generate
19 their own resources, so they can be much
20 less dependent on dollars from the City
21 and other entities, but also provides an
22 economic development opportunity in the
23 commercial corridors often and in their
24 communities and neighborhoods to help
25 employ some of the same people that you

1 9/19/16 - COMMERCE - RES. 160210

2 talked about in your testimony.

3 And one final thing is that the
4 resolution you referred to is the
5 resolution that I had put forth regarding
6 co-ops, and there's been some interesting
7 conversation about broadening the
8 perspective of co-ops, and your
9 connection of co-ops in this area is
10 something I have not thought about. So I
11 want to thank you for that, because once
12 again, it could provide another
13 opportunity for organizations that have
14 not done development that have been in
15 the co-op space who may have thought
16 about this as an off-suit or a subsidiary
17 organization for what they already do.

18 So thank you for your testimony
19 and thank you for your innovative thought
20 and how we can use this tool as a way to
21 help our neighborhoods and our
22 communities.

23 COUNCILWOMAN PARKER: Thank
24 you.

25 Is there any other testimony on

1 9/19/16 - COMMERCE - RES. 160210

2 the resolution?

3 (No response.)

4 COUNCILWOMAN PARKER: Any

5 comments from the members?

6 (No response.)

7 COUNCILWOMAN PARKER: The

8 hearing on the resolution will now recess

9 to the call of the Chair. This concludes

10 the business on the Committee of Commerce

11 and Economic Development for today.

12 Thank you all very much for

13 your attendance.

14 (Brief pause.)

15 COUNCILWOMAN PARKER: Although

16 we concluded the business on the

17 Committee of Commerce and Economic

18 Development, when we did call for the

19 question are there any more questions or

20 comments, there was one person in the

21 audience who did not come up and he is

22 here and we do want to give him the

23 opportunity to make his comments for the

24 record. Thank you, sir.

25 (Witness approached witness

1 9/19/16 - COMMERCE - RES. 160210

2 table.)

3 MR. CASSELLE: Good afternoon.

4 My name is Suran Casselle and --

5 COUNCILWOMAN BLACKWELL: Spell

6 your name, please.

7 MR. CASSELLE: S-U-R-A-N,

8 C-A-S-S-E-L-L-E.

9 Councilwoman Blackwell had

10 mentioned -- my wife and I purchased a

11 property and it was in a blighted area

12 and the houses around our house was

13 falling down. So we fixed it up to the

14 point where it secured our structure,

15 secured the roof, put new windows in, new

16 electric inside, and we have it to the

17 point where we're ready to move forward.

18 So the house next to ours was falling

19 down, and the gentleman who owned it, he

20 had the City knock the house down. So

21 now he owns the lot connected to my

22 house. And he brought in an LLC and a

23 developer, and now they're pulling me

24 under Conservatorship Act, which I think

25 is a good Act, but I feel like I'm being

1 9/19/16 - COMMERCE - RES. 160210
2 targeted because they want the land,
3 because it's a beautiful neighborhood.
4 So now I feel like I'm being targeted,
5 and I'm the one that secured the plot of
6 houses, because no one wanted to touch it
7 because they all looked like they were
8 falling.

9 We worked previously getting it
10 together and making it secured, no
11 windows open, no vermin inside, no type
12 of gutters falling down, storefront has
13 gates on the front, gates on the back.
14 All the windows are sealed, new roof.
15 But now because it's not an operating
16 store on the corridor, they're trying to
17 target us under Conservatorship Act,
18 which I feel it is a great Act, but our
19 store has nothing wrong with it. But
20 being that it falls under the guidelines
21 of not being utilized within the last six
22 months, however -- under their knowledge
23 it's not being utilized, but in my
24 knowledge it is being utilized, because
25 I'm the owner.

1 9/19/16 - COMMERCE - RES. 160210

2 So it's now as a play on the
3 laws that's put on the books. In terms
4 of being a fire hazard, any property can
5 be a fire hazard if you look through the
6 property.

7 So I just feel that I don't
8 want other people like myself to be
9 targeted when they're trying to advance
10 and trying to strengthen their security
11 in this society, but yet they're being
12 targeted to be pushed out. So being a
13 minority owner, I want to be part of the
14 re-gentrification that's going on in the
15 area. So I just want to know, was there
16 something in place to protect potential
17 minority business owners that own
18 property in the area?

19 COUNCILWOMAN PARKER: Although
20 our Chair is here, he's allowing the Vice
21 Chair to --

22 MR. CASSELLE: Can I say one
23 more thing?

24 COUNCILWOMAN PARKER: Yes, sir.

25 MR. CASSELLE: We made sure

1 9/19/16 - COMMERCE - RES. 160210
2 that we never had any outstanding taxes.
3 I talked to L&I. We have no violations.
4 We have no liens on the building. And
5 trust me, these investors, they
6 understand that the building is free and
7 clear. They understand that there's no
8 taxes. We pay our taxes every year. We
9 make sure we give back to the City. So
10 when it comes to being decent citizens,
11 we're decent citizens, but we're being
12 targeted.

13 COUNCILWOMAN PARKER: Just for
14 the record, and we'll acknowledge the
15 sponsor of the resolution, Councilman
16 Green, where is the property located,
17 just the area?

18 MR. CASSELLE: West
19 Philadelphia.

20 COUNCILWOMAN PARKER: West
21 Philadelphia. Where in West
22 Philadelphia?

23 MR. CASSELLE: Around
24 University City.

25 COUNCILWOMAN PARKER:

1 9/19/16 - COMMERCE - RES. 160210

2 Councilwoman Blackwell, you've been
3 raising the alarms in here, so thank you.

4 Thank you.

5 Councilman Green.

6 COUNCILMAN GREEN: Yes. Thank
7 you for your testimony. I'm just curious
8 on a couple things. Has the petition
9 been filed already or are they saying
10 they're about to file a petition?

11 MR. CASSELLE: Well, see, what
12 happened was, all summer long we were
13 getting -- people tried to buy it all
14 summer long, letters, letters, letters.
15 We didn't respond to them, you know, but
16 it was no type of petition being filed.
17 So then last week we got a petition that
18 was filed that came certified, and we had
19 to respond to that petition within, you
20 know, 20 days. So we responded to the
21 petition.

22 COUNCILMAN GREEN: And I guess
23 one of the things -- because basically
24 they're going to have to prove that your
25 property meets all the characteristics

1 9/19/16 - COMMERCE - RES. 160210
2 entitled for conservatorship, and
3 although as an attorney I can't provide
4 you the legal assistance, I would suggest
5 that you engage proper counsel to help
6 you rebut that. It sounds like -- and
7 I'm not familiar with all the factors of
8 your situation, but it sounds like you've
9 taken a lot of steps to provide you in a
10 better place than a property owner that
11 has not done anything. And I think it
12 seems, like I said, just listening to
13 some of the information you provided,
14 that you would have some of the tools in
15 your arsenal to rebut the attempts to say
16 that the property is a public nuisance
17 because of some of the work that you've
18 put into the property. And so I'm sure
19 the photos and other documentation you
20 can have to challenge that, because it
21 looks like they're trying to use the
22 conservatorship tool in the reverse
23 perspective than some of the community
24 development corporations are, where a lot
25 of CDCs, they've been using that because

1 9/19/16 - COMMERCE - RES. 160210

2 it's been a vacant property, derelict, no
3 investment, nothing at all. And to the
4 extent they'll be able to find a property
5 owner when they file the petition, all
6 the sudden the property owner shows up
7 and then he or she and in some cases, as
8 Mount Airy USA testified, decided to
9 renovate the property or in other cases
10 they decide that, okay, now we want to
11 sell it, your situation is kind of
12 different. I think they're trying to use
13 it -- and I think this is what Councilman
14 Johnson was talking about, using the
15 conservatorship as a vehicle to try to
16 acquire property and if someone may not
17 be as familiar with the legislation and
18 their rights, feels somewhat intimidated
19 and then decide to sell it.

20 So I think you would need to
21 take the steps -- that's why I asked the
22 question about whether a petition had
23 been filed, because it sounds like
24 there's been efforts to try to acquire
25 the property from you prior to filing and

1 9/19/16 - COMMERCE - RES. 160210

2 now trying to use the conservatorship as
3 a tool. That's why having the court
4 being a third party, especially
5 considering that there's a judge who is
6 going to be seeing the conservatorship,
7 she has seen these petitions already and
8 if you're gathering your information, I'm
9 sure that counsel can provide you on the
10 right path to try to successfully defend
11 the petition -- against the petition.
12 I'm sorry.

13 MR. CASSELLE: Thank you. I
14 was wondering, was something going to be
15 put in place to try to look at the groups
16 that are coming and building LLCs and
17 getting builders to partner with them to
18 acquire properties in these areas?
19 Because in some cases, it is bullying.
20 It's another form of bullying. So I was
21 wondering was there something going to be
22 put in place?

23 COUNCILMAN GREEN: Well, one of
24 the things I said earlier is that you
25 have -- I know from the Mount Airy USA

1 9/19/16 - COMMERCE - RES. 160210

2 example, they've been working with
3 Rutgers Law School with a legal clinic to
4 help them file petitions, but then the
5 question is -- and I was just talking to
6 my staff, who will be talking with people
7 at Temple in the coming week. There's
8 also the opportunity to provide the
9 ability to help protect property owners
10 or CDCs when they have these issues.
11 That's a conversation that needs to
12 occur, but that's something that could
13 possibly be discussed.

14 MR. CASSELLE: Thank you.

15 COUNCILWOMAN BLACKWELL: And
16 certainly we're happy to work with you in
17 that regard. And this is an area, just
18 as Councilman Green said, this is an area
19 where a community group as well as other
20 people are fighting for the vacancy and
21 three properties. He's part of three
22 properties. And this is -- many of you
23 remember Reverend Patterson, Joseph D.
24 Patterson from Hickman Temple. He was
25 involved in this whole battle too. So

1 9/19/16 - COMMERCE - RES. 160210
2 it's one of those areas where they're
3 fighting about it. Different people want
4 it. Different organizations want it.
5 And so they're trying to get --
6 Mr. Casselle is stuck in the middle, and
7 he and others -- there's three
8 properties. He and others who are part
9 of those three properties have worked
10 really, really hard. It was really
11 blighted some years ago, but they've
12 worked really hard to do their part and
13 certainly deserve our support.

14 MR. CASSELLE: Amen.

15 COUNCILWOMAN BLACKWELL: Thank
16 you.

17 Thank you.

18 COUNCILWOMAN PARKER: Are there
19 any more questions or comments?

20 (No response.)

21 COUNCILWOMAN PARKER: The
22 hearing on the resolution will now recess
23 to the call of the Chair. This concludes
24 the business of the Committee on Commerce
25 and Economic Development for today.

Committee on Commerce and Economic Development
September 19, 2016

Page 172

1 9/19/16 - COMMERCE - RES. 160210

2 Thank you all very much for
3 your attendance.

4 (Committee on Commerce and
5 Economic Development concluded at 1:10
6 p.m.)

7 - - -

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CERTIFICATE

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

MICHELE L. MURPHY
RPR-Notary Public

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

Committee on Commerce and Economic Development
September 19, 2016

Page 1

A	absolutely	127:16	activities	84:13	148:3	100:10,15	23:15 24:9
a.m 1:8	87:6	acquisition	21:24 68:21	105:18	agency 71:14	108:7	24:9 28:24
abandoned	abuse 79:24	21:23 22:15	79:2 85:10	adjoining	88:17	109:23	29:5,8
1:16 2:15	acceptable	27:22 32:22	activity 40:3	123:7,18	149:12	151:25	45:25 47:24
7:11 8:24	105:23	96:11	113:3	administeri...	agenda 56:8	allocated	52:25 59:25
11:15 13:5	accepting	127:12,13	actual 20:3	19:18	56:9	49:18	61:16 89:12
13:9,11	33:2	127:20	35:25 42:20	Administra...	agent 57:24	allow 18:11	107:3 109:3
16:24 23:9	access 18:12	acquisitions	42:22 44:14	21:18 22:13	59:7	23:2 65:7	answered
73:12 90:21	30:23 67:7	123:2	55:11 65:5	49:13 52:2	agents 126:13	allowing 10:3	91:13
93:23 96:22	93:23 152:8	act 1:17 2:16	122:13	116:18	126:19	93:20 95:15	answers
97:18 98:11	154:9,12,17	7:10,12	127:8	145:16	aggressive	110:4	12:21
101:13	accessible	9:25 13:6	135:13	administrat...	52:3 58:22	122:14	anticipate
103:7 106:7	118:8,10	13:10 16:24	136:22	22:15	58:23 60:15	164:20	48:16
120:23	accomplished	16:25 17:23	add 62:4	adopt 86:7	70:3	allows 18:4,9	anticipating
121:6	96:8 128:22	19:12,17	113:7	adopted	ago 5:19	55:6 122:19	146:21
125:10	account	21:4 24:5	118:12	87:18	28:16 46:4	alma 3:7	anxious 61:15
128:4	15:18 81:18	35:9 36:24	149:4	advance	171:11	40:19	anybody
abate 9:8	accountable	57:12,16	added 89:5	99:23	agree 34:16	alternative	63:12
abatement	8:14,20	58:24 60:18	107:15	100:17	71:23 138:2	101:25	anyway
12:5	accurate	73:15 78:18	138:14	164:9	agreed 49:11	103:11	135:12
abatements	43:11	79:7,7	adding 14:12	advanced	49:12	Amen 171:14	apart 122:21
115:6	accurately	83:25 86:20	104:4,5	101:17	106:22	amended	apologize
Abernathy	19:23 173:5	89:7 120:24	addition 76:8	advancing	agreement	35:11 38:8	82:25
28:21	achieve 91:19	121:5	157:17	114:23	15:11 22:12	39:14 79:11	104:16
abilities	146:14	125:15	additional	advantage	agriculture	82:12 94:5	application
72:17	acknowledge	126:21	7:24 14:13	65:8	98:5	amending	118:18
ability 5:19	3:2 114:15	127:13,17	30:3 34:14	advertising	ahead 31:5	98:16	applications
34:4 61:19	165:14	128:7,23	41:12 46:16	105:16	32:25	amendment	33:2 145:11
63:19 114:7	acknowledg...	129:14,21	48:16 49:16	advocate	102:18	62:4	applies 25:5
125:17,22	29:12	137:10	69:19 97:2	99:22	aim 115:14	amendments	apply 173:21
130:8	acquire 18:4	139:17,21	97:15 135:9	144:15	aims 13:8	81:21 86:7	appoint 75:3
159:17	22:13 24:3	140:20	address 14:3	advocates	Airy 4:21	139:18	appointed
170:9	32:12,16	148:8 157:3	16:9 17:14	69:2	35:19 41:4	140:21	103:5
able 4:12 5:5	33:4,10,19	157:11,21	54:14 96:6	advocating	68:5 72:8	142:9	112:13
33:25 36:3	33:25 34:11	162:24,25	96:19 97:16	103:23	117:2,14	amount 13:17	114:13
37:21 40:2	35:17 38:14	163:17,18	100:25	affairs 74:14	120:10,14	53:11 58:3	131:14
47:24 63:23	74:12 77:4	acted 135:25	101:12	afford 56:6	120:18	95:17 112:4	133:20
67:9 69:9	102:4	acting 104:3	103:24	101:4	122:18	115:9 116:3	149:25
75:4,5,20	103:19	action 25:16	119:9 121:8	affordable	150:13,14	138:17	155:3,14
82:16 88:2	107:19	62:14 64:16	130:9	78:4,11	151:19	145:24	appointment
89:12	118:22	85:14 98:20	131:10	104:6	154:17	146:8,9,18	17:19
112:13	168:16,24	99:10	132:2	115:15,20	168:8	amounts	appreciate
113:15	169:18	124:10,11	144:12	afraid 134:17	169:25	87:14	27:19 51:21
115:11	acquired 74:6	124:21	149:22	afternoon	akin 24:4	Amy 77:9	53:2 132:14
117:9	74:10 76:7	125:2	addressed	129:6	alarms 166:3	89:21	appreciated
119:13	92:5 105:17	actions 10:10	119:10	139:12	alerted	analysis 16:7	117:7
121:11,14	118:25	15:9,13	addressing	162:3	150:22	127:18	approach
121:15	121:4	94:24 97:14	100:12	ag 92:23	aligns 17:14	and/or 33:8	30:10 55:22
122:9	acquires	101:17	108:4 128:3	agencies	ALLAN 1:12	40:15 96:7	56:16 57:3
123:16	22:23	124:9	132:21	15:16 69:8	alleviate	173:23	58:22 73:3
142:18,22	acquiring	133:11	adds 102:8	87:18 90:16	138:13	animals 79:3	116:2
150:6 168:4	96:15	active 85:18	135:9	124:4 146:5	Alliance 79:5	Anne 56:14	approached
Absent 93:15	103:11	158:15	adjacent 22:3	146:14	99:17,18,25	answer 12:14	6:17 77:11

