

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

Room 400, City Hall
Philadelphia, Pennsylvania
Tuesday, February 11, 2024
1:15 p.m.

PRESENT:

COUNCILWOMAN JAMIE GAUTHIER, CHAIR
COUNCILWOMAN RUE LANDAU, VICE-CHAIR
COUNCILWOMAN CINDY BASS
COUNCILMAN CURTIS JONES, JR.
COUNCILMAN MARK SQUILLA

RESOLUTION: 240697

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2 COUNCILWOMAN GAUTHIER:

3 I now note that the hour has come
4 and this hearing is called to
5 order. This is the public hearing
6 of the Council Committee on
7 Housing, Neighborhood Development
8 and The Homeless. The purpose of
9 this public hearing is to hear
10 testimony on Resolution No. 240697.

11 Ms. Jones, will you
12 please call the roll?

13 THE CLERK:
14 Councilmember Squilla.

15 COUNCILMAN SQUILLA:
16 Present.

17 THE CLERK:
18 Councilmember Jones.

19 COUNCILMAN JONES:
20 Present.

21 THE CLERK: Vice-Chair
22 Landau.

23 COUNCILWOMAN LANDAU:
24 Present.

1 THE CLERK: Chair

2 Gauthier.

3 COUNCILWOMAN GAUTHIER:

4 Present. Thank you, Ms. Jones.

5 I now note for the
6 record that a quorum of this
7 Committee is present and this
8 hearing is called to order. Thank
9 you, all of you, for taking time
10 out of your day to discuss such an
11 important issue. I want to also
12 thank Vice-Chair Landau and
13 Committee members Councilmember
14 Jones and Councilmember Squilla for
15 participating in this afternoon's
16 hearing.

17 Our city's housing
18 affordability crisis is only
19 getting worse. There's a desperate
20 need for affordable housing in
21 every corner of our city. And our
22 main way to help those who need it
23 the most is through maximizing our
24 public dollars. This is what we

1 will unpack and discuss this
2 afternoon.

3 What we will not be
4 discussing today is any idea of
5 converting the Area Median Income
6 metric from a regional measurement
7 to a Philadelphia only one. I know
8 the resolution had some text about
9 this in it, but I want to be super
10 clear that creating a Philly
11 specific AMI was never meant to be
12 the focus of this hearing and there
13 is no plan to make any such change.

14 So I ask everyone
15 testifying today to please focus on
16 the actual topic which is shining a
17 light on the depth of our city's
18 affordable housing crisis and how
19 the City is failing our lowest
20 income residents. Over the past
21 few years this body has taken bold
22 steps to solve our affordable
23 housing crisis.

24 By cutting red tape and

1 implementing new incentives, we
2 made it easier to build affordable
3 housing, especially on vacant
4 public land. We cracked down on
5 illegal discrimination against
6 tenants using housing vouchers,
7 froze property taxes for low-income
8 homeowners and will give voters in
9 the May 2025 primary the
10 opportunity to compel the City to
11 stop underfunding the Housing Trust
12 Fund.

13 We also armed the City,
14 affordable housing providers,
15 homeowners, landlords and tenants
16 with additional tools and funding
17 to keep vulnerable Philadelphians
18 in their homes, because we know
19 that the most affordable home tends
20 to be the one you already live in.

21 Just last week I
22 introduced Phase 2 of my Defined
23 Displacement Campaign, which cuts
24 even more red tape to make it

1 easier for developers and
2 homeowners to quickly bring
3 affordable housing online. And I'm
4 very excited about Vice-Chair
5 Landau's Move-In Affordability
6 Plan, which cuts rental fees and
7 housing costs for tenants.

8 Perhaps most importantly
9 now, at the dawn of another Trump
10 presidency, it is this body that we
11 have to thank for dramatically
12 increasing local funding sources
13 for housing programs. This
14 includes --

15 (Applause.)

16 COUNCILWOMAN GAUTHIER:
17 Absolutely. This includes floating
18 two different bonds, most recently
19 the NPI bond, as well as mandating
20 a portion of our General Fund and
21 with the support of voters'
22 hopefully density bonus payments as
23 well be dedicated to the Housing
24 Trust Fund.

1 But the truth of the
2 matter is no amount of legislation
3 and budget campaigns can make
4 Philly affordable if the
5 Administration does not spend our
6 hard-earned tax dollars on housing
7 that the community can actually
8 afford.

9 Our region's Area Median
10 Income is just over \$114,000
11 annually, but the typical
12 Philadelphia household earns only
13 half of that. This means that when
14 the City subsidizes so-called
15 affordable housing for residents
16 earning 60, 80, 101, 100, 120
17 percent of AMI, it is still too
18 expensive for hundreds of thousands
19 of Philadelphians.

20 40 percent of the
21 households that I represent earn
22 less than \$30,000 annually,
23 including many seniors and people
24 with disabilities. That is about

1 40 percent of the region's Area
2 Median Income. These constituents
3 need our help the most, but for too
4 long the City has failed to give
5 them the support they need to
6 access safe, stable and affordable
7 housing.

8 I want to thank the
9 Philadelphia Coalition for
10 Affordable Communities. Their
11 report on this --

12 (Applause.)

13 COUNCILWOMAN GAUTHIER:
14 Their report on this issue expertly
15 lays out the extent of this problem
16 and the stakes of leaving it
17 unsolved. No one here is denying
18 that our middle-class residents
19 need help too. This crisis impacts
20 everyone, but we cannot keep
21 closing our eyes and plugging our
22 ears to the plight of hundreds of
23 thousands of Philadelphians who
24 have been left behind.

1 I am grateful to the 10
2 Councilmembers who co-sponsored the
3 resolution authorizing today's
4 hearing. We also cannot ignore the
5 broader context in which we are
6 here today. With President Trump
7 in the White House and Republicans
8 in control of Congress, we may very
9 well be on our own. Trump does not
10 care about lowering costs for
11 families. He does not care about
12 helping working people find safe,
13 stable and affordable housing and
14 he does not care about
15 Philadelphia.

16 Over the past four
17 years, this city has received
18 billions of dollars in investment
19 from the Biden-Harris
20 Administration, including tens of
21 millions of dollars for affordable
22 housing projects. I really hope
23 that I am wrong, but I fear that
24 this may be over.

1 Thanks to Trump, life is
2 about to get a lot more expensive
3 for everyone, especially working
4 families. So it has never been
5 more important for the City to step
6 up to the plate and give low-income
7 residents the help they need and
8 deserve. And what's the
9 alternative? Footing an even
10 larger bill when families have no
11 other place to go but to a homeless
12 shelter, which costs the City more
13 money in the long run and leads to
14 worse outcomes for families.

15 The stakes are high, but
16 I am hopeful that after today's
17 discussion we will be better-
18 equipped than ever to put City Hall
19 to work for our neighborhoods. So
20 once again, thank you all so much
21 for being here.

22 And I will ask if any of
23 my Committee members have opening
24 remarks starting with Vice-Chair

1 Landau.

2 COUNCILWOMAN LANDAU:

3 Good afternoon, everybody. Just
4 want to say thank you so much to
5 Chairperson Gauthier for having
6 this essential conversation at this
7 time. Can't wait to hear what you
8 have to say.

9 COUNCILWOMAN GAUTHIER:

10 Any other members?

11 COUNCILMAN JONES: Thank
12 you, Madam Chair, for this issue
13 being brought to light. It affects
14 all over, including the 4th
15 District. We recently were able to
16 save 300 affordable units at Brith
17 Sholom --

18 (Applause.)

19 COUNCILMAN JONES: --
20 where we discovered how extensive
21 this problem is. And so, we have
22 to -- I want to thank our Mayor and
23 PHA Housing Authority for helping
24 us out. So if 30,000 affordable

1 luxury units are to be built, it
2 starts here.

3 Thank you, Madam Chair.

4 COUNCILWOMAN GAUTHIER:

5 That's amazing Councilmember.

6 Thank you.

7 Ms. Jones, will you now
8 read the title of the resolution.

9 THE CLERK: Resolution
10 No. 240297, authorizing the
11 Committee on Housing, Neighborhood
12 Development and The Homeless to
13 hold hearings on how setting
14 affordable housing program
15 eligibility according to the metric
16 of regional Area Median Income,
17 AMI, fail to reflect the true state
18 of housing affordability needs of
19 Philadelphians, how this leads to
20 City housing programs not providing
21 enough funding to those who need it
22 most, and how the adoption of a
23 more locally defined AMI can be
24 utilized to create and sustain

1 generally -- excuse me, genuinely
2 affordable housing across the City
3 of Philadelphia.

4 COUNCILWOMAN GAUTHIER:

5 The Clerk will please call the
6 first panel of witnesses to testify
7 on the resolution.

8 THE CLERK: Mark Dodds.

9 (Witness approached
10 Witness table.)

11 COUNCILWOMAN GAUTHIER:

12 Good afternoon.

13 MR. DODDS: Good
14 afternoon.

15 COUNCILWOMAN GAUTHIER:

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

19 MR. DODDS: Mark Dodds.

20 Good afternoon, Chairperson
21 Gauthier and members of the
22 Committee on Housing, Neighborhood
23 Development and The Homeless. My
24 name is Mark Dodds, and I'm the

1 Interim Deputy Director of the
2 Division of Housing and Community
3 Development, part of the Department
4 of Planning and Development. Thank
5 you for the opportunity to testify
6 today and for your interest in our
7 work.

8 DHCD is charged with
9 allocating resources from multiple
10 federal, state and local sources to
11 subrecipient organizations to carry
12 out housing and community
13 development programs. These
14 programs are often funded with
15 dollars from more than one source.
16 Each source has its own
17 restrictions on the income range
18 beneficiaries must fall into in
19 order to be served with funding
20 from that source.

21 DHCD works closely with
22 our subrecipients to ensure that
23 their program eligibility criteria
24 are in accord with applicable

1 regulations. Pursuant to response
2 from the Chair, DHCD conducted a
3 detailed analysis by program
4 citywide and by Council District to
5 determine the breakdown of actual
6 beneficiaries across income
7 categories and to estimate the
8 expenditures attributable to each
9 category.

10 We have provided this
11 analysis to the Committee in a
12 spreadsheet and a two-page
13 explainer. In lieu of reciting the
14 contents of these documents, I will
15 share just a few of our high-level
16 findings: Nearly 1/3 of DHCD
17 funding benefits households in the
18 lowest income category, less than
19 30 percent Area Median Income or
20 AMI. The Basic Systems Repair and
21 Adaptive Modification programs,
22 Flagship Housing Preservation
23 programs primarily serving
24 homeowners. 65 percent of BSRP

1 beneficiaries and 71 percent of AMP
2 beneficiaries are under that 30
3 percent AMI lowest income category.

4 Households with incomes
5 below 30 percent AMI also make up
6 the majority of beneficiaries,
7 served by crucial programs for
8 renters, including tenant-based
9 rental assistance and the
10 Philadelphia Eviction Prevention
11 Program.

12 Interestingly, although
13 income eligibility for home
14 ownership programs Turn the Key and
15 Philly First Home is 100 percent
16 AMI, most beneficiaries are
17 actually in the 50 to 80 percent
18 AMI range.

19 DHCD partners with quasi
20 government agencies, PHDC and the
21 Philadelphia Land Bank and a host
22 of community subrecipients. We
23 also work closely with the Office
24 of Homeless Services and the

1 Philadelphia Housing Authority, the
2 leading governmental agencies
3 addressing the housing needs of the
4 City's most vulnerable residents.

5 The network of frontline
6 community organizations DHCD invest
7 in includes nearly 30 housing
8 counseling agencies, over 20
9 Neighborhood Advisory Committees
10 and more than a dozen Neighborhood
11 Energy Centers across the city. We
12 fund multiple legal service
13 agencies that run our Tangled Title
14 program, are instrumental in
15 implementing our nationally
16 recognized Mortgage Foreclosure
17 Prevention and Eviction Diversion
18 programs. And overall, we partner
19 with 90 community agencies that
20 address every aspect of affordable
21 housing.

22 These agencies are
23 central to getting the word out
24 about our programs. As our Council

1 offices in City Hall and in the
2 Districts, we provide promotional
3 materials for all programs
4 translated into Spanish and
5 simplified Chinese to support these
6 efforts. Additionally, outreach
7 includes many community engagement
8 events, our 85-page housing
9 resource guide, robust social media
10 accounts, public hearings, earned
11 media and when funds are available,
12 paid advertising.

13 Last but certainly not
14 least, the Mayor's ambitious plan
15 to create and preserve 30,000
16 dwelling units across all income
17 levels will expand affordable
18 housing options. We look forward
19 to continuing the work with Council
20 to address the urgent housing needs
21 of the communities we serve. Thank
22 you.

23 COUNCILWOMAN GAUTHIER:
24 Thank you so much, Mark, for being

1 here today and for your significant
2 work on this issue. I know this is
3 a topic that Mayor Parker cares
4 about a lot. And as a part of this
5 hearing, this Committee asked you
6 to come here to provide thorough
7 data on enrollment counts and
8 dollar expenditures of all City
9 housing initiatives by AMI
10 (inaudible), what the average rents
11 are in affordable housing buildings
12 that receive City money, and how
13 all that aligns with income
14 eligibility requirements for each
15 program. Thank you for providing
16 so much of the data that we
17 requested.

18 I know you gave sort of
19 a summary in your testimony, but
20 are there any other trends or
21 findings that you didn't mention
22 before that you see when looking at
23 this data? And also, why does the
24 City not publish this data more

1 readily?

2 MR. DODDS: A few trends
3 did emerge. As you requested, we
4 did a breakdown by Council
5 District. And going through that
6 data, we found some consistencies
7 across almost all Council
8 Districts. We are serving, I
9 think, in just about all 10
10 Districts and citywide. The
11 average is more than a third of our
12 funding is going towards those, the
13 lowest income categories.

14 I think in terms of how
15 we display this information, one
16 way in which we do that we have a
17 currently -- we maintain a
18 dashboard this year that has data
19 on all the programs that we
20 administer and it does have
21 groupings by renter, homeowner and
22 AMI level.

23 We also tried to make
24 that as a landing page or a

1 resource for folks that are
2 unfamiliar with some of our
3 programs where they can learn more
4 information. Each one has an
5 active link that tells you things
6 about eligibility and what the
7 program actually does. So that's a
8 resource that you can use.

9 And if there are -- I
10 alluded to some in my testimony
11 too. But if there are other things
12 we could be doing, I'd be happy to
13 hear that.

14 COUNCILWOMAN GAUTHIER:
15 And how can people find that
16 dashboard?

17 MR. DODDS: Again, it's
18 on our website within DHCD. So if
19 you go to phila.gov/dhcd, there is
20 a section on the website that has
21 resources and links to the current
22 housing action plan and the
23 dashboard is in there.

24 COUNCILWOMAN GAUTHIER:

1 I see. I would suggest maybe
2 making that a bit more prominent
3 for people, but that's great.

4 MR. DODDS: We probably
5 should. The team works very hard
6 to collect all that data.

7 COUNCILWOMAN GAUTHIER:
8 Yeah. We haven't had a lot of time
9 to review the data that you sent.
10 But from what we've seen, I do have
11 some follow-up questions.

