

COUNCIL OF THE CITY OF PHILADELPHIA

COMMITTEE OF THE WHOLE

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, March 25, 2026
10:08 a.m.

PRESENT:

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

BILLS: 260199, 260200, 260201, 260202,
260203, 260204, 260205, 260206,
260208, 260209

RESOLUTION: 260227

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COUNCIL PRESIDENT

JOHNSON: Good morning, everyone.

(Good morning.)

COUNCIL PRESIDENT

JOHNSON: Good morning, everyone.

(Good morning.)

COUNCIL PRESIDENT

JOHNSON: This is the public hearing and public meeting of the Committee of the Whole regarding Bill Nos. 260199, 260200, 260201, 260202, 260203, 260204, 260205, 260206, 260208, 260209 and Resolution No. 260227.

Ms. Loughead, can you please call the roll.

THE CLERK:

Councilmember Squilla.

(No response.)

THE CLERK:

Councilmember Gauthier.

COUNCILWOMAN GAUTHIER:

Present.

1 THE CLERK:

2 Councilmember Jones.

3 COUNCILMAN JONES:

4 Present.

5 THE CLERK:

6 Councilmember Young.

7 (No response.)

8 THE CLERK:

9 Councilmember Driscoll.

10 (No response.)

11 THE CLERK:

12 Councilmember Lozada.

13 COUNCILWOMAN LOZADA:

14 Present.

15 THE CLERK:

16 Councilmember Bass.

17 COUNCILWOMAN BASS:

18 Present.

19 THE CLERK:

20 Councilmember Phillips.

21 COUNCILMAN PHILLIPS:

22 Present.

23 THE CLERK:

24 Councilmember O'Neill.

1 (No response.)

2 THE CLERK:

3 Councilmember Gilmore Richardson.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Present.

6 THE CLERK:

7 Councilmember Thomas.

8 (No response.)

9 THE CLERK:

10 Councilmember Harrity.

11 COUNCILMAN HARRITY:

12 Present.

13 THE CLERK:

14 Councilmember Ahmad.

15 COUNCILWOMAN AHMAD:

16 Present.

17 THE CLERK:

18 Councilmember Landau.

19 (No response.)

20 THE CLERK:

21 Councilmember Brooks.

22 (No response.)

23 THE CLERK:

24 Councilmember O'Rourke.

1 (No response.)

2 THE CLERK: Council

3 President Johnson.

4 COUNCIL PRESIDENT

5 JOHNSON: Present. Thank you very
6 much. A quorum of the committee is
7 present and this hearing is now
8 officially called to order.

9 Ms. Loughead, will you
10 please read the titles of the bills
11 and resolution.

12 THE CLERK: Bill No.
13 260199, an Ordinance adopting the
14 Operating Budget for Fiscal Year
15 2027.

16 Bill No. 260200, an
17 Ordinance to adopt a Fiscal Year
18 2027 Capital Budget.

19 Bill No. 260201, an
20 Ordinance to adopt a Capital
21 Program for the six Fiscal Years,
22 2027-2032 inclusive.

23 Bill No. 260202, an
24 Ordinance amending Chapter 19-2400

1 of The Philadelphia Code, entitled
2 "Hotel Room Rental Tax," by
3 providing for an additional excise
4 tax on hotel room rentals, all
5 under certain terms and conditions.

6 Bill No. 260203, an
7 Ordinance amending Subcode "A" (The
8 Philadelphia Administrative Code)
9 of Title 4 of The Philadelphia Code
10 (The Building, Construction and
11 Occupancy Code), by adding and
12 revising Zoning Board of Adjustment
13 fees and provisions regarding
14 hearing scheduling, all under
15 certain terms and conditions.

16 Bill No. 260204, an
17 Ordinance amending Title 3 of The
18 Philadelphia Code, entitled "Air
19 Management Code" to modify the
20 amounts of license and permit fees,
21 under certain terms and conditions.

22 Bill No. 2602055, an
23 Ordinance amending Section 19-1806
24 of The Philadelphia Code, entitled

1 "Authorization of Realty Use and
2 Occupancy Tax," to clarify the
3 imposition of the tax on the use or
4 occupancy of real estate with
5 respect to cell towers, all under
6 certain terms and conditions.

7 Bill No. 260206, an
8 Ordinance amending Chapter 6-600 of
9 The Philadelphia Code ("Asbestos"),
10 by adding and providing provisions
11 related to various fees, all under
12 certain terms and conditions.

13 Bill No. 260208, an
14 Ordinance amending Chapter 19-1800
15 of The Philadelphia Code, entitled
16 "School Tax Authorization," to a
17 add a new Section 19-1808, entitled
18 "Authorization of Rideshare Use
19 Tax," to authorize the Board of the
20 School District of Philadelphia to
21 levy a tax upon the use by a
22 passenger of a transportation
23 network company for a prearranged
24 ride that originates in

1 Philadelphia; all under certain
2 terms and conditions.

3 Bill No. 260209, an
4 Ordinance amending Title 19 of The
5 Philadelphia Code, entitled
6 "Finances, Taxes and Collections,"
7 to add a new Chapter 19-4800,
8 entitled "Retail Delivery Tax," to
9 establish a tax on orders for the
10 delivery in Philadelphia of retail
11 consumer and other tangible goods,
12 all under certain terms and
13 conditions.

14 Resolution No. 260227,
15 Providing for the approval by the
16 Council of the City of Philadelphia
17 a Revised Five Year Financial Plan
18 for the City of Philadelphia,
19 covering Fiscal Years 2027 through
20 2031, and incorporating revisions
21 with respect to Fiscal Year 2026,
22 which is to be submitted by the
23 Mayor to the Pennsylvania
24 Intergovernmental Cooperation

1 Authority pursuant to an
2 Intergovernmental Cooperation
3 Agreement by and between the City
4 and the Authority.

5 COUNCIL PRESIDENT

6 JOHNSON: Thank you very much,
7 Ms. Loughhead.

8 Today we hold the public
9 hearing of the Committee of the
10 Whole to consider the bills read by
11 the Clerk that constitute proposed
12 operating and capital spending
13 measures for Fiscal Year 2027, a
14 Capital Program and a Forward-
15 looking Capital Plan for Fiscal
16 Year 2027 through Fiscal Year 2032.

17 Today we have scheduled
18 testimony from the Department of
19 Finance, Department of Revenue, the
20 Sinking Fund, City Treasurer and
21 the Board of Pensions. Given the
22 overlap in these departments'
23 responsibilities, all departments
24 will be available for questioning

1 following the testimony from the
2 City's Finance Director Mr. Rob
3 Dubow.

4 Ms. Loughhead, will you
5 please call the first witness to
6 testify from the Administration.

7 THE CLERK: Rob Dubow,
8 Finance Director.

9 (Witnesses approached
10 witness table.)

11 COUNCIL PRESIDENT

12 JOHNSON: I also want to
13 acknowledge the presence of
14 Councilman Jeffrey Jay Young and
15 also Councilman Nicolas O'Rourke.

16 Good morning.

17 MR. DUBOW: Good
18 morning, Council President.

19 COUNCIL PRESIDENT

20 JOHNSON: You can begin, sir.

21 MR. DUBOW: Thank you.

22 Good morning. My name is Rob
23 Dubow. I am joined at the table by
24 First Deputy Cat Lamb and Deputy

1 Director Elizabeth Hanley. We are
2 here today to testify in support of
3 the proposed \$23 million budget for
4 the Office of Director of Finance.
5 We are joined by deputies
6 throughout the office and we also
7 have written testimony from the
8 Treasurer's Office, Board of
9 Pensions, Sinking Fund Commission
10 and Revenue Department. And as you
11 said, representatives from all
12 those departments are here to
13 answer questions.

14 I'd also like to take a
15 second to thank all the employees
16 in all of those offices for
17 everything they do during the
18 course of the year, for all their
19 dedication and hard work. And with
20 that, we're ready to take any
21 questions. Thank you.

22 COUNCIL PRESIDENT

23 JOHNSON: Thank you very much, Rob.
24 One, I just want to acknowledge

1 your hard work and your team's hard
2 work regarding this budget process
3 as well as the last two budget
4 processes that you and I have
5 worked on with our team and also
6 the current position that you have
7 put our city in terms of fiscal
8 stability.

9 Can you talk about what
10 the future looks like in terms of
11 our strategy to create economic
12 growth and increase our tax base
13 from a financial standpoint? Also,
14 your strategy to make sure we
15 continue to have 100% pension
16 obligation met and what that looks
17 like and what that means for our
18 city as we move forward?

19 MR. DUBOW: Sure. Let
20 me take that part first. So as you
21 probably know, about 10 years ago
22 our Pension Fund was less than 50%
23 funded through a series of reforms
24 that required cooperation from

1 multiple administrations, City
2 Council, union partners, very
3 importantly the Pension Board. We
4 both increased the amount that goes
5 to the Pension Fund, increased
6 contributions from members and from
7 the city.

8 So we changed the way we
9 funded it to make sure that all of
10 that funding was above the amount
11 required by the state, the minimum
12 municipal obligation. We also
13 changed some benefit structures for
14 non-uniformed employees so that
15 they would have hybrid pension
16 plans so they'd have a defined
17 benefit portion to make sure that
18 there was a guaranteed benefit with
19 kind of a 401(k) and we changed the
20 way we invested the Pension Fund in
21 a way that we reduced our fees by
22 maybe to about a third, saving
23 millions of dollars a year.

24 So all of that meant

1 that the growth in our liabilities
2 slowed and our assets agreed. We
3 went from a place where we had seen
4 negative cash flow every year to
5 positive cash flow. That has meant
6 that our funding percent has
7 increased. We're now more than 67%
8 funded. And our actuary projects
9 that by 2033 we will be 100%
10 funded, which means a few things:
11 One, it shows that we're keeping
12 our commitment to our retirees
13 because in the end, that's our job
14 at the Pension Fund, to make sure
15 that our retirees get their
16 payments.

17 It also means that the
18 unfunded liability, which is kind
19 of like the mortgage we've borrowed
20 for past years, we weren't putting
21 enough into the fund, that goes
22 away. That will free up hundreds
23 of millions of dollars that we can
24 use for a variety of investments

1 and also to help make sure we have
2 a fund balance.

3 COUNCIL PRESIDENT

4 JOHNSON: Just go on the record,
5 just give us the specifics of the
6 contribution per year. And then
7 once we make that 100% obligation
8 that will be met, how much money
9 will be freed up that will allow us
10 to do more work in our General
11 Fund?

12 MR. DUBOW: Give me one
13 second and I'll get you that. So
14 the General Fund contribution in
15 FY27 is roughly \$600 million. When
16 we go and we've paid off our
17 unfunded liability, it could be
18 more like 100 million for our
19 normal cost.

20 COUNCIL PRESIDENT

21 JOHNSON: 100 million, correct?

22 MR. DUBOW: Yeah. And
23 we'll get you the exact numbers but
24 that's the range.

1 COUNCIL PRESIDENT

2 JOHNSON: And just give us an
3 overview briefly on the other part
4 of the question, the first line of
5 questioning that asked regarding
6 our plan to drop economic growth to
7 increase our tax base. I know what
8 some of them are that we've worked
9 on in the past. But just go on the
10 record and be more specific in
11 terms of how we grow the pie, so to
12 speak.

13 MR. DUBOW: Right. So
14 there are a number of things that
15 are in the plan. There's the
16 workforce development, including
17 our investment at CCME to help
18 people enter the workforce and have
19 jobs. There's the economic
20 mobility cabinet. There's the
21 outreach we're doing on things like
22 helping people pay off their
23 student loans. There's the tax
24 reductions which we're hoping will

1 make us more competitive. There
2 are the specific grants that the
3 Commerce Department gives to small
4 businesses. So a whole array of
5 things that we're doing to try to
6 make sure we grow the (inaudible).

7 COUNCIL PRESIDENT

8 JOHNSON: As a city, do we take
9 these different strategies and do a
10 projected analysis of how much the
11 returning investment will be in
12 those particular categories? So I
13 know we talked about workforce, I
14 know we did the BIRT and wage tax
15 cuts, which also stimulates the
16 environment as well when it comes
17 to the economy.

18 Do we do an analysis
19 overall and say these five areas
20 are our strategies for economic
21 growth and development and this is
22 how much projected that we think we
23 will make over a period of time?

24 MR. DUBOW: We can get

1 you something on that. We'll get
2 you that. We'll work with Commerce
3 to provide that.

4 COUNCIL PRESIDENT

5 JOHNSON: And before I turn it over
6 to my members, another area I'm
7 very, very interested in is how we
8 provide tax relief programs. I
9 want to say I applaud the
10 Department of Revenue for launching
11 the 5-in-1 property tax relief
12 application, because something I
13 worked with you on way before I
14 became City Council President was
15 around Longtime Owner Occupants
16 Program, the LOOP program.

17 We have a variety of
18 different programs that help
19 individuals stay inside their
20 homes. And so, I think we're going
21 in the right direction with the
22 5-in-1 property tax relief
23 application. How are we getting
24 the word out and what's the status

1 of that particular new application?

2 And then also, do we
3 have an app where individuals can
4 also go on an app and say, hey, I
5 want to sign up for LOOP,
6 Homestead, Deferred Tax Deferment
7 Program, etc.?

8 MR. DUBOW: I'm going to
9 ask the Revenue Commissioner to
10 come up and answer those questions.
11 And while she's coming up, I'll
12 also say that one of the things
13 that we have in this budget is
14 additional money for outreach so
15 that we can accelerate that.

16 COUNCIL PRESIDENT

17 JOHNSON: And how much is in the
18 budget for outreach? I just want
19 to also add that for the record.

20 (Witness approached
21 witness table.)

22 COMMISSIONER MCCOLGAN:

23 Good morning, Council President and
24 members of City Council. My name

1 is Kathleen McColgan, Revenue
2 Commissioner. Thank you for
3 recognizing the work of the
4 department in establishing the
5 combined real estate property tax
6 assistance application. We were
7 very excited to launch that last
8 year.

9 I think first you asked
10 about how we were getting the word
11 out, and that's really in
12 combination with the communication
13 that we do for all of our
14 assistance programs. So the
15 Department of Revenue has a very
16 robust outreach team. We attend
17 between 200 and 300 events each
18 year in partnership with City
19 Council, other elected officials.

20 We have information
21 about the combined property tax
22 application on our website. We
23 also have videos on YouTube that
24 talk about the different programs

1 that we have available to customers
2 regarding relief programs.

3 I think you asked about
4 the status of the application. And
5 I can tell you that we have had
6 over 7000 applications completed on
7 there. And the application walks
8 applicants through questions to
9 help them determine what they are
10 entitled to. So it not only is a
11 single application to ease the
12 process for them, but it also makes
13 it more clear for them to
14 understand which programs they're
15 entitled to and allows them to
16 apply for all of them within that
17 one application.

18 COUNCIL PRESIDENT

19 JOHNSON: Thank you. And along
20 that same line of questioning, I
21 want to talk about the Homestead
22 Exemption. And I know our City
23 Controller did a report regarding
24 individuals abusing that program.

1 And so, how do we course-correct to
2 actually address some of the abuses
3 of the Homestead program to
4 actually make sure that --
5 primarily in this case, we had a
6 senior that we honored who was also
7 a victim of fraud when it came to
8 Homestead Exemption.

9 So what are we doing to
10 actually address that issue based
11 on the report from the City
12 Controller?

13 COMMISSIONER MCCOLGAN:
14 Yeah, it is a priority for the
15 Department of Revenue to ensure
16 that everyone who's eligible is
17 enrolled in programs and at the
18 same time that we have enforcement
19 programs in place to ensure that
20 those who are not eligible are
21 removed. Through the use of
22 improved data with our newer
23 systems, we're able to identify
24 those who are highly likely

1 ineligible and reach out to them.

2 So through our
3 compliance team, we reach out, send
4 notices to property owners letting
5 them know that we need them to
6 provide documentation to support
7 that they are eligible for that
8 program. For example, we'll look
9 at property owners where the data
10 reflects that they may own more
11 than one property and have
12 Homestead on more than one property
13 or that a property may be vacant.

14 And through that
15 compliance effort, we have
16 recovered or we have billed -- let
17 me make sure I have this correct.
18 Let me just pull up the stats real
19 quick. So we have billed over
20 \$5.8 million and removed Homestead
21 from over I believe it was 5000
22 properties and confirmed that about
23 3500 properties were eligible for
24 the program. And we still have

1 approximately 10,000 that are in
2 process.

3 COUNCIL PRESIDENT

4 JOHNSON: Thank you very much. Our
5 Governor Josh Shapiro recently
6 enacted the Working Pennsylvania
7 Tax Credit. And so, one, do we
8 know how many additional
9 Philadelphians are now eligible for
10 the Pennsylvania Working Tax Credit
11 program? And also, how does the
12 program complement -- well, not
13 complement -- Philadelphia's
14 Low-Income Tax Credit benefit
15 program?

16 COMMISSIONER MCCOLGAN:

17 Okay. I'll see if we can get that
18 number for you on how many are
19 eligible. And I also wanted to
20 just say that the department has
21 worked to raise awareness of that
22 as well. We send out at the
23 beginning of each calendar year a
24 notice to all employers in the City

1 of Philadelphia, letting them know
2 that they need to provide with
3 their W2s, information on EITC, on
4 the income-based wage tax refund as
5 well as the new program from the
6 state of Pennsylvania.

7 COUNCIL PRESIDENT

8 JOHNSON: All right. Thank you
9 very much.

10 Chair recognizes
11 Majority Leader Katherine Gilmore
12 Richardson.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Thank you. Thank you
15 so much, Council President. And
16 thank you all so much for all of
17 your work over the year. I know I
18 went through my thank-yous
19 yesterday. But again, thank you to
20 Rob and Sabrina and to Jackie Dunn,
21 Matthew Bowman, Shakina Clark, also
22 Commissioner McColgan. Thank you
23 for always answering the calls and
24 the emails relative to our

1 constituents.

2 Rebecca Lopez Kriss,
3 Christian Crespo and we appreciate
4 Belinda Gonzalez, who is very
5 helpful to our Constituent Services
6 Director Beth and provides special
7 assistance, and to Kristin at the
8 Water Revenue Bureau. And then of
9 course, the Pension Board, Fran
10 Bielli. Got to say Ms. Carol
11 Stukes-Baylor, thank you,
12 Ms. Carol; Brian Coughlin and all
13 the members of the Board for your
14 hard work, and also Marisa Waxman
15 and her team at PICA for their work
16 with the city. So I had to get
17 that out the way for the day, and
18 I'll try to do that every day. I'm
19 starting with the thank-yous. I
20 hope Angela is listening. I hope
21 Angela hears that.

22 So at any rate, I will
23 start with the H.O.M.E. bond. You
24 brought this up yesterday, Rob.

1 You brought this up. And I wanted
2 to just get a couple questions in
3 relative to if you are able to
4 provide the actual interest rate
5 and other terms of the H.O.M.E.
6 bond now that we've issued the
7 first 200 million, and how does it
8 compare to the projected costs.

9 When we authorized the
10 bond and approve the budget in FY26
11 and as a result of the debt not
12 being issued until March, what will
13 the difference in debt service be
14 for FY26 compared to the original
15 projection?

16 MR. DUBOW: Got it. And
17 our friends from the Treasurer's
18 Office are coming up.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Great.

21 (Witnesses approached
22 witness table.)

23 CITY TREASURER DUNN:
24 Good morning. Jackie Dunn, City

1 Treasurer. I'm also joined by
2 Matthew Bowman, the Deputy for Debt
3 Management and Sinking Fund
4 Executive Director. We priced the
5 H.O.M.E. bonds last week and the
6 total cost for that, again the
7 majority of the bonds were taxable
8 with a small portion of tax exempt.
9 Taxable bonds are generally higher
10 costs than tax exempt bonds, but
11 the blended total interest cost was
12 4.88%.

13 We had very good
14 reception from the market and we
15 had more demand from investors than
16 we had bonds to sell. And so, we
17 were able to further reduce the
18 cost to the city from the start of
19 pricing to when we concluded by
20 about 6.8 million over the 20
21 years. So that was also a great
22 result of us --

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Okay.

1 CITY TREASURER DUNN: --

2 being able to jump in and take
3 advantage of the demand at that
4 time. In terms of tracking
5 interest rates over time and
6 relative to the budget projections,
7 we did come in below what we
8 budgeted. We do budget debt
9 service conservatively for obvious
10 reasons, but I'll ask my Deputy to
11 speak to the general comparison to
12 what was budgeted.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Excellent.

15 MR. BOWMAN: Good
16 morning. Matt Bowman, Deputy City
17 Treasurer. So as Jackie said, we
18 do budget slightly conservatively.
19 Each year over the Five Year Plan,
20 the actual debt service is about
21 1.6 to 1.7 million a year less than
22 what was budgeted. And then
23 because we delayed the borrowing
24 until the spring, there's no doubt

1 service incurred in Fiscal Year
2 '26.

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Understood. Okay. I
5 appreciate that. Thank you for the
6 information. I brought that up
7 because of your comments during the
8 hearing yesterday, Rob.

9 But really quickly for
10 Revenue, I wanted to talk about a
11 matter that's come to my attention
12 that I think is exceedingly
13 important relative to our ability
14 to receive additional revenue as a
15 city. And so, as a part of the
16 testimony, it mentions investments
17 in technology and utilizing more
18 data-driven efficiencies.

19 But I will tell you, and
20 I don't know that they'll be happy
21 that I'm bringing this up, but I
22 have heard from developers who have
23 indicated that there are
24 significant delays with OPA

1 finalizing lot consolidation and
2 subdivisions. And when there is a
3 delay in OPA finalizing the lot
4 consolidation and subdivisions,
5 which I'm hearing can sometimes
6 take years, years, so the city is
7 only collecting the taxes on the
8 vacant unimproved lot rather than
9 the subdivided lots and the
10 improved lots.

11 And so, I'm wondering if
12 the city is missing out on
13 collecting the full taxes that are
14 due for all of these years due to
15 these delays? And is there a large
16 difference in taxes that would be
17 collected by the city if a vacant
18 unimproved lot was actually being
19 taxed as if it was subdivided into
20 an individual lot?

21 So I'll give you an
22 example. Let's say you had a
23 20-acre unimproved and vacant lot
24 at an obviously lower assessed

1 value than if the property was
2 subdivided and improved into 150
3 individual home lots. And I'm
4 asking because I mean, I think
5 developers and homeowners both --
6 and I think I talked about this a
7 few years ago, I think the last
8 term -- that folks have complained
9 about the timeline to update the
10 ownership records in the OPA
11 system, which is leading to
12 significant delays relative to the
13 city's ability to even track zoning
14 and/or building permits or
15 applications, them being able to
16 obtain licensing. But at the end
17 of the day, we're missing out on
18 probably millions of dollars of
19 taxes as a result of this process.

20 MR. DUBOW: OPA is
21 actually scheduled for April 21st.
22 So let us get back with them and
23 make sure that by the time we come,
24 we have a thorough answer for that

1 question.

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Right. But even from
4 just a Revenue perspective, because
5 I will say that I feel Revenue does
6 a great job when there's a change
7 of ownership. Even when you go to
8 phila.gov/opa, type in any address
9 as an example, you will see one
10 slide for homeownership on the
11 first page. But if you scroll down
12 and go to the taxes due, you then
13 see the actual owner once you click
14 on the revenue portion of that
15 parcel. So I do think Revenue is
16 doing a great job at showcasing the
17 ownership information once it's
18 processed through the system.

19 However, my concern is
20 relative to the city missing out on
21 millions of dollars of revenue, as
22 an example for all these new
23 construction homes. I know, even
24 for the first time in Councilmember

1 Jones' District, in my community
2 and my ward, we have a new
3 development. I think it used to be
4 Salvation Army, right, Jones, and
5 they tore down all the old
6 buildings, and it was a vacant
7 parcel. And then they rebuilt a
8 ton of new homes and townhomes and
9 also single homes.

10 So what is the process
11 to ensure that we are not missing
12 out on revenue that the city should
13 be collecting when you go from a
14 vacant unimproved lot to a number
15 of additional parcels on one lot?

16 COMMISSIONER McCOLGAN:
17 Thank you, Councilmember. I
18 appreciate the question and I can
19 only speak to the revenue process
20 of course, but I can tell you that
21 we work in very close partnership
22 with OPA. We meet with them
23 monthly to discuss any issues and
24 improvements that we can make

1 through interagency processes as
2 well as systems.

3 So when we receive a
4 recertification within I believe
5 it's two business days and notice
6 goes out, to your concern about
7 losing revenue, it's my
8 understanding that we are not
9 losing revenue. We can take a
10 deeper look at that. But when the
11 recertification comes over to us,
12 it's backdated to the date of the
13 first period that it should be
14 assessed at.

15 COUNCILWOMAN GILMORE

16 RICHARDSON: Right. But as an
17 example for some of these lots,
18 it's taking so long for them to go
19 through the process. So, yes, you
20 all wouldn't necessarily miss out
21 on income at the point that it
22 reaches your desk. But because it
23 hasn't gone through the other
24 processes internally throughout

1 city government, we are missing out
2 on the backend. And you can't go
3 back to folks and say, oh, we
4 didn't collect for two years. But,
5 hey, we're here now.

6 COMMISSIONER MCCOLGAN:

7 Yeah. So I just want to make
8 sure --

9 COUNCILWOMAN GILMORE

10 RICHARDSON: But meaning, if it
11 didn't exist, the home didn't
12 exist. It's a brand new
13 construction.

14 COMMISSIONER MCCOLGAN:

15 Yes. So we will bill based on the
16 assessment values back to the date
17 that the deed has been recorded.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Okay. All right.
20 Well, I'll definitely follow up
21 with you all because I have several
22 examples of what's happening. We'd
23 be happy to look at them. And I
24 don't know that they're going to be

1 happy that I even brought this up
2 because it's probably a loophole
3 that some of these folks are
4 getting through, but I want to
5 ensure that we are able to collect
6 as much revenue as possible,
7 particularly if it's new
8 construction homes being built on
9 unimproved lots.

10 COMMISSIONER MCCOLGAN:

11 Yes. Thank you.

12 COUNCILWOMAN GILMORE

13 RICHARDSON: All right. Thanks.

14 Thank you,

15 Mr. President.

16 COUNCIL PRESIDENT

17 JOHNSON: You're welcome.

18 Councilmember Cindy

19 Bass.

20 COUNCILWOMAN BASS:

21 Thank you, Mr. President.

22 Good morning. How's
23 everybody doing? So I wanted to
24 just follow up on my colleague's

1 line of questioning, Councilwoman
2 Gilmore Richardson, but I wanted to
3 hone in on Revenue. Good to see
4 you and always --

5 COMMISSIONER MCCOLGAN:
6 You too.

7 COUNCILWOMAN BASS: --
8 thank you. You know, I have to say
9 that I've worked with a few Revenue
10 Commissioners, and it really has
11 been a pleasure in terms of the
12 responsiveness and just getting
13 back to folks, so I just wanted to
14 say that and --

15 COMMISSIONER MCCOLGAN:
16 I appreciate that. It's been a
17 pleasure working with your office.

18 COUNCILWOMAN BASS: --
19 start out with that.

20 COMMISSIONER MCCOLGAN:
21 Thank you.

22 COUNCILWOMAN BASS: But
23 I did want to ask you about when we
24 get a constituent who calls in and

1 we understand the Revenue
2 Department is responsible primarily
3 for collecting revenue so we know
4 that you take it very seriously.
5 But when someone is not of means
6 and is trying to negotiate
7 pen-terest, penalty and interest,
8 can you talk to us a little bit
9 about the policies around those
10 kinds of conversations and what is
11 the standard?

12 COMMISSIONER MCCOLGAN:

13 Okay. Yeah, we do have a standard
14 for our payment agreement terms and
15 we can certainly get that to you in
16 writing. There's a couple
17 different payment agreement terms.
18 When somebody has a significant
19 delinquency and they are working
20 with the Law Department, they will
21 waive penalty if the payment is
22 made in full, the principal is paid
23 in full. But typically, interest
24 has to be paid.