Committee on Commerce and Economic Development
September 19, 2016

Page 2

120:2 123:6 156:14 161:25 appropriate 13:16 20:19 21:4 94:2 95:13 97:5 appropriat... 97:24 approval 105:20 107:20 approved 48:11 129:16 approximat... 9:19 22:16 26:16 45:15 architect 57:23 59:8 117:19 architecture 129:17 arduous 143:21 area 57:25 60:17 128:10 152:17 153:11 158:20 160:9 162:11 164:15,18 165:17 170:17,18 areas 58:11 59:20 66:12 66:13 111:12 120:20 154:15 169:18 171:2 array 16:3 arrow 4:22 arrows 139:5 arsenal 167:15 Art 122:18 Arts 93:5 Arty's 4:8 35:13	asked 38:5 86:14,24 168:21 asking 79:13 aspect 30:14 aspirational 90:25 91:5 91:21 assemble 31:17 assembling 32:7 assembly 32:14 100:16 assess 10:25 113:13 assessing 19:24 126:25 assessment 113:17 asset 124:18 assets 108:9 assist 7:25 93:17 assistance 33:3 41:8 64:3 71:4 71:24 72:23 93:24 125:23 167:4 assisting 70:10 Association 151:8 astounds 141:4 attached 91:10 92:8 attempts 97:3 167:15 attendance 161:13 172:3 attention 42:3 60:7 97:19 98:25 141:20 attest 139:23 attorney 63:20 77:19	77:24 79:24 80:8 89:22 106:8 117:20 136:6 167:3 attorney's 79:25 149:6 attorneys 36:11 151:21 attorneys' 111:17 attractive 73:19 84:20 attune 155:5 auctions 21:10 audience 161:21 author 2:22 23:20 24:7 41:22 64:17 authorities 101:24 authority 18:13 19:11 28:15 40:23 50:25 51:11 82:19 106:2 106:11,16 authorize 86:22 authorizing 1:15 2:12 automatical... 80:6 127:4 availability 99:20 available 11:4,8 97:9 103:16 107:12 108:21 128:12 130:2 148:22 Avenue 35:14 121:19,21 122:18 average 57:4 avoiding 105:10 awarded	106:16 aware 36:10 70:16 85:25 86:3 109:16 131:25 135:24 136:18 awareness 12:7 68:22 Awesome 99:11 B back 8:16 15:6 18:6 22:4 27:6 30:11 36:3 41:22 54:15 55:18 57:12 63:24 66:24 74:2 75:6 80:14,22 90:13 96:16 96:23 99:3 115:24 116:23 121:16 122:23 123:14 124:17 126:25 127:2 131:2 138:4,16 143:13 147:11 158:4,16 163:13 165:9 backed 124:13 background 28:17 backs 139:5 balance 138:23 Baltimore 80:19 bank 21:9,22 22:5,9,14 22:23 27:6 27:15 29:23 30:9 31:15 31:16 32:8 32:12,19,24	33:7,16 34:7,10,14 38:13,21 47:24 48:2 48:4,6,9,22 49:9,15,20 50:4,16 54:18 55:11 56:12,22 76:7 87:17 90:12,23 91:2,4,19 91:20 92:13 96:10,13 100:2,19 107:18,18 118:19,21 118:23 130:10 banks 100:11 107:14,16 108:10 bar 114:4 barrier 94:4 barriers 31:2 93:15 94:7 base 14:13 based 9:19 29:21 34:18 113:21 128:20 basically 44:12 62:24 136:14 166:23 basis 87:12 132:16 bat 25:21 battle 170:25 beautiful 141:11,23 163:3 beds 98:16 began 20:16 beginning 63:5 begins 13:14 begun 126:16 128:9 behalf 99:16 151:10 beings 55:20 belabor	133:12 142:15 believe 22:8 24:13 91:25 100:6 108:7 beneficial 116:19 119:2 benefit 3:22 34:14 119:6 119:7 136:25 138:14 139:9 156:25 benefits 154:25 Berkman 38:2 75:19 77:9,18,19 77:23,24 82:3 109:13 111:10 147:17 152:2 Bernard 93:7 Berwick 106:6 best 23:11 86:2 94:9 98:4 107:13 140:14 142:5 148:9 Beth 151:7 better 37:11 39:15 61:23 126:23 145:17 146:4 167:10 beyond 45:22 105:14 bids 105:19 big 40:11 55:4 88:18 112:25 113:24 149:13 bigger 45:2 biggest 94:20 Bill 139:18 142:9 bills 15:3,14	123:19 bit 37:22 78:20 81:12 82:14 85:3 125:12 Blackwell 1:11 2:19 5:23 152:13 152:14 154:7,22 155:20 158:11,12 162:5,9 166:2 170:15 171:15 Blackwell's 26:22 blight 8:9 10:4,10 12:10 14:3 16:12 17:22 18:8 24:19 54:14 73:18 100:2,12 108:4 130:9 132:21 150:12,17 blighted 1:17 2:15 4:13 7:11,13 13:6,9,12 16:9,24 17:2,7,20 17:25 22:10 30:10 46:12 55:18 58:4 62:25 100:18,25 101:12 103:12 104:5,21 107:11,19 108:20 116:15 120:23 121:10,20 122:20 123:11 124:23 128:3 140:18 162:11	171:11 blighting 23:3 32:4 34:3 block 78:22 87:25 119:10 121:21 124:19 139:25 blocks 25:5,7 32:2 board 4:20 35:20 50:2 56:10,18 63:13 64:5 91:23 boarded 24:16 25:18 boards 31:20 117:22 Bode 156:16 156:17 bodies 106:22 107:21 bolts 78:19 81:15 bono 113:15 114:3 books 164:3 booming 55:3 58:12 borne 20:8 95:6 Borough 106:5 boss 4:2 bought 153:19 Brad 68:5 116:24 119:24 120:8 145:22 Branton 77:10 99:12 99:15,16 110:10 114:11 breakdown 43:24 44:5 Breeze 56:4,6 57:25 58:14
---	---	--	---	---	--	---	---

Committee on Commerce and Economic Development
September 19, 2016

Page 3

60:5,18	128:4	171:23	155:4 168:7	certain 16:5,6	challenges	25:8 30:2	126:12
67:18	bullying	called 2:4	168:9	24:23 69:15	18:14 39:4	30:14 31:3	137:12
brevity 90:5	169:19,20	24:19 103:3	169:19	71:16 93:15	67:21 71:16	32:15,24	City-related
Brewerytown	burden 14:11	103:13	cash 29:18	102:2	110:9 117:9	33:3,17	146:14
93:10	113:12	104:18	Casselle	certainly	117:11	34:20 36:2	citywide
Brian 28:20	business	Camden 72:9	162:3,4,7	151:3	144:13	36:9 37:14	38:22
Brief 161:14	14:20 82:10	cancelled	164:22,25	152:17	challenging	42:7,10	151:15
bring 6:22	114:22	126:2	165:18,23	153:12	40:7 143:24	43:8,9,16	civic 130:13
18:5 22:3	161:10,16	candidates	166:11	158:14,16	chance 28:13	43:22 46:6	claim 148:16
48:21 66:24	164:17	11:7 44:22	169:13	170:16	28:23 151:6	46:8,11,13	claims 95:15
67:8 83:7	171:24	capable	170:14	171:13	158:25	47:7,21	clarify 90:2
111:15	businesses	117:15	171:6,14	certainty	change 84:3	53:12 54:19	clarity 90:19
113:4 114:7	14:5 85:2	capacities	catch 45:2,4	88:7	changed	55:4,16,23	Clarke 26:15
114:10	101:6	3:22	Catherine	CERTIFIC...	82:24 83:23	56:19 57:17	cleaned 137:8
134:3	132:24	capacity 16:4	6:16 16:21	173:2	85:15	62:14 67:3	cleaning
bringing 8:14	157:8	29:25 30:21	34:8	certification	changes	67:5 68:13	46:23
42:2 97:13	buy 74:19	149:22	Catholic	173:20	69:25	68:24 69:8	clear 21:22
Broad 3:5	166:13	150:8	103:7	certified	147:18	71:16 87:18	22:24 78:18
broadening	buyer 20:17	capital 98:15	cause 133:24	166:18	characteris...	88:11,18,20	94:11 97:7
160:7	86:19	126:17	causes 69:17	CERTIFY	29:22	90:16 93:2	106:14
broader 71:2		128:11,12	cautious	173:3	166:25	96:14,16	107:21
broken 24:5	C	care 45:13	113:2	certifying	checking 71:2	97:5 98:3	153:17
78:23	C-A-S-S-E-...	58:18	CDC 35:17	173:24	Cherelle 1:13	103:13,24	165:7
122:21	162:8	121:25	40:9 44:23	Chair 1:11	4:6 57:13	108:18	cleared 89:15
brought 5:17	Cahn 77:9	138:6,21	59:4 60:5	2:25 5:10	Chief 139:14	113:20	clearly 38:12
94:24	89:20,21	140:2,8	62:17 93:22	26:4 35:2	choose 11:10	115:14,24	126:24
125:25	91:17 99:5	caretakers	117:15	39:24 61:17	41:5 110:21	116:19	clears 13:21
143:7 149:8	99:11 111:2	141:6	150:14	66:22 109:8	chose 128:16	125:24	Clerk 2:9,11
154:22	113:7	carries 24:17	153:18	109:11	Chuck	126:18	6:14 77:8
162:22	118:12,15	case 20:3	CDCs 19:8	152:12	156:17	127:23	119:23
brownfields	146:20	22:21 40:24	33:9 36:12	156:17	church 28:3	128:4,15	Cleveland
97:17,18,22	calculation	66:3 81:15	38:15 39:2	158:10	103:7	130:20,22	111:22
budget 40:10	128:20	123:8 137:6	39:12,19	159:10	churn 137:19	130:24	clients 80:2
45:12,16,20	calendar 81:8	137:20	40:2,7	161:9	circumstan...	135:7 138:3	94:7
48:15 49:18	Califano 6:16	148:10	41:13 58:24	164:20,21	87:20	138:11	clinic 72:10
51:16 52:24	16:17,21	case-by-case	63:18,24	171:23	citations	139:9,24	170:3
builders	27:3,11	87:12	64:2 67:4	Chairman	148:4	140:10	clinical
169:17	28:24 29:4	caseload	67:13 68:14	7:4 12:23	cite 92:25	141:24	111:23
building	30:5,25	72:15 80:8	68:19,23	16:18 28:11	cited 8:20	142:16	CLIP 46:24
84:13,13,19	32:9 34:6,8	cases 9:2	70:11 71:5	35:5 38:6	94:25	143:15	47:2 137:12
94:6 98:15	39:16 40:22	24:21 38:3	72:19	41:25 61:9	cities 31:5	146:4,13	140:13
106:12	44:4 48:7	57:16 59:18	110:14	62:2,2	55:15	147:6 148:2	141:5
121:20	49:10,24	79:15,21,22	112:20	89:20	citizens 10:3	148:25	close 6:22
122:16	50:14,18,21	79:25 80:7	117:5 150:7	challenge	12:8 165:10	149:12	45:7 123:24
123:16	51:2,8,21	80:8,10,23	151:8	40:8 67:25	165:11	150:16	closely 21:20
126:17	52:22 53:2	80:25 81:7	153:25	69:10	city 1:2,7 2:5	151:4 157:9	36:13
165:4,6	53:5,21	82:17 95:4	159:16	108:18	3:14 4:20	157:10	closer 42:15
169:16	68:17 70:5	103:10	167:25	110:14	5:6 7:14	159:20	56:4
buildings	71:19,22	129:16	170:10	111:19	9:10 10:5,6	162:20	co-op 157:8
7:20 8:3,6	76:16	131:15	CDFI 31:7	128:8	12:4 13:17	165:9,24	160:15
9:6 24:15	116:11	136:20	census 36:21	167:20	13:24 14:9	City's 43:8	co-ops 160:6
103:8	call 86:3	138:9	center 62:24	challenged	16:2 17:3,9	58:5 87:10	160:8,9
125:10	140:12	140:15	89:23 98:2	72:24	20:6 23:6	88:8 124:3	Coalition
	161:9,18						

Committee on Commerce and Economic Development
September 19, 2016

Page 4

60:5	141:4,18	48:1 49:1	154:1 155:1	57:19 59:11	complex	conditions	104:3
code 8:17 9:5	142:24	50:1 51:1	156:1 157:1	60:8 67:2	130:17,19	11:2 17:16	131:20
18:3 21:11	145:25	52:1 53:1	158:1 159:1	67:23 69:7	compliance	84:24	136:3
44:15 65:4	148:12	54:1 55:1	160:1 161:1	69:18 78:6	8:15 18:2	conduct	138:12
83:23 88:20	156:13	56:1 57:1	161:10,17	78:22 86:7	complication	10:24	149:24
101:14,17	161:21	58:1 59:1	162:1 163:1	93:8 95:9	79:20 97:3	confidential	150:6
104:24	comes 5:22	60:1 61:1	164:1 165:1	98:13 99:23	complicatio...	80:3	conservator...
codes 83:19	25:15 65:11	62:1 63:1	166:1 167:1	103:2	131:3	confirm	1:17 2:16
88:23	80:14	64:1 65:1	168:1 169:1	104:18,19	complied	27:11	4:10,17,22
codify 23:23	126:20	66:1 67:1	170:1 171:1	108:9	25:15	conflict 59:10	7:12 10:9
27:24	130:20	68:1 69:1	171:24	109:25	component	confront	10:13,18,20
Collaborati...	165:10	70:1 71:1	172:1,4	110:23	57:11 59:11	131:18	10:23 11:7
20:25	coming 5:15	72:1 73:1	commercial	111:6,19	components	confusion	12:7 13:6
Collazzo	48:17,19	74:1 75:1	31:25 32:3	113:9	78:5	129:21	13:10,14,19
119:25	80:22	76:1 77:1	32:5 159:23	115:16,19	comprehen...	conjunction	13:20 14:10
139:12,14	145:13	78:1 79:1	Commissio...	116:13	54:19 56:16	35:16	16:11,25
149:3	159:9	80:1 81:1	12:22 13:3	117:18,21	76:17	connect 114:3	17:18 18:8
151:20	169:16	82:1 83:1	25:24	119:2	Comprehen...	connected	18:15 21:3
colleague	170:7	84:1 85:1	commit 51:9	120:19,21	56:9	162:21	21:8,24
57:13 66:10	comment 6:7	86:1 87:1	commitment	122:22	compromise	connection	22:17,20
colleagues	comments	88:1 89:1	104:11	132:22	108:12	160:9	23:2 25:11
21:20 47:4	38:6 60:24	90:1 91:1	Committee	145:19	142:19	connects	25:16,20
collect 13:24	67:16 68:8	92:1 93:1	1:3,16 2:5	149:20	143:4	25:10	26:18 27:8
37:17	145:3	94:1 95:1	2:13,19 6:7	150:7 157:4	compromised	conscientious	28:18 29:3
collected	147:20	96:1 97:1	7:5 12:18	159:17	87:22	140:2	29:16 30:3
15:25	155:25	98:1 99:1	12:24 16:19	167:23	concept 115:8	consequence	30:6,9,24
148:22	161:5,20,23	100:1 101:1	26:5 31:11	170:19	concepts 5:24	124:22	31:3,15,18
collecting	171:19	102:1 103:1	39:25 54:9	community...	concern	conservator	33:21 44:23
124:3	Commerce	104:1 105:1	89:24 129:7	33:10	88:18	19:3,7 21:5	57:16 62:22
collection	1:3,16 2:6	106:1 107:1	161:10,17	community...	100:13	25:15 62:16	63:9,12
15:16,24	2:13 3:1 4:1	108:1 109:1	171:24	18:7	concerning	74:22 75:3	65:12 67:24
126:12	5:1 6:1 7:1	110:1 111:1	172:4	community...	44:10	82:6,6	68:23 69:13
135:20	7:5 8:1 9:1	112:1 113:1	Common	92:21 98:14	concerns	86:15,18,18	69:17 70:19
136:7	10:1 11:1	114:1 115:1	24:19	community...	67:15 86:9	86:19 94:9	71:13,21
collections	12:1,25	116:1 117:1	109:18	108:2	88:10 111:5	94:15 95:6	73:10 74:4
88:16	13:1 14:1	118:1 119:1	Commonwe...	company	156:22	95:8 96:13	74:13,16,20
collective	15:1 16:1	120:1 121:1	110:13	47:15 60:6	concert 17:8	103:5	74:23 76:2
22:12	16:19 17:1	122:1 123:1	114:12	129:10	34:17 108:8	106:12	79:7,15,22
Columbia	18:1 19:1	124:1 125:1	communities	compared	conclude	114:14	80:5,12,25
105:25	20:1 21:1	126:1 127:1	3:25 13:11	129:25	156:2,8	121:13	83:12 86:17
combatting	22:1 23:1	128:1 129:1	78:10	compete	concluded	131:22	88:13 92:24
12:10	24:1 25:1	130:1 131:1	100:18	64:21	161:16	133:20,24	93:16 94:14
come 24:24	26:1 27:1	132:1 133:1	101:11	complained	172:5	134:6	97:4,14,20
25:2 36:14	28:1 29:1	134:1 135:1	111:9	134:22	concludes	135:11,18	100:11,21
49:15 51:13	30:1 31:1	136:1 137:1	117:17	complement	161:9	150:25	101:11
51:14 60:2	32:1 33:1	138:1 139:1	133:3 147:9	21:8	171:23	155:13	102:11,23
72:4 73:10	34:1 35:1	140:1 141:1	159:24	complete	concourse	158:3	103:10,22
86:4 94:21	36:1 37:1	142:1 143:1	160:22	10:14 11:17	14:19,25	conservators	103:25
119:21	38:1 39:1	144:1 145:1	community	33:11	condemned	11:5,10,14	104:21
125:14	40:1 41:1	146:1 147:1	4:19,24 5:3	105:12	102:5	19:9 37:13	105:21
133:23	42:1 43:1	148:1 149:1	12:8 21:16	134:3	condition	95:12 96:3	106:4,21
136:4 138:9	44:1 45:1	150:1 151:1	30:16 31:7	completed	10:21 84:24	96:22 97:6	107:2,8
139:3,21	46:1 47:1	152:1 153:1	31:20,24	150:2	85:5	98:10,20	108:3,10,23