12 First, according to your
13 summary your income data only
14 captures 60 percent of DHCD
15 clients. What happened to the
16 other 40 percent?

17 MR. DODDS: I think it
18 depends on the program and that's
19 something we can dig into further
20 for you. But an example would be
21 if a program's administered by one
22 of our legal aid partners, there's
23 often attorney-client privilege
24 that would sometimes preclude us

1 from getting that income level
2 data.

3 COUNCILWOMAN GAUTHIER:

4 Okay. I think it's important for
5 us to make sure that we're
6 exploring every single option to
7 collect some level of data on who
8 we're serving because if we don't
9 know how well we're serving
10 Philadelphians at various income
11 brackets, our work won't be as
12 effective as we intend for it to
13 be. Is that something that we can
14 at least take an attempt at?

15 MR. DODDS: As long as
16 there are no legal reasons why we
17 couldn't do that, we'd be happy to
18 explore that, yes.

19 COUNCILWOMAN GAUTHIER:

20 Thank you. I do want to
21 specifically name the programs that
22 according to your data serve a
23 majority of clients at 30 percent
24 of AMI or below: Eviction

1 Prevention Project, Right to
2 Counsel, Eviction Diversion and
3 Targeted Financial Assistance,
4 Tangled Title, Utility Assistance,
5 Shallow Rent Subsidy and Tenant-
6 Based Rental Assistance as well as
7 Basic Systems Repair and Adaptive
8 Modifications.

9 I think it's important
10 to note how many of these programs
11 are equipped to help low-income
12 homeowners. There is a
13 conventional belief out there that
14 not everyone can be a homeowner,
15 but there are actually thousands of
16 low-income homeowners in our city
17 right now. And they most typically
18 represent the backbone of our
19 communities, because often times
20 their families have lived on their
21 blocks for generations.

22 For this reason, I feel
23 that we as a city could be taking
24 more proactive steps to, you know,

1 that we should be taking proactive
2 steps to prevent the displacement
3 of these low-income homeowners
4 however we can. And so, what steps
5 do you think that the City could be
6 taking proactively to specifically
7 assist low-income homeowners?

8 MR. DODDS: Well, as you
9 stated I think we do a pretty good
10 job in that regard already.
11 Probably the need doesn't meet the
12 resources that are currently
13 available to serve the amount of
14 people that could potentially
15 qualify or take advantage of those
16 programs. If there are ways in
17 which we could work with Council to
18 spread the word about some of those
19 programs maybe there are
20 opportunities to increase
21 participation that way, but for the
22 most part giving capacity among the
23 subrecipient organizations that
24 administer the program and the

1 funding that's currently available,
2 I think we do a pretty good job.

3 COUNCILWOMAN GAUTHIER:

4 Sure. One example that really
5 stood out to me was the Tangled
6 Title program. This is often a
7 very fraught topic for families
8 that can be difficult to face. But
9 if 90 percent of the residents that
10 we help every single year are at 50
11 percent of AMI or below, then that
12 tells me that we have a window of
13 opportunity but we're barely making
14 sort of a drop in the bucket on the
15 estimated 10,000 tangled titles
16 that exist here in Philadelphia.

17 So as an example, what
18 other support could we provide to
19 families who are trying to untangle
20 their titles? And can we do more
21 in this area?

22 MR. DODDS: Yeah.
23 Actually, just recently there was a
24 meeting. Right now we fund four

1 different partner organizations to
2 provide some sort of tangled title
3 support, whether it's legal advice
4 or money from the Tangled Title
5 Fund.

6 Just recently, we had a
7 meeting and we're establishing a
8 working group of sorts to make sure
9 that all of those groups come
10 together regularly. We're always
11 in constant communication, but
12 maybe formalizing that, going the
13 extra step to making sure that
14 we're all coordinated is one way in
15 which we hope to bolster that
16 program.

17 COUNCILWOMAN GAUTHIER:
18 How many of those 10,000 titles do
19 you estimate that we're reaching
20 right now?

21 MR. DODDS: I don't
22 have -- I don't have that right in
23 front of me. It may be in the
24 packet, but I believe we are

1 reaching each fiscal year thousands
2 of clients. You're right, there
3 probably is more work to be done in
4 that space.

5 COUNCILWOMAN GAUTHIER:

6 Yeah. If you could get back to the
7 Committee with that data, that'd be
8 appreciated.

9 I also want to make sure
10 the Committee understands that the
11 City funds more than programs. It
12 provides essential financing for
13 housing providers to build new
14 housing, preserve existing housing
15 units and sometimes, like we heard
16 from Councilmember Jones, to
17 acquire buildings to keep them
18 affordable or to make them more
19 affordable.

20 I think this is
21 important data to unpack as well.
22 Because if the City is helping to
23 finance a building, then units in
24 that building should be genuinely

1 affordable for our communities.
2 You included some of that
3 information in the packet that you
4 sent us last night, but it says
5 it's only data for three buildings.

6 So how many buildings
7 does the City award production or
8 preservation financing to every
9 year? We know that it's a lot more
10 than three. So we wanted to ask
11 you specifically about this gap in
12 the data.

13 MR. DODDS: Sure, that's
14 a good question. So the analysis
15 that we conducted was limited to
16 FY24 and we typically look at
17 buildings that are completed during
18 that time frame. Due to the small
19 number that actually completed that
20 fiscal year for a variety of
21 reasons, it's not indicative --
22 like, I know it's hard to glean
23 what's happening with that small
24 sample size. So we could perhaps

1 go back over a range of years to
2 get a better picture of what's
3 going on there.

4 But more recently, to
5 answer your question, we've been
6 funding somewhere in the
7 neighborhood of 12 or so new
8 construction or preservation
9 projects a year.

10 COUNCILWOMAN GAUTHIER:

11 Thank you for that. I think this
12 is important to highlight because I
13 think it's a common belief that any
14 government "affordable housing
15 building" allows households to just
16 pay what they can afford, but that
17 isn't really the case. Just
18 because we say that half of the
19 units are rented to people at 50
20 percent of AMI, for example,
21 doesn't mean that those households
22 aren't cost-burdened.

23 Many could still be
24 paying over \$1,000 a month on rent

1 unless they get extra support from
2 somewhere like PHA. So just
3 because a unit is income-restricted
4 doesn't mean that it's actually
5 affordable, and that's an area
6 where I think our City financing
7 could be doing more work.

8 (Applause.)

9 COUNCILWOMAN GAUTHIER:

10 For the number of units that you
11 show in your spreadsheet under
12 production and preservation, do you
13 know if these households are
14 actually only paying what they can
15 afford or could many of them be
16 cost-burdened as well?

17 So, for example, a 60
18 percent AMI one-bedroom unit that
19 costs \$1,200 a month in rent would
20 still be affordable according to
21 PHFA or HUD, but that does not
22 actually mean that someone making
23 \$48,000 per year in income can
24 actually afford to pay that. So

1 can you speak to that?

2 MR. DODDS: Yeah, you
3 are correct. You could still be
4 cost-burdened living in "affordable
5 unit of housing." We try to chip
6 away at that a little bit through
7 our Shallow Rent program, which
8 provides an additional \$500
9 subsidy. Again, that's chipping
10 away, right.

11 COUNCILWOMAN GAUTHIER:
12 Okay. As you know, you mentioned
13 Shallow Rent. As part of my
14 office's participation in the
15 Housing Trust Fund Advisory Board,
16 we saw some very thought-provoking
17 data from DHCD recently about the
18 value of the Shallow Rent Subsidy
19 program. From DHCD's own data, the
20 average participant AMI is 22
21 percent and the per household
22 annual cost was only about \$3,000
23 or \$4,000, so that sounds to me
24 like an incredibly impactful

1 program for that low amount of
2 money.

3 Why wouldn't we expand
4 this program beyond LIHTC buildings
5 and make it available to any cost-
6 burdened housing that is already
7 paying too much on rent and just
8 needs a little bit of extra help to
9 get some breathing room every
10 month? Have we ever thought about
11 that or is that something that we
12 can consider since the Shallow Rent
13 subsidy program has been so
14 successful?

15 MR. DODDS: Yeah. So
16 the analysis you're alluding to, we
17 conducted that recently because of
18 the RFP cycle we're currently under
19 for affordable housing providers to
20 take advantage of that program. We
21 wanted to get a sense on how that
22 program is performing. Is it doing
23 what it was intended to do, is it
24 going as far as it could. I think

1 the findings were pretty
2 compelling, but it's one piece of
3 the affordable housing puzzle. I
4 don't think that we have thought
5 about what you just suggested, but
6 it's probably worth a conversation.

7 COUNCILWOMAN GAUTHIER:

8 I mean, paying 3,000 to 4000 per
9 household to keep probably the
10 people that are most susceptible to
11 being displaced, keeping those
12 people out of the shelter system is
13 pretty compelling. So I would like
14 to see us consider as a city
15 expanding that program beyond
16 LIHTC, if that's a conversation
17 that we can have.

18 (Applause.)

19 COUNCILWOMAN GAUTHIER:

20 Based on your work and your
21 knowledge, which program that DHCD
22 administers would you say has the
23 most bang for the buck? And what I
24 mean by that is which program

1 serves the lowest AMI for the
2 lowest per household amount of
3 money?

4 I know we talked about
5 Shallow Rent so you can name others
6 that you think fall into that
7 category.

8 MR. DODDS: Yeah. I
9 guess what I would say is it's very
10 difficult for me to answer that
11 question. What we try to do is
12 provide a wide range of affordable
13 housing options both for renters
14 and homeowners at all income
15 levels. Measuring impact is very
16 difficult.

17 It's often best done I
18 think in the case of a study per
19 program where we're looking at how
20 those dollars are going and how
21 it's working, but it's really the
22 whole range of options that we try
23 to provide to serve as many people
24 as we possibly can.

1 COUNCILWOMAN GAUTHIER:

2 Do you think it would be worthwhile
3 to conduct such a study so that we
4 understand what our return on
5 investment is and how much bang for
6 the buck we're getting for our
7 various investments?

8 MR. DODDS: Sure. And
9 there's probably different
10 approaches, and we could talk
11 internally and with our partners on
12 the data side that do that from
13 external agencies as well to get a
14 sense of what might be most
15 impactful.

16 COUNCILWOMAN GAUTHIER:
17 That would be great. And I have
18 two more sets of questions, and
19 then I'm going to open it to my
20 Committee members.

21 I wanted to ask about
22 the guardrails that control how our
23 affordable housing is spent. We
24 know that a large part of this is

1 outside of the City's control
2 because a lot of housing money
3 comes from the state and federal
4 levels. Can you explicitly list
5 which funding sources the City does
6 have direct control to set income
7 criteria for?

8 MR. DODDS: Well, there
9 are, like you alluded to, a number
10 of federal funding sources that
11 help to fuel our programs and there
12 are local ones as well. Those
13 local -- Housing Trust Fund is one
14 and NPI, the Neighborhood
15 Preservation Initiative, is
16 another.

17 Housing Trust Fund has
18 two subfunds. One goes up to 120
19 percent AMI. One goes up to 115.
20 NPI goes up to 100 percent. So
21 every funding source, whether it's
22 federal or local, does have a cap
23 currently.

24 COUNCILWOMAN GAUTHIER:

1 Great. I'm glad the Council
2 President was here to hear that one
3 and how important NPI is, and I
4 know he agrees.

5 I wanted to ask a little
6 bit about the Mayor's upcoming
7 housing plan. We know that Mayor
8 Parker intends to release a plan
9 about how to create 30,000 new
10 housing units. What information
11 can you provide this Committee on
12 who is developing that plan, what
13 it will include and when we will
14 see a draft?

15 MR. DODDS: I think more
16 information on that is forthcoming.
17 There is a lot of conversation
18 happening, but more information
19 will be forthcoming.

20 COUNCILWOMAN GAUTHIER:
21 When?

22 COUNCILWOMAN LANDAU:
23 When-ish.

24 COUNCILWOMAN GAUTHIER:

1 When-ish?

2 MR. DODDS: I'm not sure
3 I have an exact date to provide you
4 today, but I think in the very near
5 future.

6 COUNCILWOMAN GAUTHIER:
7 Thank you. Have you all thought
8 about a public engagement plan for
9 the report and will there be
10 hearings or public input periods
11 similar to how there is for the
12 City's annual consolidated plan?

13 MR. DODDS: Yeah. I
14 guess I can say that pretty much
15 all of the work we currently do
16 around affordable housing does have
17 public participation component and
18 that includes things that were
19 required to do by HUD such as
20 public hearings, but we often go
21 above and beyond that and make sure
22 that we're interacting with Council
23 especially and other stakeholders.

24 And I would have to

1 imagine that anything that gets
2 rolled out, there will be a lot of
3 conversation with folks that are
4 touching this work every day.

5 COUNCILWOMAN GAUTHIER:

6 I know that this Committee would
7 really look forward to working with
8 you all on a robust public
9 engagement plan that includes
10 community input for the upcoming
11 housing plan. Thank you.

12 What type of needs
13 assessment are you conducting as
14 part of Mayor Parker's upcoming
15 housing plan in terms of which
16 income levels are most housing
17 insecure and most in need of City
18 support?

19 I ask because PCAC's
20 report from last year shows pretty
21 clearly that cost-burdened
22 residents are on the rise in almost
23 every single Council District. So
24 will the plan show what

1 interventions that you're planning
2 for various AMI levels?

3 MR. DODDS: Yeah. I
4 think we're looking at -- so at the
5 beginning of the questions I was
6 alluding -- I was talking about the
7 Housing Action Plan dashboard. And
8 I think what we want to do is
9 continue to look at those income
10 bands, look at those tenures that's
11 split between homeowners and
12 renters and see where are we
13 performing well, what areas need
14 additional support, things like
15 that. Data will certainly be a
16 part of whatever ultimately comes
17 to fruition.

18 COUNCILWOMAN GAUTHIER:
19 Okay. I'll open it up to see if
20 any of the members have any
21 questions or comments and the
22 Council President.

23 COUNCILMAN JONES: Thank
24 you, Madam Chair, and thank you for

1 yielding Member Landau.

2 In my District, which is
3 an eclectic district, but we do
4 have affordable housing needs
5 there, we took a vacant building
6 that was almost like in the movie
7 New Jack City. It was a problem
8 and we converted it and, Council
9 President, you know exactly where
10 we're talking about.

11 We were able to pull
12 together an affordable housing plan
13 and the math mathed. As my
14 grandkids say, the math mathed. So
15 we got people in at a certain
16 level, and there is a thing called
17 rent creep. Affordable today is
18 not necessarily affordable three,
19 four years down the road when there
20 are annual increases in the rent to
21 people who have fixed incomes.

22 We had a retired police
23 officer from the Wynnefield
24 community that really loved being

1 in their property as a retired
2 police officer, but after a certain
3 point the inflation in the rent
4 didn't meet the increases in our
5 pension and she literally was
6 considering moving back home with
7 her kids.