1 COUNCILWOMAN BASS:

2 Okay. And also, can you talk a
3 little bit about payment
4 arrangements because I know that
5 we've had this, in my opinion, a
6 little bit of a wacky sort of
7 system where if you break a payment
8 arrangement or you don't pay one
9 time, then we won't give you
10 another payment arrangement or --
11 that used to be the policy.

12 COMMISSIONER MCCOLGAN:

13 Over the years, we've standardized
14 our payment agreements to make sure
15 that everybody's getting the same
16 treatment. And I would say if a
17 payment agreement is broken, I mean
18 if somebody breaks one agreement,
19 we evaluate them on a case-by-case
20 basis. Typically, if somebody is
21 being denied another payment
22 agreement, it's because they have
23 gotten to the most serious stage of
24 enforcement and broken multiple

1 agreements.

2 COUNCILWOMAN BASS: So
3 my question is if someone breaks
4 multiple agreements but is still
5 trying to make a payment
6 arrangement, shouldn't we collect
7 that so that we get whatever
8 they're going to be bringing in?
9 Does it hurt us or cost us if we
10 say, well, you broke four
11 agreements, we're not going to give
12 you another one. But they've got a
13 deposit that they want to put down
14 now to get back into a payment
15 arrangement?

16 COMMISSIONER MCCOLGAN:
17 I would say the response is based
18 on a case-by-case scenario. We try
19 to be as flexible as we can
20 because, yes, we do want to collect
21 the revenue, but we do have to
22 maintain a level of enforcement to
23 ensure that there is compliance.
24 So that's the balance that we walk.

1 COUNCILWOMAN BASS:

2 Okay. Let me ask, what is our tax
3 collection rate?

4 COMMISSIONER McCOLGAN:

5 For property tax, it is 94.9%.

6 COUNCILWOMAN BASS: How
7 does that compare to the last
8 couple of years?

9 COMMISSIONER McCOLGAN:

10 I'm sorry. Let me just add to
11 that, that that's within the year
12 that it's billed, that metric.
13 94.9 within the year that it's
14 billed. And let me get some more
15 information for you.

16 COUNCILWOMAN BASS:

17 Sure. Or maybe you could just
18 answer -- I'm just trying to figure
19 out is that number going up, is it
20 going down? I was just --

21 COMMISSIONER McCOLGAN:

22 I can get you the exact numbers.
23 It's absolutely in this binder. I
24 just have to put my fingers on it.

1 But I can tell you that year over
2 year for property tax it has gone
3 up from, I believe, 24 to 25. It
4 was in the low 94% range and then
5 went up to 94.9. Let me look at
6 this for you.

7 Okay. So for property
8 tax for Calendar Year 2024, it was
9 94.2% that was collected and the
10 percent collected for all years in
11 2024 was 96.44. And to give you a
12 comparison to Calendar Year '23,
13 the one-year collection rate for
14 property tax was 94.09 and the
15 percent collected for all years was
16 98.03.

17 COUNCILWOMAN BASS:
18 Okay. Is there any -- because of
19 the state of the economy and
20 everything that's going on and the
21 cost, everything is high and we
22 know that some people who might
23 fall in that little 4% or 5% who
24 are not up to speed, up-to-date,

1 have we thought about doing
2 anything -- I can't think of the
3 word right now, where we wipe out
4 pen-terest, interest and penalty,
5 if you pay within a certain time
6 period? I forget what it's called.

7 COUNCILMAN JONES:

8 Amnesty.

9 COUNCILWOMAN BASS:

10 Amnesty. Thank you, Councilman
11 Jones.

12 COMMISSIONER MCCOLGAN:

13 So our position on amnesty is that
14 it undermines our ability to
15 collect over time. And we did an
16 analysis from the last tax amnesty
17 that the city did and actually
18 determined that had we maintained
19 our enforcement, our normal
20 enforcement and collection
21 processes, we would have collected
22 more than we did in that actual
23 amnesty.

24 COUNCILWOMAN BASS:

1 Okay. That's interesting. So then
2 the department feels or the
3 Administration feels that amnesty
4 is not something that they intend
5 to do any time coming?

6 COMMISSIONER MCCOLGAN:

7 No, we don't endorse amnesty. We
8 just think it hurts our compliance
9 rate as well as our collection
10 rates for the city and the school
11 district.

12 COUNCILWOMAN BASS: All
13 right. I would argue otherwise. I
14 know you've done your analysis and
15 your data says one thing. But when
16 you talk to the -- there's always
17 someone who's going to game the
18 system. There's always somebody
19 who's waiting for an amnesty
20 program to come along to take
21 advantage of that. But I think for
22 some of those of lesser means who
23 just really do want to be compliant
24 but just don't have the amount of

1 funds that are required of them, it
2 could be a great incentive to try
3 to get caught up. Especially
4 knowing that we're doing all these
5 other things to raise money, I
6 still think it might be a good way
7 to get some cash in the door right
8 now.

9 COMMISSIONER MCCOLGAN:

10 So we're happy to work with any
11 taxpayer who may be struggling to
12 pay any of their liabilities. And
13 we do ask them to reach out to us
14 as soon as possible so we can put a
15 process in place for them.

16 COUNCILWOMAN BASS:

17 Thank you.

18 COMMISSIONER MCCOLGAN:

19 Thank you.

20 COUNCILWOMAN BASS:

21 Thank you so much.

22 COUNCIL PRESIDENT

23 JOHNSON: Thank you.

24 The Chair also

1 recognizes the presence of
2 Councilmember Mark Squilla --
3 before I call on the next member, I
4 just have a brief question,
5 Mr. Dubow.

6 Are we going after
7 individuals who own properties that
8 are behind on their taxes? Like
9 owners of land, they may live in
10 New York but they own thousands of
11 properties here and they may be
12 back. What's our strategy to go
13 after those individuals to recoup
14 those dollars that are owed to the
15 City of Philadelphia?

16 COMMISSIONER MCCOLGAN:
17 Yes, we do -- we are fortunate to
18 have a legal team that's integrated
19 in our department and they act on
20 collections, all collections, and
21 they have a few different methods
22 for doing that, and one of them is
23 consolidated actions against multi-
24 property owners.

1 The details of -- the
2 one thing that I do know is
3 difficult with a non-resident is
4 that to actually secure a judgment
5 against a property outside of
6 Philadelphia, if that individual
7 owns a property with someone else,
8 then Law can't enforce upon that.
9 So if the home outside is in the
10 name of the property owner and a
11 spouse, they can't take the same
12 action as if it was just that
13 property owner. But within their
14 legal ability, Law enforces upon
15 those as well.

16 COUNCIL PRESIDENT

17 JOHNSON: Okay. Thank you very
18 much.

19 Councilmember

20 Dr. Anthony Phillips.

21 COUNCILMAN PHILLIPS:

22 Thank you, Council President.

23 I want to start with an
24 issue -- and thank you so much,

1 Commissioner and Rob, for being
2 here. I want to start with an
3 issue that we're seeing more
4 frequently in our District related
5 to water billing. We have
6 residents receiving large backdated
7 water bills covering multiple prior
8 years, often due to what is
9 described as accounting or
10 processing issues for many of these
11 residents, especially seniors or
12 those on fixed incomes. These
13 bills are unexpected and it's
14 simply unaffordable.

15 What steps is the
16 Department of Revenue taking in
17 coordination with the Water
18 Department to address billing
19 errors and to ensure residents are
20 not penalized for issues that may
21 stem from system or administrative
22 delays? And also, what protections
23 are in place to prevent residents
24 from facing enforcement actions

1 such as liens or collections while
2 these billing disputes are being
3 reviewed?

4 COMMISSIONER McCOLGAN:

5 Thank you for the question,
6 Councilmember. I'm not aware of
7 billing issues related specifically
8 to accounting. I am aware that
9 there are circumstances where a
10 reading may not be obtained from a
11 meter. It could reflect zero usage
12 or estimated usage. We've improved
13 our processes over the years to
14 reflect that on the bill that goes
15 out to the customer. There's
16 actually a box with red language
17 that says that your reading was
18 estimated or zero usage and asks
19 them to contact the meter shop.
20 And after three consecutive bills
21 of zero or estimated usage, we send
22 a separate paper notice to the
23 owner to let them know that they
24 need to contact the meter shop.

1 And then we also have
2 the shared responsibility policy,
3 which I know Councilmember Gauthier
4 has introduced legislation to
5 codify that, where we work with the
6 customer to reduce the amount past
7 one year. So 50% of the usage is
8 waived and we'll work as always to
9 get them into a payment agreement.

10 COUNCILMAN PHILLIPS:
11 What I'm saying is that often times
12 you may not pick up on the meter
13 read until years later, right, or
14 months, whatever that may be, and
15 there's a delay in the processing
16 for the bill. And sometimes people
17 get the bill and you're like, oh,
18 it's still their bill, you know,
19 per se.

20 And in addition to that,
21 there are water main breaks that
22 happen which disrupt people's water
23 service and then residents have
24 been telling me that they're not

1 often times given a credit back for
2 the disruption to their water
3 service. Is that something that
4 we're working through as well?

5 COMMISSIONER MCCOLGAN:

6 So for the cases that you mentioned
7 where there was no notice to the
8 property owner of the meter
9 reading, then reflecting either
10 zero or estimated usage, I would
11 like to look at that on an
12 individual case-by-case basis. If
13 you could share that property with
14 me so that we can analyze it, I
15 would appreciate that. Because
16 like I said, we've put these
17 processes in place to improve our
18 communication, but also we do work
19 very closely with PWD to address
20 issues like this and have met with
21 them recently and are in the
22 process of discussing in addition
23 to what we're already doing, how we
24 can reach property owners earlier

1 and engage with them to get them to
2 act to replace a meter.

3 COUNCILMAN PHILLIPS:

4 Okay. And then the question about
5 the water main break.

6 COMMISSIONER MCCOLGAN:

7 I'm sorry?

8 COUNCILMAN PHILLIPS:

9 The water main break. So people
10 receiving --

11 COMMISSIONER MCCOLGAN:

12 That I would have to defer to PWD
13 on talking about the water main
14 breaks.

15 COUNCILMAN PHILLIPS:

16 And then just real quickly, can you
17 provide an update on Oepal and how
18 it's actually improving timelines
19 for businesses, particularly for
20 permitting approvals, tax clearance
21 and overall process efficiency?

22 This was something that you all say
23 is supposed to be happening in this
24 year's budget. You also talked

1 about it in last year's budget. So
2 I'm just trying to figure out
3 what's the hold-up with Oepal.

4 MS. LAMB: Hi, there.

5 Catherine Lamb, First Deputy for
6 Finance. So I think you're talking
7 about the Opal Project, which is --

8 COUNCILMAN PHILLIPS:
9 Opal.

10 MS. LAMB: Opal.

11 COUNCILMAN PHILLIPS:
12 Okay. Opal.

13 MS. LAMB: It's going to
14 be a gem. It is the project to
15 replace our core financials and
16 purchasing systems, so it's
17 actually not replacing any of the
18 revenue systems directly so it
19 won't impact anything dealing with
20 revenue billing and noticing. What
21 it will do is replace the core
22 systems that we use to do our
23 accounting as well as to contract
24 and pay our vendors.

1 COUNCILMAN PHILLIPS: So
2 the question is it was supposed to
3 be done last year and it's not done
4 yet. What's the hold-up?

5 MS. LAMB: Yep. So our
6 original go-live date or most
7 recent go-live date was July of
8 this year. Recently we've decided
9 to extend the schedule for 12
10 months as we are leading up to the
11 go-live date. We didn't feel like
12 we were ready. And the worst thing
13 you can do is go live with a system
14 that touches every department and
15 not be ready.

16 COUNCILMAN PHILLIPS:
17 Got you. All right. Thank you. I
18 just -- can I get one more
19 question?

20 COUNCIL PRESIDENT
21 JOHNSON: (Nodded affirmatively).

22 COUNCILMAN PHILLIPS: So
23 our office has identified multiple
24 vacant properties in the district,

1 that by chance were still receiving
2 tax abatements through nonprofit or
3 religious status, despite not
4 operating as active institutions
5 for years. What proactive steps is
6 the Department of Revenue taking
7 working with the Office of Property
8 Assessment and the Law Department
9 to identify and address situations
10 where properties may be improperly
11 receiving tax benefits?

12 COMMISSIONER MCCOLGAN:
13 I just want to make sure I caught
14 your question. Your focus is on
15 properties that are receiving tax
16 benefits to which they're not
17 entitled?

18 COUNCILMAN PHILLIPS:
19 Yes.

20 COMMISSIONER MCCOLGAN:
21 Okay. So that is a -- we have a
22 tax benefit review unit within our
23 compliance team that utilizes data
24 to identify properties that we

1 reflect are high likelihood of
2 being ineligible for the
3 properties. We send notice to
4 them, we give them the opportunity
5 to explain to us why the data may
6 reflect something that is
7 inaccurate and why they're entitled
8 to the programs, but we have
9 removed through that program over
10 5500 properties that we've
11 identified were not eligible and we
12 have confirmed about 3500 of them
13 and have about 10,000 still in the
14 queue being processed.

15 COUNCILMAN PHILLIPS: So
16 that's what I'm saying. How are
17 you -- we know there's a lot. And
18 so, how are you coming up with a
19 time frame to get to all of them to
20 complete the process? Because what
21 happens is that I'll identify a
22 property but then it's been a
23 nuisance in the neighborhood for
24 years by that point and now you

1 want to get on it. But then your
2 team could have been on it a while
3 ago. So how are you getting that
4 list smaller?

5 COMMISSIONER MCCOLGAN:

6 Well, over the -- I think the list
7 is getting -- there's significant
8 work for us to still do, but I do
9 think that the list is getting
10 smaller because we have this
11 program in place and we're giving
12 the property owner due process and
13 sending them a notice and giving
14 them the opportunity to reach out
15 to us. But over the years, the
16 last few years with our new tax
17 system and improved integrated data
18 and data warehouse, we've been
19 better able to identify those. So
20 over time, I do anticipate that
21 that number will go down.

22 COUNCILMAN PHILLIPS:

23 Yeah. I just think there should be
24 a timeline on that altogether,

1 because it's not okay that this has
2 been -- you have piles. I
3 understand what you're saying, that
4 you want to give due process, you
5 deserve due process. But there
6 should be a situation where by July
7 or by August we're going to clear
8 all these up. We're going to make
9 sure that a letter is sent, no
10 response, we're going to move
11 forward, right. That's the due
12 process.

13 So I just don't think
14 there's a clear system where you're
15 trying to make sure that these
16 numbers are going to go down, which
17 is going to cause problems later.
18 All right. Thank you.

19 Thank you, Council
20 President.

21 COUNCIL PRESIDENT

22 JOHNSON: Thank you, Dr. Phillips.

23 Point of information,
24 Councilmember Quetcy Lozada.

1 COUNCILWOMAN LOZADA: I
2 just want to ask a question based
3 on what he just said, right.
4 Because we were under the
5 impression that once a property
6 that has been tax delinquent hits a
7 \$10,000 tax delinquent mark, it was
8 supposed to trigger something and
9 it was supposed to start a process.
10 Does that not happen? Is that not
11 real?

12 COMMISSIONER MCCOLGAN:
13 Delinquency collection processes?

14 COUNCILWOMAN LOZADA:
15 Yes.

16 COMMISSIONER MCCOLGAN:
17 We do have tiered collection
18 processes based on the delinquency.
19 But the Councilmember was referring
20 to properties that are receiving
21 assistance programs that they may
22 not be entitled to.

23 COUNCIL PRESIDENT
24 JOHNSON: Go ahead, Dr. Phillips.

1 Briefly, sir.

2 COUNCILMAN PHILLIPS:

3 Briefly. So for folks who are
4 listening, the point of the matter
5 is that by basically you all not
6 being able to get on top of these
7 properties, there are vacant lots
8 in the City of Philadelphia that
9 exist that no one can buy and reuse
10 for great purpose because you have
11 all these lots that are just
12 basically there. And so, your
13 delay is causing neighborhood
14 issues. So that's what I'm saying.
15 I feel like it needs to be a solid
16 process that you can communicate on
17 how you can, you know --

18 COMMISSIONER MCCOLGAN:

19 Are you referring now to the
20 Sheriff's sale process for vacant
21 properties?

22 COUNCILMAN PHILLIPS:

23 Yeah, that part too.

24 COMMISSIONER MCCOLGAN:

1 So we are happy to have resumed
2 Sheriff sales and it has generated
3 revenue in customers who have come
4 into compliance before the actual
5 sale, resulting in tens of millions
6 of dollars in revenue. I believe
7 we collected over \$50 million since
8 Sheriff sales resumed. Our goal is
9 to bring the property into
10 compliance and certainly not to
11 sell an owner-occupied home.

12 Our law department goes
13 to great lengths to do outreach to
14 reach the owner, to try to bring
15 them into compliance. And up until
16 the day of a sale will actually --
17 if a property owner comes forward
18 and proves that it's owner-
19 occupied, we'll put them into an
20 open agreement for vacant
21 properties. I think that if
22 there's particular properties that
23 you have concern about, we could
24 certainly work with your office on

1 that. But the strategy for Sheriff
2 sales is to collect the revenue, so
3 we work in priority of the highest
4 dollar potential for collection.

5 COUNCIL PRESIDENT

6 JOHNSON: Thank you very much.
7 Before I call on the next member,
8 Rob, I just want to add an
9 additional question regarding the
10 rideshare tax. And so, it's my
11 understanding I know yesterday we
12 talked about a portion will go
13 toward helping school-related union
14 employees transpasses or assistance
15 with transportation, right.

16 But also, I just got an
17 understanding, got additional
18 information that there's also 3
19 million set aside for individuals
20 who may have outstanding parking
21 debt, like some type of agreement
22 with PPA to help individuals, which
23 wasn't discussed yesterday. So
24 could you just give us an idea?

1 Because it falls in the line of
2 what Councilmember Bass talked
3 about in terms of amnesty, right,
4 and helping individuals.

5 And so, I was thinking
6 how can we address this issue with
7 individuals who are back on parking
8 tickets and so forth? They might
9 just need a little help to get
10 their lives together. And from my
11 understanding once I asked the
12 question, I said, well, part of
13 this rideshare tax history that was
14 put aside for helping individuals
15 who may have debt regarding parking
16 tickets, which is new information
17 to me, could you elaborate on that
18 please?

19 MR. DUBOW: Yep. So
20 there is a three-year program
21 funded through the tax, \$3 million
22 a year, under which PPA would go
23 through an application process to
24 make sure people are eligible on an

1 income basis. If they were
2 eligible, PPA would waive fines and
3 penalties and would give them a
4 grant to pay their parking tickets.

5 It's really important,
6 because some of the people have
7 lost access to their vehicles
8 because of the unpaid tickets, so
9 it would help them pay that off,
10 have access to their car again, be
11 able to drive to work, for example.
12 And the other benefit for the
13 District is that money that goes to
14 the PPA eventually flows through to
15 the District.

16 COUNCIL PRESIDENT
17 JOHNSON: Gotchu. Okay. Yeah, I
18 was getting ready to ask that
19 question, what does that have to do
20 with the schools. However, PPA
21 pays a portion of the revenue they
22 bring in to the School District?

23 MR. DUBOW: Yes. Once
24 they get over threshold, everything

1 goes to the District.

2 COUNCIL PRESIDENT

3 JOHNSON: So it becomes all
4 circular?

5 MR. DUBOW: Yes.

6 COUNCIL PRESIDENT

7 JOHNSON: Okay. Great information
8 for us to have. Probably good to
9 let members know that is an extra
10 added benefit for their
11 constituents in the event that this
12 is supported by the body. And so,
13 don't be shy about how you are
14 touting the benefits of said
15 rideshare tax in the event that the
16 body supports because I had no
17 idea. I was pushing for an amnesty
18 program to support individuals who
19 are back on their parking tickets.
20 And now, I got a response and said,
21 well, this is something that is
22 already being proposed so it's
23 probably good information for us to
24 know. Thank you very much.

1 Chair recognizes

2 Councilmember Kendra Brooks.

3 COUNCILWOMAN BROOKS:

4 Thank you, Council President.

5 Last year the

6 Administration came to Council and

7 said that we needed to end the

8 small business BIRT tax exemption

9 for companies making under

10 \$100,000. We were told by the City

11 Solicitor that --

12 COUNCIL PRESIDENT

13 JOHNSON: Excuse me, Member

14 Brooks --

15 COUNCILWOMAN BROOKS:

16 You can't hear me?

17 COUNCIL PRESIDENT

18 JOHNSON: No. Could you talk into

19 the microphone with that Nicetown

20 voice?

21 COUNCILWOMAN BROOKS:

22 Sorry about that.

23 COUNCIL PRESIDENT

24 JOHNSON: There you go.

1 COUNCILWOMAN BROOKS: We
2 were told by the City Solicitor
3 that we had to do this to settle a
4 lawsuit and that there would be an
5 imminent announcement about how the
6 lawsuit was wrapped up. There was
7 no announcement and the
8 Administration did not follow up
9 with Council about the status of
10 the lawsuit.

11 I want to get on the
12 record exactly what is the status
13 of the lawsuit. And if there
14 wasn't a settlement, can you detail
15 the Council what it was?

16 MR. DUBOW: We're going
17 to ask Francis Beckley to come and
18 respond to that question.

19 (Witness approached
20 witness table.)

21 MS. BECKLEY: Good
22 morning. My name is Francis
23 Beckley and I'm Revenue chief
24 counsel. We settled the first set

1 of those lawsuits with five
2 plaintiffs. However, the same law
3 firm immediately filed a new
4 lawsuit and that lawsuit is in
5 progress. So I think I'd be
6 delighted to brief anybody from
7 City Council, either individually
8 or as a group, on the progress of
9 that, but it is not appropriate to
10 discuss it publicly.

11 COUNCILWOMAN BROOKS: So
12 are lawsuits still pending
13 around --

14 MS. BECKLEY: There is
15 another set or there's another
16 identical lawsuit that is ongoing
17 and it is not appropriate to
18 discuss ongoing litigation in
19 public.

20 COUNCILWOMAN BROOKS:
21 Okay. We'll reach out --

22 MS. BECKLEY: But we
23 have attorney-client privilege with
24 you. We're happy to brief you if

1 you'd like that.

2 COUNCILWOMAN BROOKS:

3 Okay. Thank you. We'll reach out
4 to get that.

5 My next question is, how
6 much money will businesses who make
7 under \$100,000 a year be paying
8 this year after the city gave up or
9 whatever is happening with the
10 court to preserve this exemption?

11 MR. DUBOW: The total
12 net increase was in the high 30
13 millions, but that includes all
14 businesses.

15 I don't know if you have
16 a breakout for under 100,000.
17 Because every business was able to
18 take advantage. It wasn't just
19 small businesses that took
20 advantage of the 100,000 exemption.
21 It was every business.

22 COMMISSIONER MCCOLGAN:

23 So I do have some numbers here on
24 an example of a business that would

1 earn \$100,000 in gross receipts and
2 have \$60,000 in net income. And
3 their total tax bill --

4 MR. DUBOW: She said do
5 we have a total for businesses
6 under 100,000.

7 COMMISSIONER MCCOLGAN:
8 Oh, I'm not sure. I can get back
9 to you on that. Sorry.

10 MR. DUBOW: Let us get
11 back to you on that.

12 COUNCILWOMAN BROOKS:
13 Okay. You're going to get back to
14 us in writing?

15 MR. DUBOW: Yes.

16 COUNCILWOMAN BROOKS:
17 All right. My next question:
18 Every budget document that we have
19 seen this year has noted economic
20 uncertainty amid the ongoing
21 federal turmoil. We heard
22 yesterday directly from the
23 Administration about these
24 challenges. At the same time,

1 those documents continue to tout
2 tax cuts as investments that the
3 city is making.

4 I'm having a hard time
5 reconciling that we have committed
6 tax cuts until FY2039 but are right
7 back here looking at new taxes on
8 rideshare and delivery services.
9 Has there been any discussion about
10 pausing the BIRT tax cuts given the
11 Administration's desire for new
12 income? Do we think the tax
13 increases on rideshare and delivery
14 services are regressive taxes and
15 has there been any discussion about
16 how to apply those taxes with a
17 non-passthrough provision to Uber
18 and rideshare?

19 MR. DUBOW: So let me
20 take -- a few questions there. One
21 was have we considered pausing the
22 BIRT reductions. We have not. We
23 do think that that's an important
24 investment that helps grow our

1 economy. On whether we think that
2 rideshare and delivery tax are
3 regressive, the survey analysis
4 we've shown, and we can get this to
5 you, shows that for both as income
6 goes up, usage goes up, so we don't
7 think that they're regressive.

8 And then I missed --
9 there's one other question.

10 COUNCILWOMAN BROOKS:
11 About a non-passthrough provision.
12 Have we had discussions about how
13 to apply the taxes on Uber and
14 rideshare as a non-passthrough
15 provision? Meaning, the cost goes
16 to Uber and Lyft as opposed to the
17 consumer.

18 MR. DUBOW: I think
19 that's another thing discussed in a
20 briefing, not in a public session,
21 on how that would work in the
22 legislation. So we have talked
23 about it, but I think that's
24 something we would want to brief

1 you on rather than talk about it --

2 COUNCILWOMAN BROOKS:

3 That's another thing to add to a
4 briefing?

5 MR. DUBOW: Yes.

6 COUNCILWOMAN BROOKS: So
7 last year I introduced a part of
8 the People's Tax Plan, a bill to
9 expand wage tax refund. I was
10 disappointed to learn that the
11 Finance Department spoke to other
12 Councilmembers about this bill
13 without first contacting my office
14 to express their concerns. How
15 many people have received a refund
16 for the city wage tax refund
17 program? And how much does that
18 represent?

19 COMMISSIONER MCCOLGAN:
20 I'll get the exact numbers for you,
21 but I know that they have grown
22 year over year. And for the last
23 fiscal year, there were over 4000
24 people who had received a refund.

1 So in 2023, we had 1687. In 2024,
2 3933. And then in 2025, 5744.

3 COUNCILWOMAN BROOKS:

4 And is there any reason why our
5 staff, we weren't briefed on this
6 prior and other Councilmembers had
7 the opportunity to hear on this?

8 COMMISSIONER McCOLGAN:

9 I'm sorry. I'd be happy to brief
10 you. I'm not familiar with the
11 conversations that you're referring
12 to.

13 COUNCILWOMAN BROOKS:

14 Okay. Could I ask one more on the
15 record, Council President, or
16 that's it?

17 COUNCIL PRESIDENT

18 JOHNSON: Brief, please.

19 COUNCILWOMAN BROOKS: So
20 one of the things I'm interested in
21 hearing about is eliminating the
22 Class 500 funds. I don't think
23 this decision was made with much
24 input from Council. I want to

1 understand why these funds were
2 eliminated. I raised this because
3 those class funds are often how
4 Councilmembers are able to do
5 direct funding to organizations.

6 By taking this class
7 funding out, we are eliminating
8 Council's influence on the budget
9 and consolidating even more power
10 to the Administration. What is the
11 reason for this class fund
12 refund -- I mean, why they were
13 eliminated?

14 MR. DUBOW: They have
15 not been eliminated.

16 COUNCIL PRESIDENT

17 JOHNSON: Thank you for the record,
18 sir. They haven't been eliminated.

19 COUNCILWOMAN BROOKS:
20 It's not been eliminated?

21 MR. DUBOW: They have
22 not been eliminated.

23 COUNCILWOMAN BROOKS:
24 Okay.

1 COUNCIL PRESIDENT

2 JOHNSON: Anything else, Member
3 Brooks?

4 COUNCILWOMAN BROOKS: I
5 do, but you said brief. So I --

6 COUNCIL PRESIDENT

7 JOHNSON: Yes, real brief.

8 COUNCILWOMAN BROOKS:

9 Okay. So last year, the city set
10 aside \$91 million in federal
11 funding reserve, which is less than
12 one week of the total operating
13 costs for the city. Where did last
14 year reserves go? I also want to
15 better understand what this money
16 could be spent on if we didn't use
17 it last year?