Committee on Commerce and Economic Development
September 19, 2016

Page 5

108:24	consulting	conveyed	19:4,17,23	40:19 41:16	169:23	count 43:2	creates 84:12
109:17,19	129:10	137:3	20:4,8	41:18,20,21	170:18	80:11,17,22	creating
112:12	contact	Cooper 135:5	22:17 48:25	41:23,24,25	Councilma...	counterpro...	84:22 92:20
114:24	148:19	136:16	112:3	42:14,19,25	63:17	135:15	114:22
118:17,18	contained	cooperation	113:16	43:2,5,6,7	Councilma...	136:10	125:24
119:12	173:5	95:19	125:22	43:20 44:7	76:11	country	creation 23:7
122:4,13,19	contaminants	cooperative	127:12,19	45:6,11,24	Councilme...	155:7	128:24
123:3 124:8	98:18	147:7	costing 46:8	46:2 47:3	48:20 86:11	County 56:2	credit 104:12
125:2,18	contemplate	coordinate	costs 12:5	49:6,19,22	Councilpeo...	104:19	112:21,22
128:2	95:14,24	149:14	20:13,22	50:10,17,20	56:10	105:25	creditor 82:9
129:14,24	contemplated	coordinated	22:14 29:16	50:24 51:5	Councilwo...	106:14	credits
130:13	95:7	68:10	95:6 96:4	51:12 52:5	1:11,13	couple 23:18	106:17
138:5	contentious	coordination	96:14 97:13	52:9,11,13	2:20 4:2,6	73:6 89:16	crime 7:19
145:10	60:11	67:19 146:4	102:8	52:15,17,19	5:18,23	90:2,13	149:11
149:11	contingencies	147:15	103:17	52:23 53:4	23:22 26:21	120:24	criminal 79:2
151:12	149:10	149:19	110:18	53:6,7,8,19	28:7 35:3,4	129:23	85:10
152:24	continue 4:25	Copeland	111:16,18	53:22,25	36:7 37:8	149:18	criteria 9:22
158:6	9:2,6 19:6	68:5 119:24	127:6	54:2,3,5,7	37:23 39:17	166:8	11:12 21:22
162:24	23:12 48:20	120:8,9	135:10	54:10,11	39:23 41:3	course 86:16	25:19 27:9
163:17	56:13 65:16	145:22	cottages	60:22 61:8	79:10 91:15	102:21	62:23 65:17
167:2,22	145:8	corporate	111:25	61:15,25	109:6	118:24	65:18 73:15
168:15	155:19	125:9	Council 1:2	62:3,5,7,8	116:20	122:9	75:2 78:17
169:2,6	continued	corporation	2:5 26:14	62:10 64:11	118:14	court 8:10	83:14 84:2
conservator...	15:8 106:9	8:23 31:24	26:19 27:13	64:11,13	119:19	17:18 24:19	84:5 85:12
3:20 4:4 5:5	continuing	69:7,19	50:2 51:24	66:4,6,7,20	120:4,11	24:19,20	85:24 87:16
11:23 28:21	3:19 15:7	82:18 103:3	52:3 68:15	66:21 67:16	137:15,23	38:4 59:16	88:22 89:2
45:4 68:16	141:25	103:4	69:24	68:8 69:4	139:13,16	65:10 72:23	89:4 93:14
72:20 110:3	143:9	106:15,18	118:24	70:25 71:9	139:23	74:24,24	108:19
110:12,15	control 23:4	111:20	135:3,24	71:20 72:5	143:17	75:6 79:20	151:2
111:8	45:23 63:11	117:19	139:7	72:21 73:4	145:3,7	80:2 86:21	critical 22:9
consider	98:2 102:17	120:19	150:23	73:5 74:3	152:12,13	102:14,20	curious 47:4
19:21 23:11	122:16	145:20	157:9	74:11 75:13	152:14	105:12,20	47:5 110:7
40:4 107:11	148:5	corporations	Council's 8:8	75:16,22	154:6,7,21	109:18	166:7
136:13	157:12	4:19 5:4	Councilman	76:4,20,25	155:20,22	121:12	current 10:21
considerable	173:23	30:17 31:21	1:11,12,12	77:13,21	156:4,7	124:7	131:18
111:17	conveniently	67:2,23	1:13 2:2,17	81:25 85:7	158:10,11	129:16	151:2
consideration	15:4	110:2,24	2:24 5:12	89:14 98:23	158:12	131:12	currently
27:18	conversation	111:7	5:13 6:5,10	99:7,13	159:10	136:5	105:15
considerati...	3:20 5:2	116:13	6:19 7:4	109:9,10	160:23	148:22	129:14
81:16,17	29:23 66:24	136:24	9:15 12:16	115:4	161:4,7,15	149:25	CURTIS 1:11
considering	66:25 67:12	149:21	12:23 16:15	120:11	162:5,9	169:3	customers
110:21	72:16 145:8	159:18	16:18 23:17	132:13	164:19,24	court's 93:24	14:17,22
124:25	151:12,24	167:24	23:20 24:6	137:18	165:13,20	courts 18:11	cut 24:2
151:14	152:5,9	correct 46:22	24:13 25:22	139:13	165:25	70:22	135:21
169:5	160:7	173:8	26:13 27:10	143:7	166:2	cover 20:13	cutting
constituents	170:11	correctly	27:19 28:7	144:11,25	170:15	95:5,11	137:12
28:2 70:4	conversations	66:10	28:9,10	145:2	171:15,18	covers 35:19	
construct	28:19 29:13	corridor 6:3	29:9 30:12	147:24	171:21	create 19:5,6	D
113:11	64:2 118:20	32:2,3,5	31:9 33:13	151:5 153:2	Councilwo...	78:10 97:2	D 170:23
construction	convey	163:16	34:21,22,23	159:7,11,12	60:25 61:3	101:6	dance 83:21
20:3	107:22	corridors	34:25 35:7	165:15	63:25	created 8:9	dangerous
consultant	conveyances	159:23	35:12,21	166:5,6,22	counsel 167:5	21:18	8:6 9:12
99:25	136:21	cost 18:20	36:20 39:6	168:13	169:9	154:12,12	17:12 42:8
							44:9 45:4

Committee on Commerce and Economic Development
September 19, 2016

Page 6

45:18 73:20 data 9:20 11:3,5,7 27:12,14 43:12,13 71:6 90:9 90:11,23 database 26:25 date 83:8 107:15 dates 125:8 dating 73:25 David 1:13 119:25 129:7 149:16 day 7:17 24:17 55:13 141:11 143:12 152:22 156:20 day-to-day 74:14 days 166:20 DEA 150:20 dead 9:5,21 101:15 deal 17:19 100:18 dealing 55:20 60:3 68:2,3 144:2 146:13 150:11 dealt 59:15 141:7 debate 116:25 debris 84:21 debt 94:22 95:5,11,13 95:18 96:20 97:7 113:24 114:7,8 debts 13:22 15:7 decade 100:15 deceased 8:22 105:9 decent 78:11	165:10,11 decide 28:25 52:3 105:22 146:22 168:10,19 decided 123:9 168:8 decides 146:17 decision 21:5 65:15,18 decisions 56:11 decreased 7:19 dedicated 8:9 deed 130:15 deemed 105:11 deems 97:5 deep 131:7,15 131:21 defeated 135:9 defend 169:10 defended 137:6 defense 134:14 deferred 127:4 deficiencies 11:20 define 44:15 defined 88:25 126:24 definitely 133:14 definition 83:24 definitional 89:8 defunct 136:24 Delaware 56:2 delay 31:12 delays 135:13 delegation 144:6 delinquency 14:14 16:12	73:17 delinquent 8:25 13:13 15:14,23 16:9 23:3 32:16 34:2 34:12 48:19 49:14 58:6 73:11 90:21 96:12 102:22 103:12 107:25 130:7 131:24 delipidated 84:24 demand 20:21 demolish 9:23 45:8,19 demolished 94:6 105:14 106:13 demolition 8:6 44:18 45:15 46:15 95:3 132:11 demolitions 112:2 demonstrate 16:7 department 7:8 13:7 14:15 15:12 15:13 21:10 21:19 25:25 26:6,11 34:8 36:14 36:23 37:15 37:16,18 39:2 44:20 60:2 69:11 95:20 124:15 135:17 146:12,16 departments 17:9 116:17 143:3 dependent 70:22 159:20	depending 74:5 Deputy 12:22 13:3 16:21 25:24 DEREK 1:12 derelict 115:13 168:2 deserve 171:13 designate 68:13 designation 149:12 designed 87:3 103:14 107:23 despite 148:15 deteriorate 9:7 deteriorated 13:12 44:16 deteriorating 7:20 deterioration 8:3 determine 11:14 107:13 Determining 21:2 deterred 52:24 develop 32:21 55:5 98:3 108:19 developed 8:10 90:12 91:7 94:11 96:10 129:12 developer 57:23 59:6 62:17 64:22 162:23 developers 60:9 63:19 63:22 64:8 70:10,15 97:23 104:3 111:12	127:5 130:15 151:22 developing 59:19 development 1:4,16 2:6 2:14 3:23 4:19 5:4 7:6 12:25 16:20 16:22 17:5 21:16,19 30:17,22 31:21,24 33:12,20 54:8,25 55:2,9 57:19 58:11 67:2,23 68:18 69:7 69:18 70:6 70:6,7,11 78:6 101:8 103:2,4 106:19 109:25 110:23 111:7,20 116:13 117:18 120:19 126:3 127:14 129:9 132:12 145:19 149:20 159:17,22 160:14 161:11,18 167:24 171:25 172:5 developments 20:14 DiCicco 24:6 DiCicco's 24:13 died 79:24 difference 23:24 61:20 118:17 differences	31:14 different 27:7 30:8 32:6 39:19 50:7 51:23 54:21 60:24,25 61:6,7,22 67:4 68:24 70:20 76:11 76:13 82:4 85:7 113:8 120:20,24 143:2 168:12 171:3,4 differently 61:11 85:6 132:9 difficult 39:12 105:8 difficulties 37:3 difficulty 157:7,24 dilapidated 111:25 diligence 64:20,25 127:17 direct 22:14 128:23 173:23 directed 33:21 108:4 directing 28:2 direction 39:17 Director 7:7 7:15 16:22 28:14,20 120:9,14 discrepancies 90:9 discuss 93:16 discussed 170:13 discussing 50:3 discussion 144:20 Disease 98:2 dismantled	94:4 dispose 130:25 disposition 21:23 32:23 87:16 96:11 disqualifies 155:12 distressed 158:24 distressing 126:15 district 4:8 13:18,25 16:2 26:21 26:22 35:12 56:9 61:2,2 61:3,4,13 61:20,21 76:11 83:2 149:6 150:23 districts 37:2 56:18 69:24 documentat... 167:19 documents 36:16 62:19 doing 10:6 30:21 32:11 39:10 48:22 64:3,20,24 70:15 72:3 72:19 80:19 88:19 111:12,21 111:22,24 112:2 114:14 118:9 139:2 144:24 147:8 153:11 155:11,18 155:19 dollars 9:8 12:4 30:19 30:23 115:24 144:21 159:20 domain 102:2 102:4	130:11,19 Domb 1:12 2:20 41:21 41:24 42:19 43:5,7,20 44:7 45:6 45:11 46:2 47:3 49:6 49:19 53:8 53:22 132:13 doors 8:8 24:12,16 25:13,18 downstairs 141:3 drain 140:8 Drexel 40:18 drive 61:23 101:7 driven 60:8 drug 148:14 dual 73:2 due 13:17 58:18 61:9 62:6 64:20 64:24 127:17 dust 98:17 duty 137:13 E e-Check 15:3 eager 158:22 earlier 40:6 116:11,22 118:16 145:14 169:24 earliest 117:3 early 58:15 61:10 112:15 easier 14:18 159:15 East 103:3 121:7 126:10 150:12 echo 145:3 echoed 154:9 economic 1:3 1:16 2:6,13 3:23 7:6
---	--	---	--	--	--	--	---

Committee on Commerce and Economic Development
September 19, 2016

Page 7

12:25 16:20	26:17,23	engage 113:2	150:9 169:4	95:17	expertise 39:5	92:17 93:22	129:6,7
78:6 84:25	62:22	167:5	essence 143:5	exceeds 114:8	78:3 83:6	fallen 15:6	149:16,17
101:7	102:22	engaged 8:7	essential	excited	150:19	falling 58:17	151:22
132:25	eliminated	151:21	95:20	123:20	explain	122:21	152:11
159:22	87:22	ensure 21:21	essentially	exclusions	124:15	162:13,18	154:14,20
161:11,17	eliminating	68:21 97:8	18:3 128:18	85:16	explore 64:14	163:8,12	Fels 52:10,13
171:25	116:2	136:2	established	Excuse 132:8	extensive	falls 163:20	Ferry 57:25
172:5	Ellena 121:6	ensuring	92:10	executive	19:25	familiar 4:7	fewer 14:8,24
economically	121:7	144:15	107:16	28:13,20	extensively	79:4 148:20	field 38:18
114:16	123:24	enter 15:11	estate 15:23	120:9,13	91:22	167:7	Fifteen 45:9
economics	126:11	entire 79:21	47:15 54:8	144:3	extent 168:4	168:17	fifth 156:19
108:13	Elly 3:9	entities 22:2	55:16 56:4	exercise	external	families 14:6	fight 59:16
Econsult 46:4	eminent	23:10 33:2	57:23 58:11	18:25 19:2	71:25 72:6	140:3	fighting
educating	102:2,4	36:18 48:10	59:7,19	exhausted	extinguish	family 104:22	17:22
98:7	130:11,19	67:10 70:21	80:7 87:25	10:5	106:22	114:20	170:20
education 3:5	emotionally	71:17,25	88:11 96:25	exist 17:16	107:20	138:18	171:3
70:16	140:8	96:21 125:9	127:14	71:8 130:9	extinguished	140:5	figure 70:19
effect 79:9	emphasis	146:11	129:18	existed	95:16	141:22	70:22 83:23
149:13	57:2	159:21	139:2	136:19	108:16	far 3:5 25:10	file 14:18
effective 8:8	emphasize	entitled 167:2	Esther	existence	extinguishing	36:5 43:17	18:10 25:16
10:2 16:5	134:6	entity 18:16	158:16	87:24	103:25	46:23 48:14	36:11 69:12
24:21,22	employ 117:6	19:24 20:6	estimated	existing 98:5	extract 59:18	106:6	74:23 81:15
37:6 101:12	117:9	20:9 21:4	17:10 20:4	131:4,6	extremely	130:18	82:16
101:21	159:25	44:5 68:12	Estimating	132:19	38:11 105:8	133:15	112:11
107:3	employed	115:17	19:23	155:5,17	118:2 126:4	135:3,18	123:7
121:16	157:20	entreprene...	evading	exit 74:8,19	131:5 153:8	157:10	135:23
122:11,14	employment	5:21	104:25	Expanded	eyesore 78:22	159:2	145:23
147:22	157:6,24	entry 84:17	evaluating	14:22	140:4,19	Farm 93:7,12	166:10
effectively	empty 46:8	environmen...	107:10	expect 105:17		farms 92:22	168:5 170:4
108:11	enable 64:23	98:18	131:19	138:7	F	favorable	filed 38:4
efficiency	enabled	113:12,17	eventually	expeditiously	face 94:7	128:14	71:13 76:2
15:19	100:14	138:25	9:7 105:11	102:18	facilitate	feasibility	79:16 80:25
efficient	enabling	equal 49:23	everybody	expend 69:19	13:18	125:17	81:4,7
103:21	100:19	114:16	61:11,24	136:5 138:3	facilitating	feasible 107:9	123:23,25
132:16	enacted 35:11	154:12,13	139:20	138:5	66:25	February	124:11
efforts 8:12	79:8 86:8	equally 76:13	153:24	expenses	119:14	79:14	125:7
15:20,23	enacting	equitable	everybody's	127:10,20	138:12	feds 144:17	135:25
21:9,11	97:14	56:17 57:3	143:13	127:24	151:14	144:19	138:5
23:5 99:24	encourage	equivalent	evidence	expensive	fact 124:24	feel 141:5	141:17
108:18	11:4 12:8	83:24 89:6	10:16 173:4	11:21	134:10	152:18	166:9,16,18
168:24	103:15	error 133:19	evident	130:18	135:15	153:14	168:23
eight 93:12	126:18	especially	136:11	experience	136:19	154:2	files 145:20
103:5	encouraging	3:24 30:19	example 95:8	16:7 19:9	156:11	162:25	filing 14:22
either 30:15	63:17,24	31:23 67:22	104:17	22:19 30:21	factors 19:21	163:4,18	63:8,12,15
46:7 64:8	encumbran...	68:2 69:18	105:24	31:19 37:20	167:7	164:7	72:19
115:15,20	95:16	71:17 87:24	118:21	39:18 57:21	facts 80:9	feels 153:25	116:14
149:21	endeavors	99:21	148:4,14	57:22 65:13	Fadullon	168:18	124:25
ELDI 103:9	19:22	110:21	157:19	72:2	56:14	fees 19:25	168:25
103:20,23	enforcement	113:3 116:3	170:2	experienced	fair 23:6	111:17	filings 122:7
104:7	8:7,17 9:2,5	128:16	examples	40:14	126:24	feet 82:11,13	123:3
electric	15:9,13	133:17	100:6,22	117:12	fairly 111:24	119:8	fills 10:2
162:16	21:11	139:7	102:25	expert 129:15	fairness	Feldman	130:4
eligible 25:20	101:14,17	143:25	exceed 88:4	136:6	15:19	119:25	final 160:3
					faith-based		