8 Question: How do we in
9 the front end deal with developers
10 to make sure that today's
11 affordability matches tomorrow's
12 affordability so that we don't have
13 these kinds of recurring issues?

14 MR. DODDS: Yeah. There
15 are caps on the rent levels that a
16 developer can offer. Like we had
17 just talked about with the Chair,
18 affordability issues still exist
19 even when someone's renting an
20 affordable unit. To the extent
21 that we can provide deeper subsidy
22 or we can work with our partners at
23 PHA or other areas of funding
24 sources are available to provide

1 that deeper subsidy, I think that
2 would go a long way to alleviating
3 the rent burdens that you're
4 alluding to.

5 COUNCILMAN JONES: I
6 look forward to working with you as
7 we develop our affordability plan
8 that we have to do every year to
9 factor in these kinds of short-
10 term, long-term issues related to
11 affordability. And as the
12 Chairwoman said, our help ain't
13 coming from Washington, D.C. We
14 have to figure it out locally.

15 Thank you, Madam Chair.

16 COUNCILWOMAN GAUTHIER:
17 Councilmember Landau -- Vice-Chair
18 Landau.

19 COUNCILWOMAN LANDAU:
20 Thank you. Thank you so much for
21 being here and for giving us this
22 information. I have a few
23 questions. There's so many
24 programs that we have and it turns

1 into a bit of a morass. And I
2 think that for us, I think one of
3 the questions that the Chair is
4 asking is really when do we as a
5 city really decide where we want to
6 be.

7 And I understand that's
8 what the Housing Action Plan does.
9 But where do we want to be? How do
10 we get there with the dollars that
11 we have? And it's different from
12 continuing to fund what we do in
13 exactly the same ways. It feels
14 like we're putting band-aids on
15 problems versus looking at how do
16 we get the most amount of people
17 housed in an affordable way where
18 they also have habitable structures
19 and any subsidies and access to
20 resources that they need.

21 And there are almost two
22 different ways in which we're
23 looking at this, but I had -- let
24 me dial back first of all for one

1 second to ask a little bit more
2 about the dashboard. First, thanks
3 for having a dashboard. I am the
4 head of the Tech Committee, and I
5 would like more departments and
6 agencies to have dashboards.

7 Just a note, it is very
8 difficult to see on a phone. You
9 probably could see it on a desktop
10 well, but you cannot navigate it
11 like this on a phone very well.

12 MR. DODDS: Okay.

13 COUNCILWOMAN LANDAU: So
14 if there's an update that you can
15 do to that, that would be helpful.
16 I think this just keeps coming back
17 to the question of what do we as a
18 city see as a success? We had an
19 annual goal in 2023 it looks like
20 of having 10,000 units, and we
21 surpassed it at 15,805 units. But
22 the problem is when you scroll up
23 and you look at how we surpassed
24 it, we far surpassed our goal on

1 market rate units. And so, we
2 didn't actually make it to any goal
3 we have for affordable units.

4 In fact, we
5 underperformed in a couple of
6 areas, including homelessness and
7 one section of affordable and also
8 workforce. We underperformed
9 there, but we overperformed in
10 market rate. And I just wouldn't
11 see this as a success, that 15,000
12 units when we were only shooting
13 for 10. I want to have a more
14 realistic snapshot. We are all
15 here because I think we all want
16 the same goal and we want to help
17 you and we want you to tap us as
18 well, but we really, really have to
19 look at the fact that developers
20 who develop affordable housing,
21 which is often 60, 80, and 100, 120
22 percent of AMI, is not what's
23 really affordable for most
24 Philadelphians.

1 So how do we as a city
2 focus on 30 percent and below?
3 We've got resources. Let's just do
4 it. Let's fill that gap and then
5 do what we can to lift the
6 developers up to do the other
7 portion that they're doing. But I
8 think if we as a city would fill
9 that gap, as the Chairperson was
10 saying when we talk about --

11 (Applause.)

12 COUNCILWOMAN LANDAU: So
13 we talk about the other costs that
14 the City pays out. What I don't
15 see in our budgetary system, I
16 don't see us taking a holistic look
17 at what the other costs are. So
18 what we want, we would love more
19 shallow rents for the lowest-income
20 Philadelphians. But we might not
21 feel like we have the money for
22 that because we're also paying for
23 shelter services, unfortunately
24 sometimes for prisons, for a whole

1 bunch of other services, including
2 emergency health care system, an
3 entire child dependency system,
4 folks on unemployment, folks on all
5 of these other areas, that had we
6 just thought ahead and put that
7 money into subsidies of shallow
8 rent and kept a roof over their
9 heads, we wouldn't have to pay on
10 the other side of that where nobody
11 in society wants to pay for the
12 other part --

13 (Applause.)

14 COUNCILWOMAN LANDAU:

15 This whole room, we're all here to
16 help but we really, really want to
17 look at this. I will say I've been
18 doing this for a very long time.
19 What we're doing is not
20 dramatically working at all. In
21 fact, the costs are completely out
22 of pace with incomes right now. We
23 have to completely rewrite this,
24 think in different ways, reimagine

1 the whole thing and try something
2 new, because I think everybody in
3 this room is willing to take a risk
4 of trying something new just to see
5 how it works.

6 (Applause.)

7 MR. DODDS: Yeah. I
8 totally understand where you're
9 coming from and what you're saying.
10 I do want to touch on just a couple
11 of things you mentioned related to
12 the dashboard. On the workforce
13 side for I think you said 2023, I'm
14 not sure Turn the Key was up and
15 running at that time and that may
16 be -- those numbers may be down as
17 a result. And we are currently
18 working with the Office of Homeless
19 Services.

20 I don't want this
21 dashboard to be indicative of all
22 the great work that they're doing
23 to better collect and tell the
24 story of all the units that they're

1 creating and preserving too. So we
2 can do better in that respect. But
3 I just wanted to touch on those two
4 categories. But overall I do hear
5 what you're saying.

6 COUNCILWOMAN LANDAU:

7 Thank you very much.

8 COUNCILWOMAN GAUTHIER:

9 Councilmember Bass.

10 COUNCILWOMAN BASS:

11 Thank you, Madam Chair.

12 And good afternoon.

13 MR. DODDS: Good

14 afternoon. How are you?

15 COUNCILWOMAN BASS:

16 Good. So, Mr. Dodds, listen, I
17 want to follow up on some of the
18 comments that my colleagues have
19 made because I've said this on the
20 record many times before and I'm
21 going to say it again, that
22 Philadelphia is pretty bad when it
23 comes to managing land and land use
24 and making sure that we are doing

1 what is our responsibility, which
2 is to make sure that we are
3 providing housing for those who are
4 in desperate need of housing.

5 When we saw the --
6 recently when PHA opened up the
7 allocation of housing choice
8 vouchers and there were some
9 30,000, almost 40,000 people, I
10 think 40,000 families, not even
11 people, so it's more than 40,000
12 people who were sort of left out in
13 the cold who really didn't get an
14 opportunity to be able to get a
15 voucher, use a voucher, you know,
16 find stable and secure housing.

17 And I think that
18 fundamentally we as the City of
19 Philadelphia, we are ultimately
20 responsible. It's not developers'
21 responsibility. It's not anybody
22 else's responsibility except for
23 the City of Philadelphia to make
24 sure that people have the quality

1 housing that they need. And
2 overall I could say that, you know,
3 we just really haven't done it. We
4 haven't made it the priority that
5 it needs to be.

6 And again, I've said
7 this before and I'll say it again,
8 but I wanted to focus in really on
9 the department of what we used to
10 call OHCD, Office of Housing and
11 Community Development, and now it's
12 DHCD. I don't know why we changed
13 the one word as if that was going
14 to make it a better agency or
15 organization, as if that would make
16 it more effective. But please tell
17 us something in terms of how the
18 organization or the agency is
19 functioning in a way that's going
20 to make some change. Because I
21 believe, like my colleague
22 Councilwoman Landau, I believe that
23 we have to do something different.

24 We can't keep doing the

1 same thing and expecting that
2 something different is going to
3 come from it. And I know that
4 you're the acting interim so I
5 don't really want to put you on the
6 hard spot, but you are here. So
7 give us some information about how
8 are we going to do things
9 differently.

10 We have all of these
11 different land use agencies,
12 whether it's the Land Bank or PRA
13 or work through PIDC, all these
14 different agencies that are
15 landholders here in the city of
16 Philadelphia. And when we think
17 about all the development that
18 needs to happen to be able to house
19 the folks who need housing, that's
20 only a small part of it. But what
21 is the overall mission and goal of
22 DHCD?

23 MR. DODDS: Yeah. So I
24 think the name change that you

1 alluded to was due to a Charter
2 change when the division came
3 underneath the Department of
4 Planning and Development, and
5 that's one thing that we're
6 certainly continuing to grow in
7 that respect. We're communicating
8 across our divisions. That
9 includes developer services, that
10 includes planning and zoning, the
11 Historical Commission, the Art
12 Commission, Zoning Board of
13 Adjustment. We're all actively
14 working together to address some of
15 the things that you're talking
16 about right now.

17 We also work extremely
18 closely with PHDC, the Land Bank,
19 our subrecipient organizations. We
20 can't do this work alone, and we
21 are administering countless
22 contracts every day to try and chip
23 away at the problems that you're
24 referring to. The need is

1 extremely great in the city and
2 requires a lot of will and
3 resources, and I think those are
4 things we're all committed to.

5 COUNCILWOMAN BASS: But
6 some of your funding comes from
7 Community Development Block Grants.
8 So I could say that I know I'm
9 expecting -- I can't say what we're
10 expecting -- but I'm expecting that
11 based on the Presidential
12 administration that we have in
13 place now that we're going to
14 probably take a significant hit to
15 those funds. Would you agree,
16 disagree?

17 MR. DODDS: It's
18 impossible to tell. I certainly
19 understand why you would have that
20 perspective. During the current
21 President's first term, I think
22 that there were measures taken to
23 reduce or eliminate that type of
24 funding and usually got put back in

1 the budget. It is something we're
2 mindful of seeing what happens if
3 that goes away, where can we plug
4 in gaps. It's a difficult
5 question, but one that we're
6 mindful of.

7 COUNCILWOMAN BASS:

8 Well, overall my question is
9 assuming that there's going to be a
10 hit on some level to that funding,
11 how does that affect DHCD?

12 MR. DODDS: Yeah. That
13 would have pretty drastic
14 consequences and we would need to
15 look at a variety of sources, maybe
16 nontraditional sources, maybe
17 looking at things at the state
18 level, maybe looking at other grant
19 opportunities that we haven't
20 pursued before, perhaps working at
21 increasing local funding, all those
22 things to fill in the gaps.

23 COUNCILWOMAN BASS: So
24 there is a plan in the works. You

1 all are actively --

2 MR. DODDS: Definitely
3 something we're actively talking
4 about.

5 COUNCILWOMAN BASS:

6 Okay. So you're actively planning
7 and coming up with a Plan B in case
8 these actual cuts that were
9 attempted last time and the cuts
10 from federal grants that were
11 mentioned just a week or so ago,
12 that they were putting a halt on
13 all federal grants, you all are
14 making plans around how to continue
15 to operate?

16 Because if we're already
17 behind schedule, if we're already
18 not where we should be, the very
19 thought that these funds being held
20 up and the impact that they would
21 have, you know, like that will go
22 away is very, very, very troubling.

23 MR. DODDS: I
24 understand.

1 COUNCILWOMAN BASS:

2 Okay. All right. Well, I'm glad
3 you understand, but I'm certainly
4 hopeful that will go beyond just
5 the point of understanding into how
6 are we going to really move this
7 needle because we haven't done it.
8 We didn't do it in good times and
9 we're certainly not going to be
10 able to do it in these times in the
11 way that we would like to be able
12 to do. But how are we going to
13 move the needle to be able to get
14 the quality affordable housing that
15 we need here in the city?

16 And one last question
17 around adjusting the AMI
18 guidelines. And I think Council
19 Lady, Council Lady --

20 COUNCILWOMAN GAUTHIER:

21 (Inaudible).

22 COUNCILWOMAN BASS: Oh,
23 okay. Never mind. Okay. All
24 right. Well, thank you very much.

1 MR. DODDS: Thank you.

2 COUNCILWOMAN GAUTHIER:

3 And I think I actually neglected to
4 announce the presence of Deputy
5 Whip Councilmember Bass, but she
6 made her own presence known through
7 some very good questions so thank
8 you.

9 I have one more set of
10 questions for you, Mark, and then
11 we'll let you go. It sort of
12 follows Deputy Whip Bass'
13 questioning.

14 So obviously, we're
15 incredibly fortunate to have the
16 Neighborhood Preservation
17 Initiative bond which has allowed
18 us to start new housing programs as
19 well as support existing ones. But
20 it is still time limited, and we as
21 a government have to figure out
22 what we're doing next and we as a
23 government have to figure out what
24 we're doing next now that we're in

1 NPI's final year, and that becomes
2 more crucial as we think about our
3 federal funds maybe lessening in
4 the Trump administration.

5 So has there been any
6 consideration to dedicating an
7 annual bond to our housing programs
8 similar to what the City has done
9 in the past for infrastructure for
10 Parks & Rec spaces? It wouldn't
11 need to be \$100 million per year.
12 It's more important that it's
13 automatic and it's consistent and
14 not something that we have to
15 scramble around every single year.
16 So is the Administration thinking
17 about that as a strategy?

18 MR. DODDS: Yeah. I
19 guess I'd say in addition to the
20 response to Councilperson Bass'
21 question we -- similarly, right, we
22 know that NPI is running out.
23 We're entering year 4. It's a
24 lower traunch than we've been

1 accustomed to. I think there's
2 only \$50 million remaining. So
3 very much thinking about how are we
4 going to plug the huge gap that
5 will be left by a lack of NPI and
6 looking at different ways in which
7 to do that.

8 I don't have details to
9 share at the moment, but I think
10 that throughout the planning
11 process and the upcoming work
12 around affordable housing, some of
13 the things we talked about today,
14 rendering into the budget cycle, so
15 these are all the things that we'll
16 be talking about.

17 COUNCILWOMAN GAUTHIER:

18 Okay. Great.

19 Any other questions and
20 comments?

21 Councilmember Vice-Chair
22 Landau.

23 COUNCILWOMAN LANDAU:

24 Just to follow up on the data that

1 you gave us, the summary and
2 analysis of data provided for
3 Council requests, you said that --
4 it seems that you crunched these
5 numbers based on this resolution.
6 How often do you as an office
7 analyze your programs and kind of
8 dig down deep into their
9 effectiveness, who they're
10 benefiting?

11 MR. DODDS: Yeah, good
12 question. There's a couple
13 different ways we do that. There
14 are quarterly reports that we
15 produce. One, it's certainly not
16 the most glamorous name, but it's
17 the 1029AA report that goes to City
18 Council. And if you're not
19 receiving a copy for whatever
20 reason, we'll make sure that you're
21 getting one.