18 MR. DUBOW: Got it. So
19 the beginning amount in last year's
20 budget was 95 million. We spent 4
21 million on food assistance when
22 SNAP, I guess, didn't flow during
23 the budget strike, at the budget
24 impasse. So that's an example of

1 how it could be used. So there was
2 91 million remaining at the end of
3 the year. Since that hadn't been
4 used, it fell to our fund balance.
5 We're asking in this year's budget
6 to re-establish it.

7 COUNCILWOMAN BROOKS:

8 Re-establish --

9 MR. DUBOW: The 91
10 million.

11 COUNCILWOMAN BROOKS:

12 Okay. And we had a constituent
13 call about a problem with
14 communications between Revenue, OPA
15 and the public. An example, the
16 excess value of a constituent's
17 home increases, which raised the
18 amount of property taxes owed.
19 This higher amount of property tax
20 was not communicated to the
21 constituent or the mortgage
22 company. So when the property
23 taxes came due, the amount the
24 constituent had to pay, which was

1 much higher than the mortgage
2 company had deducted. OPA said
3 that communicating this to the
4 constituent and the mortgage was
5 Revenue's job. And Revenue said
6 that that was not the proper
7 communication from OPA to them.

8 Can you let us know how
9 this process should work and what
10 kind of communication happens
11 between the departments and the
12 public around issues like these?

13 COMMISSIONER MCCOLGAN:

14 Okay. I'm happy to respond to
15 that. I think I just need to
16 clarify what you said at the
17 beginning of your question. Was it
18 a recertification?

19 COUNCILWOMAN BROOKS: It
20 was the value of a constituent's --
21 the housing value increased and it
22 raised the amount of property taxes
23 owed. But it wasn't communicated
24 to the constituent or the mortgage

1 company about this increase, so a
2 portion of it wasn't paid. So a
3 later bill came to the constituent,
4 unbeknownst to the mortgage company
5 or the constituent. Revenue and
6 OPA both pointed fingers at each
7 other. But this bill to the house
8 owner is still holding the bill.
9 What is the communication process
10 between those two departments so
11 people aren't stuck holding a bill
12 that they had no idea?

13 COMMISSIONER MCCOLGAN:

14 Okay. I can speak to Revenue's
15 billing process. And also, again,
16 just reiterate that we work very
17 closely with OPA. So I'll be happy
18 to look at that specific property
19 and see what happened. But for our
20 billing process for Revenue is we
21 send out about 350,000 bills
22 annually based on assessment values
23 in early December and we make those
24 values viewable online at the same

1 time on December 1st.

2 Those who have a lender,
3 we work very close with them and we
4 provide them with billing files,
5 letting them know what the amount
6 is that's due on the property. If
7 the property has an appeal that's
8 pending and the property owner is
9 entitled to pay the prior amount
10 based on that year's appeal, we
11 also can make that information
12 available to the lender. So we
13 work very closely with them and I'm
14 not sure for this specific property
15 where there was a breakdown. But
16 I'd be happy to look at it and make
17 sure that -- I do think that it's
18 an outlier because of our billing
19 processes.

20 COUNCILWOMAN BROOKS: So
21 we should have someone in my office
22 reach out to your office --

23 COMMISSIONER MCCOLGAN:
24 Yes, please.

1 COUNCILWOMAN BROOKS: --
2 to coordinate this specific issue
3 directly?

4 COMMISSIONER McCOLGAN:
5 Yes.

6 COUNCILWOMAN BROOKS:
7 Thank you so much.

8 COMMISSIONER McCOLGAN:
9 Thank you.

10 COUNCIL PRESIDENT
11 JOHNSON: Thank you very much. The
12 next order goes as follows:
13 Councilmember Nina Ahmad,
14 Councilmember Jamie Gauthier,
15 Councilmember Jim Harrity.

16 COUNCILWOMAN AHMAD:
17 Thank you, Council President. Good
18 morning, everyone. It's still
19 morning. Thank you for being here.
20 The proposed budget included a new
21 hotel tax increase to fund the 1000
22 additional shelter beds. What is
23 the projected annual revenue from
24 this increase? And what sort of

1 risk modeling was done if there's a
2 reduction in hotel occupancy?

3 And we just saw a couple
4 of days ago that FIFA is canceling
5 thousands of hotel rooms. So I
6 just wondered how this is all
7 playing out and what we actually
8 are going to get from this.

9 MR. DUBOW: So we are
10 projecting that we will receive
11 \$20,000 annually in the --
12 20 million. 20,000 wouldn't be
13 that helpful.

14 COUNCILWOMAN AHMAD: I
15 was like, oh my goodness. Okay.

16 MR. DUBOW: In the first
17 year it's not starting until
18 August, so we're projecting 18
19 million in the first year from the
20 tax.

21 COUNCILWOMAN AHMAD: So
22 when we are faced with scenarios of
23 organizations like FIFA, who had
24 booked a lot of rooms, canceling so

1 many of them and we don't know
2 exactly why, the reporting didn't
3 say, I wonder how that impacts your
4 model?

5 MR. DUBOW: So in this
6 case since we're not starting the
7 tax until after those events, it
8 shouldn't affect our projection --

9 COUNCILWOMAN AHMAD: So
10 I meant not for this. So in cases
11 like that, because it's not a
12 given, right, we can have some kind
13 of calamity and there goes people
14 coming to our city.

15 MR. DUBOW: Right. And
16 like with any tax, we'll have years
17 where it generates more or
18 generates less and over time, it
19 kind of typically averages out.

20 COUNCILWOMAN AHMAD: So
21 I see we are finding creative ways
22 to increase our budget. But what
23 is the growth projection that
24 actually shows us new revenue

1 coming? Could you please speak to
2 sources of new revenue instead of
3 us taxing our way out of this?

4 MR. DUBOW: Right. So
5 for each of our taxes, we have
6 projected growth rates. So for the
7 wage tax, I think we're basically
8 between 3% and 5% each year. For
9 property tax, we're also around 3%
10 a year. For the sales tax, we're
11 in the 4% to 5% range. So each of
12 our taxes assume that there will be
13 continuing growth in the economy
14 that will lead to increased
15 revenues.

16 COUNCILWOMAN AHMAD: And
17 the work that's being done in the
18 workforce development, it was
19 mentioned earlier, do we have a
20 sense of a projection of all this
21 investment we are making in those
22 spaces where that will show up in
23 increased revenue?

24 MR. DUBOW: Yeah. So

1 that's one of the things that the
2 Council President asked about in
3 his first questions. And then we
4 said, we'd get together something
5 that shows what we project for each
6 of our initiatives.

7 COUNCILWOMAN AHMAD:

8 Yeah. Because we -- I already got
9 calls about your hotel tax and all
10 of this. So I just want to be able
11 to tell their constituents to say,
12 what is our growth projection, how
13 are we really driving new revenue
14 instead of keep taxing everybody
15 who are already participating in
16 this economy. And so, we would
17 love to get those numbers. And
18 then is there a sunset for this of
19 any kind or is this a forever tax?

20 MR. DUBOW: There is no
21 sunset.

22 COUNCILWOMAN AHMAD:

23 Because that means that we are
24 going to start relying on this.

1 Does that allow us to then wiggle
2 out of new revenue or creating
3 opportunities? I just feel
4 Philadelphia doesn't project to the
5 world we are growing, we are
6 exciting, come here, invest in us.
7 But what we project is we're going
8 to tax you to death.

9 MR. DUBOW: So we have
10 segregated this revenue in the
11 hotel tax that can only be used for
12 the homeless services, so it's not
13 something that we'll use in other
14 places.

15 COUNCILWOMAN AHMAD: So
16 if homelessness goes down, then the
17 need for it goes down. Then do you
18 exit out of that?

19 MR. DUBOW: I think
20 that's something we should revisit
21 at that time.

22 COUNCILWOMAN AHMAD: All
23 right. Let's remember that,
24 because we're going to work for

1 making sure nobody in Philadelphia
2 is unhoused. So hopefully there'll
3 be no need for this.

4 Thank you very much,
5 Council President.

6 COUNCIL PRESIDENT

7 JOHNSON: Thank you.

8 Councilmember Jamie
9 Gauthier and then Councilmember Jim
10 Harrity.

11 COUNCILWOMAN GAUTHIER:

12 Thank you, Council President.

13 Good morning to all of
14 you.

15 MR. DUBOW: Good
16 morning.

17 COUNCILWOMAN GAUTHIER:

18 Thank you for the work you do every
19 day. And I want to echo my
20 colleague's sentiment that I also
21 really enjoy working with you,
22 Commissioner McColgan.

23 COMMISSIONER MCCOLGAN:

24 Thank you. I appreciate that.

1 It's been a pleasure.

2 COUNCILWOMAN GAUTHIER:

3 Last November, based on direct
4 feedback from my constituent
5 services team, from many, many
6 calls from our constituents I
7 introduced a legislative package
8 that strengthens water equity by
9 expanding eligibility for TAP,
10 protecting residents from extremely
11 expensive water bills caused by
12 long-term meter failures and
13 calling on the Administration to
14 explore ways to give rental tenants
15 more control over their water
16 bills.

17 Water rates are rising.
18 Effective September 1, 2025, PWD
19 increased typical residential bills
20 by 9.4% to about \$89.42 per month.
21 In 2026, another 5.5% increase is
22 scheduled, raising typical bills
23 further to \$94.31 a month. At the
24 same time, we can't forget that

1 nearly half of renters are cost-
2 burdened, meaning that they make
3 the impossible choice every month
4 between paying their rent,
5 affording their utility bills and
6 putting food on the table.

7 Yet, unlike other
8 utilities, the city doesn't allow
9 tenants to put the water bills in
10 their own names. Meaning, they are
11 ineligible for assistance programs.
12 I remember during the H.O.M.E.
13 debate hearing the Administration
14 often express a desire to not pit
15 the have-nots against the
16 have-a-littles.

17 So my question for the
18 Administration today is, do you
19 support expanding eligibility for
20 the TAP program to help
21 Philadelphians afford their water
22 bills?

23 COMMISSIONER McCOLGAN:

24 Thank you for the question. I also

1 appreciate working with your office
2 and appreciate the legislation and
3 what it's attempting to do, because
4 we do think that the TAP program is
5 very important. It provides
6 protections to many residents and
7 tenants and also relief in form of
8 forgiveness. So we value that
9 program and we do our best to
10 enroll as many people as we can.

11 I also would like to
12 just highlight that we have an
13 ongoing auto-enrollment effort
14 through data-sharing, and we've
15 increased those that are enrolled
16 in TAP to just over 68,000, and
17 also have an additional over 20,000
18 enrolled in the Senior Citizen
19 Discount. So while I appreciate
20 the protections and the intention
21 to expand them, I just want to
22 highlight that our analysis
23 reflects that expanding it per the
24 legislation could cost

1 \$23.5 million, and we're also of
2 course working to fund the services
3 of PWD so that they can maintain
4 operations and sustain clean
5 drinking water for every resident.
6 So that additional funding would be
7 part of the next rate case and
8 would further increase rates to
9 those that are not enrolled or
10 eligible for TAP.

11 And then one other thing
12 I just wanted to comment on is we
13 do actually allow customers to
14 become tenants -- I'm sorry,
15 tenants to become customers. And
16 once they become a customer, they
17 are entitled to the same programs
18 as owner-occupants.

19 COUNCILWOMAN GAUTHIER:
20 I'd love to talk with your office
21 more about that offline. Just a
22 couple more questions. The Mayor's
23 budget address talked specifically
24 about residents who are locked out

1 of existing programs, people making
2 just too much to qualify but not
3 enough to stay afloat.

4 Under the current TAP
5 cut-off, a family of four earning
6 \$49,500 gets help. A family
7 earning \$51,000 gets nothing. My
8 bill is about that gap. How does
9 your opposition of the bill fit
10 with what the Mayor says she's
11 trying to do about not pitting the
12 have-nots against the
13 have-a-littles?

14 COMMISSIONER MCCOLGAN:
15 Yeah. I'm just trying to make sure
16 that I communicate the impact of
17 the bill so that all of the facts
18 are on record. And also -- I'm
19 sorry, oh, also I wanted to just
20 mention that outside of TAP, we do
21 have other payment agreements and
22 we can get you the terms of those
23 payment agreements that those who
24 are ineligible for TAP are entitled

1 to. We also have long-term payment
2 agreements for those who qualify as
3 well. So I'm happy to go over all
4 of that with you in your office.

5 COUNCILWOMAN GAUTHIER:

6 Thank you. I have questions about
7 your projection. So you stated
8 that expanding TAP eligibility will
9 cost \$23 million. Our office has
10 not been able to find a published
11 methodology for those figures. So
12 what income and uses assumptions
13 does that estimate rely on and is
14 it modeled on the current TAP
15 participant population or on the
16 households between 150% and 200% of
17 the federal poverty level who would
18 be newly eligible?

19 Additionally, the bill
20 requires that discounts be based on
21 each customer's actual income,
22 which means every discount is
23 individualized, not uniform. Does
24 the \$23 million estimate reflect

1 that structure or does it apply a
2 single average discount to all
3 newly eligible households?

4 Because if it's the
5 latter, the methodology does not
6 match how the program actually
7 works. So I'm trying to dig into
8 your estimate, which you all are
9 saying makes it infeasible to do
10 this expansion. And I just want to
11 understand what you're basing that
12 on.

13 COMMISSIONER MCCOLGAN:

14 Yes, I'll be happy to get that
15 information for you. I believe the
16 fiscal note was published last
17 Friday, but it wouldn't contain I
18 don't think all of the details that
19 you're requesting. So we will have
20 to get back to you on that.

21 COUNCILWOMAN GAUTHIER:

22 Okay. I also want to know what
23 enrollment figures you're using for
24 that \$23 million estimate? We know

1 that with the majority of city
2 programs we see typically low
3 enrollment rates. And so, does
4 your \$23 million figure assume that
5 everyone at the expanded incomes
6 here would enroll or what usage are
7 you actually basing that on?

8 COMMISSIONER MCCOLGAN:

9 Yeah. I think that that's an
10 important question and I know that
11 you raised that in our recent
12 conversation, and our team is
13 working to get a response to you on
14 that.

15 COUNCILWOMAN GAUTHIER:

16 Okay. Lastly, Bill 251021 requires
17 Rate Board authorization before any
18 eligibility expansion takes effect.
19 So that puts this expansion or
20 would put this expansion through
21 exactly the regulatory process that
22 the Administration says it
23 supports. And it means that
24 nothing would change before

1 September 2027 at the earliest.

2 The FY27 plan confirms
3 that PWD is already preparing for
4 that rate proceeding. And so, if
5 we are including that language in
6 the bill, can you explain your
7 objection?

8 COMMISSIONER MCCOLGAN:

9 I would -- regarding the rate
10 proceeding, I would prefer that PWD
11 respond to that. It's more
12 appropriate for them to respond to.

13 COUNCILWOMAN GAUTHIER:

14 Okay. Thank you. I look forward
15 to following up with your office
16 and with PWD about all of the
17 above. I think it's really
18 important before we object to
19 giving more relief to our
20 constituents that we know are
21 struggling every single day,
22 particularly under this federal
23 administration, that we have really
24 good and really accurate

1 information before we say no to
2 them.

3 COMMISSIONER MCCOLGAN:

4 Understood. Thank you.

5 COUNCILWOMAN GAUTHIER:

6 Thank you.

7 COUNCIL PRESIDENT

8 JOHNSON: Councilmembers Harrity,
9 Lozada, Driscoll.

10 COUNCILMAN HARRITY:

11 Thank you, Council President.

12 Good morning, everyone.

13 It's still morning. Man, the
14 revenue and tax really go slow.
15 It's only 11:30. Got to make some
16 light of this situation. I'm going
17 to ask my questions for the sake of
18 time just to get them out there.
19 That way we can work from there,
20 have a couple different lines and
21 see how far I get through.

22 Have you considered how
23 the rideshare tax will impact those
24 with disabilities who may rely on

1 rideshare as a more accessible
2 option than public transportation?
3 Other cities have taxed wheelchair-
4 accessible rideshares at a lower
5 rate than all other trips. Also,
6 many healthcare workers or
7 nightshift workers rely on
8 rideshare services during off-hours
9 when the public transit is not
10 running. Additionally, many rely
11 on rideshare late into the night
12 when taking public transportation
13 may pose safety risk.

14 Have we considered
15 limiting the time of day that we
16 are levying this tax? I know there
17 was a little discrepancy yesterday
18 when I mentioned the numbers for
19 Chicago, but I now have my research
20 here and I actually wasn't all
21 wrong. That is the rate that they
22 do after the peak time. So
23 New York and Chicago both limit the
24 tax to rides taken between

1 6:00 a.m. and 10:00 p.m.

2 Just trying to think out
3 of the box here on trying to get --
4 I understand you guys are saying
5 this is what we have to do. But
6 I'd also like to make sure that
7 we're looking into everything and
8 trying to give breaks to the people
9 that really do need breaks, like
10 our disabled population.

11 MR. DUBOW: So we'll
12 look into each of those issues and
13 are happy to work with you on them.
14 We'll say to the extent we do
15 things like limit the time, it will
16 reduce the amount of revenue we're
17 collecting. So we have to just be
18 mindful of --

19 COUNCILMAN HARRITY:
20 Yeah, I mean, if you look at the
21 times they're saying, 6:00 a.m. to
22 10:00 p.m., that's pretty much --
23 after that time, it's not going to
24 be as much money anyway. But I

1 get --

2 MR. DUBOW: No,
3 understood. I just wanted to --

4 COUNCILMAN HARRITY: --
5 this is about money so that's how
6 we do it. All right. You'll get
7 back to me with those. I've got
8 some questions now about the
9 pension and retirement. Can you
10 talk about the 45 million payment
11 being distributed to retirees
12 through the pension adjustment
13 fund. On average, how much will
14 each retiree receive? And can you
15 explain how this was distributed
16 amongst members of each plan? So
17 is this for all our city?

18 MR. DUBOW: So it's for
19 all retirees. It's based on
20 calculation of how much our
21 earnings exceed our assumed rate.
22 The exact method of the
23 distribution is determined by the
24 Pension Board, and that

1 determination hasn't been made yet.
2 It'll probably be made at our next
3 board meeting. And after that, I
4 can give you all the details that
5 you just asked about.

6 COUNCILMAN HARRITY:
7 You're at the board meeting so,
8 yes, I'll take that for now. But
9 you don't have even a little
10 estimate on how many because --

11 MR. DUBOW: No.

12 COUNCILMAN HARRITY: --
13 there's numbers going around. I
14 heard somewhere around 2000 a
15 retiree or something like that.

16 MR. DUBOW: I don't want
17 to give a number because we were
18 given a few different options we
19 have to look through and make sure.
20 I want to make sure we get you an
21 accurate number when we get there.
22 And you won't have to wait long
23 because the board meeting is
24 tomorrow.

1 COUNCILMAN HARRITY:

2 Yeah. You know me, it's all about
3 the employees, our retirees.
4 Especially the newer pension plan
5 people, I don't know how they're
6 doing it. All right. Another
7 discussion for another day and
8 you'll get back to me with the
9 other information.

10 MR. DUBOW: Yes.

11 COUNCILMAN HARRITY:

12 Thank you, Council President. That
13 was pretty quick.

14 COUNCIL PRESIDENT

15 JOHNSON: Thank you very much.

16 Councilmember Quetcy
17 Lozada. Then Councilmember
18 Driscoll. Then Councilmember
19 Young.

20 COUNCILWOMAN LOZADA:

21 Thank you, Council President.

22 According to the
23 proposed plan, there's roughly a
24 \$39 million decrease in

1 contributions to other government
2 agencies and nonprofits. This
3 category often supports social
4 services, community-based
5 organizations and specialized
6 programs that have a direct impact
7 on my district. Can you clarify
8 which types of services, like
9 behavioral health programs,
10 substance use services, violence
11 prevention and workforce
12 development will be most impacted
13 by this reduction?

14 Additionally, what
15 criteria were used to determine
16 which contributions were reduced or
17 eliminated? Was this based on
18 program performance, duplication of
19 funding or broader fiscal
20 constraints? And how will these
21 reductions affect communities like
22 those in my district that have
23 historically experienced this
24 investment?

1 MR. DUBOW: Yes. So the
2 contributions are listed in our
3 detail, so you can go in -- the
4 contributions are listed in our
5 detail, so you can go in and see
6 which ones are continuing, which
7 ones aren't. For the most part,
8 the ones that are not continuing
9 are ones where there was a one-time
10 agreement and they were put in the
11 budget based on a one-time
12 agreement so they don't continue
13 after that year.

14 COUNCILWOMAN LOZADA:
15 Can you give us a list of which
16 ones were one time? Can you submit
17 that to the Chair so that I can
18 actually see --

19 MR. DUBOW: Yeah. And I
20 actually see that maybe the biggest
21 single reduction is around 2026
22 events. So there was some money
23 for some 2026 grants. So to give
24 you an example of one where

1 funding -- there was Philadelphia
2 Freedom Schools. There's 150,000
3 in '26. That was a one-time thing
4 so it didn't continue. There was
5 funding for Calder(ph), that was
6 also one time, not continuing. So
7 it's literally dozens of them. But
8 it's in here on Pages 18 and 19 in
9 our detail and happy to have a
10 conversation with you.

11 COUNCILWOMAN LOZADA:

12 I'll look at that. Thank you. The
13 roughly \$98 million year-over-year
14 increase is driven primarily by
15 pensions and health care, which are
16 structural and recurring costs.
17 What is the city's long-term
18 strategy to manage this growth?
19 And to what extent can these costs
20 be slowed or contained over the
21 next five years?

22 MR. DUBOW: So pension
23 costs, we talked about a little and
24 the strategy we have for getting

1 200% funded. When we get there,
2 those costs will go down
3 dramatically. For health care
4 costs, when Office of Human
5 Resources come, they are prepared
6 to talk about it. We've talked to
7 them and they will give you more
8 detail on what our strategy is for
9 containing health care costs.

10 COUNCILWOMAN LOZADA:

11 Okay. And then my final question,
12 often times folks ask departments
13 like yours how can we increase
14 revenue, right --

15 MR. DUBOW: Sorry, I
16 missed the last -- how can we
17 increase?

18 COUNCILWOMAN LOZADA:

19 How do we increase revenue for the
20 City of Philadelphia? Are you ever
21 asked how do we save, right?
22 Across departments, are departments
23 ever asked how do we save money so
24 that we are not putting the

1 pressure on the residents of our
2 city?

3 MR. DUBOW: Yeah. So
4 during our budget process, every
5 year we ask departments to give us
6 cut scenarios. So this year we
7 asked them for scenarios of 1% and
8 2%. We then examine all of their
9 proposals and we have taken a
10 number of those proposals, and we
11 kind of walked through those
12 yesterday. I think that they are
13 over \$100 million over the life of
14 our plan. So our first step was to
15 see where we could save money.

16 COUNCILWOMAN LOZADA:
17 Does anyone keep track of that?
18 Can we see what departments were
19 asked to save or how much they were
20 asked to save and what they came
21 back with?

22 MR. DUBOW: Yes.

23 COUNCILWOMAN LOZADA:
24 Can you submit that to the Chair?

1 That'd be great.

2 MR. DUBOW: Yes.

3 COUNCILWOMAN LOZADA:

4 Thank you.

5 COUNCIL PRESIDENT

6 JOHNSON: Thank you, Member Lozada.

7 Member Young, Member

8 Driscoll and then Member Squilla.

9 And then we will officially end our
10 second round before we break.

11 COUNCILMAN YOUNG: Thank
12 you, Mr. President.

13 I just have a couple
14 questions for the Board of
15 Pensions. I saw for I guess the
16 15th consecutive year the Board has
17 voted to reduce the projected
18 return rate. Can you tell us why
19 do we keep doing this every year
20 when last year, I believe, it was
21 over 12% return?

22 MR. DUBOW: So you
23 reduce the assumed rate of return
24 so that we can take less risky

1 investments. So the lower we're
2 assuming for our return, different
3 investments we can make, and that
4 reduces the risk for our members
5 over the long term that there'll be
6 years where we have negative
7 returns. And our assumed rate of
8 return is still higher than most
9 peer funds.

10 When we started our
11 reduction program if you looked at
12 a chart of where assumed rate of
13 returns were, we basically were off
14 the chart because we were so high.
15 Now, we're above the median, but
16 kind of within the range of others.
17 And we wanted to make sure that in
18 terms of our risk profile, that we
19 were not out of range of other
20 funds.

21 COUNCILMAN YOUNG: So it
22 seems like we are just trying to
23 gain confidence with I guess the
24 pensioners or whatever, right, by

1 having this lower rate projected.

2 But do we need to have a 7.2% on
3 the books to know that we're going
4 to get -- to make safe investments?

5 It seems like we have to shoot for
6 a low number in order to make us
7 take safe investments, when we can
8 look at safe investments,
9 understanding where we are and
10 still aim a little bit higher for
11 those members of the Pension Fund?

12 MR. DUBOW: We do aim
13 higher. And as you just described
14 last year, we exceeded our assumed
15 rate of return. And that's always
16 our goal, to exceed that assumed
17 rate of return.

18 COUNCILMAN YOUNG: Yeah,
19 I mean that's the goal. Thank you.
20 I'll leave that there. We see
21 that's the goal, but I think that
22 we have to be realistic when we see
23 for 15 years in a row we've lowered
24 it. It has to be other ways to

1 show confidence. And if we are
2 invested in safe assets or safe
3 investments, then we shouldn't have
4 to artificially set a floor or a
5 cap or something on the way we
6 decide to invest.

7 MR. DUBOW: Yeah. And
8 it's not artificial. It's based on
9 consultation with our actuary, our
10 investment staff, our outside
11 advisors. So there's a real
12 methodology that goes into all of
13 the assumptions we use.

14 COUNCILMAN YOUNG: Thank
15 you. We see you guys are asking
16 for a \$590,000 increase, and that
17 says it's due to fully funding your
18 staff, essentially. But last year
19 we fully funded the staff and you
20 still have some open positions. So
21 if it was budgeted last year to
22 fully fund the staff, why is this
23 increase necessary?

24 MR. DUBOW: Yeah. We're

1 actually proposing to add staff in
2 a couple of areas, which is what's
3 behind the increase. We are adding
4 staff to our payroll unit to help
5 us process term-of-leave payments
6 more quickly.

7 COUNCILMAN YOUNG: So
8 here it says in FY26 budgeted 73.
9 Filled as of November, 61.
10 Proposed FY27, 73.

11 MR. DUBOW: Sorry. What
12 page are you on?

13 COUNCILMAN YOUNG: This
14 is Fiscal Year '27 budget
15 testimony, Page No. 7.

16 MR. DUBOW: Sorry. What
17 document are you in?

18 COUNCILMAN YOUNG: This
19 is the Board of Pensions retirement
20 --

21 MR. DUBOW: Sorry. We
22 thought you were talking about
23 Office of Director of Finance.
24 We'll call up Francis Bielli.

1 MR. BIELLI: Francis
2 Bielli, Board of Pensions.
3 Councilman, that is not an increase
4 in positions. It's the same
5 positions we were budgeted for last
6 year. There is just a 14% vacancy
7 rate. We anticipate filling a
8 number of those through increase of
9 our pension counselors. So it's
10 not an increase in the number of
11 positions. It's an increase in the
12 money to pay for the number of
13 positions, due to increase in
14 wages, due to the collective
15 bargaining agreements and increase
16 in the fringe benefits or health
17 care costs.

18 COUNCILMAN YOUNG: Thank
19 you. It also says that the Board's
20 Class 200 budget is large relative
21 to its size because it relies
22 heavily on outside professional
23 support. And when I'm looking
24 through the testimony and we were

1 looking at the contracts for
2 professional services, we see
3 there's a projected amount of 25
4 million for FY27, but the data is
5 not available for I guess the
6 small, local business enterprises
7 and things like that. But have a
8 projected spend, you have
9 historical data so you've made some
10 type of projection. What did you
11 rely on to make the projection of
12 25 million? And can you tell us
13 what that projection would be for
14 the small, local business
15 enterprises?