Committee on Commerce and Economic Development
September 19, 2016

Page 8

finally 4:12 40:5 97:11 128:5 134:13 136:12 finance 21:21 104:8 financial 58:3 112:23 127:18 financing 31:8 108:17 128:6 find 8:11 29:6 66:25 73:8 122:14 143:3 145:25 146:15 158:23 168:4 finding 157:7 fine 24:18 25:2,3 fine-tune 61:19 finish 61:18 finished 137:5 finishes 89:17 fire 84:12,15 164:4,5 fireman 57:4 firm 78:3 121:9 133:8 firms 14:6 135:6,20 136:7 first 6:12,14 12:19 13:3 52:22 63:5 74:25 83:15 90:7 94:8 109:16 116:25 117:5,5 121:3,5 125:15 143:12 firsthand 7:16 fiscal 117:8 fit 9:14,21	11:11 24:8 135:7 five 82:24 91:7 104:13 104:15 119:11 123:3 five-year 91:9 92:4 fix 24:24 25:3 47:12 58:6 80:17 fixed 87:5 89:9 112:4 141:21 162:13 fixing 47:19 65:2 152:21 flag 88:18 flexibility 82:14 flexible 101:22 flipped 58:10 flow 29:18 flowchart 26:5 focus 21:13 53:16 focused 14:15 61:12 focusing 57:24 folks 58:21 60:25 follow 54:12 64:12,17 120:17 follow-up 33:14 following 103:17 149:18 food 101:5 foot 19:14 for-profit 70:9,15 force 129:12 149:7 forcing 9:7 foreclosure 85:14 103:17	124:10,10 130:18 foregoing 173:7,20 forever 74:7 74:17 forget 53:14 forgive 95:13 forgiveness 96:7 form 11:9 157:8 169:20 former 4:2,20 28:20 103:7 formula 143:4 forth 11:12 77:4 160:5 fortunate 117:14 forum 50:2 forward 5:8 30:4 53:14 64:15 106:25 119:22 124:9,21 143:24 145:25 153:24 156:13 162:17 forward-loo... 116:7 159:13 forward-thi... 100:24 foster 30:2 found 101:9 101:20 103:20 foundation 118:4 four 128:5 fourth 3:13 fourth-year 3:9 framework 96:4 98:9 109:24 frankly 140:7 fraudulent	136:21 fraudulently 137:3 free 15:4 106:14 165:6 fresh 101:5 friendly 62:4 front 19:24 58:8 97:13 113:18 114:6 126:23 163:13 fruit 135:5 148:23 fruition 134:4 full 69:16 72:14 122:13 157:16 fully 65:5 98:21 173:5 Fund 104:10 128:9 funding 18:16 30:15 40:8 49:23 86:12,13 92:12 97:12 108:21 118:22 147:17 158:5 funds 13:23 97:13 127:7 Furthermore 93:18 future 19:21 83:5 G gain 93:22 157:14 gang 58:12 gap 10:2 31:8 130:4 Garage 122:18 garden 93:6,8 93:9,10 95:9 98:13 115:16 gardeners	141:6 gardens 92:21 93:4 93:19 101:5 gatekeeper 36:23 gates 163:13 163:13 gathering 169:8 general 100:16 120:17 generally 73:16 130:13,16 generate 159:18 generations 92:20 gentleman 154:13 162:19 gentlemen 155:23 gentrifying 111:13 Germantown 121:19,21 122:18 123:5 getting 26:7 37:10,20 51:16 67:25 113:19 138:4 143:5 147:6 148:4 148:5,6 157:25 163:9 166:13 169:17 Girard 56:4 give 45:2 47:2 47:8 50:12 51:18,19 70:24 74:16 75:2 85:23 116:18 125:24 161:22 165:9 given 104:2	104:10 105:8 131:9 155:18 gives 49:25 82:14 130:8 132:10 go 27:6 34:4 41:20 48:6 48:12 51:16 57:15 58:9 58:25 63:16 67:24 69:22 73:7 74:6 75:6 77:4 78:17 85:20 90:4,5 112:4,9,13 112:14 133:16,24 135:18 148:9,21 151:4 159:3 goal 49:16 51:6 90:25 146:15 157:15 goals 21:23 45:20 54:22 91:5,10,21 92:4 godsend 66:12 goes 45:22 73:23 74:12 80:11 93:10 going 28:6,6 30:3 31:18 36:21 37:17 39:7 41:20 44:24 47:12 49:14 50:4 52:5,20 53:14 54:17 55:10 56:24 57:17 59:3 59:22 60:16 61:14,17 63:22,24 64:9 66:12 67:20 75:9 78:14,16,24 81:11 83:17 88:14 100:8	101:18 102:24 112:10 113:4,19 114:10,16 114:17 115:12,17 115:19,23 116:5,8,23 118:23,24 119:5,9 120:16 122:12,17 124:4,12 126:14 129:19 130:25 136:4 138:19 142:6,18,22 144:11,14 146:2,17 153:6 156:19 158:20 164:14 166:24 169:6,14,21 good 2:2 6:19 7:3 12:23 16:17 35:6 39:17 41:11 42:3 46:21 50:2 53:17 55:17 68:20 77:21,23 99:12,13 104:25 105:10 124:19 129:6 139:12,21 139:25 154:22 157:15 162:3,25 Goren 13:2 gotten 37:12 government 18:9 20:25 70:13,21 102:7 114:23	144:16 governmen... 130:23 132:18 governments 101:19,24 102:9 104:20 106:3 108:11 114:12 Governor 4:11 grab 134:10 grad 52:10,13 Graduate 60:17 granted 105:12 grants 97:25 grass 137:13 grassroots 33:22 92:17 grateful 86:5 Grays 57:25 great 29:4 35:9 53:25 54:6,14,23 87:15 121:17 163:18 greater 20:5 22:22 68:22 72:2 108:24 greatest 94:23 green 1:12 2:19,24 7:4 12:24 16:18 23:20 28:7 28:10 29:9 30:12 31:9 33:13 34:21 35:7,21 42:2 66:20 66:21 69:4 71:9,20 72:5 98:13 109:9,10 115:4 120:12 137:18 139:13
---	--	--	--	--	---	--	---

Committee on Commerce and Economic Development
September 19, 2016

Page 9

143:7	84:11	116:22	153:11	121:23	106:17,18	impactful	98:19
144:11,25	half 47:17	140:24	157:13	hit 101:14	108:7	9:25 36:25	incentivize
145:2 151:5	90:6 123:19	142:14	159:24	114:18	109:15,21	impacts	96:20 129:2
153:2 159:7	Hall 1:7	149:19	160:21	hits 9:5	109:22	61:22 76:13	include 42:18
159:11,12	hand 39:8,9	152:6	167:5 170:4	hold 1:16	115:15,20	159:16	94:5
165:16	handles 65:20	hearing 2:3,5	170:9	2:14	129:17	impede 111:6	included
166:5,6,22	handling	2:7 3:18	helped 123:7	holding 8:13	151:25	impediment	155:13
169:23	88:17	4:24 10:18	helpful 11:8	120:12	152:3	133:17	includes
170:18	hands 85:15	10:20 35:8	16:11 17:21	Holly 93:6	huge 53:16	impetus 47:9	10:15 11:13
Green's	happen 88:15	53:17 65:12	27:23 51:17	home 55:8	human 55:20	implement	11:17
40:19	126:22	68:9 125:8	77:3 89:15	57:5,5 93:4	84:11	81:14 92:12	including
Greg 28:15	131:3 142:7	131:14	126:4	114:21,21	Humanities	implementa...	11:18 14:2
groundwork	144:9 146:7	139:11	128:16	121:6	93:5	85:21 96:5	82:18 94:14
147:9	happened	141:3	129:24	122:17	hundred	109:4	95:2 104:9
group 6:12	125:4	142:13	148:24	homeowners	80:23	129:13	107:17
12:20 38:24	148:17	145:6 155:4	helping 30:2	121:17	hurdle 65:21	148:24	income 58:3
38:25 70:8	166:12	161:8	45:4 109:23	155:6		implemented	64:6 78:12
89:19 93:21	happening	171:22	127:23	homeowner...	I	92:2 149:8	99:22
150:22	67:18 94:17	hearings 1:16	148:10	78:8	I's 29:7	implementi...	106:17
170:19	happens	2:14 10:23	helps 31:16	homes 60:6	idea 41:12	100:8	inconsidera...
group's 93:25	14:15 95:25	12:6 65:19	83:6	99:20 101:4	46:10 47:25	implications	138:17
groups 12:9	114:19	92:23	Herb 26:25	103:9 104:6	124:6	61:7	increase 12:3
33:10 60:11	145:18	120:12	Herb's 27:12	106:20	ideal 21:3	important	81:5,9
113:9	152:19	122:8	Hersh 109:22	129:8	93:19	5:22 20:20	99:20
130:14	happy 12:14	hears 24:20	hey 80:15,17	132:25	identified	21:5 24:14	increased
150:7	23:15 26:11	heartened	124:16	honest 58:21	26:22 33:24	47:11 51:15	7:19
157:13	109:3	95:22	Hi 25:25	honor 35:9,19	71:12	51:15 57:14	incurred 19:4
169:15	170:16	heating	77:18	hope 12:5	117:10	115:5 118:2	independent
grow 15:7	hard 36:17	123:12,18	Hickman	148:23	121:22	153:7,8	27:21
growing	38:9 79:6	heir 141:12	170:24	hopefully	identifies	158:22	individual
78:25 93:4	86:6,12	heirs 136:23	high 59:19	8:15 28:24	74:22	importantly	54:20 71:11
growth 48:25	171:10,12	held 8:20	65:21	Hospital	identify 5:7	47:10	108:5
guarantee	hazard 164:4	Heller 28:15	142:24	60:17	11:6 26:20	improve 4:23	153:25
128:25	164:5	28:23 29:6	higher 3:4	hotel 106:7	33:8 71:3	13:10 15:23	individuals
140:18	hazards	help 12:2	20:8 49:2,3	house 139:18	83:9,10	23:6,8,12	8:21 42:11
guess 50:13	84:18,20,23	13:10 15:5	125:21	142:9	identifying	115:18	42:13,21,24
51:13 59:13	head 44:2	23:5,8,23	highest 55:4	162:12,18	8:2 120:5	140:25	43:23 55:7
68:11	46:19 57:11	30:16,23	115:9	162:20,22	149:24	158:23	64:19 71:11
110:25	73:16	61:23 67:13	highlight	houses	ignore 141:12	improved	96:21 133:5
141:19	health 84:17	69:21,23	78:14 92:15	111:25	illustrious 3:6	14:23	154:18
166:22	84:23 97:17	70:3,3	129:22	162:12	imagination	142:11	157:16
guidance	132:23	72:18 78:10	154:21	163:6	156:24	improvement	industrial
94:12,18	hear 2:7 37:3	100:18	highlighted	housing	immediately	143:9	113:22
109:18	37:4 43:2	109:24	31:6	21:16 37:25	47:20,22	improveme...	ineligible
guidelines	56:20 61:9	116:16	highlighting	56:17,25	126:22	14:25 18:22	107:7
96:9 97:8	61:16 66:3	123:6 127:5	117:8	57:10 67:11	142:7	20:23	inexpensive
128:13	92:22 95:22	127:25	highly 107:2	72:13 77:20	imminently	improving	101:23
163:20	99:6 116:24	134:24	hired 7:24	77:25 78:2	9:11 17:12	14:16 53:15	influence
gutters	134:8	138:10	historic 35:22	78:4,8,12	42:8 44:9	102:19	32:4 34:3
163:12	143:13	141:14,15	historical	79:5 80:11	45:3,17	in-house 41:2	information
guys 40:11	heard 43:8	146:5	35:15	99:17,18,25	impact 7:12	incentive	11:13
	67:6,21	149:13	history 11:18	100:10,15	7:17 17:2	25:2	146:10
H	110:13	152:9,10	104:23	106:14,15	26:8 66:9	incentives	148:21
habitation					132:21		

Committee on Commerce and Economic Development
September 19, 2016

Page 10

167:13	138:25	97:7,11,17	25:22 26:13	39:24 44:20	112:5,7,10	10:13 11:3	Laura 77:9
169:8	139:8 142:4	112:19	27:10,19	127:6,7,23	112:16	43:12	89:21
informed	152:16	113:24,24	28:11 34:22	136:17	113:18	lack 99:8	law 3:8 4:11
39:25	158:18	125:16	35:5,13	150:4 159:5	114:6	145:17	7:13 11:13
inherent	interesting	145:5,12	36:20 39:7	keeps 145:13	118:20	lady 118:4	13:24 15:12
18:14	132:6 160:6	146:20	41:17,18	Kenney	124:12	land 21:9,15	17:2 24:2
initial 158:5	interface	150:17	42:14,25	21:17 56:15	137:2	21:22 22:4	26:5,11
initiative	69:21	153:9	43:6 45:24	kept 37:19	139:16,17	22:8,14,23	37:14,18
30:15 33:23	intergovern...	issued 73:23	49:22 50:10	key 21:12	139:21,23	27:5,15	38:25 40:20
35:22 116:7	39:6	issues 3:14	50:17,20	60:23 61:22	140:11	29:23 30:9	41:8 60:2
143:23	interior 10:24	29:14 69:12	51:5,12	81:22	142:3	31:14,16	72:8,11,18
146:24	interpreted	70:12 72:4	52:5,11,15	kind 24:8	143:10,21	32:7,7,12	78:3 79:17
injures 84:25	85:6	73:25 100:2	52:19,23	26:24 27:23	144:10	32:19,24	81:10,14,23
innovative	interrupt	111:5 112:6	53:4,6,19	29:18 32:6	149:5 152:7	33:7,16	82:7,12,21
78:9 160:19	137:16	113:12	53:25 54:5	37:5 45:16	153:4,5	34:6,10,14	83:15 85:22
inside 70:13	intervene	131:16,18	60:22 61:15	63:14 64:5	154:14,23	38:13,21	87:3,3
112:13	70:24	132:2	62:3,7,10	67:13 68:13	164:15	42:18 46:8	88:23,24
162:16	intervention	133:23	64:11 66:6	79:4 110:2	166:15,20	47:24 48:2	89:23 93:15
163:11	17:13	147:4,15	73:4 74:3	116:12	169:25	48:4,6,9,22	94:5,16
insisting	intimidated	149:23	74:11 75:13	128:11,25	know-how	49:8,15,20	95:14 100:8
126:22	168:18	170:10	75:16,22	129:3	117:13	50:4,5,15	100:14,21
inspect 10:19	inventory		76:4,20,25	150:21	154:11	54:18 55:11	101:22
112:14	96:16 104:6	J	77:13,21	152:4,25	knowing	56:12,22	105:21
inspection	invested 7:24	JANNIE 1:11	81:25 89:14	153:4	124:6	57:8 76:7	111:22
21:12 63:7	133:2	Jesus 141:18	89:21 98:23	168:11	knowledge	87:17 90:11	133:8 135:6
inspections	investment	Jim 56:15	99:7,13	kinds 126:3	68:22 75:21	90:23 91:2	138:24,25
7:9 10:25	98:15 121:9	job 20:7	Jones's 38:6	Kingssessing	149:22	91:4,19,20	138:25
inspectors 8:4	128:19	jobs 101:7	Joseph	93:8	150:18	92:13 96:10	139:3
63:4 65:14	133:4 158:4	114:23	170:23	knock 84:4	154:10	96:13 99:25	153:15,16
institution	168:3	157:7,11,15	JR 1:11	162:20	163:22,24	100:11,19	155:10
3:4	investor	157:18,25	judge 10:22	knocked	known 112:3	107:13,16	170:3
institutional	122:3,8	John 38:10	24:20 25:18	44:11	knows 35:16	107:18,18	laws 66:17
154:16	136:15	70:8 86:6	65:15,20,23	know 4:6,21	78:21	108:10	100:17
institutions	investors	139:15	66:3 75:2,7	5:23 26:14	139:16	118:19,20	164:3
117:11	165:5	Johnson	75:9 76:3	26:20 29:5		118:23	lawyer 64:22
128:8	invitation	34:25 41:21	105:21	31:10 35:14	L	130:10	83:7
instrument	89:10,25	50:24 52:9	131:13	36:22 37:2	L 1:11,13	134:10	layer 97:2,15
17:21	109:5	52:13,17	155:3,4	37:5,24	173:14	163:2	laying 118:4
instrumental	involve	54:3,10,11	169:5	38:10 39:3	L&I 7:21 9:7	Lane 19:13	lead 98:17
110:3	130:24	61:8,25	judges 65:19	39:9 40:17	10:8,12,24	language	113:21
intended 50:5	involved 5:21	62:5,8	judicial 155:2	41:3 43:25	21:21 24:14	88:21	leader 38:12
intends 95:8	19:16 20:2	64:13 66:4	judicious	47:5 50:17	36:14 46:14	large 31:17	leaders
intentions	127:23	67:17 72:22	66:19	50:20 59:2	58:21 62:17	32:14 40:10	100:24
56:24	141:16	85:8 168:14	Judy 38:2	59:21,24	63:2 71:6	101:10	leadership
interaction	148:3 154:2	Johnson's	75:19 77:9	60:19 61:13	73:23 83:21	114:5 138:8	26:15 35:8
99:3	170:25	68:8	77:18,24	65:19 67:5	84:6 88:23	150:12	leading 84:17
interacts	involvement	joined 6:5	94:10 96:18	67:7 72:8	88:25 89:4	largely	leaking 141:9
27:24	158:19	104:20	102:12	72:13 73:15	121:24	100:13	leaks 123:13
interest 59:10	issue 5:14,18	Jones 1:11	107:4	76:9,14	137:7	larger 22:5	learn 5:3
87:11,20	10:15 12:13	2:2,17 5:12	109:13	78:13 81:2	140:13	144:18	19:15
89:22 90:5	38:10 83:22	6:10,19 7:4	152:2	81:3 87:19	141:5 148:6	largest 133:4	learned 19:20
99:9,10	94:20 96:6	9:15 12:16		88:14 90:10	150:20	Lastly 22:23	157:22
100:3	96:17,17	12:23 16:15	K	111:13	165:3	latest 107:14	learnings
		16:18 23:17	keep 36:17		L&I's 7:15		