22 So we have quarterly
23 updates. We update the Housing
24 Action Plan dashboard that we were

1 talking about earlier twice a year.
2 And one of the reasons for that is
3 because it's just a massive
4 undertaking to collect that
5 information, especially when it's
6 coming from our external partners
7 who everyone's got their own
8 database and making sure that
9 we've -- it's just a major
10 undertaking but one that we wanted
11 to streamline. It's definitely
12 something that we're looking at.

13 We also report annually
14 to HUD in our also not a glamorous
15 name, it's our CAPER, but that
16 stands for our Consolidated Annual
17 Performance and Evaluation Report.
18 And we're required to report on
19 just how we spend those federal
20 funds, but we go the extra mile and
21 we report on how we're doing with
22 the local funds as well.

23 So there are a series of
24 different updates that we're doing

1 and then certain times we'll take a
2 step back. For instance, if a
3 certain program is at the end of
4 its RFP cycle and we need to
5 evaluate how effective that's been,
6 we'll do a more indepth study on a
7 programmatic basis.

8 And then other times
9 we're very fortunate that our
10 programs, a lot of them are
11 nationally recognized. A lot of
12 them are very effective. And
13 different institutions, we work
14 with Penn quite a bit, for
15 instance, who will reach out to us
16 and say, hey, we want to dive in.
17 We want to look at your eviction
18 data. We'll get together. We'll
19 get an MOU, a data-sharing
20 agreement together, and we'll take
21 advantage of some of the work that
22 external stakeholders are doing in
23 that space.

24 COUNCILWOMAN LANDAU:

1 Okay. Thank you so much and thank
2 you for being here.

3 MR. DODDS: Sure. Thank
4 you.

5 COUNCILWOMAN GAUTHIER:
6 Thank you so much, Mark, to you and
7 your team at DHCD for pulling all
8 this together and for being with us
9 today. We look forward to
10 continuing to work with you to
11 serve those most in need in our
12 city. Thanks so much.

13 MR. DODDS: Thank you.

14 COUNCILWOMAN GAUTHIER:
15 Will the Clerk please call the next
16 panel of witnesses to testify on
17 the resolution.

18 THE CLERK: Mindy Watts
19 and Emily Dowdall.

20 MS. WATTS: Good
21 afternoon. This is Mindy Watts.
22 Do you want me to go first?

23 COUNCILWOMAN GAUTHIER:
24 Yes. Thank you for being with us

1 virtually today.

2 MS. WATTS: You're
3 welcome.

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

8 MS. WATTS: Good
9 afternoon. My name is Mindy Watts
10 with Interface Studio. Thank you
11 to the members of City Council for
12 hearing my testimony today about
13 Philadelphia's affordable housing
14 crisis and the new proposal to
15 ensure that the City's precious
16 housing resources reach the
17 households most in need.

18 Interface Studio, where
19 I work, is a city planning firm
20 located at 12th and Callowhill.
21 And over the past two decades at
22 Interface I've had the opportunity
23 to work on neighborhood plans
24 throughout Philadelphia as well as

1 on citywide policy plans focused on
2 vacant land and affordable housing.

3 Each project begins with
4 data to understand trends and
5 assess the scope and scale of the
6 issue at hand. And in every case
7 behind that data are the very real
8 day-to-day struggles of our fellow
9 Philadelphians. Of the local
10 issues that we've grappled with
11 over the past two decades, none is
12 more pressing or more deeply
13 personal to Philadelphia
14 communities than access to safe,
15 quality, affordable housing. It is
16 a basic need and that need is
17 growing.

18 I'm going to share my
19 screen, if possible, for the next
20 little bit. Does that work? Can
21 you see my screen or my notes?

22 COUNCILWOMAN GAUTHIER:
23 Not yet.

24 MS. WATTS: All right.

1 Well, if it doesn't work, I'll just
2 continue verbally. So we completed
3 our most recent research for the
4 Philadelphia Coalition for
5 Affordable Communities in February
6 2024 using 2022 data from the
7 American Community Survey, which
8 has since released data for 2023.
9 So the data is changing and the
10 statistics that I will share today
11 about affiliates affordable housing
12 crisis are worsening.

13 Our research shows that
14 incomes in Philadelphia are
15 relatively stagnant while housing
16 costs have been going up
17 exponentially, and this creates a
18 serious mismatch. Since 2000 the
19 citywide median income has
20 increased by just 9 percent while
21 the median home value jumped by 107
22 percent. In some neighborhoods
23 these changes are much more stark
24 with home values rising more than

1 350 percent and rents rising by
2 more than half.

3 Citywide 1 out of every
4 3 homeowners and 1 in 2 renters are
5 paying more than they can afford
6 for housing. This issue affects
7 renters and homeowners in every
8 single Council District. The
9 mismatch between what people can
10 afford to pay for housing and the
11 cost of housing in our city is most
12 threatening to low-income
13 households, low-income seniors and
14 people living with a disability who
15 are at a higher risk of housing
16 insecurity. 30 percent of
17 households citywide earn less than
18 \$30,000 per year, and 55 percent of
19 renters in this income bracket do
20 not have an affordable housing
21 option.

22 In Philadelphia that's
23 more than 200,000 households. Half
24 of these households, or 100,000

1 families, earn less than \$15,000
2 per year which is what people earn
3 if they work a full-time minimum
4 wage job at that income level. An
5 affordable rent or price to pay for
6 housing each month is less than
7 \$400, but the average city
8 subsidized apartment in
9 Philadelphia rents for \$1,000 per
10 month. So this points to another
11 mismatch, a problem that is causing
12 the gap between the need or demand
13 for safe, quality, affordable and
14 accessible housing.

15 And the supply of units
16 that meet those criteria to widen
17 the issue is that while half of all
18 Philadelphia households earn less
19 than \$60,000 per year, almost all
20 of the City's affordable housing
21 programs are open to households
22 that earn more than \$60,000 per
23 year. In some cases households
24 earning over \$100,000 a year are

1 eligible to benefit from
2 Philadelphia's precious and limited
3 housing resources. As you know,
4 this is because eligibility for the
5 City's affordable housing programs
6 is tied to the Philadelphia region
7 which is much richer than the city
8 itself.

9 The Philadelphia area
10 that informs our Area Median
11 Income, already discussed, sets the
12 thresholds for affordable housing
13 programs and it includes
14 surrounding counties where the
15 median household incomes are up to
16 double that of the city.

17 In 2023, Philadelphia's
18 median income was about \$60,000,
19 which is less than half of today's
20 Area Median Income which is
21 currently just shy of \$124,000, so
22 an increase from what the Chair
23 mentioned at the outset, from 2022
24 of \$114,000 a year.

1 And so, because Area
2 Median Income does not represent
3 Philadelphia household income or
4 housing programs, which do really
5 important work to preserve and
6 produce critical new affordable
7 homes, are priced too high to serve
8 Philadelphia's most vulnerable
9 households. By not addressing that
10 problem, the City winds up placing
11 people in far more expensive and
12 less-sustainable solutions,
13 temporary shelters, foster care,
14 nursing homes that do not provide
15 the stable and long-term safe,
16 quality, affordable and accessible
17 homes that people need.

18 So to be clear, we're
19 not suggesting that Philadelphia
20 disassociate from the Area Median
21 Income, a data point that underpins
22 housing programs not just in our
23 region but nationwide. Rather I
24 want to emphasize today that the

1 City does have the ability to set
2 its own income eligibility targets
3 for its housing programs. In the
4 face of a growing need for house
5 affordable housing, the City has an
6 opportunity to respond to policy
7 changes that make the city a
8 national model for housing equity
9 and, more importantly, will have
10 direct impacts on Philadelphia's
11 most vulnerable households.

12 As elected officials,
13 you have the power and
14 responsibility not only to learn
15 from the data and to listen to your
16 constituents but to drive change.
17 It is critical that Philadelphia
18 reconsider how it allocates its
19 housing funds to address its
20 housing affordability crisis, and a
21 powerful first step would be to
22 commit to spend half of all housing
23 dollars on households earning less
24 than \$30,000 per year, which is

1 roughly equivalent to one quarter,
2 25 percent, of the Area Median
3 Income.

4 This would enable
5 families to make repairs and stay
6 in their homes and allow the City
7 and its housing partners to
8 preserve affordability and protect
9 the production of new, truly
10 affordable homes. Our city's
11 housing crisis is urgent. With
12 each passing day, we lose actual
13 ground to private market forces at
14 work and with that, the opportunity
15 to house our citizens in need.
16 Thank you.

17 COUNCILWOMAN GAUTHIER:

18 Thank you so much.

19 Ms. Dowdall, please
20 state your name for the record and
21 proceed with your testimony.

22 MS. DOWDALL: Sure.

23 Emily Dowdall. Good afternoon.

24 I'm Emily Dowdall, President of

1 Policy Solutions at Reinvestment
2 Fund. Thank you for inviting me
3 here today. We are a community
4 investment nonprofit headquartered
5 here in Philadelphia but operating
6 nationally, and we've been
7 regularly allies in the housing
8 market in Philadelphia for more
9 than 25 years.

10 Just over a year ago we
11 released a report in conjunction
12 with Pew that described how local
13 officials in Philadelphia receive
14 resources to support housing and
15 how they spend those resources. So
16 today I'll walk through some of the
17 highlights of that report, and it
18 looks like the slides are working
19 so that's exciting -- will be
20 working soon. Great.

21 So first, I'll start by
22 giving you a quick snapshot of the
23 housing landscape in Philadelphia.
24 And some of these data points I'm

1 just echoing others, but I think
2 they're worth repeating. So our
3 homeownership rate is just over 50
4 percent. The average household
5 size is just a little more than two
6 people.

7 We have a lot of older
8 homes in the city. More than
9 two-thirds, about two-thirds were
10 built before 1960 and sale prices
11 and rents have risen in recent
12 years, mostly at the lower end of
13 the market. The median sale price
14 is now \$250,000. City median
15 income is about \$60,000, which
16 represents about 50 percent of AMI.
17 And that's a little bit different
18 for owners versus renters.

19 So the typical owner
20 income is about 65 percent of AMI
21 while for renters is closer to 40
22 percent. That means many
23 households, especially renters, are
24 cost-burdened paying more than 30

1 percent of their income towards
2 housing costs.

3 Next slide. So under
4 the sources of housing funding, our
5 report looked at the three most
6 recent fiscal years at that time,
7 which was 2021 through 2023. And
8 you can see here that most of
9 Philadelphia's housing budget comes
10 from federal funding. I know a lot
11 of us are concerned about the
12 future of that funding, but it has
13 accounted for about 80 percent of
14 our housing money. But local
15 funding has increased substantially
16 in 2023 as you can see here.

17 And next slide. And
18 that trend continued into 2024 and
19 '25, and that was in part due to
20 the newly dedicated portion of the
21 General Fund going to the Housing
22 Trust Fund. But the bigger driver,
23 as you can see on this chart, is
24 NPI. NPI is that blue, those blue

1 chunks on the bars, that you can
2 see making up a large amount of the
3 local funding, and that increased.
4 So, you know, the increased inflow
5 into the Housing Trust Fund might
6 be sustainable, but we all know NPI
7 is not a long-term funding source.

8 Next slide. So
9 Philadelphia has about three
10 entities that manage the housing
11 money that comes into the city.
12 And you can see here that PHA,
13 which is the purple on the pie
14 chart, manages the most of that
15 money, about 70 percent of the
16 money. But the vast majority of
17 PHA's funds come directly from the
18 federal government. And PHA, of
19 course, operates largely separately
20 from local government. So when we
21 think about where local officials
22 have the most influence, that takes
23 us to the local dollars that are
24 administered by DHCD and OHS.

1 Next slide. So here's a
2 look at the local sources that give
3 that greatest local discretion.
4 The local funding that goes to
5 these two local agencies accounts
6 for 14 percent of all housing
7 funding in the city, and DHCD has a
8 slightly larger share of that
9 revenue at about 57 percent. And
10 I'll note that the numbers here on
11 this chart are three year numbers
12 combined.

13 So across the three
14 fiscal years that we examined the
15 General Fund represented the
16 largest source at about 46 percent
17 followed by the Housing Trust Fund
18 and then NPI, although NPI became a
19 much larger share in Fiscal Year
20 2022 and subsequently '23.

21 Next slide. So then we
22 categorized all the uses of housing
23 funds into these six broad
24 categories, of facility operations

1 housing assistance which includes
2 cash assistance for renters as well
3 as homebuyers, and down payment
4 programs that help residents afford
5 the cost of housing.

6 And so, what we found
7 was that the largest use category
8 among all of the local funds was
9 emergency shelters operated by the
10 Office of Homeless Services. Next
11 came these assistance programs,
12 again which includes rental as well
13 as homebuyer assistance. Then
14 preservation programs which include
15 BSRP and the Restore Repair Renew
16 program, and production which is
17 typically gap financing or
18 subsidies for new rental housing
19 was the fourth largest, followed by
20 nonfinancial services to
21 individuals, and that includes
22 things like housing counseling and
23 right to counsel. And then
24 finally, administrative costs to

1 operate all of those programs.

2 Next slide. And so,

3 while some sources, including the

4 local sources, do have some use

5 restrictions that encumber

6 restrictions, City Council and the

7 Administration do have a fair

8 amount of discretion when it comes

9 to setting housing priorities and

10 what those income targets might be.

11 So you can see here that

12 the Housing Trust Fund has income

13 limits ranging from 30 percent of

14 AMI for half of the funds that come

15 out of the recording fee sources up

16 to above 100 percent of AMI, while

17 the enabling legislation for NPI

18 set those targets at 100 percent of

19 AMI. And then you can see that

20 limits for certain federal programs

21 are less at 80 percent of AMI.

22 Next slide. So many

23 programs have their own income

24 restrictions. Some are due to

1 their funding source but others are
2 a matter of policy. Right to
3 counsel, for example, has a much
4 lower limit at essentially 40
5 percent of AMI which is 200 percent
6 of poverty, while the Heater
7 Hotline program is at 150 percent
8 and those have all been policy
9 decisions. You can see that Philly
10 First Home is at 100 percent,
11 Eviction Diversion is 80 percent
12 and BSRP, Basic Systems Repair is
13 at 60 percent so there's a wide
14 variety.

15 Next slide. So there's
16 many different types of housing
17 needs in Philadelphia as you're
18 aware, and there's not enough
19 funding to completely meet all
20 those needs. But one way to think
21 about allocating housing dollars
22 across these different needs is to
23 match the programs to the housing
24 goals. So the most recently

1 articulated goals are back from
2 2018 from the last housing action
3 plan. And City Council and the
4 Administration may wish to update
5 those goals. But the concept
6 remains the same.

7 So this is just -- this
8 is a framework that we created that
9 took a sampling of programs and
10 then broadly assessed the degree to
11 which they service each of the
12 housing goals. So for those of you
13 in the back who can't see the
14 screen, the programs are emergency
15 shelters, affordable rental
16 production, Basic Systems Repair
17 and the Philly First Home down
18 payment program.