16 MR. BIELLI: So the
17 amount that we pay out on contracts
18 is mostly \$0 contracts because
19 they're based on investment money,
20 and that's a percentage of
21 investments. Our investment fees
22 are well below the national
23 average. Our investment ratio fees
24 are 0.24%. The national average is

1 0.73%. Since we've tweaked the
2 fees that we pay for investments
3 since FY2016, we've saved over \$140
4 million.

5 The percentage of local
6 is roughly 12%. The percentage of
7 diverse managers, assets under
8 management is over 50%, so the
9 Pension Fund is efficient, well-run
10 and saves the taxpayers a large
11 amount of money in the investment
12 fees that they pay.

13 COUNCILMAN YOUNG: Thank
14 you and I appreciate that. I
15 mentioned that because for FY23,
16 '24, '25 the amount to small, local
17 businesses have decreased, but now
18 our projection for FY27 has
19 increased. So I just want to see
20 if that trend is still going to
21 happen, right. If we're going to
22 increase the total of our contracts
23 but decrease the number we're
24 giving to small, local business

1 enterprises?

2 MR. BIELLI: Yeah. The
3 small, local business is always
4 something that we of course keep
5 front and center. We have a couple
6 of investment managers that are
7 local, that are based in
8 Philadelphia. But given the nature
9 of the investment world, most of
10 the companies are located on Wall
11 Street in New York and other places
12 in the country, but we are always
13 open to local and small businesses
14 and welcome proposals from any of
15 those for our consideration.

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

18 COUNCIL PRESIDENT

19 JOHNSON: Thank you, Member Young.

20 Member Driscoll and
21 Member Squilla, and then we'll be
22 going into our break.

23 COUNCILMAN DRISCOLL:
24 Thank you, Mr. President.

1 And thank you,
2 Mr. Bielli, for all your efforts on
3 the Pension Fund. Finance Director
4 Dubow and Commissioner McColgan,
5 thank you too for your shared
6 interest in working with us on
7 these small businesses. As you
8 know, small businesses are the
9 backbone of our neighborhoods. And
10 I think we're not there yet, but I
11 know it's a process.

12 Commissioner, I'd like
13 to walk through the eligibility
14 framework for the BIRT exemption
15 for the individual class to make
16 sure we're aligned. Under this
17 policy, eligibility is limited to
18 natural persons of single member
19 LLCs, wholly-owned by that
20 individual and treated as
21 disregarded entities for tax
22 purposes. The individual retains
23 full control. There are no outside
24 equity investors or profit-sharing

1 arrangements. All commonly-owned
2 entities are aggregated and treated
3 as single businesses.

4 Taken together, this
5 framework is designed to apply only
6 to a single economic actor, not
7 multi-party or equity capital-
8 backed enterprises. Importantly,
9 individuals would still remain
10 fully subject to net profits tax.
11 So this proposal removes only the
12 BIRT layer, not taxation
13 altogether.

14 So in the interest of
15 time, I have a dozen or so
16 questions. Instead of engaging
17 that today, if it's okay with you,
18 Commissioner, if I could just
19 submit them to you for further
20 discussion?

21 COMMISSIONER MCCOLGAN:
22 I'd be happy to talk with your
23 office, yeah. I'm happy to
24 continue ongoing conversations.

1 You understand that it is our
2 position that it has unintended
3 consequences because there are sole
4 proprietors and single member LLCs
5 that earn significant income, so
6 then you'll be providing relief to
7 those individuals.

8 For example, a
9 consultant who earns \$1 million a
10 year would fall into that class.
11 So we do have some concerns, but
12 we're very happy to continue those
13 conversations with you.

14 COUNCILMAN DRISCOLL:
15 Well, thank you. And thank you for
16 your cooperation so far on that.

17 COMMISSIONER MCCOLGAN:
18 Of course.

19 COUNCILMAN DRISCOLL:
20 Very much appreciate it. And,
21 Commissioner, as you know we've
22 discussed this issue in previous
23 budget cycles. What is the status
24 of the refunding of the state sales

1 tax to the city as the enduser of
2 material purchases?

3 COMMISSIONER MCCOLGAN:

4 Yeah, I do recall when you raised
5 this issue and I appreciate you
6 bringing it to our attention,
7 because of course we want to pursue
8 any potential revenue that's due to
9 the city. I had conversations with
10 the Chief Administrative Office and
11 Procurement. And it's my
12 understanding that they're
13 analyzing whether there is an issue
14 with refunds that could be due to
15 the city and they can speak to the
16 current status of that.

17 I do understand though
18 that it's a manual process that's
19 taking them some time to go
20 through. There's not a database
21 with that information that they can
22 just go to. So I just need to
23 defer to them to provide you with
24 the current status.

1 COUNCILMAN DRISCOLL:

2 Okay. That's a little
3 disappointing. We've been talking
4 about this for a couple different
5 budget cycles. I really think
6 there's a lot of money there that
7 we're laying on the table, a lot of
8 money, not only to the
9 Administration, but language in the
10 school district. With all the
11 construction in the capital budget
12 that we talked about yesterday, if
13 we're leaving this money on the
14 table, it's a problem. So I
15 appreciate your attention to that.

16 COMMISSIONER McCOLGAN:

17 I understand. And like I said,
18 it's my understanding that research
19 is ongoing.

20 COUNCILMAN DRISCOLL:

21 Thank you.

22 That's all,

23 Mr. President.

24 COUNCIL PRESIDENT

1 JOHNSON: Thank you very much.

2 And before we break,
3 Councilmember Mark Squilla.

4 COUNCILMAN SQUILLA:

5 Thank you, Mr. President.

6 And thank you. I want
7 to follow up on Councilmember
8 Driscoll's questions. As we look
9 at the legislation that was
10 introduced, then we see the
11 challenges associated with the
12 small businesses who no longer have
13 the \$100,000 exemption. Is there a
14 way to -- obviously, nothing will
15 be perfect. But looking at this
16 legislation, do you believe that it
17 would be able to bypass or meet any
18 challenge that would be brought
19 from the uniformity clause?

20 COMMISSIONER MCCOLGAN:

21 Law could speak to that. My
22 understanding is from conversations
23 with Law is that it's legally
24 defensible, but there's the

1 concerns that -- it still would be
2 subject to challenge of course.

3 But the concerns that we have, like
4 I said, are that there's unintended
5 consequences and the revenue impact
6 of providing relief to large
7 businesses that would benefit from
8 it.

9 COUNCILMAN SQUILLA: Did
10 you want to add, Fran?

11 MS. BECKLEY: I would
12 just confirm -- this is Francis
13 Beckley, again Revenue chief
14 council. I would confirm that the
15 bill as written does satisfy the
16 uniformity clause. However, any
17 attempt to limit it to small
18 business will make it immediately
19 invalid. And I wanted to take -- I
20 neglected this when I was up
21 before. I wanted to thank this
22 body for taking the very hard but
23 necessary choice of repealing the
24 exclusion. Particularly, thank the

1 Council President for his
2 leadership on that. I know it was
3 a very difficult decision, and it
4 wasn't anything that the Law
5 Department wanted to do either.

6 COUNCILMAN SQUILLA:

7 Yes, we're not blaming the Law
8 Department for being sued. But
9 legally challenged, we get
10 challenged and we have unintended
11 consequences on just about
12 everything that we do. And it's
13 hard to come up with something,
14 right. And if you try to limit it
15 too much, like you said, you then
16 fall into the area of possibly
17 being challenged on uniformity. So
18 even though some other individuals
19 or some corporations or somebody
20 may be able to take advantage of
21 it, we need to be able to
22 understand the dollar amounts of
23 what that is and how we as a body
24 would be able to then I guess

1 determine whether to move forward
2 or not. If there's a couple other
3 people to take advantage of it that
4 maybe weren't intended to but the
5 majority of the people have the
6 \$100,000 exemption, that's
7 something maybe we would have to
8 live with.

9 MS. BECKLEY: Well, you
10 need to remember also that whatever
11 the revenue projections are today,
12 that people are not stupid. And if
13 you show them that this form of
14 corporate organization is going to
15 be tax-free, amazingly there's
16 going to be twice as many people in
17 that form of organization next
18 year. So the revenue estimates you
19 get today are a floor, not a
20 ceiling.

21 COUNCILMAN SQUILLA:
22 Understanding, but we know the
23 challenges that are hitting our
24 small businesses. And so, I think

1 we have to look at every possible
2 angle of how we address that
3 concern because -- we could give
4 you a list of additional questions,
5 I think, for the sake of time. I
6 know everybody's breaking for
7 lunch.

8 MS. BECKLEY: And most
9 of this discussion is more
10 appropriate offline as legal
11 advice. But I would note for the
12 record that when the small business
13 exclusion was passed, the law was
14 different than it is today. And if
15 we pass something today when the
16 law has been made clear, we're much
17 less likely to get a sympathetic
18 hearing from the court.

19 COUNCILMAN SQUILLA: All
20 right. Thank you. And I do want
21 to thank Revenue and your whole
22 team for always being responsive to
23 our needs and requests. We really
24 appreciate your efforts. And the

1 Pension Board also, thank you for
2 all that you do.

3 Thank you, Council
4 President.

5 COMMISSIONER MCCOLGAN:
6 Appreciate that. Thank you.

7 COUNCIL PRESIDENT

8 JOHNSON: Thank you very much.

9 Also, shout-out -- where's Sabrina?
10 Thank you also, Sabrina, for your
11 hard work and dedication.

12 We will stand in recess
13 until 1:00 p.m.

14 (Lunch recess.)

15 COUNCIL PRESIDENT

16 JOHNSON: The Committee of the
17 Whole on the Administration's FY27
18 budget. We are now officially in
19 our second round.

20 Chair recognizes
21 Councilmember Katherine Gilmore
22 Richardson.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Thank you. Thank you

1 so much, Mr. President.

2 I have a question for
3 Finance. I wanted to go back to
4 our previous discussion yesterday
5 regarding the budget stabilization
6 reserve. And I had asked you
7 yesterday if the GFOA's reserve
8 recommendation was specific to
9 unrestricted funds. And you
10 stated, of course their
11 recommendation is non-specific. So
12 you know I had to go back and look
13 it up.

14 But GFOA recommends at a
15 minimum that general purpose
16 governments, regardless of size,
17 maintain unrestricted budgetary
18 fund balance in their General Fund
19 of no less than two months' of
20 regular General Fund operating
21 revenues or regular General Fund
22 operating expenditures.

23 So I just want to get
24 this on the record. Across the

1 Five Year Plan, does the city at
2 any point meet that particular
3 recommendation? And then what is
4 our overall strategy to reduce
5 expenditures to stop spending down
6 the fund balance?

7 MR. DUBOW: Yep. So we
8 hit that overall goal in '25, but
9 then in no other year in the plan.
10 On the expenditure side, we've
11 talked a little bit about the cuts
12 that we've asked departments to
13 make and that we look at that --

14 COUNCILWOMAN GILMORE
15 RICHARDSON: I'm sorry, Rob. You
16 all said yesterday it was 1% to 2%,
17 right?

18 MR. DUBOW: Yeah.

19 COUNCILWOMAN GILMORE
20 RICHARDSON: And I remember, and
21 maybe this is just history coming
22 back, but I remember years ago at
23 times of economic uncertainty,
24 COVID, 2008, we would ask or the

1 city would ask departments for 5%
2 and 10% cut scenarios.

3 MR. DUBOW: So we've
4 asked for cuts that big when we
5 were facing imminent negative fund
6 balances. So it's in times where
7 the distress is already there that
8 we've asked for that.

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Okay.

11 MR. DUBOW: And we tend
12 to get better responses at the 1 to
13 2 than 5 to 10.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: I'm sure.

16 MR. DUBOW: The other
17 thing, I mean we look at our
18 biggest areas of growth. There are
19 things like our health care
20 benefits, as I said to
21 Councilmember Lozada, when OHR
22 comes, they're going to talk about
23 what we're trying to do to control
24 those costs. There are other areas

1 that are large and we're
2 reinstating the labor reserve so
3 that winds up over time taking
4 up -- and we need to do that to
5 make sure we have funds for our
6 employees. The SEPTA subsidy is a
7 big area of growth over the life of
8 our plan.

9 So in terms of our
10 operating departments, that's not
11 where most of the growth is. So
12 it's kind of looking at these other
13 areas and seeing whether there are
14 opportunities. But the operating
15 departments are relatively flat
16 over the life of the plan.

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Okay. And even
19 with -- and I know we'll probably
20 discuss this when we get to OHR
21 around the vacancy rate and looking
22 for additional opportunity there.

23 MR. DUBOW: Yes. And
24 you will see as you get the detail

1 in this year's plan that the
2 vacancy allowances are larger than
3 they have been in the past.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Okay. And then I just
6 wanted to ask an additional
7 question relative to our debt
8 management. You know that the city
9 targets tax-supported debt service,
10 and I'm excluding the pension
11 obligation bonds, is 6% of General
12 Fund expenditures. And for FY23 to
13 '25, we saw the actual percent
14 around 4.8. But in FY26, the
15 estimate is up to 5.25% with a
16 proposed increase to 6.18% in FY27.

17 And so, tax-supported
18 debt service with other fixed
19 payments is also nearing its
20 threshold in FY27, with a proposed
21 6.57% and a goal of 7%. And so,
22 for the record the city's General
23 Fund debt service has grown
24 significantly as you know from FY19

1 to FY27. We have taken on \$80
2 million in debt service over the
3 last eight years.

4 And I don't have to go
5 through all the numbers with you,
6 Rob, because you know. But FY19
7 actual is 159.7 million; FY20
8 actual is 159.2 million; FY21
9 actual is 178.5 million; FY22
10 actual is 188.7 million; FY23
11 actual is 190.4 million; FY24
12 actual is 189 million; FY25 actual
13 195 million; FY26 estimated is
14 222.4 million; and FY27 proposed is
15 241 million.

16 Additionally, and I have
17 concern here as well, the Water
18 Fund has higher debt service than
19 the General Fund with \$290 million
20 budgeted for FY27. And you know
21 that I remain concerned about that
22 amount of debt that we're taking
23 on, particularly during a time of
24 economic uncertainty. And I know

1 that we will receive a significant
2 reduction in the General Fund debt
3 service after the balloon payment
4 in FY29.

5 But if we're in a
6 position where we continue to take
7 on additional debt, we will
8 continue to struggle with higher
9 fixed costs. And so, again
10 thinking about economic uncertainty
11 around the world really, not just
12 in the nation but around the world,
13 and Philadelphia being a city that
14 has a high-need population, many
15 residents who are working class and
16 living in poverty, can you speak to
17 the city's overall debt management
18 strategy and the decision to
19 continue to increase our fixed
20 costs during this time? And can
21 you just also notate for the record
22 when is the last time the city
23 exceeded one of those thresholds?

24 MR. DUBOW: I have to

1 get back to you on the last part,
2 the exceeding threshold. But we
3 always have this trade-off between
4 our immense needs and where we want
5 to be with our fixed costs, with
6 our operating costs, so we're
7 always looking at that. I think
8 two of the things that framed our
9 thinking as we looked at this plan
10 was, one, you talked about was the
11 pension obligation bond.

12 COUNCILWOMAN GILMORE

13 RICHARDSON: Right.

14 MR. DUBOW: So we
15 focused on that balloon payment.
16 But even before that year we're
17 looking at \$120 million year in
18 debt service, and then that shrinks
19 in FY30 and '31 to single digits.
20 So if you look at overall debt
21 service plus pension obligation
22 bonds, it's relatively even from
23 the beginning of the plan to the
24 end. So --

1 COUNCILWOMAN GILMORE

2 RICHARDSON: You're basically
3 saying see it through.

4 MR. DUBOW: What?

5 COUNCILWOMAN GILMORE

6 RICHARDSON: You're saying see it
7 through.

8 MR. DUBOW: Yeah. And
9 then the other thing, longer term
10 is getting to FY33 at 100% funded
11 and then our fixed costs go down
12 dramatically.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Okay. I still have
15 relative concern --

16 MR. DUBOW: I completely
17 understand. I just was telling you
18 what our thinking is, but I get it.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Which is why I asked
21 the question earlier this morning,
22 but we will certainly submit the
23 additional questions for written
24 response and follow up, because I

1 do think there's opportunity there
2 for us to decrease some of these
3 fixed costs over the life of this
4 Five Year Plan. I know that
5 doesn't get us out to '33, but most
6 certainly --

7 MR. DUBOW: It gets us
8 close. Every year we're --

9 COUNCILWOMAN GILMORE

10 RICHARDSON: We're getting close
11 and obviously we're getting close
12 to the balloon payment as well, but
13 I do think there's additional
14 opportunity for us.

15 MR. DUBOW: Yep. And I
16 will say a lot of our plan and some
17 of our debt service structuring is
18 built around that balloon payment.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Received. Received.

21 Thank you,

22 Mr. President.

23 COUNCIL PRESIDENT

24 JOHNSON: Thank you very much.

1 Chair recognizes
2 Councilmember Jamie Gauthier.

3 COUNCILWOMAN GAUTHIER:

4 Thank you, Council President.

5 My questions are about
6 the BIRT tax and specifically
7 getting rid of the exemption and
8 the impact on businesses. So I'll
9 get several questions out and then
10 let you answer. My office has been
11 receiving calls from small
12 businesses that are struggling to
13 pay the BIRT tax.

14 For example, one
15 business owner says that she makes
16 \$40,000 a year and now has to pay
17 \$5,000 for last year's tax bill and
18 the one coming. She simply cannot
19 afford it and is considering moving
20 out of the city. I have some
21 questions about how the city is
22 working to support entrepreneurs
23 who are struggling in this moment.

24 The maximum increases in

1 BIRT range from \$1,400 assuming \$0
2 in net income, to \$7,100 assuming
3 that all 100,000 is net income for
4 the business. Meanwhile, median
5 rent is around \$1,950. How will
6 family-owned businesses and
7 independent contractors deal with
8 this extra payment? And what
9 provisions has the city put in
10 place to support them?

11 Many independent
12 contractors and small businesses
13 were not aware of the changes to
14 the BIRT exemption until after the
15 2025 year tax began. Many are just
16 finding out as they pay their taxes
17 this year. What efforts are being
18 undertaken to outreach to
19 businesses about support programs,
20 particularly for minority-owned
21 businesses and those with limited
22 English proficiency?

23 And then lastly, the
24 BIRT tax applies not only to

1 registered businesses, but to sole
2 proprietors or independent
3 contractors, including gig workers
4 like rideshare and delivery drivers
5 who also pay the NPT tax. What
6 steps are being taken to reach out
7 to these individuals and provide
8 relief for independent contractors?

9 MR. DUBOW: So I'm going
10 to ask the Revenue Commissioner to
11 answer kind of what kind of
12 outreach we've done, what we're
13 trying to do to make payments
14 easier. But I always feel
15 compelled when we talk about this
16 just to emphasize we didn't want
17 this to happen. So I just want to
18 say that again.

19 COUNCILWOMAN GAUTHIER:
20 I know. Nobody did. I guess I'm
21 just trying to find ways that we
22 can lessen the impact.

23 COMMISSIONER McCOLGAN:
24 Thank you for your question.

1 Regarding our outreach, Revenue has
2 collaborated with the Department of
3 Commerce to host and attend over 35
4 workshops, webinars and
5 presentations for businesses and
6 tax professionals regarding the
7 exclusion removal, reaching a total
8 audience of 1100. We also
9 leveraged community partnerships to
10 reach thousands of tax
11 professionals across the region, as
12 we do every year.

13 We conducted large-scale
14 direct mail outreach, including
15 postcards that were sent to over
16 119,000 businesses across the five-
17 county area. And we also issued an
18 official notice to businesses,
19 approximately 80,000 businesses,
20 with gross receipts less than
21 \$100,000, and a copy of that notice
22 is available online and translated
23 into eight different languages.

24 Also, if I have another

1 moment, I just want to mention that
2 we had a policy clarification for
3 new businesses and informed
4 businesses and practitioners that
5 any business that didn't have a
6 liability in the last three years
7 is treated as a new business. So
8 that means that they don't have to
9 pay the estimate in the first year
10 that they file.

11 When they filed this
12 year, they only pay the tax that
13 was due on their activity from last
14 year so they do not have to pay an
15 estimate towards next year. When
16 they file in the second year, they
17 have the option to pay that
18 estimate in quarterly installments.
19 And then the third year, they would
20 be paying the estimate. And we
21 also would like to remind
22 businesses and practitioners that
23 they have the ability to go back
24 and amend prior year returns to

1 take advantage of a lost
2 carryforward against their profits
3 in future years. Because they did
4 not have a filing requirement in
5 the last few years, they can go
6 back and amend them to recognize
7 those losses to offset some of the
8 tax in future years.

9 COUNCILWOMAN GAUTHIER:

10 Okay. I mean, those all sound like
11 really good efforts. But have you
12 thought about how we might be able
13 to expand outreach even further,
14 particularly for folks who don't
15 have English as their first
16 language? Have we thought about
17 texting? Have we thought about
18 other ways to sort of reach people
19 directly? We know that folks might
20 not even notice a first notice
21 that's sent to them lots of times.
22 People need to see and hear things
23 several times before they're able
24 to absorb the information.

1 COMMISSIONER MCCOLGAN:

2 Yeah. No, I appreciate that
3 because we're always trying to find
4 new avenues to get information out
5 to taxpayers, residents, customers,
6 and we have a really incredible
7 outreach team. We also have an
8 internal assistance program, access
9 and impact working group, that
10 involves folks in our data and
11 research team, those who administer
12 our outreach programs for tax and
13 water. And we get together
14 biweekly and talk about different
15 outreach that we can conduct. We
16 also utilize social media to get
17 the word out there.

18 But we do realize that
19 it's an ongoing effort. And that
20 is part of our mission every day,
21 is to make sure that we are making
22 all taxpayers aware of their
23 liabilities and helping them
24 comply.

1 COUNCILWOMAN GAUTHIER:

2 Okay. Thank you. I would
3 encourage you as you go forward
4 with that committee to talk
5 directly if there is a group of
6 business owners that we could talk
7 to about the best ways to get
8 information to, particularly
9 smaller entrepreneurs, immigrant
10 businesses so that we're basing our
11 strategies on how people actually
12 receive information.

13 And then the other --
14 are you going to speak to the other
15 questions I had?

16 MR. DUBOW: Sorry. Can
17 you repeat them?

18 COUNCILWOMAN GAUTHIER:

19 Yeah. How will family-owned
20 businesses and independent
21 contractors deal with the extra tax
22 payment that they're going to have
23 to pay, particularly as lots of our
24 folks are having to pay high

1 amounts of rent? And have we
2 thought about what more we can do?
3 I know that Councilman Driscoll has
4 a bill that he's talking to you all
5 about, and I know you have concerns
6 about how we can implement it.

7 But if it's not
8 Councilman Driscoll's bill, what
9 can we do to help sole proprietors
10 and independent contractors to deal
11 with this increased level of
12 burden? I don't think we can just
13 say this one strategy doesn't work
14 and we give up, right. I think we
15 have to peer a little more deeply
16 into how we can assist folks.

17 MR. DUBOW: And I don't
18 think we said that. And we are
19 working with Councilmember
20 Driscoll's office. So in addition
21 to the steps that the Commissioner
22 talked about making payment easier,
23 making sure people know changing
24 what the (inaudible) statement

1 would look like, we do have the
2 \$38.5 million program with Commerce
3 that includes grants to small
4 businesses and technical
5 assistance. So it's that
6 combination of things that we have
7 in place now.

8 COUNCILWOMAN GAUTHIER:

9 Yes. And I know that we're doing
10 that. A lot of those funds go into
11 existing programs that are not
12 necessarily designed to relieve a
13 tax burden, like Storefront
14 Improvement or the Disaster Relief
15 funding that will only kick in if a
16 business is facing a disaster.
17 Have we thought more specifically
18 about easier or low-barrier entry
19 ways to help independent
20 contractors and sole proprietors
21 specifically?

22 MR. DUBOW: Yeah. And I
23 do think that there are among --
24 there are some new grants, but

1 mostly it was expanding old grants
2 because that we thought was easier
3 to get off the ground. But I do
4 think some of them are less
5 complicated and are easy to apply
6 for, but we can get you the details
7 on those grants.

8 COUNCILWOMAN GAUTHIER:

9 Okay. As we move forward, I would
10 like -- I mean, if you all
11 determine that we can't do
12 Councilman Driscoll's current bill
13 because it might allow for too much
14 assistance to relatively high-
15 earning businesses, I think that
16 there has to be some other things
17 put on the table, right.

18 And so, I'd like to see
19 if we can't do what's being
20 discussed, what does the Admin want
21 to put on the table in order to
22 help folks that are dealing with
23 just a significant burden that they
24 never had to deal with before?

1 MR. DUBOW: Understood.

2 COUNCILWOMAN GAUTHIER:

3 Thank you.

4 Thank you, Council

5 President.

6 COUNCIL PRESIDENT

7 JOHNSON: Thank you very much.

8 The Chair recognizes

9 Councilwoman Dr. Nina Ahmad.

10 COUNCILWOMAN AHMAD:

11 Thank you, Council President.

12 This might be a question

13 for the Treasurer. I'm not exactly

14 sure who would answer this. This

15 is about prompt payment of vendors,

16 and I know that has been an ongoing

17 issue. I know someone currently, a

18 vendor currently, who has an

19 outstanding contract that hasn't

20 been paid down and is entering into

21 a new contract. And I just wonder

22 how we are streamlining this. I

23 know the CAO has said that this is

24 a priority. I just want to know

1 how far we've come with this,
2 because very small vendors can't
3 sustain themselves and bridge their
4 expenses while the city takes
5 forever to pay out?

6 MS. LAMB: Hi. Yeah, so
7 we don't ever want to be in that
8 position. Our goal I think
9 citywide is to pay our vendors --

10 COUNCILWOMAN AHMAD: Can
11 you speak into the mic?

12 MS. LAMB: We don't want
13 to be in that position. Our goal
14 citywide is to pay our vendors
15 promptly, but there are issues that
16 we encounter. I think Camille can
17 talk more about this at her
18 hearing. But when they looked at
19 some of the main root causes of
20 slowdown in payments, it actually
21 ties back to our contract
22 conformance. So she and her team
23 have done a lot in partnership with
24 Finance on getting departments to

1 conform contracts more timely in
2 order to pay on time. But the
3 details, I'll leave her to kind of
4 walk you through what her team did
5 in that space.

6 MR. DUBOW: Yesterday in
7 response to questions from
8 Councilwoman Lozada, we said we
9 would get you information on
10 conformance rates and how they
11 compare to prior years.

12 MS. LAMB: In addition
13 to that, Finance is the last stop
14 in our vendor payment process. So
15 we also have been doing various
16 different training and outreach and
17 development with departments to
18 make sure that they understand sort
19 of common pitfalls that can lead us
20 to reject a voucher payment which
21 we don't want that to happen,
22 right. That's the last step or the
23 second-to-last step in our process.
24 So we really would like to make

1 sure everything comes in correctly
2 so we can just pay it out and pay
3 it out timely.

4 COUNCILWOMAN AHMAD:

5 Thank you for that. I'm glad you
6 guys are working on that. Is there
7 also a place where a vendor can go
8 to get answers and clarification
9 and perhaps even a little bit of
10 training how to manage this space?
11 It seems that there's this opaque
12 block box and they hear from nobody
13 and nothing. So communication is
14 key.

15 MS. LAMB: Yeah.

16 Finance is also partnering with the
17 Procurement Department to stand
18 up -- right now we're calling it a
19 vendor management unit. Ron Hovey,
20 the Procurement Commissioner, can
21 also provide some more details on
22 this, but it is the goal of this
23 Administration to set up that front
24 door for our vendors to address

1 that issue so they have a place to
2 go, and then we can triage and
3 hopefully also resolve issues to
4 get them paid.

5 COUNCILWOMAN AHMAD: So
6 is there a timeline for all of this
7 to happen? We're already two years
8 into this Administration. I just
9 want to know what we go back and
10 tell our small businesses and other
11 vendors that, yes, they're on top
12 of it, these are the steps they're
13 taking. Again, communication is
14 key. If they knew, they wouldn't
15 be calling us to ask us for this.