Committee on Commerce and Economic Development
September 19, 2016

Page 11

125:14	leverage	146:8,9	129:10	53:12,13	133:22	markets	59:5 60:21
leave 75:25	144:21	limits 16:4	165:16	lot 32:11	137:11	129:18	157:16
136:13	leveraging	line 14:21	locating 7:25	45:22 61:4	maintaining	marry 150:6	Menam 3:8
left 39:8	50:21	38:6 54:6	long 5:25	67:4 69:24	15:22 19:18	Master's 93:9	mention
legal 13:15	liabilities	104:12	11:18 34:12	70:21 80:10	maintenance	matching	116:22
19:15,25	102:6,8	list 44:17	69:23 78:13	83:5,7	12:5 44:15	15:17	129:19
29:16 37:25	108:9	93:10	80:20	84:14 86:3	73:25	mater 3:7	mentioned
39:4 40:6	Liberty 103:3	listed 111:5	104:23	88:3 91:24	130:22	40:19	40:5 79:8
40:12,25	License 21:12	listening	140:17	110:8 112:8	major 5:15	math 46:21	79:10 83:12
67:10,11	Licenses 7:8	67:16 68:7	143:21	112:18	40:8 94:4	matter 173:7	86:10,11
71:24,25	lien 34:13	129:4	148:10	113:10,19	133:16	matters 78:7	88:20 96:19
72:6,10,13	96:18 115:9	167:12	156:20	119:9 132:3	majority 14:4	maximize	102:13
77:20,25	130:18	little 37:11	157:20	133:19	42:23	15:19	113:11
78:2 104:25	135:12	42:15 59:14	166:12,14	134:16,25	135:10	maximum	135:6
109:15,21	146:18	78:19 81:12	long-term	135:24	making 14:18	116:3	144:13
113:15	lienholder	82:14 85:3	21:14 48:23	136:5,16	29:19 31:2	McConnell	162:10
114:3	82:9	90:16	143:8	138:13	39:11 56:21	151:7	met 93:14
127:10,19	liens 15:15	116:24	longer 64:9	139:5	57:2,3 65:3	mean 14:19	134:19
127:24	68:2,3	120:16	114:18,25	142:14	103:15	14:23 15:2	mic 2:21 6:22
152:3 167:4	69:12 70:12	125:12	115:7	147:8 149:9	137:20	31:15 44:10	28:6 42:14
170:3	71:7,8,17	156:24	126:19	149:20	163:10	71:9,14	MICHELE
legally 93:23	71:18 87:9	live 55:25	look 5:2 27:6	152:21	man 152:19	72:6 73:10	173:14
legislation	87:10,24,25	56:6 132:24	29:7 30:7,8	155:14	manage	74:10	mics 77:14
26:9 100:20	88:4,7,8,12	134:21	31:2 32:2	162:21	20:13	113:11	middle 171:6
144:12	88:15 94:21	139:24	39:20 48:24	167:9,24	managed	134:16	mile 82:22
168:17	95:2,3,15	lived 58:14	51:3 54:20	lots 43:3,16	21:10	means 38:17	miles 82:25
legislative	96:8,25	lives 74:18	63:14 68:20	46:24 92:19	managing	75:4 173:22	military
147:18	97:10	117:21	76:18	94:5	74:13 77:19	117:8	85:18
Legislature	103:25	living 55:7,23	110:16,17	love 99:5	77:24	mechanical	million 16:2
84:3 94:3	106:23	55:24	114:19	118:5	Mantua 93:7	117:8	45:15 46:9
lend 128:9	107:20	138:18	115:2,6,7	low 99:22	manual 81:13	95:12 96:19	46:15
lender 80:15	108:13,15	Liz 109:22	119:8	106:17	81:19 86:2	102:17	mind 23:23
lenders 104:8	108:20	LLC 162:22	128:17	low-hanging	94:10	medical 4:16	38:23 89:16
129:2	110:11,18	LLCs 169:16	164:5	135:5	112:11	meet 27:8	118:12
lending	111:18	loan 97:12	169:15	148:23	map 11:9	65:17 83:14	144:10
128:23	116:3	128:25	looked 26:16	lower 14:8	76:5,14	83:25 85:12	147:24
lessen 14:11	117:23,23	loan-to-value	142:19	78:12	mapping 76:8	88:25 107:6	minds 98:25
lessons 19:20	125:21,25	128:14	150:24		Marc 119:25	meetings	minority
let's 53:23	127:19	local 20:9	163:7	M	139:14	142:25	164:13,17
57:8 117:16	133:16	33:9 38:15	looking 5:15	macro 116:7	143:20	meets 25:19	minute 61:17
143:14	135:18,24	39:12 41:8	5:16 17:5	116:18	151:20	74:25	missing 24:16
letter 83:22	141:25	100:13,24	32:10,13	Madam	margin	150:25	misspoke
104:11	142:14,23	101:19,23	33:3 50:7	109:11	133:19	166:25	42:13
112:21,22	143:4,6	102:7,8	53:20 59:5	156:16	Marian 4:3	member 4:20	mitigated
126:11	147:2,16	104:19	64:18 71:5	main 29:14	Marisa 6:15	144:5	126:2
letters 89:4	165:4	106:3	113:10	112:19	13:2 25:25	members	mixture 50:3
166:14,14	life 115:18	108:11	121:23	134:8	market 6:2	2:19 6:6 7:5	model 16:11
166:14	lightly 144:6	114:12	142:17	152:17	17:16 114:9	12:24 16:19	43:13
level 19:5,6	limitations	129:9,12	looks 88:18	maintain	132:12	31:11 35:20	moderate
44:25	8:18	130:13,14	167:21	46:9,11	market-rate	104:23	64:5
148:25	limited 18:9	144:15	Lord 35:16	47:8 95:9	56:25	132:22	mold 112:6
leveled 61:3	87:7 110:22	150:18,22	losing 47:21	106:10	marketing	161:5	moment
levels 50:7	145:23	located 106:5	loss 22:22	138:19	117:20	membership	126:16
				maintained			

Committee on Commerce and Economic Development
September 19, 2016

Page 12

141:19 Monday 1:8 Mondlak 70:8 money 45:12 46:16 49:17 53:14 88:5 112:8,16,18 136:5 138:3 138:5,17 monitoring 59:3 month 136:9 months 22:11 85:13,16 135:12 163:22 morning 2:3 6:19 7:3 12:23 16:14 16:17 35:6 42:3 77:22 77:23 99:12 99:14 125:20 129:5 137:5 Mount 4:21 35:19 41:4 68:5 72:8 117:2,14 120:10,14 120:18 122:17 150:13,14 151:19 154:17 168:8 169:25 move 5:8 30:10 32:25 87:4 102:18 126:6 143:23 145:25 153:24 159:6 162:17 moving 31:4 47:9 48:9 56:3 64:15 124:9,21 157:15 MSB 14:19	multiple 146:13 148:15 150:20 municipal 18:3 34:13 69:12 71:6 71:7 87:9 87:10,24 94:21,22 95:2 96:8 96:20 97:7 110:10 111:18 113:24 117:23 147:16 157:3 municipality 83:2 84:18 MURPHY 173:14 N name 6:24 7:6 8:23 13:2 16:20 25:23 34:7 60:12 70:25 77:15 89:21 99:15 129:7 133:7 162:4 162:6 named 121:13 names 6:12 77:6 narrow 116:2 133:18 nature 58:23 136:10 navigate 116:16 146:6 navigation 147:5 navigator 145:17 nearby 132:22 133:2 necessarily 44:21 119:9 122:12	necessary 76:18 87:6 119:16 123:10,15 157:14 need 15:8 16:8 17:13 32:25 33:11 36:21 44:11 66:11 71:23 72:22 83:20 95:12 96:4 97:12,16,19 98:8 113:6 113:13 116:11 119:10,14 128:10 145:15 147:19 151:11 154:17 157:11 168:20 needed 13:18 13:25 80:16 94:12,18 97:8 needs 84:8 170:11 negative 7:17 negotiate 122:10 146:25 neighbor 20:9 134:18 134:20 neighborho... 11:11 32:18 40:13 54:21 59:17 93:2 108:8 119:5 119:6,7 124:18 129:9 138:21,22 141:24 150:12 163:3 neighborho... 21:25 33:22 117:18 neighborho...	119:4 neighborho... 3:11,24 5:17,20 7:18 12:3 12:10 14:2 17:8 23:13 30:8 31:23 34:19 38:19 39:13 41:13 47:13 53:16 85:7 88:3 108:25 113:3 134:25 150:10,14 159:24 160:21 neighbors 18:10 82:15 132:22 133:3 134:12,13 134:17 140:2,9 141:7 148:15 net 22:22 neutral 66:8 66:15 never 85:3 86:15 130:20 142:22 143:6 165:2 new 7:25 28:13 41:5 45:17 48:5 80:16 86:23 101:6,6 106:20 107:22 112:11 122:17 128:17 130:8 157:8 162:15,15 163:14 newest 93:12 newly 21:18 96:24 nice 123:17 126:18	139:7 nimble 119:12 nine 22:11 25:19 62:23 73:14 83:14 84:5 non-political 45:25 non-profit 20:12 70:14 78:3 82:17 87:13 92:17 93:21 99:19 104:2 130:14 133:25 145:19 146:8 non-profits 18:10 102:15 103:16 109:25 146:21 north 61:4 93:6 Northeast 150:15 Northumbe... 104:18 Northwest 54:24 nose 134:12 note 41:14 44:18 notes 173:6 notice 10:15 13:15 63:6 notified 124:2 131:8,10 notifying 126:13 Nottingham 19:13 22:21 28:18 29:2 noun 41:5 nuisance 73:19 83:16 83:20,25 84:7,20 89:2,6 138:3 149:7	167:16 number 4:9 7:22 9:16 25:7 35:25 36:6,8 38:3 44:5,21 45:21 46:18 46:25 47:2 48:5,10 51:10 55:4 76:15 90:11 90:13 107:5 116:5 125:16 138:9 142:20 numbers 22:6 49:2,3 81:5 91:10 92:8 110:19 146:23 nuts 78:19 81:15 O OARC 35:17 objections 134:8 173:4 objectives 108:6 observations 28:17 obstacle 94:23 obtain 17:23 75:4 157:18 obviously 63:18 89:12 133:21 occasions 120:25 144:16 occupancy 84:11 occupied 25:6 43:10 46:7 73:22 85:13 occur 94:19 116:6 147:19 170:12 occurred 20:22 84:10 93:3	occurring 69:25 October 91:8 92:3 off-suit 160:16 offended 141:7 offer 15:4 90:19 offered 90:10 offering 78:11 office 4:16 17:4 26:19 27:12,13 50:11 68:17 70:5 140:12 141:10 149:6 150:23 offices 68:15 140:12 153:4 154:3 Ogontz 35:14 Oh 1:13 6:5 141:19 okay 29:9 39:23 61:13 62:7 69:4 89:19 99:5 137:23 168:10 old 4:7 93:13 128:18 141:11 once 18:21 20:21 22:12 22:23 75:25 83:9 99:9 133:20 135:23 158:4 160:11 ones 24:23 135:16 152:17 ongoing 44:19 online 14:22 35:24 36:3 118:8 open 12:20	46:17 62:16 92:21 95:10 98:6,14 137:9 143:10 163:11 open-ended 74:5 86:25 86:25 opening 2:22 5:11 24:18 operating 27:22 38:22 55:16 118:6 163:15 opportunities 29:24 97:9 opportunity 4:25 5:10 12:12 16:13 19:14 23:14 30:22 33:5 33:17 67:8 72:11,16 89:24 119:18 120:22 131:9 132:2 151:16 152:4 155:19 157:8 158:9 159:22 160:13 161:23 170:8 opposed 115:8 opposite 57:21 option 128:2 143:15 options 10:5 16:8 51:3 56:17 107:12 order 2:4 17:24 23:21 62:21 66:2 134:2 143:23 ordered 10:24
---	---	--	---	--	---	--	---

Committee on Commerce and Economic Development
September 19, 2016

Page 13

ordinance 8:9 24:12 25:5	46:6 47:6 48:21 58:16	162:21	154:6	132:7	87:20	20:6	10:13 82:4
organization 40:14 60:13 60:14 71:15 93:22 99:19 151:10,15 160:17	75:18 90:15 90:17,20 96:12 98:7 104:22 106:7 107:25,25 121:9,17 122:2 125:9 137:2 162:19	P p.m 172:6 PA 102:25 114:24 PACDC 151:14 152:9 Packer 56:5 page 154:4 paid 14:9	155:22 156:4,7 158:10 159:10 160:23 161:4,7,15 164:19,24 165:13,20 165:25 171:18,21	partnerships 40:17 parts 68:24 100:7 102:2 102:15 110:12 114:11,24 150:15 party 17:19 17:23 18:4 18:5,21 169:4	Penn 40:20 Pennsylvania 1:7,17 2:16 7:10 13:8 17:22 79:5 99:17 100:7 100:23 101:8,10,20 102:3,9,16 107:17 109:2,23 152:2	period 63:2 87:7 121:10 148:7 Perlowitz 3:9 permanent 93:25 permits 75:5 79:18 person 57:4 58:2,13 68:12,14 69:5 71:4 74:18	133:10 136:3 138:12 139:6 petitioning 112:14 114:13 petitions 18:11 105:7 105:13 106:4,21 108:3 123:4 169:7 170:4
organizations 5:6 30:20 57:19 59:23 59:24 60:20 67:8,12 92:18 97:23 101:19 110:20 147:7 151:17 152:6 157:4 160:13 171:4	owner 8:19 18:23,25 19:3 23:3 24:24 80:14 82:10 86:13 86:20,21,23 86:23 122:15 123:5,8,9 123:14,18 131:23 136:22,23 141:11 155:17 163:25 164:13 167:10 168:5,6 owners 8:11 8:14 14:20 14:24 15:10 16:6 72:21 80:22 101:16 105:9,18 107:23 131:7,8,18 132:19 138:7 164:17 170:9 ownership 5:19 10:7 11:13 43:17 73:8,9,13 102:7 121:24 127:16 130:6 134:7 owns 58:13 86:15	panel 6:13,14 12:14,19 37:25 42:3 73:7 76:23 77:8 83:5 83:13 87:8 89:13,17 90:3 118:16 119:21,23 156:8 panelists 83:4 paragraph 156:19 parallel 119:15 parcel 95:9 parcels 22:4 22:14 33:19 90:20 96:12 96:15 Park 56:5 156:12,18 158:15 Parker 1:13 2:20 4:7 5:18 23:22 28:8 35:3,4 36:7 37:8 37:23 39:23 41:3 57:13 91:15 109:6 116:20 118:14 119:19 120:4,11 137:15,23 139:13 143:17 145:4 152:12	part 3:10 10:10 48:23 54:13 55:6 57:9 59:23 71:20 72:9 76:17 82:21 91:17,18 115:14 122:24 123:2 125:11 127:20 130:5 138:20 144:19 147:8 164:13 170:21 171:8,12 participate 129:3 151:23 participation 91:24 particular 5:14 64:7 65:20 85:22 particularly 114:8 117:23 144:17 parties 69:15 partner 31:4 31:7 68:21 95:21 144:8 169:17 partnered 106:2 partners 21:2 142:4 partnership 15:12 33:9	pass 28:6 152:22 passed 140:5 141:12 passion 56:20 passionate 59:14 Pastrana 52:7 path 23:4 120:17 125:19 169:10 patience 6:20 53:3 Patterson 170:23,24 pause 161:14 pay 14:5,6,7 14:18 15:3 15:11 19:3 47:12 60:7 88:6 106:9 111:15 113:5,6 141:19 165:8 paycheck 55:7,8 paying 98:25 105:3 135:12 payment 14:16 15:2 15:5 64:25 126:22 payments 127:3 payoff 115:10 penalty 87:11	Pennsylvan... 78:12 99:21 people 15:2 47:12 55:25 56:3 58:20 59:3,16,23 66:16 67:22 69:25 70:16 78:24 82:4 83:20 85:4 85:18,25 86:3 89:3 101:4 112:13,25 114:4 132:15 134:23 136:18 140:2,7,22 141:4 143:2 144:2 148:11,19 151:19,25 153:14,25 155:9 157:24 158:24,24 159:25 164:8 166:13 170:6,20 171:3 percent 25:6 47:18 80:21 90:17 perfect-fun... 51:6 perform 20:11 performs	perspective 31:16 32:8 35:15 69:16 110:7 113:21 115:10,21 115:22 147:5 154:8 160:8 167:23 perspectives 33:15 pertinent 41:19 petition 11:16 69:13 71:13 74:23 76:2 116:14 121:12 124:2 145:20,23 166:8,10,16 166:17,19 166:21 168:5,22 169:11,11 petitioner 82:5,8 83:3 83:10 94:16 106:11 petitioners	pew 28:4 PHA 85:17 pharmacy 4:16 Phase 113:16 113:17 Phil 121:6,7 123:23 126:11 Philadelphia 1:2,7 3:11 14:4,7 16:10 17:17 19:10 28:14 36:2 40:2 40:23 49:5 54:24 55:2 55:23,25 56:3,19 79:16 82:20 83:18 84:6 93:6 96:10 107:17 110:16 133:9 135:2 140:11 143:16 144:5 151:8 153:15 156:25 165:19,21 165:22 Philadelphi... 17:8 23:12 Philadelphi... 3:15 Philly 93:5 phone 14:23 92:9