19 And then the five
20 housing goals were housing
21 vulnerable residents, preserving
22 affordability, equitable growth
23 without displacement, pathways to
24 ownership and wealth, and promoting

1 housing choice. And you can see
2 that something like emergency
3 shelters is clearly serving
4 vulnerable residents while
5 something like Philly First Home is
6 not doing that but it is providing
7 a pathway to ownership and wealth.
8 So this type of approach can help
9 you as you're ensuring that every
10 program -- that there is a program
11 to advance each goal. Thank you.

12 COUNCILWOMAN GAUTHIER:

13 Thank you so much for your
14 testimony and for your work. Can
15 we see -- is there any way to see
16 if Mindy is still on?

17 While we're doing that,
18 we have some questions for you.
19 Emily, first, thank you so much for
20 your testimony and your
21 presentation. TRF has been an
22 invaluable asset to the city for
23 many, many years. I can think of
24 many initiatives and programs that

1 likely would not have been started
2 if not for TRF expert research and
3 analysis.

4 And when I first came
5 into office, you all were
6 instrumental in creating a report
7 to help me figure out the state of
8 affordable housing in the 3rd
9 District, so thank you. I have a
10 few questions that really are for
11 either of you, but we have to wait
12 to see if Mindy's still on with us.

13 So first, do you agree
14 that more of the City's housing
15 money should be going to residents
16 at lower-income levels? And if so,
17 what do you think we should be
18 doing differently?

19 MS. DOWDALL: We do see
20 that the greatest unmet need for
21 housing resources is for
22 Philadelphians earning less than 50
23 percent of AMI. That's where
24 people are more cost-burdened.

1 That's where people are more likely
2 to have home repair needs or
3 they're going to have difficulty
4 entering into homeownership or
5 maintaining their homeownership
6 when taxes go up, et cetera.

7 COUNCILWOMAN GAUTHIER:

8 Okay. Given that your organization
9 does work all over the country, I
10 was wondering if you've seen
11 strategies or funding sources used
12 by other cities to address housing
13 cost burden that you think would be
14 effective if we tried here in
15 Philadelphia?

16 MS. DOWDALL: Direct
17 assistance is really effective. I
18 mean, we've seen that in
19 Philadelphia as well as in other
20 places looking at some of the
21 research we did around the pandemic
22 era funding. The cash rental
23 assistance was the most effective
24 at preventing evictions.

1 We do know that it can
2 be expensive to provide housing for
3 people earning the least amount of
4 money in the city. So there are
5 other cities that have tried to
6 knit together specific housing
7 funds that go directly towards
8 subsidizing more deeply affordable
9 units. I think there's also a lot
10 of work that's been done around
11 trying to legalize or make more
12 available shared housing or what
13 might be known as single room
14 occupancy housing. That's
15 something that's not legally
16 allowed in much of Philadelphia
17 right now, but it's a way to
18 provide some of the most affordable
19 housing.

20 COUNCILWOMAN GAUTHIER:
21 Thank you for that. That
22 definitely resonates, especially on
23 emergency rental assistance. I
24 believe the report that you all did

1 for the 3rd District that used
2 pre-pandemic data showed that the
3 monthly rent gap just in the 3rd
4 District is \$16 million a month,
5 and I believe that citywide that's
6 about \$900 million a year.

7 So helping people just
8 afford their rent every month would
9 probably be a worthwhile
10 investment, especially as we
11 consider how much it costs to
12 operate the shelter system.

13 MS. DOWDALL: That's
14 right.

15 COUNCILWOMAN GAUTHIER:
16 And lastly, do you think that we
17 should be doing anything
18 differently in light of Trump being
19 in the White House? I know --

20 MS. DOWDALL: That's a
21 big question.

22 COUNCILWOMAN GAUTHIER:
23 -- that's a big question.

24 MS. DOWDALL: I do think

1 that we are going to have to look
2 to ourselves for funding our most
3 important programs. It gives me a
4 lot of encouragement just looking
5 back at the last few years and
6 seeing all that we've been able to
7 do with local funding. So I think
8 that we're going to have to keep
9 building on that.

10 COUNCILWOMAN GAUTHIER:

11 Great. Mindy, can you hear us?

12 MS. WATTS: I can. I'm
13 back.

14 COUNCILWOMAN GAUTHIER:

15 Wonderful. So first, thank you so
16 much, Mindy, and thanks to the
17 Philadelphia Coalition for
18 Affordable Communities --

19 (Applause.)

20 COUNCILWOMAN GAUTHIER:

21 -- for continuing to be such an
22 essential resource for this body as
23 well as the entire city. You show
24 us that the need for more

1 affordable housing is not just a
2 one neighborhood or one demographic
3 issue and your reports digest what
4 can otherwise be complicated
5 technical information in a way that
6 is very easy for everybody to
7 understand. So thank you so much.

8 I have the same
9 questions for you as I had for
10 Emily. So first, do you agree that
11 more of the City's housing money
12 should be going to residents at
13 lower-income levels? And if so,
14 what do you think we should be
15 doing differently?

16 MS. WATTS: I do agree.
17 I think the affordable housing
18 crisis is overwhelming. It just
19 can. The numbers are so big. And
20 so, I think that with this fresh
21 data and with an opportunity to
22 potentially re-up some bond
23 financing for affordable housing, I
24 think there's an opportunity to

1 really define the problem that
2 you're trying to solve. And I
3 would suggest, as Emily just
4 mentioned, to really look at where
5 the greatest share and the greatest
6 disproportionate impact of housing
7 cost burden is felt, and I think
8 that is in our extremely low- and
9 very low-income renter households.

10 And I think that there
11 has been -- I think Mark does
12 mention kind of the share of the
13 dollars that really do go to some
14 of the flagship programs for
15 homeowners, like the Basic Systems
16 Repair and Adaptive Modification.
17 And so, I think that to really in
18 this next realm focus on the very
19 low-income renter community makes a
20 lot of sense.

21 COUNCILWOMAN GAUTHIER:
22 Thank you. I wanted to ask you
23 too, what strategies or funding
24 sources have you seen used by other

1 cities to address housing cost
2 burden that you think would be
3 effective if we tried here in
4 Philadelphia?

5 MS. WATTS: Sure. I
6 mean, I think we're certainly
7 seeing an uptick in cities where
8 the private market is growing and
9 booming, to look to bond financing
10 as a really flexible source that
11 allows elected officials and city
12 leaders to really customize the
13 solution in a way that makes sense
14 at the local level.

15 I think land, to
16 Councilmember Bass' point, is
17 really a critical component as
18 well. We've certainly heard and
19 witnessed up close the cautionary
20 tale of what happens when you lose
21 access to that ground. And so, I
22 think we've done some research for
23 the Philadelphia Coalition for
24 Affordable Communities about

1 dollars in the Land Bank that's
2 going into housing for different
3 income brackets. And so, I think
4 that's a good thing to keep an eye
5 on.

6 And we are seeing in
7 some cities a new emphasis on
8 housing trust so that we know that
9 the housing that public dollars are
10 being invested in for affordability
11 are preserved and protected really
12 over the long term. And so, I
13 think that that's something to look
14 at again and more deeply in
15 Philadelphia as well.

16 COUNCILWOMAN GAUTHIER:
17 Thank you. And then lastly, do you
18 think we should be doing anything
19 differently in light of Trump being
20 in the White House?

21 MS. WATTS: That's the
22 big question of the day. I think
23 there's a lot of unknowns in this
24 policy climate. Certainly the new

1 administration has acknowledged the
2 nation's housing crisis. I think
3 they've framed it as a national
4 priority, really focused as far as
5 I can tell on lowering the cost or
6 increasing the supply of housing.
7 And so, I think -- what I'm reading
8 sort of bends my mind towards
9 homeownership. And I think
10 certainly what we've seen in some
11 of these cities where we've worked
12 is building ourselves out of the
13 problem is impossible. It's really
14 expensive, and we know that the
15 pace at which we're able to create
16 affordable units is -- we're never
17 going to get there.

18 I think at the rate
19 we're building it'll take 220 years
20 is what our report says to address
21 the current gap in affordable
22 housing in our city. And so, I
23 think that that really does point
24 to some of these other programs

1 like the rental subsidies and ways
2 to get more direct access or
3 assistance to families in need or
4 households in need. It's going to
5 just remain really critical at the
6 local level if we see a greater
7 shift towards housing supply and
8 new construction for homeownership.

9 COUNCILWOMAN GAUTHIER:

10 Thank you so much.

11 Vice-Chair Landau.

12 COUNCILWOMAN LANDAU:

13 Thank you both for your testimony.
14 Appreciate all of this information.

15 My first question for
16 the Reinvestment Fund: Do you ever
17 release to us the data that you
18 used to create this report to dive
19 into it a little bit more? I don't
20 know if that's the norm or not.

21 MS. DOWDALL: It was all
22 public so we can share the data
23 with you.

24 COUNCILWOMAN LANDAU:

1 Thank you. And then I want to go
2 back following up to what I was
3 speaking to Mark Dodds about you on
4 the page of your report saying that
5 housing funding uses -- both the
6 Chair and I were struck by the
7 amount of money that we are
8 spending on operations at OHS, and
9 it far exceeds the money that we
10 are utilizing for other programs of
11 assistance, preservation,
12 production and services. And, in
13 fact, you have an admin fee
14 section. So this wasn't about
15 administering the operations
16 portion. It's just the operations
17 portion.

18 So can you just talk a
19 little bit more about how much
20 money we spend on homeless services
21 when we potentially could be using
22 that money to keep people in their
23 homes or to get people into their
24 own homes?

1 MS. DOWDALL: Right.

2 And that was one question that had
3 come up from previous
4 Councilmembers as well, what is the
5 effectiveness of spending on
6 operations. And I think it is
7 really important to address
8 immediate needs, and that's why it
9 can be really difficult to think
10 about funding, taking some money
11 out of emergency shelters when you
12 see folks who really need them, but
13 it does seem like there is an
14 opportunity to put more money into
15 something like a rental assistance
16 program that could keep people out
17 of entering those shelters.

18 Absolutely.

19 COUNCILWOMAN LANDAU:

20 That's exactly what I was thinking.
21 Maybe that's the next hearing, to
22 really just take a deeper dive into
23 how we're spending that money
24 because you're absolutely right,

1 I'd rather, whether it's Adaptive
2 Mod or Rental Assistance for the
3 housing someone's in. It's so much
4 better than starting to get them
5 into the shelter system. So thank
6 you.

7 COUNCILWOMAN GAUTHIER:

8 Deputy Whip Bass.

9 COUNCILWOMAN BASS:

10 Thank you, Madam Chair.

11 Quick question, Mindy.

12 So I agree with you 1,000 percent
13 we can't build our way out of this
14 problem that we have here. But I
15 do think it requires a multi-prong
16 approach, whether it's building new
17 units but it's also making sure
18 that we lift people out of poverty,
19 that that is the ultimate goal here
20 is to lift people out of poverty
21 and into homeownership. So I'd
22 like for you to expound upon that a
23 little bit, if you could.

24 MS. WATTS: You're

1 absolutely right. I certainly
2 didn't mean to suggest that we
3 should stop our affordable
4 homeownership programs.

5 COUNCILWOMAN GAUTHIER:

6 Yeah. I didn't take it that way.

7 MS. WATTS: Okay. Good.

8 I mean, I think when we talk about
9 quality affordable housing, part of
10 the issue is that our city's
11 housing stock is old and has
12 deteriorated over time in many
13 neighborhoods. And so, we really
14 do need new construction. And I
15 think really the question is what
16 is in place for people moving into
17 new homeownership as an opportunity
18 to build that wealth, to make sure
19 that they're able to maintain those
20 houses and what is I guess the
21 proportional share that we're
22 committing to those programs versus
23 to the rental programs that really
24 serve kind of the lowest-income

1 households within our city.

2 And so, I think it's
3 like building a new rec center,
4 right. There's the cost to build
5 it and then there's the cost to
6 maintain and operate it. And I
7 think that's part of what we're
8 talking about here, is that to
9 build the new home is wonderful and
10 there's different programs that
11 help people step into
12 homeownership, and then there's the
13 reality of the challenges of
14 homeownership.

15 And so, I think that
16 similar with our rental programs
17 that really need to think about,
18 okay, if there's a crisis, what
19 programs do we have in place to
20 support people. It's the same for
21 homeownership. I think in
22 particular for new homeowners or
23 homeowners whose income are still
24 relatively low, like the grand

1 scheme of Philadelphia, is pretty
2 disparate earning power.

3 COUNCILWOMAN BASS:

4 Thank you.

5 COUNCILWOMAN GAUTHIER:

6 Thank you so much to both of you
7 for your critical work on this
8 issue.

9 Will the Clerk please
10 call the next panel witnesses to
11 testify on the resolution.

12 THE CLERK: Angelita
13 Ellison, Lorraine Mobley and
14 Dominique Howell.

15 (Applause.)

16 (Witnesses approached
17 Witness table.)

18 COUNCILWOMAN GAUTHIER:
19 Hello and thanks to all of you for
20 being with us today. Please state
21 your name for the record and
22 proceed with your testimony.

23 MS. ELLISON: Hello. My
24 name is Angelita Ellison. I'm a

1 volunteer with WCRP which is a
2 member of the Philadelphia
3 Coalition for Affordable
4 Communities. I currently live near
5 Girard College, but I have lived
6 all over the city. I have seen
7 firsthand how housing has become
8 increasingly unaffordable and
9 neighborhoods have changed.

10 For about 16 years I
11 lived in South Philly in a house
12 that belonged to my grandparents
13 and then to my mother. It was an
14 old house and we did not have the
15 money to fix it up. My mother
16 eventually applied for the Basic
17 Systems Repair Program but was
18 denied assistance because the cost
19 of the repair was too high.

20 My mother then attempted
21 to get a loan from her bank and was
22 also denied, so she decided to sell
23 the house. So I lived in that
24 house with my sister, my son and my

1 mother. My mother moved down South
2 after selling the house. The rest
3 of us looked for a place in
4 Philadelphia. Our choices were
5 limited because of how expensive
6 rents are in the city. We moved to
7 the Northeast and then to
8 Frankford, and now we live near
9 Girard College.

10 With all these moves,
11 our housing costs have steadily
12 increased. When I first started
13 renting, I paid \$800 a month but
14 each move since has increased
15 costs. Frankford cost over \$1,000
16 a month and our current rent is
17 over 1200. Rent is a large part of
18 my income, and I can only afford it
19 because I split the cost with my
20 sister.

21 I got to see and
22 experience what gentrification is
23 doing to neighborhoods. I've seen
24 my former neighbors leave South

1 Philadelphia. I have seen a rec
2 center, tennis court left unused
3 for years suddenly be fixed up when
4 new people move into the area, not
5 for the benefit of long time
6 residents. Yes, I have seen entire
7 blocks under construction. Most of
8 the changes I've seen in this city
9 do not benefit the people who have
10 always lived here.