16 MS. LAMB: Well, I mean
17 the unit is now staffed, so
18 somebody will be -- the head of the
19 unit will be starting I think
20 within two weeks. Also, as was
21 mentioned in yesterday's testimony,
22 some of the recent graduates from
23 the Commun -- C --

24 COUNCILWOMAN AHMAD:

1 CCME.

2 MS. LAMB: Yep. They
3 are now four staffed or there's
4 four people coming from that
5 program to staff the unit. So we
6 have the boots on the ground, which
7 is the hardest thing sometimes. As
8 to the timing of the communication
9 and engagement out to the vendor
10 community so they understand that
11 that is there and available to
12 them, we're going to have to follow
13 up with you.

14 COUNCILWOMAN AHMAD:
15 Yes, please do. because then we can
16 give a definitive answer, they're
17 on top of it. This is Step 1
18 through 5. They're on Step 3 and
19 this is what you should expect and
20 this is when and please don't call
21 us -- no, please call us all the
22 time. But thank you so much. I
23 look forward to that communication.

24 Thank you, Council

1 President.

2 COUNCIL PRESIDENT

3 JOHNSON: Thank you.

4 Chair recognizes

5 Councilmember Quetcy Lozada.

6 COUNCILWOMAN LOZADA:

7 Thank you, Council President.

8 In Fiscal Year '27, the
9 Department of Revenue, along with
10 the Law Department and OTIS, will
11 begin vendor selection and begin a
12 system design and development to
13 replace the Legacy water billing
14 system. Can you speak more to the
15 replacement of the water billing
16 system? What are some of the
17 improvements to the system that
18 residents can look forward to
19 seeing and how will the new billing
20 system positively impact the
21 services provided by the Department
22 of Revenue?

23 COMMISSIONER MCCOLGAN:

24 Yes. Thank you for the question.

1 Just give me one second please.
2 Okay. So we kicked off our
3 initiative to replace the water
4 billing system some time ago and
5 the intent is to streamline the
6 workflow processes and optimize our
7 reporting functionality. We have
8 some limitations that exist today,
9 and we believe that we can improve
10 our collection and our service to
11 customers with a modernized system.

12 The system is
13 approximately 20 years old, and our
14 tax billing system that we just
15 replaced over the last few years,
16 that had gotten to be 35 years old,
17 and it was very difficult to get
18 support for it. So we're trying to
19 make sure that we don't get in the
20 same position with the water
21 billing system, and we're working
22 very closely with PWD on this
23 project as stakeholders.

24 So we intend to

1 implement that system in FY29 to
2 increase revenue collection,
3 improve our operational
4 efficiencies and as I said, improve
5 the user experience. So FY25 is
6 when we completed the requirements
7 gathering to post the RFP, which
8 happened in August of '25.

9 In FY26, we are going
10 through the vendor selection
11 process and also we will be working
12 to onboard dedicated staff to that
13 project. And then FY27 to '28,
14 we're going to have all of the
15 staff on board, design, develop and
16 implement the new water billing
17 system. And then in FY29 is when
18 we will conduct training and go
19 live.

20 COUNCILWOMAN LOZADA:
21 Okay. The proposed funding request
22 for FY27 reflects a 1.125 increase
23 over FY26 due to higher postage
24 costs, outreach for real estate tax

1 assessments as well as additional
2 funding for wage increases. Can
3 you speak to what that outreach for
4 real estate tax assessment entails?
5 What is the purpose of the outreach
6 team? How would it increase
7 funding? How would the increased
8 funding improve outreach? And does
9 the outreach inform residents of
10 tax relief programs?

11 COMMISSIONER MCCOLGAN:

12 It does. That is exactly what it's
13 dedicated to. During the last
14 property tax revaluation, we had a
15 similar comprehensive outreach
16 program in place to reach as many
17 residents as possible and it was
18 very successful. We were able to
19 increase our enrollment. Because
20 we had success there, we requested
21 the additional funding this year
22 because there's also a revaluation
23 this year. Our goal is to enroll
24 as many eligible customers into

1 assistance programs as possible.

2 COUNCILWOMAN LOZADA:

3 And so, how are you going to ensure
4 that folks in districts like mine,
5 right, who don't trust
6 government -- we still have folks
7 that haven't taken advantage of
8 programs like Homestead, something
9 as simple as Homestead. How will
10 this outreach team or what is the
11 work that they're going to do
12 different than what we've done in
13 the past to ensure that residents
14 actually are taking advantage of
15 this?

16 COMMISSIONER MCCOLGAN:

17 Okay. So first, to our existing --

18 COUNCILWOMAN LOZADA:

19 What are you doing different?

20 COMMISSIONER MCCOLGAN:

21 -- ongoing process, we find that
22 it's most valuable to partner with
23 Council offices to meet with their
24 constituents and in some cases, we

1 can enroll them in Homestead right
2 on the spot because there's that
3 partnership and trust that's there.
4 So that's a really valuable
5 partnership that we have.

6 We also have a
7 partnership with the Mayor's CEO
8 office and we work with them to
9 provide data based on census tract
10 information, where we believe that
11 there's eligible homeowners who are
12 not enrolled in programs. So they
13 actually go door-to-door. They
14 leave flyers at the door. They
15 build a trust with the property
16 owners in the community. And so,
17 some of this funding is dedicated
18 to that door-to-door, the print
19 materials that will go out there.

20 And also, during the
21 last revaluation we found that it
22 was successful to have ads with
23 mass transit. So we have ads on
24 the El and buses and, you know, try

1 to get out the information to
2 residents through mass marketing.
3 So that's part of the funding that
4 we've requested for this year.

5 COUNCILWOMAN LOZADA:

6 Thank you for that. With the new
7 BIRT exemption now gone, coupled
8 with the proposal to increase the
9 commercial trash fee and the rising
10 property taxes, what outreach has
11 been done to conduct or conducted
12 to inform business owners about the
13 recent changes and support options
14 available to them?

15 Is there money in the
16 budget to expand real estate tax
17 assistance programs? And can you
18 submit the current participation
19 rates from all departments for the
20 assistant programs broken down by
21 district?

22 COMMISSIONER MCCOLGAN:

23 Yes, we do have that and can
24 provide that to you. Off the top

1 of my head, I know we have over
2 270,000 properties that are
3 enrolled in Homestead and LOOP
4 combined. So it's 249,000, I
5 believe, for Homestead. But we
6 have it broken down by every single
7 program. We can provide that to
8 you.

9 Regarding outreach, I
10 talked a little earlier about our
11 BIRT outreach to businesses to make
12 sure that they understood that the
13 exemption was going away. We
14 worked in close partnership with
15 the Department of Commerce so that
16 we were, one, informing them of
17 their liability, but also Commerce
18 was informing them at the same time
19 of the programs that were available
20 to them, such as the tax-free -- I
21 mean, I'm sorry, the free tax
22 preparation, along with all of the
23 notices that we sent out, almost
24 about 200,000 notices that we sent

1 out to businesses. So we're doing
2 all of that.

3 And regarding the
4 commercial trash fee increase, that
5 will be effective, if passed, for
6 the 2027 period. So that notice
7 would go out to customers November
8 1st actually of this year, to let
9 them know that the fee has been
10 increased and that they have the
11 option to pay in two installments,
12 if they'd like. They can pay the
13 entire thing by the end of the
14 year, December 31st, or they can
15 pay half by December 31st and the
16 other half by June 30th of next
17 year.

18 COUNCILWOMAN LOZADA:

19 And that's without penalties?

20 COMMISSIONER MCCOLGAN:

21 I'm sorry.

22 COUNCILWOMAN LOZADA:

23 And that would be without penalty
24 if they split the --

1 COMMISSIONER MCCOLGAN:

2 Yes, that's right. No penalties.

3 COUNCILWOMAN LOZADA:

4 Thank you.

5 COUNCIL PRESIDENT

6 JOHNSON: Thank you very much.

7 Chair recognizes

8 Councilmember Dr. Anthony Phillips

9 and then Councilmember Jim Harrity.

10 COUNCILMAN PHILLIPS:

11 Thank you, Council President.

12 So for city payments to

13 contractors, we've heard

14 consistently from contractors and

15 small businesses that there are

16 delays and payments from the city

17 that create real challenges. So

18 for many small businesses, delayed

19 payments can disrupt operations,

20 limit their ability to take on new

21 work and discourage them from doing

22 business with the City of

23 Philadelphia.

24 What is your current

1 average timeline for contractor
2 payments and what steps are being
3 taken to ensure that the City of
4 Philadelphia is no longer known as
5 disruptive to operations, limiting
6 and discouraging small businesses
7 from doing work with the city?

8 MS. LAMB: So long-
9 term -- not long-term, but less of
10 the near term, shall I say, the way
11 to really address this for us is
12 through Opal. Because part of the
13 reason we have challenges in paying
14 timely when we do -- most times we
15 are paying timely and we'll have to
16 follow up and get you that
17 information on the record. But
18 most times we are paying timely.
19 In the instances where we're not,
20 it is often a product of us having
21 a very fragmented system right now.

22 So an invoice can come
23 into a department through email or
24 mail and it doesn't actually get

1 logged into our central payment
2 system until the very end basically
3 of that process. So there's all
4 that approval and validation that
5 has to happen upfront with an
6 invoice that is not visible to us,
7 but that is what Opal and modern-
8 day technology can provide for us,
9 right.

10 So long-term, you know,
11 technology can't solve everything,
12 but we really are trying to work
13 with the 1990s technology when we
14 would do much better if we had more
15 modern-day technology.

16 COUNCILMAN PHILLIPS: So
17 when does Opal go live fully?

18 MS. LAMB: Right now the
19 go-live date is July 1st of 2027.

20 COUNCILMAN PHILLIPS:
21 Wait, why not now?

22 MS. LAMB: We're not
23 ready to go live yet.

24 COUNCILMAN PHILLIPS:

1 Okay. So are you saying that once
2 Opal goes live, there will be
3 pretty much 100% efficiency rate
4 when it comes to these contracts?

5 MS. LAMB: That would --
6 I --

7 COUNCILMAN PHILLIPS:
8 Well, I mean --

9 MS. LAMB: That would be
10 very ambitious.

11 COUNCILMAN PHILLIPS: I
12 wouldn't say 100%. But I mean,
13 would it be like -- how do I say --

14 MR. DUBOW: It would be
15 much more efficient. It would be
16 much more predictable and reliable.
17 100% probably not because there are
18 steps along the way, including the
19 vendors where things can go wrong.
20 But it will be much more reliable,
21 much more predictable and hopefully
22 vendors will be much more satisfied
23 with it.

24 COUNCILMAN PHILLIPS:

1 What's taking so long? What's the
2 process for things to go?

3 MS. LAMB: The scope of
4 it is quite broad and quite large,
5 so it is replacing the financial
6 and purchasing systems throughout
7 the city. So not only do we have
8 to configure it to be accurate and
9 correct to produce our financial
10 reports accurately, we also have to
11 ensure that all 54-plus departments
12 citywide know in the new system how
13 to do contracts and how to do
14 payments. Because if we can't
15 train and train them appropriately
16 and get them ready for this change,
17 it's going to have negative,
18 unintended consequences, somebody
19 mentioned that today, unintended
20 consequences of actually maybe
21 slowing us down. So we have to
22 make sure the departments are ready
23 to use the new technology so we can
24 gain those efficiencies.

1 MR. DUBOW: And when you
2 roll out a system like this, you
3 want to make sure that the rollout
4 goes as smoothly as possible.
5 Because if it doesn't, people then
6 become resistant to using it and
7 instead of getting the benefit for
8 the long term, you might even have
9 a setback in terms of doing these
10 processes.

11 COUNCILMAN PHILLIPS:
12 Yeah. No, it just seems like a
13 fairly long time for training. I
14 do know training takes a long time,
15 but that's pretty much a year and a
16 half from now.

17 MS. LAMB: There is some
18 further testing and configuration
19 that is happening as well. But
20 it's not that we're not doing
21 anything until July 2027. That was
22 sort of some of what I was talking
23 about earlier, is that Finance and
24 the CAO's office has partnered to

1 make big strides in trying to
2 increase the conformance rate of
3 our contracts, which is one of the
4 biggest pain points for timely
5 payments, right.

6 We're also working to
7 stand up that vendor management
8 unit that we hope can help sort of
9 centralize and triage issues that
10 our vendors are experiencing so
11 when they do hit a payment issue,
12 maybe we can get to it quicker and
13 fix it quicker. So we are doing
14 things in the interim as well. But
15 I mean, it's going to be a
16 challenge to get that big win until
17 we have a more modern-day system.

18 MR. DUBOW: We will get
19 you information on improvements in
20 conformance times and resulting
21 payments, so we'll get that
22 comprehensive information over.

23 COUNCILMAN PHILLIPS:
24 And just lastly, I want to clarify

1 the auditing of Office of Property
2 Assessment. Who is formally
3 conducting this audit and is it
4 being led by the City Controller's
5 Office or through an internal
6 administrative review? And how is
7 independence being ensured
8 throughout this entire process?

9 MR. DUBOW: Yeah. So
10 that will -- the reason that it's
11 being run out of Finance instead of
12 OPA is for that independence from
13 the office. We will do an RFP to
14 select a firm that has expertise in
15 the area and that will be charged
16 with giving us meaningful
17 recommendations.

18 COUNCILMAN PHILLIPS:
19 Okay. A lot of our residents are
20 very curious about the rising costs
21 in property assessments. So I just
22 want to know do you have a timeline
23 for the execution of the audit and
24 the results or how long it's going

1 to take?

2 MR. DUBOW: Right. So
3 in the '27 budget, right, so we can
4 start the process but can't execute
5 a contract until the budget's
6 approved. So our hope is to get
7 someone on, I guess, during the
8 summer or early fall and to have
9 them report just probably within
10 the next six months after that.

11 COUNCILMAN PHILLIPS:
12 Okay. Thank you, Council
13 President.

14 COUNCIL PRESIDENT

15 JOHNSON: Thank you very much.

16 Just a follow-up briefly
17 on that line of questioning. So
18 we're bringing in someone to do an
19 assessment, correct? That's what
20 we're contracting?

21 MR. DUBOW: An
22 evaluation, yeah.

23 COUNCIL PRESIDENT

24 JOHNSON: So wouldn't it be more

1 prudent to hold off on us doing an
2 OPA assessment this year until
3 after the actual outside contractor
4 come in and do the assessment?

5 MR. DUBOW: So the
6 contractor is going to base it on
7 what OPA is doing now. Unless OPA
8 does their evaluation, they don't
9 have anything to assess.

10 COUNCIL PRESIDENT

11 JOHNSON: But they can't go off the
12 information that we've done prior
13 to this year? Because what if --

14 MR. DUBOW: So OPA has
15 changed its processes since the
16 last assessment, so they would be
17 basing their evaluation of OPA on
18 dated information.

19 COUNCIL PRESIDENT

20 JOHNSON: It just seems like -- and
21 we know assessment is assessment,
22 but our constituents called an
23 increase in property taxes, right.
24 So that's how they perceive it,

1 which is how we have to respond.
2 And it just seems like we will want
3 to have whatever data that the
4 outside organization is going to
5 evaluate actually would improve our
6 process before we actually go and
7 tax the people. But what you're
8 saying is because that data is old
9 and we have a new process, they're
10 going to take what we're doing to
11 actually raise the taxes now to
12 come out with some new
13 recommendations for the next time
14 around, correct?

15 MR. DUBOW: And I will
16 say there has been -- every time
17 OPA does a revaluation, there have
18 been reviews of what they've done
19 and recommendations and those
20 recommendations have been put in
21 place. So it's really kind of a
22 continuous improvement process.
23 It's not that they haven't learned
24 from the last assessment and made

1 changes. They are always doing
2 that.

3 COUNCIL PRESIDENT

4 JOHNSON: So the company that we're
5 bringing in, have we hired them
6 before in the past?

7 MR. DUBOW: We haven't
8 picked a company yet because we're
9 going to do an RFP to hire someone.

10 COUNCIL PRESIDENT

11 JOHNSON: Let me change the
12 wording. We're going to pick a
13 company after our RFP goes out,
14 after this budget is passed, to
15 come and evaluate our current
16 property assessment process. Did
17 we use this company before in the
18 past? Yes or no. And if we didn't,
19 what companies have we used in the
20 past because you just said we're
21 constantly reviewing every time we
22 do it and those recommendations are
23 what we use the next time around
24 when there's an assessment?

1 MR. DUBOW: So we've
2 used the IAAO, which is the kind of
3 industry standard. And so, they've
4 given us recommendations. Council
5 hired an outside firm. They gave
6 us recommendations. So it's been a
7 number of different entities over
8 time and --

9 COUNCIL PRESIDENT

10 JOHNSON: Gotchu. All right. And
11 I'm just asking, as opposed to
12 using -- what is IT called, the
13 IEO?

14 MR. DUBOW: The
15 International Association of
16 Assessment Officers.

17 COUNCIL PRESIDENT

18 JOHNSON: And so, why aren't we
19 using them this time as opposed to
20 bringing out another outside firm?

21 MR. DUBOW: We don't
22 know who we're using this time.
23 We're doing an RFP process. So it
24 will be an outside firm. They will

1 probably respond again. So it
2 could be them. It could be someone
3 else.

4 COUNCIL PRESIDENT

5 JOHNSON: And so, the firm you just
6 mentioned, we've always used them
7 through the RFP process. They've
8 gotten picked. Okay. I got you.

9 MR. DUBOW: We've used
10 them in the past because they are
11 kind of acknowledged as the
12 experts, but that doesn't --

13 COUNCIL PRESIDENT

14 JOHNSON: Yeah, that's cool.

15 MR. DUBOW: -- mean
16 they'll be picked this time. There
17 could be someone else --

18 COUNCIL PRESIDENT

19 JOHNSON: Yeah, I'm not really
20 worried about who gets picked. I'm
21 just really walking my mind frame
22 through the process that we're
23 bringing somebody else in to
24 evaluate our system, but we're

1 going to go ahead and raise --
2 we're going to do the assessment,
3 not raise the taxes. We're going
4 to go ahead and still do the
5 assessment first, and it just will
6 seem like hopefully we got some
7 good recommendations on our process
8 that will go into our assessment
9 process to hopefully either save
10 some money, pick out some flaws,
11 look at disparities, look at
12 equity --

13 MR. DUBOW: Yes.

14 COUNCIL PRESIDENT

15 JOHNSON: You get where I'm going
16 with this, just to make sure -- I'm
17 trying to make sure I got this
18 right. That's all.

19 MR. DUBOW: And that
20 happens every time. So every time
21 we look back at what happened, we
22 make improvements.

23 COUNCIL PRESIDENT

24 JOHNSON: Yes, I got you.

1 MR. DUBOW: And then the
2 next time we do it again. So that
3 way --

4 COUNCIL PRESIDENT

5 JOHNSON: But it's just a
6 continuation of that process that
7 we normally do.

8 MR. DUBOW: Yes, to keep
9 trying to improve our process.

10 COUNCIL PRESIDENT

11 JOHNSON: Okay. That's cool.

12 MR. DUBOW: It's our
13 goal to do that every time.

14 COUNCIL PRESIDENT

15 JOHNSON: All right. Chair
16 recognizes Councilman Jim Harrity.

17 COUNCILMAN HARRITY:

18 Thank you, Council President.

19 Good afternoon,
20 everybody. Now, I'm going to ask
21 my questions and then you can have
22 at it. Can you explain how the
23 retail delivery tax will be
24 collected? How will the city

1 determine what packages include
2 exempt items? Will this be up to
3 the retailer to report and
4 differentiate? And what about
5 orders that include both exempt and
6 nonexempt items?

7 And then lastly, the
8 retail delivery tax is supposed to
9 fund the road and pothole repairs,
10 but we all know the bad actor
11 contractors are the problem, not
12 the amount of money available to
13 fill the pothole repairs. What led
14 to the conclusion to do the pothole
15 repairs? Because I actually had a
16 bill in there that will allow
17 you -- it's law -- to go after the
18 bad actor contractors, not only to
19 fine them, but to also suspend
20 their license until they rectify
21 all these holes they got all over
22 our streets.

23 The bottom line is as a
24 highway worker, I know that most of

1 these things that people call a
2 pothole are not potholes. They're
3 construction holes that were done
4 by bad actors without pulling a
5 permit. And the way we know it
6 wasn't done without a permit is
7 because we come to fill the hole in
8 after they do the work inside
9 because we want it done right. So
10 for me, I'd like to know why this
11 decision was made. And then if you
12 could answer my questions about the
13 other parts.

14 MR. DUBOW: Yeah, let me
15 do the last part first. First
16 thing, it's more than just potholes
17 which are important. As you said,
18 they can be plumbers' ditches, a
19 whole range of things that they
20 are. But it's about road
21 conditions in general and making
22 sure that we have more money to
23 help upkeep of our roads --

24 COUNCILMAN HARRITY:

1 That's actually what I was trying
2 to do with my pothole bill. And
3 for some reason, I've been told
4 that they cannot enforce it because
5 they don't have enough people to
6 enforce it. But yet we're going to
7 hire more people to fill in the
8 potholes instead of making these
9 contractors repair their own
10 mistakes.

11 COUNCIL PRESIDENT

12 JOHNSON: Member Harrity, could you
13 speak into the microphone please,
14 sir.

15 COUNCILMAN HARRITY: I'm
16 sorry. So that these contractors
17 can repair their own holes that
18 don't cost the city money is what
19 I'm trying to do. I'm trying to
20 save the city money also. And I
21 can tell you right now that if you
22 hit one of these contractors and
23 suspend their license until they
24 fix the 10, 15 holes they got going

1 on, I can guarantee you it'll stop
2 overnight. Everybody will be
3 pulling a permit.

4 MR. DUBOW: Understood.

5 COUNCILMAN HARRITY: But
6 if you can finish the rest.

7 MR. DUBOW: The chair's
8 empty.

9 COUNCILMAN HARRITY:
10 She's coming back. She needed a
11 glass of water for that one.

12 COMMISSIONER MCCOLGAN:
13 I felt a coughing fit coming on.
14 The retail delivery tax is going to
15 be \$0.25 cents per order on
16 deliveries of taxable retail goods
17 in Philadelphia. What will be
18 excluded is food, grocery and
19 prepared foods. Drugs and medical
20 devices, baby products and
21 wholesale goods will be excluded.
22 The retailer will be responsible
23 for paying and filing the tax.

24 COUNCILMAN HARRITY: So

1 --

2 COUNCIL PRESIDENT

3 JOHNSON: Can I get a point of
4 information, Member Harrity, if you
5 don't mind.

6 So when you say the
7 retailer, right, and the items you
8 just mentioned are exempt, so I do
9 a lot of ordering from Instacart,
10 right. Food, right, that would be
11 exempt under this particular
12 retailer tax?

13 COMMISSIONER MCCOLGAN:

14 Yes. Food is exempt, yes.

15 COUNCIL PRESIDENT

16 JOHNSON: What about -- so
17 Instacart items. What about
18 Grubhub, DoorDash?

19 COMMISSIONER MCCOLGAN:

20 That would be exempt as well.

21 COUNCIL PRESIDENT

22 JOHNSON: Okay.

23 COMMISSIONER MCCOLGAN:

24 Yeah. But I'm sorry, I realized

1 that I didn't answer your question,
2 Councilmember Harrity, which was if
3 it's mixed products. So if there's
4 a delivery --

5 COUNCIL PRESIDENT

6 JOHNSON: But I didn't finish my
7 line of questioning with you first.
8 You just zhoop, like, you know.

9 COMMISSIONER MCCOLGAN:

10 I apologize.

11 COUNCIL PRESIDENT

12 JOHNSON: It's okay. All right.

13 The Chair recognizes
14 Member Harrity.

15 COUNCILMAN HARRITY: No,
16 I was curious. I agree with you --

17 COUNCIL PRESIDENT

18 JOHNSON: I just want to get some
19 clarity for that one on the record.
20 Could you follow up so there can be
21 a specific response to your
22 question.

23 COUNCILMAN HARRITY:

24 Yeah. I mean, what I'm worried

1 about is us relying again on
2 business people who are in the
3 thing to make money and them being
4 the one that has to differentiate.
5 I mean, I think there needs to be
6 some checks and balances there.
7 Because if they can find a way to
8 get over by throwing that fee on
9 there, even though it's exempt, you
10 know, some of these bad actors will
11 throw the fee.

12 COMMISSIONER MCCOLGAN:

13 Yeah. I think that that would be
14 something that we would look at if
15 we received complaints. I mean,
16 that applies to really all taxable
17 goods, so through audit processes
18 and inspections that is something
19 that could be addressed on a case-
20 by-case basis. If passed, we would
21 work very closely with the
22 retailers, the industry, to talk
23 with them before promulgating
24 regulations so that we have really

1 productive conversations to ensure
2 that all of the mechanics are in
3 place to make sure that only those
4 that are taxable are being taxed.

5 COUNCILMAN HARRITY:

6 Okay. I get it. That's all I
7 have.

8 Thank you, Council
9 President.

10 COUNCIL PRESIDENT

11 JOHNSON: Point of information.
12 Chair recognizes Councilmember
13 Jamie Gauthier.

14 COUNCILWOMAN GAUTHIER:

15 I was interested in the answer to
16 Member Harrity's question about if
17 you have mixed items. So when I'm
18 ordering from Instacart, I'm rarely
19 just getting like one thing. I'm
20 getting a host of things that some
21 may be exempt and some are not?

22 COMMISSIONER MCCOLGAN:

23 So in the example of Instacart, I
24 think I'd like to just follow up

1 with our technical team on that.

2 But in general, if there's a
3 delivery that includes a nontaxable
4 product and a taxable product, then
5 the tax would be applied.

6 COUNCILWOMAN GAUTHIER:

7 And we can't get it to lean the
8 other way?

9 MR. DUBOW: Then we
10 would probably see a lot of orders
11 that just add a nontaxable one so
12 that people didn't have to pay.

13 COUNCILWOMAN GAUTHIER:

14 What'd you say?

15 MR. DUBOW: We'd
16 probably see a lot of orders that
17 at the end would add let's find a
18 nontaxable thing to throw in.

19 COUNCILWOMAN GAUTHIER:

20 Okay. I got you. Thank you. But
21 you're going to confirm that for
22 us?

23 COMMISSIONER MCCOLGAN:

24 Yes.

1 COUNCILWOMAN GAUTHIER:

2 Thank you so much.

3 COUNCIL PRESIDENT

4 JOHNSON: Thank you very much.

5 Chair recognizes

6 Councilmember Jeffrey Jay Young.

7 COUNCILMAN YOUNG: Thank
8 you, Mr. President.

9 The question I have is
10 for water revenue. The testimony
11 says that revenue will implement an
12 adjusted penalty forgiveness policy
13 for allowing TAP participants to
14 earn incremental penalty
15 forgiveness each month as their TAP
16 bill gets paid. And also, you also
17 talk about the delinquent water
18 collections and enforcement tools
19 that you have, which includes
20 making phone calls, sending
21 letters, administering payment
22 agreements, placing liens on
23 properties, financing collections,
24 filing suits, shutting off

1 delinquent accounts, conducting
2 Sheriff sales and landlord
3 sequestration. So you have all
4 these enforcement mechanisms in
5 place for delinquent water bills.

6 What is water revenue's
7 position on a bill that we
8 introduced that would eliminate
9 late fees and penalties and
10 interest on our water bills for our
11 Philadelphia residents? Because I
12 think when you look in your
13 testimony as well, it says that
14 there's about \$2.6 million
15 collected in TAP arrearage, excuse
16 me, forgiveness, just in penalty
17 alone. Just from July 21 to
18 December of 2025, right.

19 And so, that's \$2.6
20 million that's real money to
21 Philadelphians and is a small
22 number compared to our budget
23 overall. So what concerns or
24 issues are there with eliminating

1 these late fees and these penalties
2 on our water bills when we have all
3 of those other enforcement
4 mechanisms in place as well to
5 collect on that principal?

6 COMMISSIONER MCCOLGAN:

7 Okay. So the first part of your
8 question you wanted me to explain
9 the penalty forgiveness, right?

10 COUNCILMAN YOUNG: I'm
11 sorry. The?

12 COMMISSIONER MCCOLGAN:

13 You wanted me to explain the
14 penalty forgiveness first?

15 COUNCILMAN YOUNG: Yeah,
16 to estimate what that is. And then
17 the second part is regarding the
18 proposed bill that we have.