Committee on Commerce and Economic Development
September 19, 2016

Page 14

photos 167:19	played 30:14 145:4	148:13,18	19:12 20:16	8:5	20:16 22:9	92:7,19	33:4,11
physically 140:9	playing 38:18	policies 87:17	22:20,22	priority 7:23	26:6 32:19	96:23	34:11 35:25
picture 45:2	Pleas 24:19	97:7 98:8	39:18	55:12	32:20,25	115:23	36:8 38:14
piece 71:23	109:18	99:23	practice 81:20	118:25	33:12 37:12	140:19	42:7,10
154:25	please 2:9	policy 3:14	practices 86:2 94:10	prison 157:19	37:22 38:7	program 3:12	43:9,21,23
piggyback 149:5	6:11,21	78:9 87:10	98:4	private 10:3	38:15 39:6	3:15 19:20	44:11 45:3
pilot 19:15	62:12 77:5	88:8 103:24	predates 29:6	23:10 36:18	48:8,18	103:13,20	45:13,18
29:3 30:15	77:14	108:19	preferable 128:12	43:17 48:18	49:2,16,25	111:23	46:6,10,12
pipeline 125:6	119:21	polite 7:2	preliminary 104:11	49:13 62:14	50:19 51:9	128:25	46:17 47:6
piqued 99:9	137:24	political 102:3	presence 2:18	62:17 64:16	51:18 67:25	131:5	47:11,16,19
Pittsburgh 102:25	plot 163:5	pool 61:7	34:25	64:22 94:13	68:4 69:9	137:12	47:25 48:2
103:13,19	plus 102:21	poor 85:5	present 1:10	111:11	69:20 70:2	programm... 98:9	48:3,5,17
place 32:23	103:17	portion 127:11	51:23	114:4	71:21 74:17	programs	48:19,21
37:19 65:6	144:2	position 82:16	presented 39:3	130:14	81:19 93:20	130:2 131:4	49:8,11,14
66:17 83:22	pocket 133:25	possession 17:24	preservation 78:7	132:12	94:12 95:25	158:19	49:21 50:3
143:25	point 18:23	102:12	preserving 93:17	75:17 90:20	97:4 101:14	prohibit	50:19 51:25
148:13	33:14 37:10	130:21	President 26:15 129:8	96:12	105:6	94:16	53:12 54:4
155:15	44:17 45:5	possibilities 99:2	President's 27:13	107:25	112:15	project 48:14	54:15,17,23
164:16	45:16 46:3	possibility 30:13	presiding 10:23	pro 113:15	121:5,22	78:9 82:22	55:10,18
167:10	55:21 56:4	possible 128:15	prevailing 20:7	114:2	122:5,6,11	115:12	56:22 58:10
169:15,22	56:6 57:25	possibly 33:19	prevent 14:3	proactive 12:9	122:13,19	134:3	58:16,25
placement 15:15	58:14 59:9	potential 11:5	14:14 84:19	probably 46:19 64:14	123:14	projected	59:19 60:16
places 5:25	60:5,17,23	26:20 29:2	prevents 15:7	68:6 72:2	125:25	20:5	71:8 72:24
10:4 101:5	61:18 63:17	48:5 49:20	124:8	92:25	126:24	projects 30:3	76:5 84:14
placing 15:14	63:25 67:18	84:17,23	previously 28:19 163:9	112:17	127:5,24	30:22,24	87:23 90:8
plan 48:24	68:14 69:5	98:5 136:3	price 95:4,17	114:4,18	130:16	31:25 70:11	90:14,15
54:19 55:6	70:23 71:3	164:16	prices 113:4	problem 9:25	131:7	106:24	92:5,6
57:10 71:7	71:10 74:15	potentially 128:22	primary 132:20	17:15 44:19	132:11	126:3	94:13 96:23
90:12 91:4	78:16 91:3	potentials 48:25	principal 87:21	49:4 75:23	135:21	128:23	98:7,12
91:7,9,22	91:13	Powelton 93:9	prior 10:19	79:25 88:12	140:17	129:3 150:2	100:19
91:25 96:24	112:17	Powelton/S... 156:12,18	33:19 83:13	89:8 131:10	146:6,15	promotion	101:2,3,13
97:20	114:17	158:15	87:8 124:11	149:23	148:20	157:2	102:5,21
129:13	115:5	powerful 134:24	137:9	150:11	151:13,18	proper 167:5	103:16
planning 7:7	116:12	powers 107:19	priorities 21:17 54:22	problematic 148:9	154:11	52:18 55:22	104:2,5,9
16:22 17:4	118:13	PRA 19:11	prioritize 27:5	problems 83:17 86:4	155:2	properties	104:13,16
21:19 34:9	125:15		prioritizing	procedure 118:7	156:23	7:14,17,23	104:21
48:23 49:25	126:6,6,9			proceed 88:2	159:15	8:2,12,15	105:5,16,19
50:22 59:25	127:10			89:18 105:4	processes 19:16 70:13	8:18 9:11	106:5,23
68:18 70:6	128:12			137:24	130:24	9:17 11:6	107:7,11,19
76:18	128:13			proceedings 13:15 173:4	155:16	11:10,24	107:22,24
plans 15:5	129:13			process 5:8	processing 22:6 48:16	13:12 16:6	108:2,5,13
65:2 97:15	129:23			8:11 9:5	produce 21:14	16:9 17:3,7	108:14,20
106:18	police 148:4			13:14 14:11	production 91:10 92:4	17:11,20	108:22
play 10:3				14:16 18:24	productive 4:15 8:16	19:17 20:20	118:23
123:15				19:16 20:16	11:25 17:25	21:2 22:3,7	121:4 125:6
128:15					18:6 21:14	22:10 23:9	126:20
164:2					22:4 30:11	24:23,25	128:7,18
						26:16,20,23	130:12
						27:5 29:20	131:17
						30:11 31:17	133:18,21
						31:22 32:20	135:8,11
							136:15

Committee on Commerce and Economic Development
September 19, 2016

Page 15

138:6,16	95:3 96:22	168:16,25	70:9 167:13	pursue	90:7,18,24	RCOs 153:25	119:15
140:3	102:12,15	170:9	providers	101:16	91:12,18	re-gentrific...	122:22
142:21	102:20	proposed	68:19	103:22	92:11 94:8	66:14	124:6
147:10	103:14,19	130:12	provides 4:25	pursued	94:21	164:14	125:16
155:10	104:14	131:19	10:12 78:8	40:25	118:15	reach 71:15	131:11,23
157:12,21	105:3,18	157:9	102:17	pursues	161:19	99:21	131:25
157:23	106:10,13	proposition	159:21	15:13	168:22	124:14	132:6 137:2
159:5	106:19	11:21	provisions	pursuing	170:5	141:13	140:20
169:18	107:4	prosecute	81:22	103:9	questioning	reached	145:16
170:21,22	110:17,18	9:24	prowess 54:9	124:14	54:7	40:20	153:6
171:8,9	112:5,9	prosecuted	proximity	purview	questions	reaches 69:7	158:22
property 1:17	114:9 115:2	8:20	11:12	135:4	12:14,21	read 2:9 6:11	171:10,10
2:15 4:9,13	115:12,13	prospective	public 2:4,7	push 54:23	23:16,19	77:6 125:12	171:10,12
4:15 7:11	115:22	95:11 96:2	3:14 7:21	pushed	31:11 41:19	126:8	reason 38:5
7:16,19	116:4,8,15	97:6 98:10	9:9 11:4	164:12	42:4 54:2	readily	51:20 69:15
8:13,24 9:4	117:25	98:19	12:3,6	pushing 57:8	73:6 76:22	118:10	113:25
9:9,21 10:8	120:24	prosperity	23:10 43:17	put 26:8 27:2	89:12,16,18	reading 41:5	146:16
10:14,17,19	121:3,8,15	5:16	48:9 66:18	38:24 54:15	109:4 130:3	126:5	reasons 14:24
10:22,25	121:18,20	protect 9:9	83:16,19,24	55:18 56:21	161:19	ready 51:16	66:23
11:3,15,19	121:23,25	159:4	84:7 89:2,6	56:21 58:6	171:19	162:17	101:18
11:20 13:6	122:15	164:16	89:22 91:24	60:14 66:17	quick 20:15	real 15:23	Rebecca 6:15
13:9,21,22	123:4,11,22	170:9	94:13 97:17	92:6 96:3	33:14 73:6	47:15 54:8	7:6 42:6
14:23 15:10	124:5,17,23	protections	104:4 138:2	96:23 102:6	81:24	55:16 57:23	83:13 90:10
16:25 17:25	125:18,23	155:15	138:24	109:24	quicker 32:20	58:11 59:7	rebuild 12:2
18:5,6,12	126:14	protects	151:19	112:8,10,16	103:21	59:19 80:7	rebut 167:6
18:17,18,18	127:9,12,16	132:17	167:16	112:18	130:17	87:25 88:11	167:15
18:22,25	127:21	proud 15:21	173:15	121:15	132:15	96:25	receive 13:15
19:2,19	130:7,21,25	117:4 139:4	public-priv...	126:17	quickly 15:3	109:17	14:8 30:17
20:2,21,24	131:7,8,23	140:22	29:25 132:6	143:22	38:13	127:14	received
22:2,16,18	132:3 134:7	141:20	publicly	147:11	102:18	128:2	126:11
22:24 23:3	134:15	prove 62:23	48:21 90:17	160:5	quite 139:16	129:18	receiving
23:4 24:3	135:14	65:22,24	98:6 107:24	162:15	quiver 4:23	139:2	136:24
25:4,12,17	136:19,25	73:18 74:25	pull 42:14	164:3	quorum 2:18	143:15	recess 161:8
25:20 27:22	137:7,11,14	148:10	60:13 77:14	167:18	quote 89:5	realistic 49:3	171:22
32:17 33:8	137:21	149:10	pulling	169:15,22		realize 80:15	recession
33:24 34:13	138:20	166:24	162:23	putting 92:18	R	really 24:14	5:16
41:6 44:14	140:10	proven 8:12	punching	115:22	raccoons 79:3	56:8 57:24	recognize
49:17 58:4	141:8,11,21	73:21	134:11	122:22	141:9	58:9 61:12	2:17 34:24
58:13,20	141:23	provide 5:10	purchase	138:15	radius 82:22	63:10,14	55:19
62:21,25	146:2 148:5	12:13 26:4	55:8 57:5		raise 12:6	64:20,24	recognizes
64:7,9 65:2	149:7	26:12 36:16	95:4,17	Q	110:6	66:2 91:4	35:3 109:8
65:5,11,16	150:21,24	62:19 63:3	purchased	qualify 83:11	147:13	91:20 92:16	152:13
65:22,24	152:20	63:11 72:17	8:22 162:10	137:10	raised 5:18	92:20,25	158:11
69:14 72:21	153:19	97:21 98:19	purely 32:13	quality 14:8	29:12 98:16	95:25 96:2	159:11
73:21,25	155:6,8,17	113:15	purpose 2:7	101:4	raising 5:13	97:16 101:7	Recognizing
74:12,15,18	157:5 158:3	114:2	27:20 100:5	115:18	166:3	105:10	17:10
74:22 75:10	162:11	115:24	117:24	question	range 17:5,13	108:4	recommend
75:17 79:4	164:4,6,18	138:11	132:20	26:14 28:25	34:17 48:24	109:17	39:7 84:2
82:12,13,23	165:16	151:16	157:4	29:5 31:10	107:12	110:3 111:6	150:3
83:11 85:5	166:25	160:12	purposely	35:23 38:5	120:20	111:7	record 6:4,24
85:11,17,17	167:10,16	167:3,9	131:24	44:8 46:3	rate 80:21,22	113:13,18	18:23 41:15
86:16 87:4	167:18	169:9 170:8	purposes	47:23 51:15	ratios 128:14	113:23,25	77:17 78:17
88:5 89:5	168:2,4,6,9	provided	89:7	54:13 57:18	RCO 156:12	117:7	81:23 85:23
				68:11 86:14	156:18		

Committee on Commerce and Economic Development
September 19, 2016

Page 16

86:23 105:9	147:13	relate 4:5	represent	53:1 54:1	159:1 160:1	61:9 62:6	13:7,23
110:5 120:6	152:10	related 78:5	135:7	55:1 56:1	161:1 162:1	respond	21:11,21
150:5,5	170:17	103:8 126:9	Representa...	57:1 58:1	163:1 164:1	62:12	26:2 36:13
156:2	regarding	relates 27:25	23:25 26:9	59:1 60:1	165:1 166:1	154:19	37:16 39:2
161:24	1:16 2:14	117:24	86:5 139:15	61:1 62:1	167:1 168:1	166:15,19	47:20 48:12
165:14	3:20 13:5	relationship	143:11	63:1 64:1	169:1 170:1	responded	50:23 53:13
records 10:14	28:21 67:17	50:22 100:9	153:10	65:1 66:1	171:1 172:1	52:18	95:20
79:21	68:15 71:17	relatively	represented	67:1 68:1	research 8:10	166:20	124:15
157:19	147:16	101:23	41:7 133:10	69:1 70:1	27:14 32:11	respondent	135:17
recover 18:19	160:5	relief 133:15	134:2	71:1 72:1	40:6 79:17	137:4	141:25
recovered	region 35:18	rely 54:7	representing	73:1 74:1	79:18 81:17	respondents	142:17
20:23 38:3	38:20 41:7	remarks 5:11	35:18 92:16	75:1 76:1	Reserve	134:9	143:3,9
recovering	72:12	remediate	117:3,16	77:1 78:1	103:14	responds	revenues
143:6	Regional	19:13 97:21	reproduction	79:1 80:1	resident	159:6	128:17
recyclable	37:25 67:10	113:10	173:21	81:1 82:1	82:10	response 6:9	Reverend
30:18	72:13 77:20	remediating	repurpose	83:1 84:1	residential	76:24 156:3	170:23
recycle	77:25 78:2	98:17	97:22	85:1 86:1	45:10	161:3,6	reverse
107:23	78:8 80:10	remedy	repurposing	87:1 88:1	137:21	171:20	167:22
redemption	109:15,21	137:14	117:25	89:1 90:1	residents	responsibili...	reversed
24:2	152:3	remember	request 10:12	91:1 92:1	14:5 85:2	105:2	136:21
redevelop	regrets	55:3 170:23	10:19	93:1 94:1	93:21 98:7	responsibility	review 105:22
127:21	143:11	reminds	require 130:5	95:1 96:1	156:25	9:4	revitalization
redeveloping	regular	159:2	130:6	97:1 98:1	157:11,14	responsible	99:24
108:14	132:16	remiss 109:12	required 19:3	99:1 100:1	157:18	14:12 17:23	revitalize
125:22	rehab 88:6	removing	148:8	101:1 102:1	resistance	107:22	17:6 108:25
redevelopm...	110:17	108:20	requirements	103:1 104:1	134:19	130:22	111:9
19:11 28:15	111:16	Rendell 4:12	107:5	105:1 106:1	resolution	131:22	134:25
32:17 40:23	112:5,25	renovate	requires	107:1 108:1	1:15,15 2:8	rest 85:21	revived 96:24
50:25 64:6	121:15	72:24	18:15 22:17	109:1 110:1	2:10,11,12	89:13	RHLS 94:10
82:18	132:10	115:15	RES 3:1 4:1	111:1 112:1	2:22 13:4	restated 34:7	Richard
101:24	rehabbed	168:9	5:1 6:1 7:1	113:1 114:1	23:21 41:22	restaurant	119:24
104:8	80:13	renovation	8:1 9:1 10:1	115:1 116:1	64:18 109:9	106:7	133:8
105:25	rehabilitate	29:17	11:1 12:1	117:1 118:1	156:11	result 36:3	Rick 141:2
106:11	11:22 18:17	rent 75:11	13:1 14:1	119:1 120:1	157:9 160:4	56:5 108:23	143:2 149:5
126:10	22:18	87:2	15:1 16:1	121:1 122:1	160:5 161:2	110:20	rid 142:23
127:6 128:6	108:22	rented 87:6	17:1 18:1	123:1 124:1	161:8	123:9	right 15:17
135:14	rehabilitates	renting 74:18	19:1 20:1	125:1 126:1	165:15	resulted	15:18,18
147:22	13:21	repair 10:7	21:1 22:1	127:1 128:1	171:22	136:22	17:24 18:25
reduce 13:16	rehabilitati...	44:25	23:1 24:1	129:1 130:1	resolved	resurfaced	19:2 23:25
16:12 95:13	19:19 65:5	105:15	25:1 26:1	131:1 132:1	71:18 81:3	123:8	25:21 29:19
146:17,25	104:4	repairs 18:13	27:1 28:1	133:1 134:1	resourced	return 17:25	30:10 38:8
reduction	157:21	75:5,8	29:1 30:1	135:1 136:1	98:21	18:23 113:5	39:9 48:2
7:22 10:4	rehabilitation	123:10,15	31:1 32:1	137:1 138:1	resources 5:7	128:18	50:14 52:14
10:11 96:7	18:20 20:4	repeat 9:16	33:1 34:1	139:1 140:1	20:10 22:18	returned	53:4,9,21
reference	20:22 84:9	91:15	35:1 36:1	141:1 142:1	29:17 30:18	11:25	56:2,23
29:14 110:9	127:8	139:19	37:1 38:1	143:1 144:1	44:24 63:21	140:19	57:22 58:5
137:20	129:18	154:24	39:1 40:1	145:1 146:1	64:23 69:20	returning	58:10 61:10
referred	156:23	report 15:21	41:1 42:1	147:1 148:1	72:25 97:20	138:14	65:24 66:4
160:4	157:5	148:13,18	43:1 44:1	149:1 150:1	98:9 110:22	returns 13:22	71:19 86:20
reflect 147:21	reinvestment	reported 80:2	45:1 46:1	151:1 152:1	145:24	reuse 21:14	102:13
regain 23:4	103:15	reporter	47:1 48:1	153:1 154:1	146:9	115:23	115:4
regard 67:14	104:10	173:24	49:1 50:1	155:1 156:1	159:19	147:11	119:14
69:22	128:9	reports 148:5	51:1 52:1	157:1 158:1	respect 58:18	revenue 13:3	128:11