11 Nearly half of our
12 residents are cost-burdened by
13 housing. They are paying more than
14 they can afford. It is a
15 precarious situation. And when
16 they can no longer afford to make
17 it work, where are they going to
18 go. Philadelphia is turning into a
19 place you can work but cannot
20 afford to live. This is why WCRP
21 that I'm a part of and other
22 members of the Philadelphia
23 Coalition for Affordable
24 Communities are calling on City

1 Council to rethink the way we use
2 our public funds to address
3 Philadelphia's affordable housing
4 crisis. We want the City to commit
5 to spend 50 percent of its housing
6 dollars on the households that need
7 it the most. Thank you.

8 COUNCILWOMAN GAUTHIER:

9 Thank you so much for being here
10 today and for all of your work and
11 advocacy on this issue.

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

15 MS. MOBLEY: Yes. Good
16 afternoon. My name is Lorraine
17 Mobley and I'm a proud, lifelong
18 Philadelphian. Unfortunately, many
19 of us in the city face housing
20 challenges. Some are homeless.
21 Others are renters who have
22 landlords who do not make repairs
23 on their rental properties and also
24 those who are burdened with high

1 rent and rental fees for
2 applications and credit background
3 searches.

4 Many homeowners are just
5 house poor and often struggle to
6 make necessary repairs because of
7 financial insecurities, especially
8 seniors. They choose between do
9 you pay the mortgage or utilities
10 or make repairs. I'm a 76-year-old
11 retiree and have faced challenges
12 maintaining my West Philadelphia
13 home. Far too many Philadelphians
14 struggle behind closed doors in
15 unsafe housing. Rebuilding
16 Together Philadelphia, an
17 incredible group of individuals
18 working to keep Philadelphians safe
19 and healthy in their home and
20 prevent displacement and promote
21 generational wealth, encountered
22 and resolved issues of no running
23 water in homes for years, severe
24 mold in the home, severely damaged

1 roofs, no working heaters and even
2 as simple as no handrails, which is
3 really a safety issue for the
4 elderly.

5 Data shows that citywide
6 30 percent of households earn less
7 than \$30,000. That's almost 1 of
8 every 3 households. But in senior
9 households, 42 percent earn less
10 than \$30,000. And the data for
11 seniors earning less than \$30,000
12 in some Council Districts are even
13 higher.

14 Councilman Gauthier,
15 District 3 is 54 percent.
16 Councilperson Young, District 5 is
17 49 percent. Councilperson Lozada's
18 District 7 is 53 percent, and
19 Councilwoman Bass' District 8 is 45
20 percent. Experts estimate that
21 Philadelphia needs between 55,000
22 to 60,000 units of affordable
23 housing. While affordable housing
24 is felt citywide, low-income

1 communities of people of color have
2 been most severely impacted.

3 Too many of us have had
4 to leave our communities because we
5 could not make it pass to our home.
6 We are constantly harassed by phone
7 calls, mails, and now I'm receiving
8 email in text, sell your house, we
9 want to buy your house for cash.
10 We want to continue to have city
11 housing programs that are
12 beneficial to individuals earning a
13 range of income, but too many of
14 the programs are not serving
15 Philadelphia's most vulnerable
16 families.

17 I am a member of the
18 Homeowners Association Council
19 Board of Rebuilding Together
20 Philadelphia and a member of One
21 Pennsylvania Southwest Rising.
22 These organizations and other
23 members of the Philadelphia
24 Coalition for Affordable

1 Communities are calling on
2 Philadelphia City Council to
3 rethink the way we use our public
4 funds to address Philadelphia's
5 affordable housing crisis. As an
6 active registered voter, I want the
7 City to consider committing to
8 allocate 50 percent of its housing
9 budget on households that need it
10 the most.

11 (Applause.)

12 MS. MOBLEY: And I
13 really like what I heard today from
14 your Housing Committee people, but
15 I guess I was going to address this
16 to the whole City Council. And
17 what I was going to say is we have
18 supported you to place you in the
19 position to be able to support us.
20 We need that support now.

21 COUNCILWOMAN GAUTHIER:
22 We don't mind a little
23 accountability. That's fine.
24 Thank you for coming here and

1 sharing your story. Thank you for
2 your advocacy. Thanks for lifting
3 up the work of Rebuilding Together
4 Philadelphia. They've done so much
5 great work in West Philadelphia and
6 across our city.

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

10 MS. HOWELL: Good
11 afternoon, everyone. My name is
12 Dominique Howell. I'm an
13 independent living specialist at
14 Liberty Resources, a center for
15 independent living for people with
16 disabilities. I'm also a housing
17 advocate. I am also a single
18 mother and a person with a
19 disability who has experienced
20 firsthand the devastating effects
21 of Philadelphia's housing crisis.

22 A few years ago my then
23 3-year-old daughter and I were
24 thrust into a housing crisis.

1 Despite relentless efforts, I could
2 not find an apartment that was
3 affordable and accessible. The
4 lack of accessible housing options
5 was staggering. In our most
6 desperate moment, we had no choice
7 but to go into a shelter. But even
8 shelters lacked accessible spaces,
9 so I literally was placed in an old
10 storage closet.

11 Living in a storage
12 closet with a young child was not
13 only humiliating, but it was
14 dehumanizing. Every day I worried
15 about the instability that was
16 affecting my daughter and how I
17 could create a safe environment for
18 us to rebuild. We stayed in a
19 housing crisis for almost a year
20 before we finally secured
21 accessible housing.

22 Today while I am
23 grateful to have a roof over our
24 heads, I am still struggling to

1 make ends meet even with some
2 subsidy. Housing expenses continue
3 to rise and my income has not kept
4 pace. My story is not unique. So
5 many Philadelphians with
6 disabilities and low incomes are
7 left behind in this housing crisis.

8 The Housing Justice
9 Campaign is crucial because it can
10 help prevent others from enduring
11 the instability and fear my
12 daughter and I face. When I was in
13 crisis, I needed more resources
14 than were available. If this
15 campaign had existed, then
16 targeting those most in need like
17 low-income families, people with
18 disabilities and seniors, I might
19 not have spent a year wondering
20 where my child and I would sleep.

21 Here in Philadelphia
22 median home values have risen 107
23 percent since 2000 while incomes
24 have only increased by 9 percent.

1 Half of renters and one-third of
2 homeowners are paying more than
3 they can afford for housing. 30
4 percent of households earn less
5 than 30,000 annually. Yet many
6 housing programs are directed at
7 those earning 68,000 and even
8 100,000.

9 The impact of broken
10 promises are clear. Rising housing
11 costs have displaced 32 percent of
12 Black residents in neighborhoods
13 like North, West and South
14 Philadelphia. Families are being
15 forced into shelters that cost
16 taxpayers \$84,500 per year.
17 Without accessible housing people
18 with disabilities are pushed into
19 nursing homes, costing over 70,000
20 annually. These are costs we all
21 bear and the human toll is
22 immeasurable.

23 Philadelphia's housing
24 programs must serve the people who

1 need them most. City Council must
2 rethink the way we use our public
3 funds to address the Philadelphia
4 affordable housing crisis. We want
5 the City to spend 50 percent of its
6 housing dollars on the households
7 that need it most.

8 We must demand that
9 elected officials keep their
10 promises and ensure their funding
11 prioritize families like mine,
12 families that are struggling to
13 secure basic human rights like
14 safe, affordable, accessible
15 housing. No one, and I mean no
16 one, should endure what my daughter
17 and I experienced. Housing is a
18 human right, and this campaign is a
19 necessary step toward making that
20 right a reality for all
21 Philadelphians. Thank you.

22 (Applause.)

23 COUNCILWOMAN GAUTHIER:

24 Thank you. Thank you so much,

1 Dominique, for sharing your story.
2 Even though it was harrowing, it
3 was dehumanizing, thank you for
4 coming to share it. And to all of
5 you because I think it reinforces
6 just how widespread this issue is.

7 And I also want to give
8 a shout-out to Tom Earle and the
9 whole team at Liberty Resources.

10 (Applause.)

11 COUNCILWOMAN GAUTHIER:

12 We appreciate everything that you
13 do to make sure that people have
14 accessible, affordable housing.

15 So I understand that
16 there is a very clear ask from PCAC
17 that the City spend 50 percent of
18 its housing resources on the people
19 who are most in need in this city.
20 But I wanted to ask if you all have
21 anything else to add about what our
22 city government should be doing
23 differently as it relates to
24 housing? And what ways do you

1 think we should be spending our
2 money that we don't do right now?

3 MS. MOBLEY: Well, yes.

4 For instance, there's another issue
5 that just came out with the city
6 for homeowners. The water problem,
7 that's going to create a lot of
8 problems for a lot of people and
9 the City needs to try to figure out
10 a program to help us out because
11 that's one of my biggest concerns.

12 COUNCILWOMAN GAUTHIER:

13 Do you mean water utility bills?

14 MS. MOBLEY: Yes -- I'm
15 talking about the fact that they're
16 saying that there may be lead in
17 the water and you need to run the
18 water five minutes in the morning
19 or you need to hire a contractor to
20 come in and see what's going on.
21 And then you have to fix the pipes
22 if your pipes have lead in it.

23 COUNCILWOMAN GAUTHIER:

24 Got it. Thank you so much.

1 Do the rest of you want
2 to add anything? What should we be
3 doing differently and in what ways
4 should we be using our housing
5 resources?

6 MS. ELLISON: I think
7 most importantly is a change of
8 attitude, like recognizing that
9 Philadelphia is one of the poorest
10 cities in the country. And when
11 you have these developers building
12 these homes that are upwards of
13 \$300,000, \$500,000, who are they
14 building those housing for.
15 Recognize that the City should
16 serve all of its residents and not
17 just the folks at the highest
18 income levels.

19 (Applause.)

20 COUNCILWOMAN GAUTHIER:
21 Thank you so much.

22 MS. HOWELL: I would
23 just like to point out some data
24 that wasn't mentioned here today,

1 but it's very important. So we are
2 the city across the country that is
3 the largest city of disabled
4 residents which equates to 17
5 percent, which in numbers that
6 equates to 246,000 residents.

7 And so, that means that
8 we do not have 246,000 affordable,
9 accessible units. We are only
10 marketing to the 1 percent. It is
11 time to take back our city. It is
12 time to fight for our residents,
13 especially those that are most
14 vulnerable. Thank you.

15 COUNCILWOMAN GAUTHIER:

16 Thank you for highlighting that.

17 Any additional questions
18 or comments from members of the
19 Committee?

20 Vice-Chair Lan --

21 COUNCILWOMAN BASS: You
22 know, I just wanted to -- really
23 quickly. I just really wanted to
24 let you know that we've also been

1 working with Liberty Resources for
2 quite some time. And I wanted to
3 give a shout-out to Bianca and also
4 to Lisa, who we've met with on
5 numerous occasions to work to make
6 sure that there's more housing for
7 disabled individuals throughout the
8 city, and particularly in the 8th
9 District. So thank you.

10 (Applause.)

11 COUNCILWOMAN LANDAU: I
12 want to thank all three of you for
13 sharing your stories and your
14 expertise. We really appreciate
15 and need to hear from you.

16 And to Ms. Mobley, I
17 just want to take an opportunity to
18 remind everybody listening about an
19 important program that we have in
20 the city that could help people
21 stop the harassment. We have a Do
22 Not Solicit list that you could put
23 your name on to make sure that
24 these wholesale buyers can't

1 continue to solicit your home.

2 Because really important, a lot of
3 people don't know how much their
4 home is worth, and these folks will
5 come in with some cash and try to
6 get it from you when it's worth
7 much more.

8 If you put yourself on
9 the Do Not Solicit list, that along
10 with the fact that the companies
11 need a license, thanks to Council,
12 in order to do this work, will help
13 protect you and that Community
14 Legal Services will likely
15 represent people when this happens.
16 But really spread the word on that
17 because we do want to keep people's
18 houses in their hands. Unless
19 you're ready to sell, you might as
20 well get the best price for it.

21 COUNCILWOMAN GAUTHIER:

22 And thank you, Ms. Mobley, for
23 bringing up such an important issue
24 around the water. My staff is

1 telling me that much of our
2 District got letters saying that
3 there might be lead in your pipes
4 and you should take care of it but
5 we can't help you, right. That's
6 not -- we have to do better with
7 helping people in our city around
8 that issue. So we'd love to talk
9 to you further offline to see what
10 we can do. Thank you so much.
11 Thanks to all of you.

12 MS. MOBLEY: Thank you.

13 MS. ELLISON: Thank you.

14 COUNCILWOMAN GAUTHIER:

15 The Clerk will please call the next
16 panel of witnesses to testify on
17 the resolution.

18 THE CLERK: Andy Toy,
19 Keyana Johnson, Will Gonzalez,
20 Renee Horst.

21 (Witnesses approached
22 Witness table.)

23 COUNCILWOMAN GAUTHIER:

24 Good afternoon. Please state your

1 name for the record and proceed
2 with your testimony. You can go
3 first.

4 MR. TOY: Okay. Good
5 afternoon, Chairperson Gauthier,
6 Vice-Chair Landau and members of
7 City Council's Committee on
8 Housing, Neighborhood Development
9 and Homeless. Go Birds. My name
10 is Andy Toy and I am the Policy
11 Director for the Philadelphia
12 Association of Community
13 Development Corporations or PACDC.
14 Thank you for the opportunity to
15 offer testimony today on housing
16 affordability.

17 As background, PACDC is
18 the leading voice of nonprofit
19 community development organizations
20 in Philadelphia. Our 60 CDC
21 members and over 100 additional
22 associate members are responsible
23 for adjusting key affordable
24 housing, social service and

1 community and economic development
2 needs across the city.

3 The CDCs of Philadelphia
4 see firsthand what the affordable
5 housing crisis looks like to those
6 living in poverty. It is a family
7 living in unacceptable housing
8 conditions that puts them at risk
9 for serious injury or illness. It
10 is a caregiver having to choose
11 between medicine and food or paying
12 the rent. It is a family moving
13 all too often and possibly living
14 in a shelter or on the street. It
15 is a young person cycling between
16 doubling up with friends and
17 relying on the shelter system.

18 In Philadelphia this
19 reality is far too common. 23
20 percent of our residents live in
21 poverty, including 32 percent of
22 our children, while 11 percent live
23 in deep poverty. Our poorest
24 neighbors are concentrated in Black

1 and Brown communities that also
2 receive inadequate public
3 investment and have a higher
4 concentration of homes in
5 disrepair.

6 This poverty is often
7 multigenerational and for the
8 overwhelming majority, inescapable.
9 The lack of safe, affordable
10 housing is a major barrier to
11 breaking the cycle of poverty.
12 Moreover, we want to -- moreover,
13 we pay a terribly high price for
14 denying our neighbors this basic
15 human need.

16 Housing is a key social
17 determinant of health, and lacking
18 it is associated with higher rates
19 of chronic and acute illness,
20 mental health disorders, substance
21 abuse disorders and serious injury.
22 It is correlated with missed school
23 days, poor educational outcomes and
24 missed days of work and poor

1 employment stability, poor quality
2 of life outcomes and greater
3 likelihood of involvement with the
4 criminal justice system.