19 COMMISSIONER MCCOLGAN:

20 Okay. So what's in our testimony
21 refers to those that are enrolled
22 in TAP. Right now for principal
23 forgiveness, when they pay a
24 monthly installment towards their

1 TAP bill, there's principal
2 forgiveness that happens each
3 month. Penalty forgiveness for
4 those TAP customers does not happen
5 until they've completed the 24
6 months in total. So we are
7 proposing to make that change to
8 also give penalty forgiveness at a
9 monthly rate for the TAP customers.

10 The second part of your
11 question, I believe, is related to
12 an ordinance regarding penalty
13 forgiveness for all customers.

14 COUNCILMAN YOUNG: For
15 all customers essentially, because
16 right now it's only for those
17 customers that are on TAP. And
18 from the testimony, it says maybe
19 only 35% of those customers even
20 qualify are enrolled in TAP or
21 something like that. So we're just
22 trying to figure out what is the
23 Administration's position on just
24 allowing the forgiveness for all

1 residential customers when you have
2 these enforcement mechanisms
3 already in place to go and get the
4 principal.

5 If the city owns this
6 utility, the city shouldn't be
7 placing people in further debt.
8 That's just the belief that I have.
9 And so, we want to be able to allow
10 the residents to benefit from this
11 public good and not have this
12 public good put us in debt.

13 COMMISSIONER MCCOLGAN:
14 I appreciate that. So we've
15 discussed that bill with PWD, and
16 I'll get the number for you and
17 what we estimate the penalty impact
18 to be. But in the meantime,
19 penalty is widely used as a
20 collection tool to collect revenue
21 timely. And our mission is to
22 collect funding for PWD to sustain
23 their operations, provide clean
24 water to the City of Philadelphia.

1 And not having a penalty in place
2 would really undermine our ability
3 to predict the revenue that is
4 collectible to them. It could
5 incentivize people who do pay on
6 time to no longer pay on time.

7 COUNCILMAN YOUNG: I
8 think we do have those penalties in
9 place, all the enforcement
10 mechanisms that I mentioned, making
11 phone calls, placing liens, all
12 these things that are there, filing
13 suits in court. These things are
14 there. These things are real,
15 because I know that the city does
16 take people to Sheriff's sale for
17 water bills, right. It has
18 happened before. If we are --

19 COUNCILMAN THOMAS:
20 Councilmember Young, I'm sorry.
21 Can I just pause you for a second?

22 COUNCILMAN YOUNG: Sure.

23 COUNCILMAN THOMAS:
24 Councilmember Phillips wanted a

1 point of information.

2 Chair recognizes
3 Councilmember Phillips.

4 COUNCILMAN PHILLIPS:
5 Hi. Thanks, Councilman Young, for
6 bringing up this very important
7 question. The real penalty is your
8 water potentially being shut off.

9 COUNCILMAN YOUNG:
10 Right.

11 COUNCILMAN PHILLIPS: So
12 I mean, once your water is shut
13 off, you're going to know I need to
14 pay my water bill, you see what I'm
15 saying. I think Councilmember
16 Young is right. It's already a
17 burden to pay the water bill. The
18 idea of being shut off, they're
19 going to eventually pay it. So I
20 think putting money back in their
21 hands actually makes sense. So I'm
22 trying to figure out are we really
23 losing revenue? Is it that big of
24 a deal?

1 That's what he's trying
2 to say. I want to get that
3 clarified for myself. Because if
4 we have to vote on that one day, I
5 just really want to understand what
6 revenue are we really losing if we
7 don't have these late fees?

8 COMMISSIONER MCCOLGAN:

9 I will get that number for you. I
10 know that we had already conducted
11 that analysis, so I'll get that
12 number for you. But in relation to
13 shut-offs, I just want to talk a
14 little bit about all of the
15 protections that we've put in place
16 over the years. Before COVID, our
17 shut-off threshold was
18 significantly lower. I think in an
19 average year there was
20 approximately 40,000 people who
21 were eligible for shut-off.

22 Since then, we raised
23 the threshold to \$1,000 or higher.
24 And we also have protections put in

1 place for people who have -- we
2 have a Raise Your Hand Program. If
3 somebody has children or seniors in
4 the home or somebody with a
5 disability, we will take them out
6 of shut-off status and put them
7 into protection. The TAP program
8 also provides them with protection
9 from shut-off.

10 And so, our shut-off
11 numbers are each year about
12 2000-ish, 3000 a year versus the
13 40,000 that we had before COVID.
14 And we can put all of this
15 information in writing to you with
16 our stats and who's protected so
17 that you have a comprehensive look
18 at the entire picture there.

19 But as I said, we've
20 seen behavior change, for example,
21 in payments when there's a
22 moratorium. Some people know that
23 there's not going to be a shut-off
24 from December to April and they

1 will allow their bill to
2 accumulate. And then one shut-off
3 starts again April 1st they pay.
4 That's just a behavior that we see
5 sometimes --

6 COUNCILMAN YOUNG: It's
7 a savings plan for a lot of people
8 in my community. So I mean, that's
9 just how they have to operate,
10 right. I mean, that's just how
11 they maneuver and I understand
12 that. But when you have these
13 enforcement mechanisms like a shut-
14 off, as my Councilmember alluded
15 to, I think that's the real I
16 gotchu, right, when it comes to
17 penalties, because no one wants to
18 be without water.

19 So I really think that
20 we should take a hard look at how
21 we are penalizing our residents
22 when we are already going to be
23 asking them for an increase in the
24 water bills in the very, very near

1 future. So that's just something I
2 just wanted to put on the record.

3 Thank you, Mr. Chair.

4 COUNCILMAN THOMAS:

5 Thank you. I'm going to resist.

6 Chair recognizes
7 Councilmember Driscoll.

8 COUNCILMAN DRISCOLL:

9 Thank you, Mr. Chair.

10 This was really a
11 question for yesterday and we never
12 really got to it. So, Rob, I don't
13 know if you can respond to this or
14 we just, you know, figure another
15 way to answer it. But I'm
16 scratching my head trying to figure
17 out, this legislative body is being
18 asked to consider passing a budget
19 by, we usually get it done by
20 mid-June, and yet we're relying on
21 enabling legislation from the
22 Commonwealth of Pennsylvania, which
23 traditionally is done by June 30th,
24 but as we know practically doesn't

1 always happen. Are we able as a
2 body to pass something in
3 anticipation?

4 MR. DUBOW: Yes.

5 COUNCILMAN DRISCOLL: We
6 can?

7 MR. DUBOW: Yes, we've
8 done that in the past. We can
9 definitely do that, anticipation
10 of --

11 COUNCILMAN DRISCOLL:
12 And if it doesn't happen, we don't
13 have a balanced budget then though,
14 right?

15 MR. DUBOW: Well, we
16 don't have funding through the
17 hotel fund for it. It's actually
18 not coming into the General Fund.

19 COUNCILMAN DRISCOLL: So
20 how do we cure it if we pass it and
21 it doesn't get passed by the
22 Commonwealth?

23 MR. DUBOW: So we would
24 probably have to come back in the

1 fall and work on how to fund those
2 programs within a balanced budget.

3 COUNCILMAN DRISCOLL: So
4 we can do that?

5 MR. DUBOW: Yeah.

6 COUNCILMAN DRISCOLL: I
7 was trying to figure out how that
8 would work. Thank you.

9 MR. DUBOW: Yeah, that
10 makes sense.

11 COUNCILMAN THOMAS: I
12 think the concern is also the Five
13 Year Plan. So if you can elaborate
14 as well, because your projections
15 have the hotel tax revenue bringing
16 in about \$111 million maybe over
17 the next five years. So just in
18 the same line of Councilman
19 Driscoll's question, if you can
20 elaborate on an impact not just
21 immediately in the next fiscal
22 year, but also discuss what the
23 strategy will be over the Five Year
24 Plan because that will be \$111

1 million in revenue that we don't
2 get? And how do we get PICA to
3 approve our Five Year Plan if it
4 counts on that revenue? So I just
5 want to add that to Councilmember
6 Driscoll's questions, if you could
7 support with a few answers.

8 MR. DUBOW: Yeah. And
9 it does go back to the question
10 yesterday about, you know, things
11 we're asking the state for and the
12 fact that we'd have to go back into
13 the budget and make some really
14 painful choices about how to pay
15 for that.

16 COUNCILMAN THOMAS:
17 Yeah. And I just want to be clear,
18 it's not just over one year. It's
19 over five years because it's baked
20 into the Five Year Plan, which is
21 very risky.

22 MR. DUBOW: Right. So
23 we would have to figure out really
24 how to get that 20 million in a

1 year and that would be recurring,
2 so it would flow through the Five
3 Year Plan.

4 COUNCILMAN THOMAS:

5 Okay. Thank you. I don't see
6 anybody in the queue and I want to
7 adhere to Council President because
8 I'm sure he has a couple questions
9 too. But before I go back to
10 Councilmember Young, let me just
11 put a little exclamation point on
12 the issue around water and water
13 revenue, right.

14 I live in the 9th
15 Councilmanic District. I'm one of
16 those people that complains to
17 Councilmember Phillips, myself and
18 my neighbors, because we have found
19 that there have been some things
20 that have taken place that we feel
21 like are not necessarily supportive
22 of constituents. And when you're a
23 resident and you have all these
24 different things happen, right,

1 government is asking you to slow
2 down on Broad Street, right, we're
3 also asking you to be patient
4 around potholes and be patient
5 around snow, we're asking people to
6 entertain a new tax and people are
7 seeing all types of other things
8 happen in both D.C. as well as in
9 Harrisburg.

10 And now, as a resident
11 when I get these retroactive
12 requests from any level of
13 government, right, what you're
14 feeling from Councilmembers is us
15 regurgitating the frustration that
16 constituents give us based on
17 decisions that you all make that we
18 have absolutely no control over,
19 but they believe that we're a part
20 of this bigger conspiracy, which I
21 spoke of before, that's trying to
22 displace them and move them out of
23 their house. So I know I have a
24 meeting coming up with some folks

1 in leadership there. I think that
2 it's important that you understand
3 our frustration, but I also think
4 that there needs to be some system
5 changes, right.

6 So, number one, I think
7 that we should limit how we
8 retroactively charge people for
9 things that they don't control. If
10 you don't know what I'm talking
11 about, you guys will say my meter
12 is wrong, it's not reading
13 correctly and it hasn't been
14 reading correctly for a year. And
15 so, then you'll say, okay, well,
16 since your meter wasn't reading
17 correctly for a year, you now have
18 this back pay.

19 You guys will also come
20 to residents and say, your sewage
21 is wrong. If you don't fix your
22 sewage in 30 days, the city is
23 going to come in and fix it for
24 you. Even though I've been living

1 here for 30 years, all of a sudden
2 randomly one day my sewage is
3 wrong. And if I don't fix it
4 myself, the city will fix it and
5 bill me thousands of dollars.

6 These are some of the things that
7 the members are frustrated about
8 and these are the issues that
9 constituents communicate to us.
10 And in this climate that we're in,
11 it's just not right.

12 So hopefully, before
13 this budget dialogue ends, we have
14 some systemic changes that you all
15 can communicate to us so that as we
16 continue to try to address people
17 being nickel and dimed here and
18 there, we can put the Water
19 Department as a place that we've
20 crossed off that list and we're no
21 longer going to give people
22 retroactive payments or random
23 bills that they have to pay within
24 30 days or get on a payment plan

1 and it cost them thousands of
2 dollars.

3 Chair recognizes
4 Councilmember Young.

5 COUNCILMAN YOUNG: Thank
6 you. And along the lines of the
7 need for a penalty, well, the
8 performance targets aren't
9 particularly aggressive, you know,
10 85% of bills paid within 90 days,
11 32% of delinquent accounts in
12 payment agreements for TAP. That's
13 not really an aggressive approach
14 if you're really trying to collect
15 the funds and trying to get people
16 on a program that can provide that
17 relief to them.

18 So I really hope that --
19 why should we accept some of these
20 flat targets if you're also
21 requesting higher funding and
22 promising better use of the data
23 and technology?

24 COMMISSIONER MCCOLGAN:

1 To the point of customers saying
2 that they feel as though they're
3 trying to be put out of their
4 properties, I just want to say that
5 that is the -- the goal of our
6 outreach is to make sure that
7 residents are aware of all the
8 assistance programs that are
9 available to them.

10 As I mentioned earlier,
11 for owner-occupied properties, they
12 do not get taken to Sheriff's sale.
13 And properties for water debt that
14 get taken to Sheriff's sale, that's
15 only for commercial and vacant
16 properties. We don't do that for
17 owner-occupied properties. And we
18 feel that the enforcement that we
19 have in place really plays a dual
20 role in, one, getting those to pay
21 to do so, but then also getting
22 those who cannot pay into the
23 assistance programs that are
24 available to them. So it plays a

1 dual role. Especially for water
2 because there's forgiveness, it's
3 very important that they get into
4 those programs when they're
5 eligible. So that is the fine line
6 that we walk. And the dual I'd say
7 goal mission that we have of the
8 department to collect revenue to
9 support city services, but also to
10 make sure that residents who are
11 entitled to programs are enrolled.

12 COUNCILMAN YOUNG: And
13 the question I have is what are the
14 qualifications to be enrolled in
15 some of these programs, right,
16 because there are a lot of income-
17 restricted programs which are
18 helpful, but there are people who
19 may not qualify, right, for some of
20 these programs. But again, they
21 use the winter months as a way to
22 kind of save a little bit. So --

23 COMMISSIONER McCOLGAN:
24 We can give you all of the

1 qualifications in writing. We can
2 submit that to you.

3 COUNCILMAN YOUNG: Thank
4 you. If you can please submit it
5 to the Chair for the record, I
6 would appreciate that. Thank you.

7 COMMISSIONER MCCOLGAN:
8 Sure.

9 COUNCILMAN YOUNG: And
10 just one more question. I guess
11 this is just for Finance in
12 general. It seems like throughout
13 some of these departments we're
14 asking for increases, and there are
15 particular increases in
16 professional services while the
17 small and local minority business
18 participation like Falls, can you
19 tell us what's happening here?
20 We're expecting to spend more money
21 but spend less money on small and
22 local business enterprises.

23 Ever since we had to
24 change to this small, local versus

1 minority, women, disadvantaged
2 enterprises, it seems like the
3 spend number is actually becoming
4 lower. And when you know that
5 happens, we know the types of
6 businesses that are going to be
7 impacted I'll say more inequitably,
8 right. So can you describe to us
9 what's happening here and why do we
10 see that trend?

11 MR. DUBOW: Can you give
12 an example so I --

13 COUNCILMAN YOUNG: I can
14 give you an example. I did it
15 earlier today with the Pension
16 Fund, right. There's a projected
17 \$25 million spend, which is the
18 highest that we've had. But when
19 you look at the small and local
20 number from the past three fiscal
21 years, that number in real dollars
22 has gone down each year. When you
23 look at revenue --

24 MR. DUBOW: As we talk

1 about pensions, I think one of the
2 things --

3 COUNCILMAN YOUNG: Let
4 me finish. So I'm sorry. And --

5 MR. DUBOW: What I said
6 was that we're over 50% MBE there.
7 So I don't think those numbers have
8 gone down.

9 COUNCILMAN YOUNG: So
10 I'm looking at the chart here that
11 was provided to us. When it comes
12 to some of the professional service
13 contracts, it's that projected
14 spend of a \$27 million or \$25
15 million, but we did not have the
16 data for small, local for Fiscal
17 Year '26. It wasn't there. But
18 each year -- I'll show you the
19 page. I can point the page out to
20 you, if necessary. So this is a
21 trend --

22 MR. DUBOW: We can get
23 you the specific numbers on
24 pensions because that's not what's

1 happening with pensions. So we
2 will get you that information.

3 COUNCILMAN YOUNG: Okay.

4 But here with revenue, for example,
5 there is projected professional
6 services contract of 23.8 million,
7 but the small and local
8 participation falls to 26% down
9 from 33%. Why? And I've noticed
10 that throughout some of the
11 departments. So what's happening
12 here with that, if that's a trend?

13 MR. DUBOW: Yeah. We'll
14 get back to you on the revenue one,
15 but we're not seeing that across
16 the board. So we'll have to take
17 another look at the data. And if
18 there's something there, get back
19 to you.

20 COUNCILMAN THOMAS:

21 Member Young, are you good?

22 COUNCILMAN YOUNG: Now,
23 I'm going to go to the Treasurer's
24 Office then. The Treasurer

1 projects a 40% small, local
2 business enterprise participation
3 in FY27 professional services. It
4 says exactly matching that goal,
5 but the office's participation
6 rates have fallen materially from
7 prior years, 63% in FY23, 57% in
8 FY24. So why did this decline
9 happen and what's preventing that
10 further?

11 MR. DUBOW: I mean, the
12 Treasurer's Office has a pretty
13 aggressive program of making sure
14 that they include MBEs in their
15 deal. So every deal has
16 participation, sometimes as the
17 people running the deal, sometimes
18 as co. They also do that for
19 counsel and their FA is local, so
20 they have a lot of participation.

21 COUNCILMAN YOUNG: They
22 can have participation, but the
23 numbers for the participation is
24 going down, right. So I'm just

1 asking is there -- when you see a
2 trend, I think that there is
3 something that is systemically
4 wrong or happening here. So if I
5 see that's a trend happening in
6 these departments, I'm just trying
7 to figure out what's causing that,
8 right and how can we address that
9 trend and reverse that trend?

10 MR. DUBOW: Yeah. And I
11 can say that for all of us, it's
12 something that we really work on
13 all the time and try to make sure
14 that we have appropriate levels.
15 Fran is going to come up and talk
16 about pensions.

17 MR. BIELLI: Councilman,
18 you talked about professional
19 services. Professional services
20 are very, very small amount of the
21 Pension Board's spend. The largest
22 amount of the Pension Board's spend
23 are the fees for the investment
24 managers. That local percentage

1 has gone up each of the last four
2 years. Professional services is
3 something that's separate, like the
4 actuary, like the auditor.

5 The vast majority of the
6 spend that we have is for our
7 investment managers who get paid a
8 percentage of the assets under
9 management. Our assets under
10 management are over 50% diverse
11 investment managers. But as far as
12 local, it's now close to 12% --

13 COUNCILMAN YOUNG: And I
14 hear that. I'm just looking at
15 Page 5 of the Board of Pensions and
16 Retirement Plan testimony that they
17 sent us. That's the page I was
18 referring to when I mentioned that
19 there's a projected \$25 million
20 spend for contract summary,
21 professional services only;
22 projected is \$25 million for FY27.

23 Now, for FY23, '24 and
24 '25, the small and local business

1 amount has been about roughly a
2 quarter or so of what's happening.
3 But that amount has been lowering
4 every year, 5.6 million in FY23,
5 4.5 and '24, 4.2 in '25, but then
6 not available for FY26. And so,
7 the question is -- and it's not
8 just for pensions, specifically
9 this is a trend that I'm seeing in
10 other departments as well where
11 that small and local amount is
12 decreasing, right.

13 It went from 26% to 20%,
14 19%. Now, is it going to keep
15 decreasing? And I want to see why.
16 I guess as we're asked to approve
17 this budget, we should know why we
18 see those trends happening across
19 departments where there is a lower
20 percentage going to small and local
21 business enterprises.

22 MR. DUBOW: And just to
23 be clear, again what you're seeing
24 in professional services is a small

1 portion of what the Pension Fund
2 does. The larger expenditures --

3 COUNCILMAN YOUNG: It's
4 --

5 MR. DUBOW: Can I
6 finish please?

7 COUNCILMAN YOUNG: Sure.

8 MR. DUBOW: The larger
9 expenditures are in the fees we pay
10 to our investment firms. And what
11 Mr. Bielli was talking about is
12 that those numbers, which are much
13 larger, are actually showing
14 consistency, if not a little
15 growth. So where our spending
16 really is looks much better than
17 the numbers that you're looking at.

18 COUNCILMAN YOUNG: So
19 these numbers are not real
20 spending? That's what I'm asking.
21 This says --

22 MR. DUBOW: Professional
23 services.

24 COUNCILMAN YOUNG: Yeah.

1 MR. DUBOW: And what
2 we're talking about is that most of
3 the funding -- most of the spending
4 for the Pension Fund that goes to
5 firms is not captured in that
6 professional services category.

7 COUNCILMAN YOUNG: Okay.
8 Even if it's not captured here,
9 right, what this says here is that
10 it's trending downward. That's all
11 I'm saying --

12 MR. DUBOW: No, I
13 understand what you're saying. But
14 we're telling you that's not the
15 full picture of Pension spending
16 and we have documents that have
17 that spending --

18 COUNCILMAN YOUNG: So
19 can you give us the full picture of
20 the spending I guess for every
21 other service department as well
22 where we're noticing that this same
23 trend is happening, right? This is
24 not just for Pensions. This is I

1 guess more of a finance question.

2 MR. DUBOW: Yeah. Well,
3 from Finance, and you'll probably
4 hear the same thing from the
5 Treasurer, that a lot of what our
6 folks spend and what we do that
7 really gets money to businesses is
8 not captured in professional
9 services. So you can ask the City
10 Treasurer to also explain how it
11 works.

12 COUNCILMAN YOUNG: Okay.
13 Thank you.

14 Thank you,
15 Mr. President.

16 COUNCIL PRESIDENT

17 JOHNSON: Thank you.

18 Jamie Gauthier, just a
19 brief remark.

20 COUNCILWOMAN GAUTHIER:
21 Yes. I just wanted to tack onto
22 this conversation that we've been
23 having about helping people to
24 relieve the burden of utility cost

1 in this moment that they're facing
2 so much, especially from the
3 federal government, and expanding
4 relief, particularly as it relates
5 to people's water bills.

6 And you guys are kind of
7 pushing back against the
8 legislative package that I'm trying
9 to move forward by saying that it's
10 too expensive. Your estimate is
11 that it's \$23 million. But I just
12 wanted to point out that PWD's
13 budget testimony said that the 2025
14 and 2026 rate increases, which were
15 substantial, were needed partly to
16 fund expanded TAP enrollment. So
17 every water customer in our city is
18 already paying for some expansion
19 of TAP.

20 And so, I would love to
21 know what percentage of the current
22 TAP expansion -- what percentage of
23 that revenue increase does the
24 current TAP expansion reflect and

1 how? And I think we really have to
2 hone in on that before we say that
3 we cannot go further.

4 MR. DUBOW: Yep, we can
5 get you that. We can also show
6 what it would mean for the rate to
7 go forward with the set of
8 proposals, the water proposals. We
9 can get you all that.

10 COUNCILWOMAN GAUTHIER:
11 Thank you very much.

12 Thank you, Council
13 President.

14 COUNCILWOMAN LOZADA:
15 Chair recognizes Councilmember
16 Quetcy Lozada.

17 COUNCILWOMAN LOZADA:
18 Thank you, Council President.

19 I think my question is
20 along the same lines as
21 Councilmember Young here. He
22 talked about professional services.
23 But when I looked at the budget,
24 there's also one of the largest

1 increases in the budget is purchase
2 services, right. And in that
3 category, it is growing by over \$49
4 million and that reflects a
5 significant reliance on external
6 vendors, consultants, contract
7 services, rather than looking
8 internally to figure out how we can
9 get those services at a lower cost.

10 Why are we increasingly
11 relying on outsourcing services
12 instead of building internal
13 capacity through city labor? And
14 what analysis has been done to
15 determine whether these functions
16 could be performed at a more costly
17 effective inhouse or the comparison
18 to outsourcing?

19 MR. DUBOW: The biggest
20 portion of that increase that's
21 showing purchase services is
22 actually debt service on the
23 H.O.M.E. bonds. Since that's being
24 done through an authority, it's

1 showing in our Class 200.

2 COUNCILWOMAN LOZADA:

3 What was that again?

4 MR. DUBOW: So the way
5 the H.O.M.E. borrowing is
6 structured, it's going through an
7 authority that actually shows up in
8 our Class 200, which shows here as
9 purchase services. So it's not
10 using an outside contractor. It's
11 actually debt service as the
12 biggest thing that's driving that
13 increase.

14 COUNCILWOMAN LOZADA:

15 Thank you.

16 COUNCIL PRESIDENT

17 JOHNSON: Thank you.

18 Any other questions or
19 comments from members of the
20 committee?

21 (No response.)

22 COUNCIL PRESIDENT

23 JOHNSON: Hearing none, the Chair
24 recognizes Councilmember Isaiah

1 Thomas for a motion that the public
2 hearing and meeting on the bills
3 and resolution before the committee
4 today stand in recess until
5 Tuesday, March 31, 2026, at
6 10:00 a.m., Room 400, City Hall.

7 COUNCILMAN THOMAS: So
8 move, Mr. Chairman.

9 COUNCIL PRESIDENT

10 JOHNSON: Is there a second?

11 (Duly seconded.)

12 COUNCIL PRESIDENT

13 JOHNSON: It has been moved and
14 properly seconded that the public
15 hearing and meeting on the bills
16 and resolution before the committee
17 today stand in recess until March
18 31, 2026, at 10:00 a.m. in Room
19 400, City Hall.

20 All those in favor
21 signify by saying aye.

22 (Aye.)

23 COUNCIL PRESIDENT

24 JOHNSON: Anyone opposed?

1 (No response.)

2 COUNCIL PRESIDENT

3 JOHNSON: The ayes have it and the
4 motion carries.

5 This committee will
6 stand in recess until Tuesday,
7 March 31st at 10:00 a.m., at which
8 time we will reconvene in Room 400.
9 Thank you all very much.

10 (Committee of the Whole
11 concluded at 2:35 p.m.)