Committee on Commerce and Economic Development
September 19, 2016

Page 17

146:12	78:13	137:6 153:2	securitizes	97:2 129:14	126:14	situations	sort 35:21
159:4,4	rural 101:11	166:9	88:11	served 129:11	140:16	68:9 69:6	38:4,24,25
169:10	104:18	says 80:15	security	serves 117:21	146:3 151:3	six 85:15	40:18 73:24
Right-Sized	Rutgers 72:9	104:14	136:2	service 63:11	Shirley	163:21	78:16 112:3
129:8	170:3	152:22	164:10	65:25 71:25	141:16	Sixty-nine	117:7
rights 18:4		scale 17:15	see 7:16	85:19 105:7	short 87:7	49:10	124:20
153:20	S	22:5 54:16	27:24 30:2	105:11,11	135:4 148:7	sizable	134:14
155:6,8	S 1:12	56:12 108:2	30:9,13	109:21	short-term	128:10	150:6
168:18	S-U-R-A-N	114:5 119:5	31:13 32:7	services	115:25	skill 154:10	sought 19:12
risk 19:6	162:7	scaling 50:6	39:21 52:7	13:25 14:8	shorter 39:20	skills 20:10	sounds 167:6
84:12 96:2	saddled 94:25	scattered	52:8,11	37:25 67:11	shortly 124:2	40:21 157:5	167:8
111:11	safe 18:6	150:10	60:7,8 64:4	70:8,9	126:9	157:13,14	168:23
112:20,24	78:11	scenarios	68:20 92:2	72:14 77:20	show 75:7	158:5	source 29:2
112:25	safeguard	50:8 51:23	99:3 101:11	77:25 78:2	155:17	skip 81:11	29:19
113:14	66:11,17	school 3:8	111:6 151:7	109:15	shows 168:6	156:19	South 55:2
risks 113:8,8	safeguards	13:17,24	158:16	152:3	shy 97:24	Sloan 93:8	56:2 93:4
river 61:5,6	64:19 65:6	16:2 83:2	166:11	serving 14:21	sic 135:5	slow 54:25	133:9
road 114:19	131:6 132:4	111:23	seeing 6:10	85:18	side 43:8 61:5	small 50:15	space 93:11
Rock 99:11	132:19	138:24	76:25 169:6	session 4:4	61:5 105:19	101:10	95:10 98:6
role 10:3 12:9	safely 93:24	170:3	seek 104:20	56:23	132:18	111:25	98:14,14
29:25 30:13	safety 7:21	schools 72:11	seen 43:14	143:13	signed 4:11	114:5	113:13
62:18 70:20	9:9 12:3	scrambling	58:7 63:4	set 11:12	significance	smooth 52:16	122:23
128:16	84:18,23	40:8	135:7 169:7	54:21 90:10	36:24	so-called	160:15
145:4	98:8 132:23	sealed 80:4	sees 100:10	91:20 93:14	significant	58:24	spaces 92:21
roles 31:14	Saint 93:7	137:8	139:8	118:24	22:6 58:2	society	92:25 93:13
roll 58:6	sale 9:24	163:14	Selecting	154:10	95:2 107:18	164:11	93:17 94:25
rolls 13:23	18:21 20:24	sealing 46:16	20:19	set-aside	121:10	soil 98:4,8,16	97:19,24
54:16 55:19	21:9 22:24	79:21 80:6	selective	135:19	significantly	113:20	speak 6:23
58:5 138:16	22:25 26:7	season 51:17	67:19	settle 20:17	8:25 20:8	sold 18:24	16:14 24:11
roof 8:3 78:25	34:5,15	seat 6:21	self-funding	settled 48:13	silos 27:22	48:3 80:12	65:10 75:20
123:13	48:12,18	second 84:8	158:7	settlement	similar 23:24	87:5 88:6	120:7
162:15	49:15 68:4	90:4,5	sell 53:15	48:8	27:9 72:13	97:10	134:17
163:14	69:14 86:22	91:17,18	75:11	seven 103:8	79:23 87:16	106:14	speaking
room 1:7 69:2	95:7,10	104:17	168:11,19	shadowing	88:22 98:11	110:19	147:25
132:13	105:5,16	121:18	send 59:15	3:12	108:6	141:21	special 24:18
154:24	111:14	124:25	124:4	share 79:19	similarly	158:3	82:21 118:3
rough 50:12	122:10	133:14	146:10	100:6	113:8	solution 10:2	143:19
roughly 45:6	124:5	137:17	sending 15:14	101:18	single 22:2	142:6	specialist
47:5 79:14	126:15	section 44:14	28:2	102:24	133:4	solutions 78:9	117:20
rowhome	135:8 136:9	sector 151:20	sends 143:11	105:24	single-family	100:13	specific 31:22
45:10	146:3	secure 18:16	sense 32:12	120:25	103:9	solve 49:4	92:24
rowhouse	sales 15:16	20:2 22:10	32:15 34:18	123:22	106:20	solving 31:8	125:13
19:14	94:13,15	137:7	51:24 76:17	142:3	sir 62:6,9	somebody	131:13
Roxborough	140:16	secured 82:9	sent 126:14	she'll 37:24	161:24	65:11	specifically
150:16	sat 142:10	84:19	September	shell 8:23	164:24	152:23	10:11 38:19
RPR-Notary	save 12:4	162:14,15	1:8 81:6	sheriff 9:23	site 4:8 93:23	somewhat	specifies 82:7
173:15	saves 96:13	163:5,10	sequestration	15:16 21:9	149:11	67:19 126:9	155:11
rubric 118:4	savvy 40:15	securitization	15:15	22:24,25	sites 98:6	150:22	speculative
rule 124:7,13	154:16	96:18	serious	26:7 34:5	sitting 116:4	168:18	121:9 122:2
run 3:16 52:6	saw 142:9	securitize	104:24	34:15 48:12	124:23	sorry 9:15	136:15
70:8	saying 38:16	96:25	serve 16:21	48:17 49:15	situation	53:6 74:9	speculators
running	39:11 46:5	securitized	36:13,15	68:4 69:14	167:8	137:16	8:22 140:6
47:14 50:11	63:21 69:5	88:16 97:10	37:14,15	124:5	168:11	169:12	Spell 162:5
	89:4 126:5						

Committee on Commerce and Economic Development
September 19, 2016

Page 18

spend 9:8 14:20 46:16 46:25 47:6 145:23 spending 32:10 46:11 spends 46:14 spoke 154:14 sponsor 109:8 165:15 square 19:13 stability 132:25 stabilize 12:2 stabilizing 102:19 staff 7:24 20:12 27:2 27:4 49:2 49:25 50:15 59:15 60:10 60:13 89:22 118:21 139:14 170:6 staffer 35:13 stakeholders 5:20 91:6 91:23 100:17 143:22 standard 118:6 standards 103:24 standpoint 55:17 127:15 start 29:7 60:23 76:8 93:20 120:5 159:18 started 120:5 122:4 139:22 starting 48:8 59:9 stash 148:14 state 6:23 25:22 73:8 77:15 84:2 88:23,24	94:3 100:14 109:4 139:15 140:6 144:16 state's 23:7 stated 145:21 145:22 statement 2:23,25 156:20 159:2,13 states 73:9,12 statewide 99:18 statistics 79:12 stay 115:13 116:8 stays 76:3 steadfast 105:3 stenographic 173:6 step 32:16 stepped 140:6 steps 98:3,11 167:9 168:21 stewardship 93:25 stick 77:3 stomach 137:19 stop 9:16 stops 15:8 store 163:16 163:19 storefront 163:12 story 4:6 straight 86:23 straightfor... 122:6 strategic 21:7 32:15 33:7 33:18 48:24 49:24 55:6 57:10 90:12 91:4,7,9,21 91:25 strategies	17:6,14 18:8 22:5 30:7 32:22 34:18 74:8 74:20 107:10 strategy 7:16 10:11 21:15 32:23 73:2 streamline 37:21 97:4 streamlined 38:17 streamlining 38:7 Street 3:6 5:25 6:2,2 22:21 28:18 29:2 93:6,9 121:6,7 123:24 126:11 129:11 strengthen 164:10 stress 142:3 strives 10:9 strokes 60:24 strong 40:11 91:5 122:22 131:6 155:7 155:14 stronger 82:16 structural 10:25 11:20 44:25 112:6 structurally 9:13 17:12 42:9 44:16 structure 45:7 97:21 154:16 162:14 structures 9:20 42:17 42:20,23 43:3,15,18 90:22 105:13 struggling 5:24 stuck 171:6	student 79:17 students 3:3 3:10 41:9 72:9,18 study 46:4 stuff 72:6 stymying 97:3 subject 84:15 84:16 85:13 105:20 108:22 subjective 85:3 submitted 133:13 subpoena 36:15 subpoenaed 62:19 subset 27:7 subsidiary 160:16 substance 79:24 substantial 81:5,9 84:9 127:11 suburbs 55:24 succeed 11:17 success 80:11 80:21,21 150:5 successes 37:4 80:18 successful 8:13 31:4 36:19 51:19 145:12 151:18 successfully 76:6 121:12 169:10 sudden 141:18 168:6 sufficient 95:5 suggest 85:3 138:10 167:4 suggestion	151:6 summarize 100:4 120:15 summarizing 132:8 summary 132:5 summer 166:12,14 sunset 74:7 supervision 102:14,20 173:23 support 10:9 13:25 21:15 32:17 41:2 68:19 97:25 98:10 113:15 114:3 171:13 supported 23:6 35:10 supporting 22:8 supportive 39:21 supports 13:8 Suran 162:4 sure 6:22 27:17 29:19 37:8 39:25 49:7 53:10 55:6 56:13 56:15,16,21 56:24 57:2 57:3,9 65:3 66:16 70:18 71:10 88:22 118:14 129:20 159:3 164:25 165:9 167:18 169:9 surfaced 122:8 surrounding 113:22 suspect 136:9 suspected 8:2	sustainable 78:4,10 sustaining 15:22 Swanson 6:15 7:3,7 9:18 24:11 36:5 36:9 37:9 42:12,16,22 43:12,25 44:13 45:9 45:14 46:14 62:13 65:9 73:14 74:9 74:21 75:15 75:19,24 83:13 90:10 swath 31:17 sway 124:20 swirling 99:2 system 15:2 87:5 123:12 153:3 systematic 96:5 systems 14:23 T table 6:18,21 39:10 41:10 77:12 120:3 156:15 162:2 tag 58:19 take 4:12 9:3 10:7 12:9 17:24 27:17 45:12 51:25 58:17 81:16 81:18,25 96:3 98:11 98:20 102:10 103:18 112:21,24 114:17 115:10 125:18 126:19 134:7 135:7 138:20,21 144:6 146:24 152:23	157:12 168:21 taken 65:7 69:14 126:21 167:9 173:6 takes 98:15 131:2 tale 55:14 talk 28:13 38:12 55:15 56:13 57:7 68:6 100:9 117:22 140:16 144:20 151:7 153:15 talked 3:21 4:3 57:13 64:16 72:22 87:8 110:8 110:10 146:20 147:15,17 154:15 156:22 160:2 165:3 talking 24:4 56:20 80:24 82:19 116:10 140:16 151:11 168:14 170:5,6 tangential 152:7 target 163:17 targeted 8:7 21:7 31:22 38:20 127:7 163:2,4 164:9,12 165:12 Tasco 4:3 145:7 task 129:11 143:21 149:7 Taubenber... 35:2 tax 8:25	13:23 15:24 32:16 34:11 48:19 49:13 54:16 55:19 58:5 73:11 73:17 90:20 95:3 96:12 96:18,25 97:10 102:22 103:12 105:5 106:17 107:25 108:12,20 115:6 124:3 125:21,25 126:12,19 127:19 128:17 130:7,18 133:16 135:8,20,24 136:7,8 138:16 141:25 142:14,23 taxes 4:14 13:13 14:5 34:2 47:12 53:13 105:4 106:9 126:25 127:2 130:23 133:15 136:17 138:15,15 151:2 165:2 165:8,8 taxing 106:22 107:21 taxpayer 9:8 66:18 taxpayers 14:12,13,17 Taylor 23:25 38:10 86:6 139:15 143:11,20 Taylor's 26:9 teacher 57:4 team 40:12
--	---	--	--	---	--	---	--

Committee on Commerce and Economic Development
September 19, 2016

Page 19

58:19 technical 20:10,12 27:2,4 39:4 40:21 41:8 68:19 154:10 technically 40:15 117:15 127:15 technology 7:25 tell 35:23 50:11 60:10 62:14 136:7 148:11 telling 137:19 Temple 3:6 3:10,16 40:19 170:7 170:24 ten 136:20 tenant 123:16 term 74:4 79:23 80:4 83:19 114:19,25 115:7 135:4 157:20 Terminal 41:6 terminology 84:4 88:24 terms 58:22 64:21,23,25 74:19 90:25 92:4 119:12 125:24 164:3 test 19:12 testified 65:14 107:4 136:16 140:23 145:5 168:8 testify 6:13 7:9 10:20 12:19 13:4 16:23 23:15 63:3 77:7 89:11,25 148:15	158:9 testifying 158:18 testimonies 31:6 testimony 2:8 6:8,25 12:13,17 16:16 23:18 29:15 36:16 42:5,6 68:7 77:16 78:15 81:12 82:23 89:18 90:6 91:11 98:24 100:4,5 104:13 109:7 111:3 116:22 120:15 125:13,20 129:5 132:9 133:13 143:18 151:9 155:24 156:10 159:14 160:2,18,25 166:7 testing 98:4 thank 2:24 5:9,12,13 6:20 12:12 12:16,21 16:13,15 23:14,17 28:10 29:9 34:21,22 35:4,7 37:7 39:16 41:16 41:18,24,25 53:5,22,24 54:11 61:25 62:2,6,9 66:5,6,21 73:4 76:19 76:20 77:2 77:13 89:10 89:14,20,23 98:23 109:5 109:7,10,13 110:5 111:2	116:21 118:10 119:17,19 120:10 129:4 133:6 139:10 143:17 144:23 149:2 151:9 152:14 153:9 154:5 154:5,7 155:20,22 156:4,6,16 158:8,12,14 158:17 159:8,8,12 160:11,18 160:19,23 161:12,24 166:3,4,6 169:13 170:14 171:15,17 172:2 thanks 98:22 118:3 143:19 theme 149:19 theory 24:6 51:13 they'd 75:11 thing 88:21 110:6 123:17 134:5 142:2 149:4 159:4 160:3 164:23 things 24:7 28:22 29:11 49:23 64:4 67:17 68:9 78:15 84:22 90:3 111:4 118:19 124:8 129:20 130:10 142:12 150:3 155:7 166:8,23 169:24	think 3:25 4:5,17,24 24:6 26:3 26:25 29:14 30:5,25 31:5 32:9 37:9,10,24 41:11 42:5 43:14 46:3 47:4,8 48:13 49:20 51:8 54:14 59:6,10 63:16 68:4 69:22 70:24 71:4,10 72:10 73:18 76:5 79:3 80:18 82:23 82:24 83:6 86:10 87:2 89:3,8 99:8 111:10,11 111:19 113:25 115:25 117:16 124:17 127:25 129:20,23 130:4 132:5 134:9 135:3 137:17,25 139:20,22 142:2,5,12 144:5,6,18 145:5,9,12 145:14 147:3,4,5 152:5,24 153:6,21,22 154:13 155:15 156:24 162:24 167:11 168:12,13 168:20 thinking 53:18 72:7 114:25 third 17:19 18:21 88:21	96:17 105:24 169:4 thorough 8:10 thought 118:8 142:11 147:24 160:10,15 160:19 thoughts 143:14 147:20 thousands 12:4 157:22 threaten 7:21 threatened 134:23 three 15:25 22:11 29:13 29:18,21 50:8 83:14 85:4 86:9 102:24 103:18 106:3,20 111:2 125:5 127:10 136:14 170:21,21 171:7,9 thrown 139:5 time 5:14,22 5:25 14:6 14:20,21 15:18 19:16 20:15 24:2 28:4 31:12 32:11,21 39:4 51:3 52:22,24 55:21 59:9 63:2 73:2 80:20 82:2 87:7 100:3 116:16 117:2 121:11,13 122:10 124:6 125:10 131:14	135:10 143:21 146:9 148:7 timeframe 65:4 timeline 26:10 39:20 times 58:7 133:20,25 134:16 136:16 140:13 tireless 23:5 title 2:10 18:18 22:10 22:25 75:14 107:21 today 3:12,19 7:9 13:4 16:23 35:9 46:10 47:19 52:21 69:2 70:25 74:12 78:14 99:16 120:12,16 121:2 124:24 144:14 152:19 156:22 158:9 161:11 171:25 today's 48:10 toes 137:18 told 141:13 tomorrow 47:18 tool 3:23 4:11 4:18,22 5:5 12:11 15:17 16:12 18:3 21:13,25 23:7,11 24:14 25:12 30:6 35:24 37:6 38:15 39:13 40:12 41:12 57:20 58:9 59:8 60:9 61:11 63:23 66:8 66:14,15,19	67:6,6,7 93:18,19 101:12,21 107:3 111:8 117:6,10 130:8 134:24 146:22 147:22 152:8 154:18 159:16 160:20 167:22 169:3 toolbox 17:21 30:7 36:4 107:15 tools 16:3,4 34:17 36:4 51:19 59:4 100:25 107:14 108:6 119:15 141:14 167:14 top 7:23 44:2 46:18 73:16 total 27:20 43:5 49:21 totally 135:21 touch 57:7 163:6 tough 38:11 townships 105:15 track 15:6 36:17 37:5 63:8 150:4 150:5 tracker 36:21 tracking 57:15,18 59:22 60:20 trade 157:17 traditional 22:25 34:15 training 157:6,13 158:5 transaction 96:14 115:3	transcript 173:8,21 transfer 75:10,14 94:9 transferred 86:17 130:16 transferring 65:23 96:15 transform 108:8 transforming 93:13 101:3 traveled 67:4 treat 75:17 127:19 treatment 26:24 tree 78:25 trespass 46:17 137:9 tried 166:13 true 136:22 173:7 truly 11:15 trust 165:5 trustee 74:16 try 5:7,20 30:16 49:4 51:2 67:24 71:18 81:23 145:24 151:15 159:3 168:15,24 169:10,15 trying 4:23 32:5 33:18 43:21 44:20 58:17 72:23 110:15 115:8 124:16 143:22 145:8 146:21,24 146:25 152:23 163:16 164:9,10 167:21 168:12
--	--	--	---	--	---	---	--