5 The stress of
6 experiencing housing insecurity can
7 be particularly harmful for some
8 vulnerable populations, leading to
9 lifelong impairment for children
10 and lead poisoning can be as well
11 and life-threatening complications
12 for women who are pregnant.

13 Addressing the housing needs of our
14 low-income residents should be an
15 urgent priority in 2023.

16 PACDC released our
17 equitable development policy
18 platform, which was created with
19 the input of over 100 community
20 leaders and experts. The need for
21 greater resources to preserve and
22 create housing opportunities for
23 those making less than 30 percent
24 AMI was identified as the top

1 housing priority.

2 As a Low-Income Housing
3 Tax Credit, or LIHTC program,
4 mostly focuses on housing
5 opportunities for those making
6 around 50 percent of AMI or 40, 50
7 for a single person. We need
8 additional subsidies for those at
9 even lower income ranges. This
10 means using city funds but also
11 leveraging outside resources as
12 well.

13 Last year we saw several
14 health systems invest in LIHTC
15 rental developments for the first
16 time through PHFA's Health for
17 Housing Investment program, and the
18 City should work with all our
19 anchor institutions to normalize
20 this kind of community investment.
21 A relatively simple and effective
22 step that the City can take quickly
23 would be to expand the Shallow Rent
24 subsidy program that we've been

1 talking about.

2 As I noted, many of the
3 units of subsidized affordable
4 housing still aren't affordable for
5 those in poverty, so a family might
6 be paying less rent than market
7 rate but are still cost-burdened,
8 paying significantly more than 30
9 percent of their income on housing
10 costs.

11 This forces them into
12 the familiar predicament of
13 deciding between basic necessities
14 and rent. This also represents a
15 risk to the viability of LIHTC
16 rental developments should tenants
17 be unable to afford rent. The
18 Shallow Rent subsidy program
19 addresses these issues by providing
20 these households with limited
21 rental assistance of up to \$500 per
22 month.

23 With this simple,
24 straightforward investment, we are

1 able to ensure that our affordable
2 housing is truly affordable and
3 stable for the tenants who live
4 there, while ensuring the longevity
5 of our portfolio of subsidized
6 affordable housing. However, the
7 scope of this program has been
8 limited over time to select the
9 developments of organizations that
10 applied for the initial RFP five
11 years ago rather than the true
12 larger universe of need.

13 This means that
14 currently thousands of families and
15 individuals that desperately need
16 this assistance and would otherwise
17 be eligible are unable to access
18 the program right now. We strongly
19 recommend that the City increase
20 the funding for the Shallow Rent
21 subsidy program to right now \$5.25
22 million per year, so that an
23 additional 800-plus households in
24 need can be served. And while open

1 eligibility to additional providers
2 does not current -- oh, and at the
3 same time open eligibility to
4 additional providers not currently
5 participating in the program.

6 And while our focus
7 today is on this very impactful
8 program, we want to acknowledge
9 that there are other important
10 interventions to consider as well.
11 These include continuing PHDC's
12 Rental Improvement Fund program
13 that helps landlords keep their
14 units in good condition and
15 affordable as well, making sure
16 that we are prioritizing the
17 disposition of publicly-owned land
18 to support deeply affordable rental
19 units in addition to homeownership
20 opportunities, and finding ways to
21 build more inclusive communities
22 through permitting and zoning that
23 would encourage more mixed income
24 developments, including gentle

1 density, the density approach of
2 accessory dwelling units, or as you
3 refer to them bonus units, that
4 easily fit into the existing fabric
5 of the community.

6 And critically, for many
7 of these programs we want to ensure
8 that the progress made through the
9 Neighborhood Preservation
10 Initiative funding continues
11 through new funding streams. While
12 interventions like greater
13 investments in housing for very
14 low-income residents and increasing
15 the Shallow rents of the program
16 are straightforward steps that we
17 can take, we must note that this
18 conversation is occurring in the
19 context of, as we've talked about,
20 extremely disturbing policies and
21 actions being taken at the federal
22 level.

23 While the full scope of
24 danger and harm is beyond the focus

1 of this hearing, we know that the
2 Trump administration tends to
3 target housing programs in general
4 and those serving at-risk
5 populations in particular. It is
6 imperative that we have strong
7 leadership from City Council and
8 the Parker administration to
9 protect those low-income
10 Philadelphians who are most at risk
11 of harm and a resolve to ensure
12 that any effort to roll back the
13 progress we have made toward the
14 goal of providing safe, affordable
15 housing fails to succeed.

16 COUNCILWOMAN GAUTHIER:
17 Thank you so much. Thank you for
18 your testimony. Thank you for all
19 of PACDC's vital work on this area.
20 And as it relates to bonus units or
21 ADUs, I might have a bill for
22 y'all.

23 Please state your name
24 for the record and proceed with

1 your testimony.

2 MS. JOHNSON: Good
3 afternoon, Councilmembers. Thank
4 you for the opportunity to speak
5 today. My name is Keyana Johnson,
6 and I proudly serve the community
7 in the neighborhood of Mantua
8 located right across the Spring
9 Garden Bridge in West Philadelphia.
10 I'm the Community Development
11 Coordinator for Mt. Vernon Manor
12 CDC, and we are members of the
13 Philadelphia Coalition for
14 Affordable Communities.

15 Mt. Vernon Manor is
16 dedicated to preserving and
17 creating affordability and to the
18 stabilization of housing. And
19 Mantua Philadelphia is facing a
20 deep housing affordability crisis.
21 As you know, 1 in 3 households earn
22 less than 30,000 a year. Yet most
23 of the city's housing programs are
24 structured to serve those making

1 significantly more.

2 Families in our
3 community, child care workers,
4 seniors and people with
5 disabilities are being priced out,
6 forced into overcrowded housing and
7 shelters and just straight-up
8 displacement.

9 In Mantua, nearly
10 one-third of households spend over
11 half of their income on rent, and
12 homeownership opportunities remain
13 out of reach due to rising prices,
14 speculation and limited access to
15 credit. Our data shows that while
16 Mantua has grown by 11 percent in
17 the last decade, Black residents
18 have declined by 7 percent, a clear
19 sign of displacement.

20 Meanwhile renters now
21 make up 75 percent of the
22 neighborhood, and half of all
23 households are cost-burdened.
24 Without bold action, these trends

1 will only worsen. The CDC is
2 currently in the community review
3 stages of updating our We Are
4 Mantua Neighborhood Plan, actively
5 named We Are Mantua 10 years Later,
6 and the biggest priority behind
7 public safety is housing.

8 These priorities are
9 directly related considering the
10 fact that Mantua has large swaths
11 of vacant land, which can be a
12 public safety issue when not
13 properly maintained. The community
14 wants to see new construction and
15 the rehabilitation of existing
16 unoccupied properties. Considering
17 the data, these units must be
18 affordable to the existing
19 community.

20 Let's not be on the
21 wrong side of history in the
22 continuance of the displacement of
23 long-term residents. This is why
24 we urge City Council to ensure that

1 at least half of all housing funds
2 go towards truly affordable housing
3 for those most in need. We need
4 deeper investments in home repair
5 programs designed to educate and
6 keep residents in their homes, and
7 shared equity models like community
8 land trusts that create long-term
9 affordability.

10 Housing is a human right
11 and we cannot afford to let
12 systemic inequities continue to
13 push our neighbors out. I strongly
14 urge City Council to make decisive
15 action so that Mantua and
16 communities like it remain in
17 places where all residents,
18 regardless of income, can live and
19 thrive. Thank you very much for
20 your time. And I want to say a
21 special thank you to the 3rd
22 District Councilwoman Jamie R.
23 Gauthier who we know is fighting
24 hard for this very issue. Thank

1 you.

2 (Applause.)

3 COUNCILWOMAN GAUTHIER:

4 Thank you. Thank you for being
5 here today. Thank you for all of
6 your work to serve Mantua, a
7 community that is near and dear to
8 my heart. Thank you so much.

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

12 MS. HORST: My name is
13 Renee Horst. Dear Chairperson
14 Gauthier, Vice-Chair Landau and
15 members of City Council's Committee
16 on Housing, Neighborhood
17 Development and The Homeless, my
18 name is Renee Horst and I work for
19 New Kensington Community
20 Development Corporation as their
21 Real Estate and Resident Services
22 Manager.

23 New Kensington Community
24 Development Corp, or as we like to

1 shorten it to NKCDC, has
2 participated in the Shallow Rent
3 Program since its original RFP
4 released by PHDC in January of
5 2020. Shallow Rent has provided
6 relief to nearly a third of NKCDC's
7 tenants of Low-Income Housing Tax
8 Credit buildings who are rent cost-
9 burdened.

10 Over the first five-year
11 pilot term, Shallow Rent served 56
12 households living in NKCDC's
13 affordable LIHTC buildings. In
14 2024 our residents together were
15 receiving a total of \$10,839 in
16 Shallow Rent subsidies per month
17 with an average of about \$400 per
18 recipient household.

19 Though in case NKCDC is
20 LIHTC buildings are targeted to
21 those earning below 20 percent, 30
22 percent, 40, 50, and 60 percent of
23 AMI caps, approximately one-third
24 of tenants are rent cost-burdened

1 due to reasons including, 1, the
2 average Kensington household falls
3 within the 30 percent AMI bracket,
4 2, if a housing applicant comes up
5 on the waiting list, when a 60
6 percent AMI unit becomes available,
7 they often accept the opportunity
8 even if their income is
9 significantly lower than 60 percent
10 AMI, since affordable housing is so
11 scarce. And No. 3, changes in
12 household composition, such as a
13 young adult, income-earner moving
14 out to start their own family or,
15 4, in the case of the pandemic,
16 mass layoffs and job loss, among
17 other reasons.

18 The Shallow Rent Program
19 has caused NKCDC eviction rates to
20 be significantly lower than the
21 City's average eviction rates and
22 lower than the national averages.
23 The Shallow Rent Program is
24 effective and efficient, has proven

1 itself during the pilot version and
2 should now be expanded.

3 It is one example of a
4 program that addresses the greatest
5 need, but it is only a drop in the
6 bucket. Its expansion is just one
7 way to support more low-income
8 tenant households in reducing their
9 housing cost burdens. Housing
10 experts across the country often
11 consider it healthy to pay about 30
12 percent or less of one's gross
13 household income towards housing.

14 Renters who are paying
15 more than 30 percent of their
16 income towards housing are
17 considered cost-burdened.
18 Philadelphia's Shallow Rent Program
19 bridges the gaps for renters who
20 are cost-burdened. So if someone
21 is paying more than 30 percent of
22 their income towards housing,
23 Shallow Rent covers that
24 difference.

1 For example, the average
2 household in Kensington has an
3 income of \$29,000 a year. That's
4 about \$2,400 per month. A healthy
5 rent for the average Kensington
6 household is approximately \$700 a
7 month. But with average rent
8 prices in Kensington currently
9 around 1200 to 1400 a month, the
10 average Kensington resident is
11 cost-burdened.

12 In that example, Shallow
13 Rent for that average household
14 would cover \$500, allowing the
15 residents to pay their healthy \$700
16 rent in a unit that's charging
17 \$1,200. Shift that example to
18 Philadelphia as a whole, the
19 average household in Philly has an
20 income of about \$55,000 to \$60,000
21 a year, so about \$4,500 a month. A
22 healthy rent for that average
23 Philadelphia household is
24 approximately maybe 1200 to 1300 a

1 month. But with average rent
2 prices across Philadelphia
3 currently closer to 1600 and 1700 a
4 month, the average Philadelphian is
5 cost-burdened.

6 Given income levels in
7 Philadelphia and the percentage of
8 renters who are cost-burdened,
9 Shallow Rent needs to be
10 dramatically expanded beyond
11 affordable housing development
12 buildings. Income across
13 Philadelphia is not keeping pace
14 with rising housing costs.

15 According to the
16 Philadelphia Coalition for
17 Affordable Communities, there are a
18 record number of housing units
19 being developed in Philadelphia,
20 but the majority are for high-
21 income households. These units are
22 being built and priced with
23 frameworks that use often an 80
24 percent of the Area Median Income

1 as a baseline for affordable units,
2 which in 2024 was 91,750 for a
3 household of four.

4 However, according to
5 census data since the average
6 Philadelphian household earns
7 between 55,000 to 60,000 a year,
8 which falls within the Pennsylvania
9 Housing Finance Agency, 50 to 60
10 percent Area Median Income.

11 Meanwhile, some City of
12 Philadelphia programs have gone to
13 support affordable housing
14 development to incentivize
15 developers who are building for
16 those earning 80 percent of the
17 Philadelphia metro area AMI.

18 That means public money
19 is being funneled to people
20 wealthier than the average
21 Philadelphian. If these programs
22 are not even reaching the average
23 Philadelphian, they certainly are
24 not reaching the average Kensington

1 family.

2 NKCDC supports PCAC's
3 advocacy that more funding
4 resources should be allocated to
5 households with incomes under
6 30,000, representing almost
7 one-third of Philadelphia. NKCDC
8 supports PACDC's advocacy to expand
9 the Shallow Rent program from the
10 current approximate \$1.25 million a
11 year to a rate of \$5.25 million a
12 year, which would support an
13 additional 800 low-income tenant
14 households that are rent cost-
15 burdened.

16 NKCDC is eager to see
17 the successes of the Shallow Rent
18 program expanded beyond LIHTC
19 buildings to ease Philadelphia's
20 housing cost burden and mitigate
21 the negative impacts of housing
22 instability.

23 COUNCILWOMAN GAUTHIER:

24 Thank you so much for your

1 testimony.

2 (Applause.)

3 COUNCILWOMAN GAUTHIER:

4 And thanks also for helping us zone
5 in on the effectiveness of the
6 Shallow Rent subsidy program and
7 for all of NKCDC's great housing
8 work.

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

12 MR. GONZALEZ: Buenas
13 tardes. Good afternoon, members of
14 City Council. Thank you for giving
15 us the opportunity to testify on
16 this important matter today. My
17 name is Will Gonzalez. I'm the
18 Executive Director of Ceiba. Ceiba
19 is the backbone to the Latino
20 Equitable Development Collective, a
21 collective of the top 10 Latino
22 community-based organizations in
23 the city.

24 This includes four of

1 the City's best CDCs, Community
2 Development Corporations; APM,
3 Esperanza, HACE and Xiente. Any
4 efforts to genuinely fund
5 affordable housing must include
6 adequately supporting and engaging
7 CDCs. This involves not only
8 supporting their housing projects
9 but also their operations.

10 Today we've heard a lot
11 about the underlying need, the
12 challenges, so I'm going to focus
13 just on these agents of change.
14 They leverage public funding to
15 secure additional private funding
16 for community development. They
17 are community-based and they
18 address challenges of affordable
19 housing in many ways.