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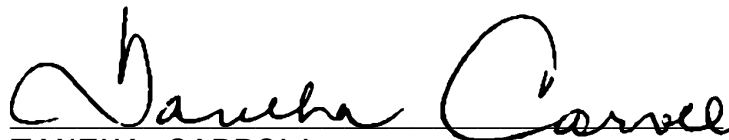
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C E R T I F I C A T I O N

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


TANEHA CARROLL
Court Reporter - Notary Public

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"	\$5.8 23:20	119,000 142:16
"asbestos 7:9	\$50 62:7	11:30 98:15
\$	\$51,000 93:7	12 55:9
\$0 115:18 140:1	\$590,000 112:16	12% 109:21 116:6 217:12
\$0.25 184:15	\$60,000 71:2	14% 114:6
\$1 120:9	\$600 15:15	15 111:23 183:24
\$1,000 197:23	\$7,100 140:2	150 32:2
\$1,400 140:1	\$80 134:1	150% 94:16
\$1,950 140:5	\$89.42 89:20	150,000 106:2
\$10,000 60:7	\$91 77:10	159.2 134:8
\$100 108:13	\$94.31 89:23	159.7 134:7
\$100,000 67:10 70:7 71:1 123:13 126:6 142:21	\$98 106:13	15th 109:16
\$111 202:16,24	0	1687 75:1
\$120 136:17	0.24% 115:24	178.5 134:9
\$140 116:3	0.73% 116:1	18 83:18 106:8
\$2.6 191:14,19	1	188.7 134:10
\$20,000 83:11	1 89:18 131:12 155:17	189 134:12
\$23 11:3 94:9,24 95:24 96:4 222:11	1% 108:7 130:16	19 8:4 106:8
\$23.5 92:1	1.125 158:22	19% 218:14
\$25 212:17 213:14 217:19, 22	1.6 29:21	19-1800 7:14
\$27 213:14	1.7 29:21	19-1806 6:23
\$290 134:19	10 12:21 131:13 183:24	19-1808 7:17
\$3 64:21	10% 131:2	19-2400 5:24
\$38.5 148:2	10,000 24:1 57:13	19-4800 8:7
\$39 103:24	100 15:18,21	190.4 134:11
\$40,000 139:16	100% 12:15 14:9 15:7 137:10 168:3,12,17	195 134:13
\$49 224:3	100,000 70:16,20 71:6 140:3	1990s 167:13
\$49,500 93:6	1000 82:21	1:00 128:13
\$5,000 139:17	10:00 100:1,22 226:6,18	1st 81:1 164:8 167:19 199:3
	1100 142:8	2
		2 131:13

2% 108:8 130:16	217:24 218:5	35% 193:19
20 28:20 83:12 157:13 203:24	251021 96:16	350,000 80:21
20% 218:13	26 30:2 106:3 213:17	3500 23:23 57:12
20,000 83:12 91:17	26% 214:8 218:13	3933 75:2
20-acre 31:23	260199 2:12 5:13	
200 20:17 27:7 114:20 225:1,8	260200 2:12 5:16	4
200% 94:16 107:1	260201 2:12 5:19	4 6:9 77:20
200,000 163:24	260202 2:13 5:23	4% 43:23 85:11
2000 102:14	260203 2:13 6:6	4.2 218:5
2000-ish 198:12	260204 2:13 6:16	4.5 218:5
2008 130:24	260205 2:13	4.8 133:14
2023 75:1	2602055 6:22	4.88% 28:12
2024 43:8,11 75:1	260206 2:14 7:7	40% 215:1
2025 75:2 89:18 140:15 191:18 222:13	260208 2:14 7:13	40,000 197:20 198:13
2026 8:21 89:21 105:21,23 222:14 226:5,18	260209 2:14 8:3	400 226:6,19
2027 5:15,18 8:19 9:13,16 97:1 164:6 167:19 170:21	260227 2:15 8:14	4000 74:23
2027-2032 5:22	27 113:14 156:8 173:3	401(k) 13:19
2031 8:20	270,000 163:2	45 101:10
2032 9:16	28 158:13	
2033 14:9	3	5
21 191:17	3 6:17 63:18 155:18	5 131:13 155:18 217:15
21st 32:21	3% 85:8,9	5% 43:23 85:8,11 131:1
222.4 134:14	30 70:12 206:22 207:1,24	5-in-1 18:11,22
23 43:12	300 20:17	5.25% 133:15
23.8 214:6	3000 198:12	5.5% 89:21
24 43:3 116:16 193:5 217:23 218:5	30th 164:16 200:23	5.6 218:4
241 134:15	31 136:19 226:5,18	50% 12:22 51:7 116:8 213:6 217:10
249,000 163:4	31st 164:14,15	500 75:22
25 43:3 115:3,12 116:16 130:8 133:13 158:8	32% 208:11	5000 23:21
	33 138:5	54-plus 169:11
	33% 214:9	5500 57:10
	35 142:3 157:16	57% 215:7

5744 75:2	94.9% 42:5	actor 119:6 181:10,18
	95 77:20	actors 182:4 187:10
6	96.44 43:11	actual 27:4 29:20 33:13 44:22 62:4 94:21 133:13 134:7,8,9,10,11,12 174:3
6% 133:11	98.03 43:16	actuary 14:8 112:9 217:4
6-600 7:8	9th 204:14	add 7:17 8:7 19:19 42:10 63:8 74:3 113:1 124:10 189:11,17 203:5
6.18% 133:16		added 66:10
6.57% 133:21	A	adding 6:11 7:10 113:3
6.8 28:20	a.m. 100:1,21 226:6,18	addition 51:20 52:22 147:20 152:12
61 113:9	abatements 56:2	additional 6:3 19:14 24:8 30:14 34:15 63:9,17 82:22 91:17 92:6 127:4 132:22 133:6 135:7 137:23 138:13 159:1,21
63% 215:7	ability 30:13 32:13 44:14 48:14 143:23 165:20 195:2	Additionally 94:19 99:10 104:14 134:16
67% 14:7	absolutely 42:23 205:18	address 22:2,10 33:8 49:18 52:19 56:9 64:6 92:23 127:2 153:24 166:11 207:16 216:8
68,000 91:16	absorb 144:24	addressed 187:19
6:00 100:1,21	abuses 22:2	adhere 204:7
	abusing 21:24	adjusted 190:12
7	accelerate 19:15	adjustment 6:12 101:12
7 113:15	accept 208:19	Admin 149:20
7% 133:21	access 65:7,10 145:8	administer 145:11
7.2% 111:2	accessible 99:1,4	administering 190:21
7000 21:6	accounting 49:9 50:8 54:23	administration 10:6 45:3 67:6 68:8 71:23 76:10 89:13 90:13,18 96:22 97:23 122:9 153:23 154:8
73 113:8,10	accounts 191:1 208:11	Administration's 72:11 128:17 193:23
	accumulate 199:2	administrations 13:1
8	accurate 97:24 102:21 169:8	
80,000 142:19	accurately 169:10	
85% 208:10	acknowledge 10:13 11:24	
	acknowledged 178:11	
9	act 47:19 53:2	
9.4% 89:20	action 48:12	
90 208:10	actions 47:23 49:24	
91 78:2,9	active 56:4	
94% 43:4	activity 143:13	
94.09 43:14		
94.2% 43:9		
94.9 42:13 43:5		

administrative 6:8 49:21 121:10 172:6 adopt 5:17,20 adopting 5:13 ads 161:22,23 advantage 29:3 45:21 70:18,20 125:20 126:3 144:1 160:7,14 advice 127:11 advisors 112:11 affect 84:8 104:21 affirmatively 55:21 afford 90:21 139:19 affording 90:5 afloat 93:3 afternoon 180:19 agencies 104:2 aggregated 119:2 aggressive 208:9,13 215:13 agree 186:16 agreed 14:2 agreement 9:3 39:14,17 40:17,18,22 51:9 62:20 63:21 105:10,12 agreements 40:14 41:1,4, 11 93:21,23 94:2 114:15 190:22 208:12 ahead 60:24 179:1,4 Ahmad 4:14,15 82:13,16 83:14,21 84:9,20 85:16 86:7,22 87:15,22 150:9, 10 151:10 153:4 154:5,24 155:14 aim 111:10,12 Air 6:18 aligned 118:16	allowances 133:2 allowing 190:13 193:24 alluded 199:14 altogether 58:24 119:13 amazingly 126:15 ambitious 168:10 amend 143:24 144:6 amending 5:24 6:7,17,23 7:8,14 8:4 amid 71:20 amnesty 44:8,10,13,16,23 45:3,7,19 64:3 66:17 amount 13:4,10 45:24 51:6 77:19 78:18,19,23 79:22 81:5,9 100:16 115:3,17 116:11,16 134:22 181:12 216:20,22 218:1,3,11 amounts 6:20 125:22 147:1 analysis 17:10,18 44:16 45:14 73:3 91:22 197:11 224:14 analyze 52:14 analyzing 121:13 and/or 32:14 Angela 26:20,21 angle 127:2 announcement 68:5,7 annual 82:23 annually 80:22 83:11 answering 25:23 answers 153:8 203:7 Anthony 48:20 165:8 anticipate 58:20 114:7 anticipation 201:3,9	apologize 186:10 app 19:3,4 appeal 81:7,10 applaud 18:9 applicants 21:8 application 18:12,23 19:1 20:6,22 21:4,7,11,17 64:23 applications 21:6 32:15 applied 189:5 applies 140:24 187:16 apply 21:16 72:16 73:13 95:1 119:5 149:5 approach 208:13 approached 10:9 19:20 27:21 68:19 appropriately 169:15 approval 8:15 167:4 approvals 53:20 approve 27:10 203:3 218:16 approved 173:6 approximately 24:1 142:19 157:13 197:20 April 32:21 198:24 199:3 area 18:6 125:16 132:7 142:17 172:15 areas 17:19 113:2 131:18, 24 132:13 argue 45:13 Army 34:4 arrangement 40:8,10 41:6,15 arrangements 40:4 119:1 array 17:4 arrearage 191:15
--	---	--

artificial 112:8 artificially 112:4 asks 50:18 assess 174:9 assessed 31:24 35:14 assessment 36:16 56:8 80:22 159:4 172:2 173:19 174:2,4,16,21 175:24 176:16,24 177:16 179:2, 5,8 assessments 159:1 172:21 assets 14:2 112:2 116:7 217:8,9 assist 147:16 assistance 20:6,14 26:7 60:21 63:14 77:21 90:11 145:8 148:5 149:14 160:1 162:17 209:8,23 assistant 162:20 Association 177:15 assume 85:12 96:4 assumed 101:21 109:23 110:7,12 111:14,16 assuming 110:2 140:1,2 assumptions 94:12 112:13 attempt 124:17 attempting 91:3 attend 20:16 142:3 attention 30:11 121:6 122:15 attorney-client 69:23 audience 142:8 audit 172:3,23 187:17 auditing 172:1 auditor 217:4	August 59:7 83:18 158:8 authority 9:1,4 224:24 225:7 authorization 7:1,16,18 96:17 authorize 7:19 authorized 27:9 auto-enrollment 91:13 avenues 145:4 average 95:2 101:13 115:23,24 166:1 197:19 averages 84:19 aware 50:6,8 140:13 145:22 209:7 awareness 24:21 aye 226:21,22	balanced 201:13 202:2 balances 131:6 187:6 balloon 135:3 136:15 138:12,18 bargaining 114:15 base 12:12 16:7 174:6 based 22:10 36:15 41:17 60:2,18 80:22 81:10 89:3 94:20 101:19 104:17 105:11 112:8 115:19 117:7 161:9 205:16 basically 61:5,12 85:7 110:13 137:2 167:2 basing 95:11 96:7 146:10 174:17 basis 40:20 52:12 65:1 187:20 Bass 3:16,17 37:19,20 38:7,18,22 40:1 41:2 42:1,6,16 43:17 44:9,24 45:12 46:16,20 64:2 Beckley 68:17,21,23 69:14,22 124:11,13 126:9 127:8 beds 82:22 began 140:15 begin 10:20 156:11 beginning 24:23 77:19 79:17 136:23 behavior 198:20 199:4 behavioral 104:9 belief 194:8 Belinda 26:4 benefit 13:13,17,18 24:14 56:22 65:12 66:10 124:7 170:7 194:10 benefits 56:11,16 66:14 114:16 131:20
B		
assistant 162:20 Association 177:15 assume 85:12 96:4 assumed 101:21 109:23 110:7,12 111:14,16 assuming 110:2 140:1,2 assumptions 94:12 112:13 attempt 124:17 attempting 91:3 attend 20:16 142:3 attention 30:11 121:6 122:15 attorney-client 69:23 audience 142:8 audit 172:3,23 187:17 auditing 172:1 auditor 217:4	baby 184:20 back 32:22 36:3,16 38:13 41:14 47:12 52:1 64:7 66:19 71:8,11,13 72:7 95:20 101:7 103:8 108:21 129:3,12 130:22 136:1 143:23 144:6 151:21 154:9 179:21 184:10 196:20 201:24 203:9,12 204:9 206:18 214:14,18 222:7 backbone 118:9 backdated 35:12 49:6 backed 119:8 backend 36:2 bad 181:10,18 182:4 187:10 baked 203:19 balance 15:2 41:24 78:4 129:18 130:6	balanced 201:13 202:2 balances 131:6 187:6 balloon 135:3 136:15 138:12,18 bargaining 114:15 base 12:12 16:7 174:6 based 22:10 36:15 41:17 60:2,18 80:22 81:10 89:3 94:20 101:19 104:17 105:11 112:8 115:19 117:7 161:9 205:16 basically 61:5,12 85:7 110:13 137:2 167:2 basing 95:11 96:7 146:10 174:17 basis 40:20 52:12 65:1 187:20 Bass 3:16,17 37:19,20 38:7,18,22 40:1 41:2 42:1,6,16 43:17 44:9,24 45:12 46:16,20 64:2 Beckley 68:17,21,23 69:14,22 124:11,13 126:9 127:8 beds 82:22 began 140:15 begin 10:20 156:11 beginning 24:23 77:19 79:17 136:23 behavior 198:20 199:4 behavioral 104:9 belief 194:8 Belinda 26:4 benefit 13:13,17,18 24:14 56:22 65:12 66:10 124:7 170:7 194:10 benefits 56:11,16 66:14 114:16 131:20

Beth 26:6 Bielli 26:10 113:24 114:1, 2 115:16 117:2 118:2 216:17 219:11 big 131:4 132:7 171:1,16 196:23 bigger 205:20 biggest 105:20 131:18 171:4 224:19 225:12 bill 2:12 5:12,16,19,23 6:6,16,22 7:7,13 8:3 36:15 50:14 51:16,17,18 71:3 74:8,12 80:3,7,8,11 93:8,9,17 94:19 96:16 97:6 124:15 139:17 147:4,8 149:12 181:16 183:2 190:16 191:7 192:18 193:1 194:15 196:14,17 199:1 207:5 billed 23:16,19 42:12,14 billing 49:5,18 50:2,7 54:20 80:15,20 81:4,18 156:13,15,19 157:4,14,21 158:16 bills 5:10 9:10 49:7,13 50:20 80:21 89:11,16,19, 22 90:5,9,22 191:5,10 192:2 195:17 199:24 207:23 208:10 222:5 226:2,15 binder 42:23 BIRT 17:14 67:8 72:10,22 118:14 119:12 139:6,13 140:1,14,24 162:7 163:11 bit 39:8 40:3,6 111:10 130:11 153:9 197:14 210:22 biweekly 145:14 blaming 125:7 blended 28:11 block 153:12	board 6:12 7:19 9:21 11:8 13:3 26:9,13 96:17 101:24 102:3,7,23 109:14,16 113:19 114:2 128:1 158:15 214:16 217:15 Board's 114:19 216:21,22 body 66:12,16 124:22 125:23 200:17 201:2 bond 26:23 27:6,10 136:11 bonds 28:5,7,9,10,16 133:11 136:22 224:23 booked 83:24 books 111:3 boots 155:6 borrowed 14:19 borrowing 29:23 225:5 bottom 181:23 Bowman 25:21 28:2 29:15,16 box 50:16 100:3 153:12 brand 36:12 break 40:7 53:5,9 109:10 117:22 123:2 breakdown 81:15 breaking 127:6 breakout 70:16 breaks 40:18 41:3 51:21 53:14 100:8,9 Brian 26:12 bridge 151:3 briefed 75:5 briefing 73:20 74:4 briefly 16:3 61:1,3 173:16 bring 62:9,14 65:22	bringing 30:21 41:8 121:6 173:18 176:5 177:20 178:23 196:6 202:15 broad 169:4 205:2 broader 104:19 broke 41:10 broken 40:17,24 162:20 163:6 Brooks 4:21 67:2,3,14,15, 21 68:1 69:11,20 70:2 71:12,16 73:10 74:2,6 75:3,13,19 76:19,23 77:3, 4,8 78:7,11 79:19 81:20 82:1,6 brought 26:24 27:1 30:6 37:1 123:18 budget 5:14,18 11:3 12:2, 3 19:13,18 27:10 29:6,8, 18 53:24 54:1 71:18 76:8 77:20,23 78:5 82:20 84:22 92:23 105:11 108:4 113:14 114:20 120:23 122:5,11 128:18 129:5 162:16 173:3 176:14 191:22 200:18 201:13 202:2 203:13 207:13 218:17 222:13 223:23 224:1 budget's 173:5 budgetary 129:17 budgeted 29:8,12,22 112:21 113:8 114:5 134:20 build 161:15 building 6:10 32:14 224:12 buildings 34:6 built 37:8 138:18 burden 147:12 148:13 149:23 196:17 221:24
---	---	---

burdened 90:2 Bureau 26:8 buses 161:24 business 35:5 67:8 70:17, 21,24 115:6,14 116:24 117:3 124:18 127:12 139:15 140:4 143:5,7 146:6 148:16 162:12 165:22 187:2 211:17,22 215:2 217:24 218:21 businesses 17:4 53:19 70:6,14,19 71:5 116:17 117:13 118:7,8 119:3 123:12 124:7 126:24 139:8,12 140:6,12,19,21 141:1 142:5,16,18,19 143:3,4,22 146:10,20 148:4 149:15 154:10 163:11 164:1 165:15,18 166:6 212:6 221:7 buy 61:9 by-case 187:20 bypass 123:17 C cabinet 16:20 calamity 84:13 calculation 101:20 Calder(ph) 106:5 calendar 24:23 43:8,12 call 2:17 10:5 47:3 63:7 78:13 113:24 155:20,21 182:1 called 5:8 44:6 174:22 177:12 calling 89:13 153:18 154:15 calls 25:23 38:24 86:9 89:6 139:11 190:20 195:11	Camille 151:16 canceling 83:4,24 CAO 150:23 CAO's 170:24 cap 112:5 capacity 224:13 capital 5:18,20 9:12,14,15 122:11 capital- 119:7 captured 220:5,8 221:8 car 65:10 care 106:15 107:3,9 114:17 131:19 Carol 26:10,12 carryforward 144:2 case 22:5 84:6 92:7 case- 187:19 case-by-case 40:19 41:18 52:12 cases 52:6 84:10 160:24 cash 14:4,5 46:7 Cat 10:24 categories 17:12 category 104:3 220:6 224:3 Catherine 54:5 caught 46:3 56:13 caused 89:11 causing 61:13 216:7 CCME 16:17 155:1 ceiling 126:20 cell 7:5 census 161:9 center 117:5	central 167:1 centralize 171:9 cents 184:15 CEO 161:7 Chair 25:10 46:24 67:1 105:17 108:24 128:20 139:1 150:8 156:4 165:7 180:15 186:13 188:12 190:5 196:2 200:3,6,9 208:3 211:5 223:15 225:23 chair's 184:7 Chairman 226:8 challenge 123:18 124:2 171:16 challenged 125:9,10,17 challenges 71:24 123:11 126:23 165:17 166:13 chance 56:1 change 33:6 96:24 169:16 176:11 193:7 198:20 211:24 changed 13:8,13,19 174:15 changing 147:23 Chapter 5:24 7:8,14 8:7 charge 206:8 charged 172:15 chart 110:12,14 213:10 checks 187:6 Chicago 99:19,23 chief 68:23 121:10 124:13 children 198:3 choice 90:3 124:23 choices 203:14 Christian 26:3
--	--	--

Cindy 37:18 circular 66:4 circumstances 50:9 cities 99:3 Citizen 91:18 city 8:16,18 9:3,20 12:7, 18 13:1,7 17:8 18:14 19:24 20:18 21:22 22:11 24:24 26:16 27:23,24 28:18 29:1,16 30:15 31:6, 12,17 33:20 34:12 36:1 44:17 45:10 47:15 61:8 67:10 68:2 69:7 70:8 72:3 74:16 77:9,13 84:14 90:8 96:1 101:17 107:20 108:2 121:1,9,15 130:1 131:1 133:8 135:13,22 139:20, 21 140:9 151:4 165:12, 16,22 166:3,7 169:7 172:4 180:24 183:18,20 194:5,6,24 195:15 206:22 207:4 210:9 221:9 222:17 224:13 226:6,19 city's 10:2 32:13 106:17 133:22 135:17 citywide 151:9,14 169:12 clarification 143:2 153:8 clarified 197:3 clarify 7:2 79:16 104:7 171:24 clarity 186:19 Clark 25:21 class 75:22 76:3,6,11 114:20 118:15 120:10 135:15 225:1,8 clause 123:19 124:16 clean 92:4 194:23 clear 21:13 59:7,14 127:16 203:17 218:23 clearance 53:20	Clerk 2:18,21 3:1,5,8,11, 15,19,23 4:2,6,9,13,17, 20,23 5:2,12 9:11 10:7 click 33:13 climate 207:10 close 34:21 81:3 138:8, 10,11 163:14 217:12 closely 52:19 80:17 81:13 157:22 187:21 Code 6:1,8,9,11,18,19,24 7:9,15 8:5 codify 51:5 collaborated 142:2 colleague's 37:24 88:20 collect 36:4 37:5 41:6,20 44:15 63:2 192:5 194:20, 22 208:14 210:8 collected 31:17 43:9,10, 15 44:21 62:7 180:24 191:15 collectible 195:4 collecting 31:7,13 34:13 39:3 100:17 collection 42:3 43:13 44:20 45:9 60:13,17 63:4 157:10 158:2 194:20 collections 8:6 47:20 50:1 190:18,23 collective 114:14 combination 20:12 148:6 combined 20:5,21 163:4 comment 92:12 comments 30:7 225:19 Commerce 17:3 18:2 142:3 148:2 163:15,17 commercial 162:9 164:4 209:15 Commission 11:9	Commissioner 19:9,22 20:2 22:13 24:16 25:22 34:16 36:6,14 37:10 38:5, 15,20 39:12 40:12 41:16 42:4,9,21 44:12 45:6 46:9,18 47:16 49:1 50:4 52:5 53:6,11 56:12,20 58:5 60:12,16 61:18,24 70:22 71:7 74:19 75:8 79:13 80:13 81:23 82:4,8 88:22,23 90:23 93:14 95:13 96:8 97:8 98:3 118:4,12 119:18,21 120:17,21 121:3 122:16 123:20 128:5 141:10,23 145:1 147:21 153:20 156:23 159:11 160:16,20 162:22 164:20 165:1 184:12 185:13,19,23 186:9 187:12 188:22 189:23 192:6,12,19 194:13 197:8 208:24 210:23 211:7 Commissioners 38:10 commitment 14:12 committed 72:5 committee 2:11 5:6 9:9 128:16 146:4 225:20 226:3,16 common 152:19 commonly-owned 119:1 Commonwealth 200:22 201:22 Commun 154:23 communicate 61:16 93:16 207:9,15 communicated 78:20 79:23 communicating 79:3 communication 20:12 52:18 79:7,10 80:9 153:13 154:13 155:8,23
---	--	--

communications 78:14	concluded 28:19	constituents 26:1 66:11 86:11 89:6 97:20 160:24 174:22 204:22 205:16 207:9
communities 104:21	conclusion 181:14	constitute 9:11
community 34:1 142:9 155:10 161:16 199:8	conditions 6:5,15,21 7:6, 12 8:2,13 182:21	constraints 104:20
community-based 104:4	conduct 145:15 158:18 162:11	construction 6:10 33:23 36:13 37:8 122:11 182:3
companies 67:9 117:10 176:19	conducted 142:13 162:11 197:10	consultant 120:9
company 7:23 78:22 79:2 80:1,4 176:4,8,13,17	conducting 172:3 191:1	consultants 224:6
compare 27:8 42:7 152:11	confidence 110:23 112:1	consultation 112:9
compared 27:14 191:22	configuration 170:18	consumer 8:11 73:17
comparison 29:11 43:12 224:17	configure 169:8	contact 50:19,24
compelled 141:15	confirm 124:12,14 189:21	contacting 74:13
competitive 17:1	confirmed 23:22 57:12	contained 106:20
complained 32:8	confirms 97:2	continuation 180:6
complains 204:16	conform 152:1	continue 12:15 72:1 105:12 106:4 119:24 120:12 135:6,8,19 207:16
complaints 187:15	conformance 151:22 152:10 171:2,20	continuing 85:13 105:6,8 106:6
complement 24:12,13	consecutive 50:20 109:16	continuous 175:22
complete 57:20	consequences 120:3 124:5 125:11 169:18,20	contract 54:23 150:19,21 151:21 173:5 214:6 217:20 224:6
completed 21:6 158:6 193:5	conservatively 29:9,18	contracting 173:20
completely 137:16	consideration 117:15	contractor 166:1 174:3,6 225:10
compliance 23:3,15 41:23 45:8 56:23 62:4,10,15	considered 72:21 98:22 99:14	contractors 140:7,12 141:3,8 146:21 147:10 148:20 165:13,14 181:11, 18 183:9,16,22
compliant 45:23	consistency 219:14	contracts 115:1,17,18 116:22 152:1 168:4 169:13 171:3 213:13
complicated 149:5	consistently 165:14	contribution 15:6,14
comply 145:24	consolidated 47:23	contributions 13:6 104:1, 16 105:2,4
comprehensive 159:15 171:22 198:17	consolidating 76:9	
concern 33:19 35:6 62:23 127:3 134:17 137:15 202:12	consolidation 31:1,4	
concerned 134:21	conspiracy 205:20	
concerns 74:14 120:11 124:1,3 147:5 191:23	constantly 176:21	
	constituent 26:5 38:24 78:12,21,24 79:4,24 80:3, 5 89:4	
	constituent's 78:16 79:20	

control 89:15 118:23 131:23 205:18 206:9	20:19 21:18 24:3 25:7,15 37:16 46:22 48:16,22 55:20 59:19,21 60:23 63:5 65:16 66:2,6 67:4,6, 12,17,23 68:9,15 69:7 75:15,17,24 76:16 77:1,6 82:10,17 86:2 88:5,6,12 98:7,11 103:12,14,21 109:5 117:18 122:24 124:14 125:1 128:3,7,15 138:23 139:4 150:4,6,11 155:24 156:2,7 160:23 165:5,11 173:12,14,23 174:10,19 176:3,10 177:4,9,17 178:4,13,18 179:14,23 180:4,10,14,18 183:11 185:2,15,21 186:5,11,17 188:8,10 190:3 204:7 221:16 223:12,18 225:16,22 226:9,12,23	214:3,20,22 215:21 216:17 217:13 219:3,7, 18,24 220:7,18 221:12 226:7
Controller 21:23 22:12		Councilmanic 204:15
Controller's 172:4		Councilmember 2:19,22 3:2,6,9,12,16,20,24 4:3,7, 10,14,18,21,24 33:24 34:17 37:18 47:2 48:19 50:6 51:3 59:24 60:19 64:2 67:2 82:13,14,15 88:8,9 103:16,17,18 123:3,7 128:21 131:21 139:2 147:19 156:5 165:8,9 186:2 188:12 190:6 195:20,24 196:3,15 199:14 200:7 203:5 204:10,17 208:4 223:15, 21 225:24
conversation 96:12 106:10 221:22		Councilmembers 74:12 75:6 76:4 98:8 205:14
conversations 39:10 75:11 119:24 120:13 121:9 123:22 188:1		Councilwoman 2:23 3:13, 17 4:4,15 25:13 27:19 28:23 29:13 30:3 33:2 35:15 36:9,18 37:12,20 38:1,7,18,22 40:1 41:2 42:1,6,16 43:17 44:9,24 45:12 46:16,20 60:1,14 67:3,15,21 68:1 69:11,20 70:2 71:12,16 73:10 74:2, 6 75:3,13,19 76:19,23 77:4,8 78:7,11 79:19 81:20 82:1,6,16 83:14,21 84:9,20 85:16 86:7,22 87:15,22 88:11,17 89:2 92:19 94:5 95:21 96:15 97:13 98:5 103:20 105:14 106:11 107:10,18 108:16, 23 109:3 128:23 130:14, 19 131:9,14 132:17 133:4 136:12 137:1,5,13,19 138:9,19 139:3 141:19 144:9 146:1,18 148:8 149:8 150:2,9,10 151:10 152:8 153:4 154:5,24 155:14 156:6 158:20
cool 178:14 180:11		
cooperation 8:24 9:2 12:24 120:16		
coordinate 82:2		
coordination 49:17		
copy 142:21		
core 54:15,21		
corporate 126:14		
corporations 125:19	Council's 76:8	
correct 15:21 23:17 169:9 173:19 175:14	Councilman 3:3,21 4:11 10:14,15 44:7,10 48:21 51:10 53:3,8,15 54:8,11 55:1,16,22 56:18 57:15 58:22 61:2,22 98:10 100:19 101:4 102:6,12 103:1,11 109:11 110:21 111:18 112:14 113:7,13, 18 114:3,18 116:13 117:16,23 120:14,19 122:1,20 123:4 124:9 125:6 126:21 127:19 147:3,8 149:12 165:10 167:16,20,24 168:7,11,24 170:11 171:23 172:18 173:11 180:16,17 182:24 183:15 184:5,9,24 186:15,23 188:5 190:7 192:10,15 193:14 195:7, 19,22,23 196:4,5,9,11 199:6 200:4,8 201:5,11, 19 202:3,6,11,18 203:16 204:4 208:5 210:12 211:3,9 212:13 213:3,9	
correctly 153:1 206:13, 14,17		
cost 15:19 28:6,11,18 41:9 43:21 73:15 91:24 94:9 183:18 208:1 221:24 224:9		
cost- 90:1		
costly 224:16		
costs 27:8 28:10 77:13 106:16,19,23 107:2,4,9 114:17 131:24 135:9,20 136:5,6 137:11 138:3 158:24 172:20		
coughing 184:13		
Coughlin 26:12		
council 2:2,5,8 5:2,4 8:16 9:5 10:11,18,19 11:22 13:2 15:3,20 16:1 17:7 18:4,14 19:16,23,24		