Committee on Commerce and Economic Development
September 19, 2016

Page 20

169:2 171:5	153:17,23	35:19 41:4	119:3	137:22,25	104:24	151:4,8	159:4
Turko 141:16	165:6,7	68:5 72:8	usual 154:6	141:17	121:24	154:24	160:20
turn 2:21	understand...	117:2	usually	145:21	148:6	159:5	ways 5:2 11:8
4:14 11:25	68:25 95:19	120:10,14	138:14	147:23	150:20,20	160:11	61:4 64:2
23:19	131:16,21	120:18	utility 78:7	151:23	165:3	161:22	130:9
124:17	158:2	151:19	utilized 61:12	variety 16:8	vision 21:22	163:2 164:8	we'll 27:16
twin 123:5,7	understood	154:17	163:21,23	various 3:22	visit 14:24	164:13,15	30:25 39:20
123:18	66:10	168:8	163:24	4:18 5:3	visual 25:12	168:10	64:4 70:18
twinkle	underutilized	169:25	utilizing	17:9,15	25:17	171:3,4	89:17
137:18	107:24	USA-like	57:20 59:8	28:19 31:20	voice 154:2	wanted 41:14	116:24
two 3:3 29:16	underway	117:15	60:5,6,9	34:19 73:8	voices 140:24	57:6 61:24	156:7
55:15 61:6	158:4	use 5:5 8:16		73:9 110:14	volume	66:23 85:23	165:14
61:7,22	underwriting	11:5,14,25	V	116:17	140:14	90:2,19	we're 24:4
87:3 100:21	128:13	18:2,7 21:7	vacancy	146:11	VPRC 153:5	91:3,13	27:14 28:2
103:18	uneven 38:18	22:4 23:11	47:18 65:17	151:16		92:15 110:5	32:10 36:10
104:19	unfit 84:11	27:15 30:11	170:20	varying	W	129:22	36:21 37:20
105:8	unfortunate	39:13 40:12	vacant 4:9	119:2	WAG 51:13	155:25	43:13 46:11
115:19	124:22	40:16,21	7:13,15,17	vast 42:23	wage 20:7	163:6	50:7 51:16
121:4	unfortunat...	41:8,14	7:22 8:2,3	vector 148:5	wait 28:6	wants 25:16	52:5,19
122:25	25:7	50:5 51:12	8:11,13,18	vegetation	61:17 89:17	wasn't 27:20	55:13,20
125:3 126:7	uninformed	63:18,23	9:10,16	84:21	waiting 14:20	85:14	56:24 60:20
146:3	152:18	66:19 67:9	10:17 11:19	vehicle 33:6	112:12	109:17	70:15 75:9
type 26:17	unions	73:19 81:10	11:24 17:3	168:15	125:7	141:15	79:3 81:18
30:15 64:21	157:17	83:19 84:12	17:7,11,20	verge 55:14	waive 13:16	142:10	112:10
115:17,21	unique 78:3	85:4 92:7	24:15 25:13	vermin 84:21	waived 87:14	water 14:17	113:14
116:6,7	129:25	92:19 96:24	42:7 43:10	141:9	87:21	68:3 69:11	114:9
137:4	unit 32:2	101:23	46:7,12	163:11	110:11	70:12	116:23
138:25	Universal	102:4	47:7,16	versus 31:15	walk 38:2	123:13	124:16,24
151:24	60:6	105:18	53:11 54:15	38:14,21	Walnut	141:9	125:7 136:8
163:11	University	106:18	62:25,25	61:21	129:10	Waxman	142:4,6,18
166:16	3:7,16	108:24	64:10 65:23	vett 87:23	want 3:18 5:9	6:15 12:22	142:22
types 16:5,6	165:24	112:21	73:21,24	91:6,22	31:12 34:24	13:2 25:24	145:7
136:14	unknowns	117:6,9	74:22 90:8	viability	35:7 37:4	25:25 95:23	146:17
138:9	112:24	121:16	90:14 92:19	88:19	45:21 51:17	way 9:24 24:3	149:24
typically	unpaid 95:15	122:22	94:5 101:2	viable 8:19	51:18 52:4	30:18 36:25	162:17
73:22	138:15	125:15	103:11	101:15	53:10 54:12	47:14 58:12	165:11,11
	unprepared	140:19	113:10	124:18	54:16 55:18	59:18 63:6	170:16
U	152:18	146:22	115:13	143:15	56:12 58:20	64:7,8	we've 15:22
Ultimately	unsafe 9:13	154:18	116:9,14	Vice 164:20	59:2,21	66:25 69:23	25:13 27:3
13:19	17:13 42:9	157:3,12	123:12	view 16:10	60:19 64:12	70:3 71:12	35:24 36:2
umpte	up-front 96:4	159:16	124:24	116:19	65:9 66:15	86:14	37:11 48:13
116:5	96:5	160:20	140:18	126:19	76:8,9,14	106:24	62:20 75:7
unable	update 91:8	167:21	142:21	134:10	85:20 91:25	127:22	75:8 78:13
124:20	updating	168:12	168:2	143:8	92:9,9,13	132:4	86:10 110:8
157:18	81:19	169:2	value 18:19	viewed 8:4	98:10 99:8	134:11	120:15,22
unauthorized	Upgrades	useful 51:18	24:25 25:4	Village 93:5	105:24	136:8 139:9	121:3
84:16	14:19	61:23	88:4 104:4	violation	109:6 110:6	142:17,19	122:25
uncut 84:21	uphold 155:8	129:24	111:15	10:16 11:18	113:18	142:24	123:2 125:7
understand	upside 51:7	usefulness	114:9	25:8,14	118:10	148:10	125:14
19:25 43:21	urban 92:23	74:14	values 7:20	63:6 84:7	120:10	149:8,14	138:9
49:7 53:11	98:5 101:10	USEPA 98:2	140:10	violations	136:19	151:13	149:19
80:6 87:9	urge 157:2	uses 61:11	Vanderslice	62:20 63:3	139:19	152:7	151:10
142:16	USA 4:21	113:22	119:24	65:4 73:23	142:15	158:23	website 11:9
147:10			133:7,8		144:4 145:3		

Committee on Commerce and Economic Development
September 19, 2016

Page 21

Wednesday	24:12,16	120:20,23	written 25:9	0	16:1 17:1	122:1 123:1	91:8 92:3
92:23	25:14,18	126:10	25:13 62:20	08 35:10 38:8	18:1 19:1	124:1 125:1	2016 1:8
week 81:6	58:7 78:23	127:8	81:13	09 35:11	20:1 21:1	126:1 127:1	20:18 81:8
146:3	162:15	135:22	104:14		22:1 23:1	128:1 129:1	2017 118:21
166:17	163:11,14	143:14	133:12	1	24:1 25:1	130:1 131:1	24 106:19
170:7	Winnie 77:10	144:7,7,23	151:9	1 113:16	26:1 27:1	132:1 133:1	25 46:9 90:17
weeks 5:19	99:15	146:23	wrong 28:3,3	1,000 46:20	28:1 29:1	134:1 135:1	25,000 43:4
28:16	witness 6:8	153:12,23	28:4 46:22	103:17	30:1 31:1	136:1 137:1	250 9:11 42:7
welcome 3:17	6:12,17	155:11,18	82:23	1,200 22:16	32:1 33:1	138:1 139:1	44:8 45:13
3:18 6:25	77:11 120:2	155:19	163:19	1,500 46:21	34:1 35:1	140:1 141:1	48:16 49:16
40:3 62:11	129:15	156:23	wrote 63:6	1,599 19:13	36:1 37:1	142:1 143:1	53:17
77:14	156:14,14	158:25		1:10 172:5	38:1 39:1	144:1 145:1	118:22
well-being	161:25,25	167:17	X	10,000 53:18	40:1 41:1	146:1 147:1	253 144:2
84:25	witnesses	170:16	X 39:14	54:4,17	42:1 43:1	148:1 149:1	260,000
well-establi...	6:17 7:2	worked 35:16		55:9	44:1 45:1	150:1 151:1	141:22
93:11	76:23 77:6	41:6 71:7	Y	10:30 1:8	46:1 47:1	152:1 153:1	27,000 43:16
went 79:9	77:11 120:2	72:8 79:6	Y 39:14	100 15:25	48:1 49:1	154:1 155:1	2nd 76:12
99:10 122:6	136:6	100:15	yards 105:19	79:15	50:1 51:1	156:1 157:1	
138:24	wonderful	135:17	Yeah 52:15	12 85:13	52:1 53:1	158:1 159:1	3
weren't 37:18	88:9 141:23	136:20	54:5 64:13	13 104:21	54:1 55:1	160:1 161:1	3,000 26:16
154:23	wondering	139:17	year 3:14	107:16	56:1 57:1	162:1 163:1	30 58:15
west 55:25	41:9 169:14	140:23	45:18,19	13,000 9:10	58:1 59:1	164:1 165:1	30,000 54:17
61:5 156:12	169:21	152:20	46:9,21	9:19 17:11	60:1 61:1	166:1 167:1	55:10 119:8
156:17	word 37:13	163:9 171:9	48:15 81:8	42:7,13,16	62:1 63:1	168:1 169:1	300 24:17
158:14	44:9 73:19	171:12	84:10 87:2	43:15	64:1 65:1	170:1 171:1	26:22 56:21
165:18,20	142:5	workforce	91:7 92:3	1315 129:10	66:1 67:1	172:1	311 148:19
165:21	145:17	57:5	119:11	135 7:10 9:25	68:1 69:1	160701	32,000 90:20
Wetzel 26:25	work 20:6,11	working 3:13	165:8	16:24 24:5	70:1 71:1	157:10	38,000 90:14
wherewithal	22:2,5 23:9	4:2 19:9	year's 49:18	35:9 57:12	72:1 73:1	17 45:9	
40:16	29:24 31:3	21:20 26:18	years 3:21	57:16 58:24	74:1 75:1	19 1:8	4
112:23	32:4 33:8	26:24 27:4	4:10 15:25	60:18 79:7	76:1 77:1	1998 141:8	40,000 43:9
wide 17:5	34:17 36:12	31:20,25	22:12 46:4	83:25 89:7	78:1 79:1		46:5 47:15
120:20	38:9,21	35:18,20	58:15 74:2	121:5	80:1 81:1	2	90:8,11
widespread	40:4 48:20	38:19,25	81:9 90:13	125:15	82:1 83:1	2 113:17	142:21
150:17	53:23 66:2	58:4 67:13	93:12	126:21	84:1 85:1	2,000 82:13	400 1:7
wields 66:9	68:14,15,25	70:14 86:6	103:18	127:13	86:1 87:1	20 58:15	46 80:24
wife 162:10	69:9 71:23	89:11 104:7	116:5	128:7,23	88:1 89:1	166:20	
wild-ass	72:3,20	142:10	119:11	139:18	90:1 91:1	20,000 43:4	5
51:13	76:18 87:12	144:11	120:22	1363 139:18	92:1 93:1	53:18 54:4	5,000 9:12
Wilkes-Barre	91:2 92:14	145:6 170:2	125:3	142:9	94:1 95:1	54:17 55:9	42:8
106:6	95:21 97:5	works 68:18	134:13	14 35:11 38:8	96:1 97:1	2003 24:13	500 82:11
Williams 6:11	99:24	78:19 83:8	136:2 137:8	15,000 45:7	98:1 99:1	2009 79:9,13	500,000
77:5	102:13	99:19	142:25	150,000	100:1 101:1	100:21	104:12
willing 88:13	107:13	129:22	157:23	46:19	102:1 103:1	2012 100:20	51 93:7,12
102:10	108:11,15	132:11	171:11	15th 81:6	104:1 105:1	2013 19:11	52nd 5:25
108:12	108:17	world 51:6	York 80:16	16 74:6	106:1 107:1	20:16	569,000
Wilson 58:14	109:13,14	worlds 61:6	young 152:19	160210 1:15	108:1 109:1	116:23	47:16
win 64:10	109:19,20	worn 125:19		2:8,12 3:1	110:1 111:1	121:11	59 121:7
win-win	109:22	worst 8:5,5	Z	4:1 5:1 6:1	112:1 113:1	2014 79:11	123:25
13:20	110:2,20	worth 88:3	Z 39:14	7:1 8:1 9:1	114:1 115:1	79:14 80:24	126:10
window 24:5	114:14	wouldn't 40:4	zero 133:19	10:1 11:1	116:1 117:1	81:21 86:8	
78:25	116:12	41:10 44:21	zoning	12:1 13:1,5	118:1 119:1	91:8,21	6
windows 8:8	118:3,11	wound 139:2	129:17	14:1 15:1	120:1 121:1	122:5	6 47:17
						2015 47:5	60 80:20

Committee on Commerce and Economic Development
September 19, 2016

Page 22

600 45:17,19	70:1 71:1					
60th 6:2	72:1 73:1					
65,000 22:22	74:1 75:1					
6600 121:21	76:1 77:1					
6657-59	78:1 79:1					
121:19	80:1 81:1					
69 48:11 49:7	82:1 83:1					
81:7	84:1 85:1					
	86:1 87:1					
<u>7</u>	88:1 89:1					
7 47:17	90:1 91:1					
700 45:17	92:1 93:1					
76 76:6	94:1 95:1					
	96:1 97:1					
<u>8</u>	98:1 99:1					
8,000 90:15	100:1 101:1					
80 25:6	102:1 103:1					
	104:1 105:1					
<u>9</u>	106:1 107:1					
9 45:14 46:14	108:1 109:1					
9,000 90:22	110:1 111:1					
9/19/16 3:1	112:1 113:1					
4:1 5:1 6:1	114:1 115:1					
7:1 8:1 9:1	116:1 117:1					
10:1 11:1	118:1 119:1					
12:1 13:1	120:1 121:1					
14:1 15:1	122:1 123:1					
16:1 17:1	124:1 125:1					
18:1 19:1	126:1 127:1					
20:1 21:1	128:1 129:1					
22:1 23:1	130:1 131:1					
24:1 25:1	132:1 133:1					
26:1 27:1	134:1 135:1					
28:1 29:1	136:1 137:1					
30:1 31:1	138:1 139:1					
32:1 33:1	140:1 141:1					
34:1 35:1	142:1 143:1					
36:1 37:1	144:1 145:1					
38:1 39:1	146:1 147:1					
40:1 41:1	148:1 149:1					
42:1 43:1	150:1 151:1					
44:1 45:1	152:1 153:1					
46:1 47:1	154:1 155:1					
48:1 49:1	156:1 157:1					
50:1 51:1	158:1 159:1					
52:1 53:1	160:1 161:1					
54:1 55:1	162:1 163:1					
56:1 57:1	164:1 165:1					
58:1 59:1	166:1 167:1					
60:1 61:1	168:1 169:1					
62:1 63:1	170:1 171:1					
64:1 65:1	172:1					
66:1 67:1	9th 76:10					
68:1 69:1						