20 Keeping our CDC strong
21 is more important than ever as
22 Washington is no longer a reliable
23 and predictable source of support
24 for CDCs. Also, the imposition of

1 tariffs and increases in the price
2 of insurance are having detrimental
3 effects on the work of CDCs.

4 Tariffs will lead to substantial
5 increases in the price of raw
6 materials for them to build and
7 maintain affordable housing.

8 Increases in the price
9 of lumber, steel, aluminum and
10 other buildings will dramatically
11 change the performance of all
12 housing developers, but more so for
13 the CDCs who cannot pass on the
14 additional costs by increasing the
15 price, the rent of their affordable
16 housing unit.

17 The goal of CDCs is
18 always to keep the units
19 affordable. The increasing cost of
20 insurance is emerging as a
21 challenge for CDCs because we in
22 Philadelphia, all of us, are being
23 asked to pay for the climate
24 catastrophes and other parts of the

1 country.

2 Please note that
3 increases in insurance not only
4 affect new construction but also
5 those affordable housing projects
6 with years left of viability of
7 affordability. CDC's managing
8 already-built affordable housing
9 units can use their built in
10 reserves to meet those increasing
11 costs. However, only up to a
12 point. They again cannot just
13 increase the rent on those units as
14 private entities can. That puts at
15 risk some of those affordable
16 housing units.

17 Meeting the challenges
18 of insurance costs may be an
19 opportunity for City Council, the
20 Administration, the Commonwealth,
21 to support the CDCs with the
22 exploration of ideas and
23 innovation. One idea is to explore
24 building and supporting a pooled

1 insurance program to support
2 insurance for affordable housing
3 units and projects developed by
4 CDCs in the city.

5 In Philadelphia our CDCs
6 do not need to worry about too much
7 cost related to earthquakes, forest
8 fires and massive floods. We may
9 be able to find a private partner
10 willing to build a city-pooled
11 insurance program that is tailored
12 for the less catastrophic risks
13 that we face in Philadelphia.

14 Ensuring the viability and
15 effectiveness of CDCs is important
16 because CDCs deliver more than
17 brick-and-mortar development.

18 They also provide the
19 residents of affordable housing
20 with social services and other
21 supports to help those households
22 increase their income mobility.
23 Key to those social services
24 provided by CDCs is housing

1 counseling. Efforts to genuinely
2 fund affordable housing in
3 Philadelphia must include
4 supporting the housing counseling
5 ecosystem of the city.

6 Philadelphia has a good network of
7 housing counseling agencies, but
8 that strength can be sapped if
9 funding in Washington is reduced.

10 Also, it can be sapped
11 if the Community Reinvestment Act
12 is weakened. CRA provides a lot of
13 funding for housing counseling
14 because banks are obligated due to
15 their public charter obligations to
16 do public good. Last but not
17 least, the support of the housing
18 bond program ending is also another
19 challenge faced by housing
20 counseling agencies.

21 The tsunami of the
22 regulation manifested by the
23 disabling and planned destruction
24 of the Consumer Financial

1 Protection Bureau will generate
2 tons of demand for the services of
3 housing counselors and will put
4 many homeowners on the path to
5 losing their home because we will
6 all be facing more challenges in
7 the realm of consumer protection.

8 Local support for
9 housing counseling is also very
10 important because local support can
11 ensure that housing counseling
12 services are delivered with
13 cultural competency and language
14 access. Local funding is important
15 for those housing counseling
16 clients who are unauthorized
17 immigrants in Philadelphia. The
18 City of Brotherly Love has more
19 than 12,000 homeowners who are
20 unauthorized immigrants.

21 Finally, another
22 important thing to do to ensure
23 that Philadelphia generally funds
24 affordable housing is to forge and

1 share as soon as possible a housing
2 strategic plan for the city. That
3 housing strategic plan for
4 Philadelphia is overdue. We hope
5 that this housing strategic plan
6 can be inclusive, transparent,
7 accountable and nimble to address
8 the political wins from Washington.

9 We respectfully request
10 that central to any housing
11 strategic plan is a focus on
12 affordable housing for those with
13 lower AMIs, public land, public
14 funds, public focus for the most
15 public good and for the people who
16 need it the most. The
17 participation and the development
18 of that plan and implementation of
19 that plan must also include CDCs.
20 They are agents of change, our
21 community base and address many
22 challenges of affordable housing.
23 Thank you for the opportunity to
24 testify today.

1 (Applause.)

2 COUNCILWOMAN GAUTHIER:

3 Thank you so much. Thank you,
4 Will, for those suggestions. Thank
5 you for highlighting the very
6 important work of the CDC and
7 nonprofit developer community. I
8 spent most of my career before
9 Council in community development
10 and know firsthand how important
11 CDCs are.

12 CDCs were on the scene
13 developing housing when many
14 for-profit developers didn't think
15 it was worth developing housing
16 here in Philadelphia, and you all
17 continue to be mission-aligned and
18 focused on housing for all, so
19 thank you very much.

20 And thanks to all of you
21 for being here today. We know that
22 service providers like yourselves
23 are invaluable partners in making
24 sure that we are helping people,

1 the people who are most in need.

2 We as a city would not have many of
3 our recent successful housing
4 programs without the work of the
5 CDC community.

6 And so, my question to
7 all of you would be similar to what
8 I asked the last panel. Are there
9 things that you think that we as
10 city government should be doing
11 differently as it relates to
12 housing, things you haven't
13 mentioned already? And are there
14 ways that you think we should be
15 spending our money that we don't do
16 right now?

17 MS. JOHNSON: I have a
18 suggestion. I think there needs to
19 be regulation for corporate
20 ownership versus private ownership.

21 (Applause.)

22 MS. JOHNSON: There's
23 obviously a supply for housing.
24 And as the Community Development

1 Coordinator for Mt. Vernon Manor,
2 in my research it's hard to see who
3 owns what in Mantua when everyone's
4 hiding behind LLCs, and I think
5 there just needs to be some
6 research, some investigation into
7 who owns what exactly and some
8 regulations for corporate entities.

9 MR. TOY: Yeah. If I
10 could follow up on that a little
11 bit. We've advocated for what we
12 are calling a quick-strike
13 acquisition fund that the City
14 would provide funding that could be
15 in a revolving fund so that when a
16 property comes up for sale, an LLC
17 from wherever isn't able to come in
18 and just offer the lowest price
19 because the other issue is that the
20 homeowners often don't know what
21 the value of their property is, the
22 real property value. And so,
23 there's an education side of it.

24 But there's also this

1 cash is easy. And if somebody
2 comes in and offers cash, what can
3 the CDCs or others do to sort of
4 counter that to make sure that the
5 properties stay within the
6 ownership of the community either
7 as affordable rental or even to
8 acquire it and then have it be
9 resold to somebody that lives in
10 the community that can now have a
11 home, a more stable place to call
12 home. So, yeah, that's something
13 that we've been promoting that the
14 City could help to support the
15 funding to start it off, leverage
16 that and get some private funds as
17 well, some foundation money that
18 could really make a difference.

19 COUNCILWOMAN GAUTHIER:
20 Great suggestions. Anything else?

21 MR. GONZALEZ: That's a
22 very tough question because what
23 we're facing is not an increase in
24 foreign and funding but a

1 substantial decrease and a lot of
2 challenges to it. And that's why I
3 think one of the wisest investments
4 is this plan. And a plan that is
5 inclusive and that brings in as
6 many partners as possible,
7 especially from the community
8 because we're going to have to
9 confront this challenge together.
10 And it's kind of like basic
11 organizing. And unfortunately,
12 there's a feeling that it's not as
13 inclusive or as comprehensive or as
14 nimble as it should be to face the
15 tough weather that's coming.

16 COUNCILWOMAN GAUTHIER:

17 Thank you.

18 MS. HORST: I agree with
19 Keyana that there is a shocking
20 number of LLC ownership in our
21 community as well in Kensington.
22 One of our most challenged
23 commercial corridors, it's upwards
24 of 90 percent of the properties are

1 owned by LLCs who have come in,
2 acquired and then are sitting,
3 adding to the disinvestment, adding
4 to the vacancy, adding to the
5 availability of space for the
6 narcotics industry to take over.

7 So I would agree that
8 that hidden ownership and
9 investment without occupying the
10 space, without activating the
11 space, is also holding a lot of
12 real estate from people to be able
13 to move in and live in and open
14 businesses in because they're
15 holding to sell when the
16 neighborhood flips.

17 MR. TOY: Lastly, I was
18 just going to say the accessory
19 dwelling units and other kinds of
20 shared housing, as somebody
21 mentioned earlier, are a way for
22 people to share in either ownership
23 or rent, and making it easier for
24 people to basically share in the

1 process of paying for rent. There
2 are zoning issues that come up, and
3 we need to look at our whole code
4 and figure out ways we can make it
5 easier for people to live together.

6 COUNCILWOMAN GAUTHIER:

7 Thank you. And I hear how much
8 anticipation there is for Mayor
9 Parker's plan and how important it
10 is to solving our housing crisis.
11 And I also just wanted to give
12 another little shout-out to Mark
13 Dodds, who heads our Department of
14 Housing and Community Development.

15 (Applause.)

16 COUNCILWOMAN GAUTHIER:

17 Because he has been quietly sitting
18 and listening to all this testimony
19 even though his panel was over a
20 long time ago. And so, that shows
21 that he's prioritizing this and I
22 hope taking in that we all want to
23 be involved in this plan and we
24 want to make sure this plan meets

1 the needs of our most vulnerable
2 residents. So thank you for being
3 here and for staying.

4 (Applause.)

5 COUNCILWOMAN GAUTHIER:

6 Thank you to all of you.

7 MR. TOY: Thank you.

8 COUNCILWOMAN GAUTHIER:

9 Is there anybody else here to speak
10 on this resolution?

11 THE CLERK: Gloria
12 Cartagena Hart.

13 (Witness approached
14 Witness table.)

15 COUNCILWOMAN GAUTHIER:

16 Hi, Gloria.

17 MS. CARTAGENA HART: Hi.
18 Smooches. How are you?

19 COUNCILWOMAN GAUTHIER:

20 It's always good to see you. I'm
21 well. Please state your name for
22 the record and proceed with your
23 testimony.

24 MS. CARTAGENA HART: My

1 name is Gloria Maria Cartagena
2 Hart. I am well-known in the
3 community as Smooches. Thank you
4 for having me here to testify.

5 Well, it was for good
6 morning, but it's good evening. My
7 name is Gloria Maria Cartagena
8 Hart, and I am a long-time
9 resident, 40-plus years of
10 Kensington. I am also a community
11 organizer at the Kensington
12 Corridor Trust, a nonprofit
13 organization committed to fostering
14 community-driven development in
15 Kensington.

16 As the nation's first
17 neighborhood trust, we currently
18 store 30 assets along Kensington
19 Avenue which has a total of 54
20 rental units at 30 percent/60
21 percent AMI. In Philadelphia, 1 of
22 every 3 household earns less than
23 \$30,000 a year in the Kensington
24 neighborhood. The average income

1 can be as low as 25,000 a year.

2 This household incomes
3 mean that residents do not qualify
4 for many City housing programs,
5 including those that help
6 homeowners keep their property safe
7 and sustainable over a long term.
8 For those who are not homeowners
9 and face challenges of aging
10 infrastructure, finding clean and
11 secure affordable housing to rent
12 is becoming increasingly difficult.

13 Private developers who
14 (inaudible) on communities such as
15 Kensington do not understand what
16 developer -- I'm sorry, do not
17 understand what affordability means
18 or have an incorrect understanding
19 of the citywide Average Median
20 Income.

21 Even if we follow the
22 correct AMI for the city, people
23 spend more than 30 percent of their
24 income on housing, which does not

1 even account for other essential
2 needs such as utilities, child
3 care, food and other basic
4 necessities. Philadelphia has an
5 affordable housing crisis.

6 Philadelphia needs to
7 create better policies that clarify
8 what affordable actually means, put
9 safeguards in place to ensure
10 residents can stay in their
11 communities. Every Philadelphian
12 should have the right to remain in
13 their neighborhoods where they have
14 built community without fear their
15 rising costs will soon force them
16 to start all over again.

17 Stories of displacement
18 are becoming more common. Yet we
19 lack the policies to ensure that
20 does not happen. Furthermore,
21 without policy there is no
22 accountability for developers to
23 promise affordability as a buzz
24 word but do not intend to meet the

1 needs of communities that need it
2 the most.

3 We are here because we
4 know that this problem will grow if
5 we continue operating under the
6 assumption that everyone
7 understands the true definition of
8 affordability. City Council has
9 the power to create better
10 parameters that protect its
11 constituents and ensure
12 neighborhoods are not torn apart.
13 Let's remove the assumptions and
14 guesswork from affordability and
15 create concrete policies instead.

16 I want to give props to
17 the CDCs and we need them in our
18 community. Because as of today, I
19 have experienced not being in the
20 shelter but being homeless with my
21 family. At the time, we were a
22 family of nine and we had to live
23 on the street. If it wasn't
24 because I had a motor home, those

1 vans that are used, we was in there
2 for three months until I found a
3 home that I've been in for 13 years
4 that I'm now buying.

5 (Applause.)

6 MS. CARTAGENA HART: And
7 I want to thank the CDC and NKCDC
8 for giving me that chance to buy
9 that home, which I am like two
10 months away from purchasing and
11 saying it's mine. I want to thank
12 you for your time and thank you for
13 having me and testifying. I urge
14 you to support the critical gap in
15 this policy space. Thank you.

16 (Applause.)

17 COUNCILWOMAN GAUTHIER:
18 Thank you, Gloria. Thank you for
19 your testimony. Thank you for
20 sharing your story and for all of
21 your advocacy and work. We
22 appreciate you so much. And
23 congratulations.

24 MS. CARTAGENA HART:

1 Thank you.

2 COUNCILWOMAN GAUTHIER:

3 All right. So seeing no one else
4 here to testify on the resolution,
5 this concludes the business of the
6 Committee on Housing, Neighborhood
7 Development and The Homeless for
8 today.

9 But before we end, I
10 want to give a big thank you to
11 Nora Lichtash and to PCAC.

12 (Applause.)

13 COUNCILWOMAN GAUTHIER:

14 Y'all are the fiercest fighters for
15 housing justice around and I'm so
16 proud to stand with you. Thank you
17 for all of your work, and this
18 concludes our hearing. Thank you
19 so much.

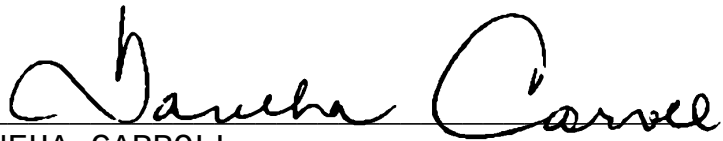
20 (Committee on Housing,
21 Neighborhood Development and The
22 Homeless concluded at 3:45 p.m.)

23

24

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

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

A handwritten signature in black ink, reading "Taneha Carroll". The signature is fluid and cursive, with the first name "Taneha" and the last name "Carroll" clearly distinguishable.

TANEHA CARROLL
Court Reporter - Notary Public

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