160:2,18 162:5 164:18,22 165:3 188:14 189:6,13,19 190:1 221:20 223:10,14, 17 225:2,14 counsel 68:24 215:19 counselors 114:9 country 117:12 counts 203:4 county 142:17 couple 27:2 39:16 42:8 83:3 92:22 98:20 109:13 113:2 117:5 122:4 126:2 204:8 coupled 162:7 course-correct 22:1 court 70:10 127:18 195:13 covering 8:19 49:7 COVID 130:24 197:16 198:13 create 12:11 165:17 creating 87:2 creative 84:21 credit 24:7,10,14 52:1 Crespo 26:3 criteria 104:15 crossed 207:20 cure 201:20 curious 172:20 186:16 current 12:6 93:4 94:14 121:16,24 149:12 162:18 165:24 176:15 222:21,24 customer 50:15 51:6 92:16 222:17 customer's 94:21 customers 21:1 62:3 92:13,15 145:5 157:11 159:24 164:7 193:4,9,13,	15,17,19 194:1 209:1 cut 108:6 131:2 cut-off 93:5 cuts 17:15 72:2,6,10 130:11 131:4 cycles 120:23 122:5 D D.C. 205:8 data 22:22 23:9 45:15 56:23 57:5 58:17,18 115:4,9 145:10 161:9 175:3,8 208:22 213:16 214:17 data-driven 30:18 data-sharing 91:14 database 121:20 date 35:12 36:16 55:6,7, 11 167:19 dated 174:18 day 26:17,18 32:17 62:16 88:19 97:21 99:15 103:7 145:20 167:8 197:4 207:2 days 35:5 83:4 206:22 207:24 208:10 deal 140:7 146:21 147:10 149:24 196:24 215:15,17 dealing 54:19 149:22 death 87:8 debate 90:13 debt 27:11,13 28:2 29:8, 20 63:21 64:15 133:7,9, 18,23 134:2,18,22 135:2, 7,17 136:18,20 138:17 194:7,12 209:13 224:22 225:11 December 80:23 81:1 164:14,15 191:18 198:24	decide 112:6 decided 55:8 decision 75:23 125:3 135:18 182:11 decisions 205:17 decline 215:8 decrease 103:24 116:23 138:2 decreased 116:17 decreasing 218:12,15 dedicated 158:12 159:13 161:17 dedication 11:19 128:11 deducted 79:2 deed 36:17 deeper 35:10 deeply 147:15 defensible 123:24 defer 53:12 121:23 Deferment 19:6 Deferred 19:6 defined 13:16 definitive 155:16 delay 31:3 51:15 61:13 delayed 29:23 165:18 delays 30:24 31:15 32:12 49:22 165:16 delighted 69:6 delinquency 39:19 60:13, 18 delinquent 60:6,7 190:17 191:1,5 208:11 deliveries 184:16 delivery 8:8,10 72:8,13 73:2 141:4 180:23 181:8 184:14 186:4 189:3
---	--	---

demand 28:15 29:3	development 16:16 17:21 34:3 85:18 104:12 152:17 156:12	discussion 72:9,15 103:7 119:20 127:9 129:4
denied 40:21	devices 184:20	discussions 73:12
department 9:18,19 11:10 17:3 18:10 20:4,15 22:15 24:20 39:2,20 45:2 47:19 49:16,18 55:14 56:6,8 62:12 74:11 125:5,8 142:2 153:17 156:9,10,21 163:15 166:23 207:19 210:8 220:21	dialogue 207:13	disparities 179:11
departments 9:23 11:12 79:11 80:10 107:12,22 108:5,18 130:12 131:1 132:10,15 151:24 152:17 162:19 169:11,22 211:13 214:11 216:6 218:10,19	difference 27:13 31:16	displace 205:22
departments' 9:22	differentiate 181:4 187:4	disputes 50:2
deposit 41:13	difficult 48:3 125:3 157:17	disregarded 118:21
deputies 11:5	dig 95:7	disrupt 51:22 165:19
Deputy 10:24 28:2 29:10, 16 54:5	digits 136:19	disruption 52:2
describe 212:8	dimed 207:17	disruptive 166:5
deserve 59:5	direct 76:5 89:3 104:6 142:14	distress 131:7
design 156:12 158:15	direction 18:21	distributed 101:11,15
designed 119:5 148:12	directly 54:18 71:22 82:3 144:19 146:5	distribution 101:23
desire 72:11 90:14	Director 10:2,8 11:1,4 26:6 28:4 113:23 118:3	district 7:20 34:1 45:11 49:4 55:24 65:13,15,22 66:1 104:7,22 122:10 162:21 204:15
desk 35:22	disabilities 98:24	districts 160:4
detail 68:14 105:3,5 106:9 107:8 132:24	disability 198:5	ditches 182:18
details 48:1 95:18 102:4 149:6 152:3 153:21	disabled 100:10	diverse 116:7 217:10
determination 102:1	disadvantaged 212:1	document 71:18 113:17
determine 21:9 104:15 126:1 149:11 181:1 224:15	disappointed 74:10	documentation 23:6
determined 44:18 101:23	disappointing 122:3	documents 72:1 220:16
develop 158:15	disaster 148:14,16	dollar 63:4 125:22
developers 30:22 32:5	discount 91:19 94:22 95:2	dollars 13:23 14:23 32:18 33:21 47:14 62:6 207:5 208:2 212:21
	discounts 94:20	door 46:7 153:24 161:14
	discourage 165:21	door-to-door 161:13,18
	discouraging 166:6	Doordash 185:18
	discrepancy 99:17	doubt 29:24
	discuss 34:23 69:10,18 132:20 202:22	downward 220:10
	discussed 63:23 73:19 120:22 149:20 194:15	dozen 119:15
	discussing 52:22	dozens 106:7
		dramatically 107:3 137:12

drinking 92:5	224:19 225:4	effort 23:15 91:13 145:19
Driscoll 3:9 98:9 103:18 109:8 117:20,23 120:14, 19 122:1,20 147:3 200:7, 8 201:5,11,19 202:3,6	due 31:14 33:12 49:8 58:12 59:4,5,11 78:23 81:6 112:17 114:13,14 121:8,14 143:13 158:23	efforts 118:2 127:24 140:17 144:11
Driscoll's 123:8 147:8,20 149:12 202:19 203:6	duly 226:11	EITC 25:3
drive 65:11	Dunn 25:20 27:23,24 29:1	EI 161:24
driven 106:14	duplication 104:18	elaborate 64:17 202:13,20
drivers 141:4	E	elected 20:19
driving 86:13 225:12	earlier 52:24 85:19 137:21 163:10 170:23 209:10 212:15	eligibility 89:9 90:19 94:8 96:18 118:13,17
drop 16:6	earliest 97:1	eligible 22:16,20 23:7,23 24:9,19 57:11 64:24 65:2 92:10 94:18 95:3 159:24 161:11 197:21 210:5
Drugs 184:19	early 80:23 173:8	eliminate 191:8
dual 209:19 210:1,6	earn 71:1 120:5 190:14	eliminated 76:2,13,15,18, 20,22 104:17
Dubow 10:3,7,17,21,23 12:19 15:12,22 16:13 17:24 19:8 27:16 32:20 47:5 64:19 65:23 66:5 68:16 70:11 71:4,10,15 72:19 73:18 74:5 76:14, 21 77:18 78:9 83:9,16 84:5,15 85:4,24 86:20 87:9,19 88:15 100:11 101:2,18 102:11,16 103:10 105:1,19 106:22 107:15 108:3,22 109:2,22 111:12 112:7,24 113:11, 16,21 118:4 130:7,18 131:3,11,16 132:23 135:24 136:14 137:4,8,16 138:7,15 141:9 146:16 147:17 148:22 150:1 152:6 168:14 170:1 171:18 172:9 173:2,21 174:5,14 175:15 176:7 177:1,14,21 178:9,15 179:13,19 180:1,8,12 182:14 184:4,7 189:9,15 201:4,7,15,23 202:5,9 203:8,22 212:11,24 213:5,22 214:13 215:11 216:10 218:22 219:5,8,22 220:1,12 221:2 223:4	earning 93:5,7 149:15	eliminating 75:21 76:7 191:24
	earnings 101:21	Elizabeth 11:1
	earns 120:9	email 166:23
	ease 21:11	emails 25:24
	easier 141:14 147:22 148:18 149:2	emphasize 141:16
	easy 149:5	employees 11:15 13:14 63:14 103:3 132:6
	echo 88:19	employers 24:24
	economic 12:11 16:6,19 17:20 71:19 119:6 130:23 134:24 135:10	empty 184:8
	economy 17:17 43:19 73:1 85:13 86:16	enabling 200:21
	effect 96:18	enacted 24:6
	effective 89:18 164:5 224:17	encounter 151:16
	efficiencies 30:18 158:4 169:24	encourage 146:3
	efficiency 53:21 168:3	end 14:13 32:16 67:7 78:2 109:9 136:24 164:13 167:2 189:17
	efficient 116:9 168:15	endorse 45:7
		ends 207:13
		enduser 121:1

enforce 48:8 183:4,6 enforcement 22:18 40:24 41:22 44:19,20 49:24 190:18 191:4 192:3 194:2 195:9 199:13 209:18 enforces 48:14 engage 53:1 engagement 155:9 engaging 119:16 English 140:22 144:15 enjoy 88:21 enroll 91:10 96:6 159:23 161:1 enrolled 22:17 91:15,18 92:9 161:12 163:3 192:21 193:20 210:11,14 enrollment 95:23 96:3 159:19 222:16 ensure 22:15,19 34:11 37:5 41:23 49:19 160:3, 13 166:3 169:11 188:1 ensured 172:7 entails 159:4 enter 16:18 entering 150:20 enterprise 215:2 enterprises 115:6,15 117:1 119:8 211:22 212:2 218:21 entertain 205:6 entire 164:13 172:8 198:18 entities 118:21 119:2 177:7 entitled 6:1,18,24 7:15,17 8:5,8 21:10,15 56:17 57:7 60:22 81:9 92:17 93:24 210:11	entrepreneurs 139:22 146:9 entry 148:18 environment 17:16 equity 89:8 118:24 119:7 179:12 errors 49:19 essentially 112:18 193:15 establish 8:9 establishing 20:4 estate 7:4 20:5 158:24 159:4 162:16 estimate 94:13,24 95:8,24 102:10 133:15 143:9,15, 18,20 192:16 194:17 222:10 estimated 50:12,18,21 52:10 134:13 estimates 126:18 evaluate 40:19 175:5 176:15 178:24 evaluation 173:22 174:8, 17 event 66:11,15 events 20:17 84:7 105:22 eventually 65:14 196:19 everybody's 40:15 127:6 exact 15:23 42:22 74:20 101:22 examine 108:8 examples 36:22 exceed 101:21 111:16 exceeded 111:14 135:23 exceeding 136:2 exceedingly 30:12 Excellent 29:14	excess 78:16 excise 6:3 excited 20:7 exciting 87:6 exclamation 204:11 excluded 184:18,21 excluding 133:10 exclusion 124:24 127:13 142:7 excuse 67:13 191:15 execute 173:4 execution 172:23 Executive 28:4 exempt 28:8,10 181:2,5 185:8,11,14,20 187:9 188:21 exemption 21:22 22:8 67:8 70:10,20 118:14 123:13 126:6 139:7 140:14 162:7 163:13 exist 36:11,12 61:9 157:8 existing 93:1 148:11 160:17 exit 87:18 expand 74:9 91:21 144:13 162:16 expanded 96:5 222:16 expanding 89:9 90:19 91:23 94:8 149:1 222:3 expansion 95:10 96:18, 19,20 222:18,22,24 expect 155:19 expecting 211:20 expenditure 130:10 expenditures 129:22 130:5 133:12 219:2,9
---	--	--

expenses 151:4	favor 226:20	169:5,9
expensive 89:11 222:10	federal 71:21 77:10 94:17 97:22 222:3	financials 54:15
experience 158:5	fee 162:9 164:4,9 187:8, 11	financing 190:23
experienced 104:23	feedback 89:4	find 94:10 141:21 145:3 160:21 187:7 189:17
experiencing 171:10	feel 33:5 55:11 61:15 87:3 141:14 204:20 209:2,18	finding 84:21 140:16
expertise 172:14	feeling 205:14	fine 181:19 210:5
experts 178:12	feels 45:2,3	finer 65:2
explain 57:5 97:6 101:15 180:22 192:8,13 221:10	fees 6:13,20 7:11 13:21 115:21,23 116:2,12 191:9 192:1 197:7 216:23 219:9	fingers 42:24 80:6
explore 89:14	fell 78:4	finish 184:6 186:6 213:4 219:6
express 74:14 90:14	felt 184:13	firm 69:3 172:14 177:5,20, 24 178:5
extend 55:9	FIFA 83:4,23	firms 219:10 220:5
extent 100:14 106:19	figure 42:18 54:2 96:4 193:22 196:22 200:14,16 202:7 203:23 216:7 224:8	fiscal 5:14,17,21 8:19,21 9:13,15,16 12:7 30:1 74:23 95:16 104:19 113:14 156:8 202:21 212:20 213:16
external 224:5	figures 94:11 95:23	fit 93:9 184:13
extra 66:9 140:8 146:21	file 143:10,16	five- 142:16
extremely 89:10	filed 69:3 143:11	fix 171:13 183:24 206:21, 23 207:3,4
F		
FA 215:19	files 81:4	fixed 49:12 133:18 135:9, 19 136:5 137:11 138:3
faced 83:22	filing 144:4 184:23 190:24 195:12	flat 132:15 208:20
facing 49:24 131:5 148:16 222:1	fill 181:13 182:7 183:7	flaws 179:10
fact 203:12	Filled 113:9	flexible 41:19
facts 93:17	filling 114:7	floor 112:4 126:19
failures 89:12	final 107:11	flow 14:4,5 77:22 204:2
fairly 170:13	finalizing 31:1,3	flows 65:14
fall 43:23 120:10 125:16 173:8 202:1	finance 9:19 10:2,8 11:4 54:6 74:11 113:23 118:3 129:3 151:24 152:13 153:16 170:23 172:11 211:11 221:1,3	flyers 161:14
fallen 215:6	Finances 8:6	focus 56:14
falls 64:1 211:18 214:8	financial 8:17 12:13	focused 136:15
familiar 75:10		folks 32:8 36:3 37:3 38:13 61:3 107:12 144:14,19 145:10 146:24 147:16
family 93:5,6		
family-owned 140:6 146:19		

149:22 160:4,6 205:24 221:6 follow 36:20 37:24 68:8 123:7 137:24 155:12 166:16 186:20 188:24 follow-up 173:16 food 77:21 90:6 184:18 185:10,14 foods 184:19 forever 86:19 151:5 forget 44:6 89:24 forgiveness 91:8 190:12, 15 191:16 192:9,14,23 193:2,3,8,13,24 210:2 form 91:7 126:13,17 formally 172:2 fortunate 47:17 forward 12:18 59:11 62:17 97:14 126:1 146:3 149:9 155:23 156:18 222:9 223:7 Forward- 9:14 found 161:21 204:18 fragmented 166:21 frame 57:19 178:21 framed 136:8 framework 118:14 119:5 Fran 26:9 124:10 216:15 Francis 68:17,22 113:24 114:1 124:12 fraud 22:7 free 14:22 163:21 freed 15:9 Freedom 106:2 frequently 49:4 Friday 95:17	friends 27:17 fringe 114:16 front 117:5 153:23 frustrated 207:7 frustration 205:15 206:3 full 31:13 39:22,23 118:23 220:15,19 fully 112:17,19,22 119:10 167:17 functionality 157:7 functions 224:15 fund 9:20 11:9 12:22 13:5, 20 14:14,21 15:2,11,14 28:3 76:11 78:4 82:21 92:2 101:13 111:11 112:22 116:9 118:3 129:18,20,21 130:6 131:5 133:12,23 134:18,19 135:2 181:9 201:17,18 202:1 212:16 219:1 220:4 222:16 funded 12:23 13:9 14:8,10 64:21 107:1 112:19 137:10 funding 13:10 14:6 76:5,7 77:11 92:6 104:19 106:1, 5 112:17 148:15 158:21 159:2,7,8,21 161:17 162:3 194:22 201:16 208:21 220:3 funds 46:1 75:22 76:1,3 110:9,20 129:9 132:5 148:10 208:15 future 12:10 144:3,8 200:1 FY19 133:24 134:6 FY20 134:7 FY2016 116:3 FY2039 72:6	FY21 134:8 FY22 134:9 FY23 116:15 133:12 134:10 215:7 217:23 218:4 FY24 134:11 215:8 FY25 134:12 158:5 FY26 27:10,14 113:8 133:14 134:13 158:9,23 218:6 FY27 15:15 97:2 113:10 115:4 116:18 128:17 133:16,20 134:1,14,20 158:13,22 215:3 217:22 FY29 135:4 158:1,17 FY30 136:19 FY33 137:10 G gain 110:23 169:24 game 45:17 gap 93:8 gathering 158:7 Gauthier 2:22,23 51:3 82:14 88:9,11,17 89:2 92:19 94:5 95:21 96:15 97:13 98:5 139:2,3 141:19 144:9 146:1,18 148:8 149:8 150:2 188:13,14 189:6,13,19 190:1 221:18,20 223:10 gave 70:8 177:5 gem 54:14 general 15:10,14 29:11 129:15,18,20,21 133:11, 22 134:19 135:2 182:21 189:2 201:18 211:12 generally 28:9
---	---	--

generated 62:2 generates 84:17,18 GFOA 129:14 GFOA's 129:7 gig 141:3 Gilmore 4:3,4 25:11,13 27:19 28:23 29:13 30:3 33:2 35:15 36:9,18 37:12 38:2 128:21,23 130:14,19 131:9,14 132:17 133:4 136:12 137:1,5,13,19 138:9,19 give 15:5,12 16:2 31:21 40:9 41:11 43:11 57:4 59:4 63:24 65:3 89:14 100:8 102:4,17 105:15,23 107:7 108:5 127:3 147:14 155:16 157:1 193:8 205:16 207:21 210:24 212:11,14 220:19 giving 58:11,13 97:19 116:24 172:16 glad 153:5 glass 184:11 go-live 55:6,7,11 167:19 goal 62:8 111:16,19,21 130:8 133:21 151:8,13 153:22 159:23 180:13 209:5 210:7 215:4 Gonzalez 26:4 good 2:3,4,6,7 10:16,17, 22 19:23 27:24 28:13 29:15 37:22 38:3 46:6 66:8,23 68:21 82:17 88:13,15 97:24 98:12 144:11 179:7 180:19 194:11,12 214:21 goodness 83:15 goods 8:11 184:16,21 187:17	gotchu 65:17 177:10 199:16 government 36:1 104:1 160:6 205:1,13 222:3 governments 129:16 Governor 24:5 graduates 154:22 grant 65:4 grants 17:2 105:23 148:3, 24 149:1,7 great 27:20 28:21 33:6,16 46:2 61:10 62:13 66:7 109:1 grocery 184:18 gross 71:1 142:20 ground 149:3 155:6 group 69:8 145:9 146:5 grow 16:11 17:6 72:24 growing 87:5 224:3 grown 74:21 133:23 growth 12:12 14:1 16:6 17:21 84:23 85:6,13 86:12 106:18 131:18 132:7,11 219:15 Grubhub 185:18 guarantee 184:1 guaranteed 13:18 guess 77:22 109:15 110:23 115:5 125:24 141:20 173:7 211:10 218:16 220:20 221:1 guys 100:4 112:15 153:6 206:11,19 222:6 H H.O.M.E. 26:23 27:5 28:5 90:12 224:23 225:5	half 90:1 164:15,16 170:16 Hall 226:6,19 Hand 198:2 hands 196:21 Hanley 11:1 happen 51:22 60:10 116:21 141:17 152:21 154:7 167:5 193:4 201:1, 12 204:24 205:8 215:9 happened 80:19 158:8 179:21 195:18 happening 36:22 53:23 70:9 170:19 211:19 212:9 214:1,11 216:4,5 218:2, 18 220:23 happy 30:20 36:23 37:1 46:10 62:1 69:24 75:9 79:14 80:17 81:16 94:3 95:14 100:13 106:9 119:22,23 120:12 hard 11:19 12:1 26:14 72:4 124:22 125:13 128:11 199:20 hardest 155:7 Harrisburg 205:9 Harrity 4:10,11 82:15 88:10 98:8,10 100:19 101:4 102:6,12 103:1,11 165:9 180:16,17 182:24 183:12,15 184:5,9,24 185:4 186:2,14,15,23 188:5 Harrity's 188:16 have-a-littles 90:16 93:13 have-nots 90:15 93:12 head 154:18 163:1 200:16 health 104:9 106:15 107:3,9 114:16 131:19
---	--	--

healthcare 99:6 hear 67:16 75:7 144:22 153:12 217:14 221:4 heard 30:22 71:21 102:14 165:13 hearing 2:10 5:7 6:14 9:9 30:8 31:5 75:21 90:13 127:18 151:18 225:23 226:2,15 hears 26:21 heavily 114:22 helpful 26:5 83:13 210:18 helping 16:22 63:13 64:4, 14 145:23 221:23 helps 72:24 hey 19:4 36:5 high 43:21 57:1 70:12 110:14 146:24 high- 149:14 high-need 135:14 higher 28:9 78:19 79:1 110:8 111:10,13 134:18 135:8 158:23 197:23 208:21 highest 63:3 212:18 highlight 91:12,22 highly 22:24 highway 181:24 hire 176:9 183:7 hired 176:5 177:5 historical 115:9 historically 104:23 history 64:13 130:21 hit 130:8 171:11 183:22 hits 60:6 hitting 126:23	hold 9:8 174:1 hold-up 54:3 55:4 holding 80:8,11 hole 182:7 holes 181:21 182:3 183:17,24 home 32:3 36:11 48:9 62:11 78:17 198:4 homeless 87:12 homelessness 87:16 homeowners 32:5 161:11 homeownership 33:10 homes 18:20 33:23 34:8,9 37:8 Homestead 19:6 21:21 22:3,8 23:12,20 160:8,9 161:1 163:3,5 hone 38:3 223:2 honored 22:6 hope 26:20 171:8 173:6 208:18 hoping 16:24 host 142:3 188:20 hotel 6:2,4 82:21 83:2,5 86:9 87:11 201:17 202:15 house 80:7 205:23 households 94:16 95:3 housing 79:21 Hovey 153:19 How's 37:22 Human 107:4 hundreds 14:22 hurt 41:9 hurts 45:8 hybrid 13:15	I IAAO 177:2 idea 63:24 66:17 80:12 196:18 identical 69:16 identified 55:23 57:11 identify 22:23 56:9,24 57:21 58:19 IEO 177:13 immediately 69:3 124:18 202:21 immense 136:4 immigrant 146:9 imminent 68:5 131:5 impact 54:19 93:16 98:23 104:6 124:5 139:8 141:22 145:9 156:20 194:17 202:20 impacted 104:12 212:7 impacts 84:3 impasse 77:24 implement 147:6 158:1,16 190:11 important 30:13 65:5 72:23 91:5 96:10 97:18 182:17 196:6 206:2 210:3 importantly 13:3 119:8 imposition 7:3 impossible 90:3 impression 60:5 improperly 56:10 improve 52:17 157:9 158:3,4 159:8 175:5 180:9 improved 22:22 31:10 32:2 50:12 58:17
---	---	---

improvement 148:14 175:22	222:14 224:1	input 75:24
improvements 34:24 156:17 171:19 179:22	increasingly 224:10	inside 18:19 182:8
improving 53:18	incredible 145:6	inspections 187:18
inaccurate 57:7	incremental 190:14	Instacart 185:9,17 188:18, 23
inaudible 17:6 147:24	incurred 30:1	installment 192:24
incentive 46:2	independence 172:7,12	installments 143:18 164:11
incentivize 195:5	independent 140:7,11 141:2,8 146:20 147:10 148:19	instances 166:19
include 181:1,5 215:14	individual 31:20 32:3 48:6 52:12 118:15,20,22	institutions 56:4
included 82:20	individualized 94:23	integrated 47:18 58:17
includes 70:13 148:3 189:3 190:19	individually 69:7	intend 45:4 157:24
including 16:16 97:5 141:3 142:14 168:18	individuals 18:19 19:3 21:24 47:7,13 63:19,22 64:4,7,14 66:18 119:9 120:7 125:18 141:7	intended 126:4
inclusive 5:22	industry 177:3 187:22	intent 157:5
income 35:21 65:1 71:2 72:12 73:5 94:12,21 120:5 140:2,3	ineligible 23:1 57:2 90:11 93:24	intention 91:20
income- 210:16	inequitably 212:7	interagency 35:1
income-based 25:4	infeasible 95:9	interest 27:4 28:11 29:5 39:7,23 44:4 118:6 119:14 191:10
incomes 49:12 96:5	influence 76:8	interested 18:7 75:20 188:15
incorporating 8:20	inform 159:9 162:12	interesting 45:1
increase 12:12 16:7 70:12 80:1 82:21,24 84:22 89:21 92:8 106:14 107:13,17,19 112:16,23 113:3 114:3,8,10,11,13, 15 116:22 133:16 135:19 158:2,22 159:6,19 162:8 164:4 171:2 174:23 199:23 222:23 224:20 225:13	information 20:20 25:3 30:6 33:17 42:15 59:23 63:18 64:16 66:7,23 81:11 95:15 98:1 103:9 121:21 144:24 145:4 146:8,12 152:9 161:10 162:1 166:17 171:19,22 174:12,18 185:4 188:11 196:1 198:15 214:2	Intergovernmental 8:24 9:2
increased 13:4,5 14:7 79:21 85:14,23 89:19 91:15 116:19 147:11 159:7 164:10	informed 143:3	interim 171:14
increases 72:13 78:17 139:24 159:2 211:14,15	informing 163:16,18	internal 145:8 172:5 224:12
	inhouse 224:17	internally 35:24 224:8
	initiative 157:3	International 177:15
	initiatives 86:6	introduced 51:4 74:7 89:7 123:10 191:8
		invalid 124:19
		invest 87:6 112:6
		invested 13:20 112:2
		investment 16:17 17:11 72:24 85:21 104:24

112:10 115:19,21,23 116:11 117:6,9 216:23 217:7,11 219:10 investments 14:24 30:16 72:2 110:1,3 111:4,7,8 112:3 115:21 116:2 investors 28:15 118:24 invoice 166:22 167:6 involves 145:10 Isaiah 225:24 issue 22:10 48:24 49:3 64:6 82:2 120:22 121:5, 13 150:17 154:1 171:11 204:12 issued 27:6,12 142:17 issues 34:23 49:10,20 50:7 52:20 61:14 79:12 100:12 151:15 154:3 171:9 191:24 207:8 items 181:2,6 185:7,17 188:17	77:2,7 82:11 88:7 98:8 103:15 109:6 117:19 123:1 128:8,16 138:24 150:7 156:3 165:6 173:15,24 174:11,20 176:4,11 177:10,18 178:5,14,19 179:15,24 180:5,11,15 183:12 185:3,16,22 186:6,12,18 188:11 190:4 221:17 225:17,23 226:10,13,24 joined 10:23 11:5 28:1 Jones 3:2,3 34:4 44:7,11 Jones' 34:1 Josh 24:5 judgment 48:4 July 55:7 59:6 167:19 170:21 191:17 jump 29:2 June 164:16 200:23	Kristin 26:7
J		
Jackie 25:20 27:24 29:17 Jamie 82:14 88:8 139:2 188:13 221:18 Jay 10:14 190:6 Jeffrey 10:14 190:6 Jim 82:15 88:9 165:9 180:16 job 14:13 33:6,16 79:5 jobs 16:19 Johnson 2:3,6,9 5:3,5 9:6 10:12,20 11:23 15:4,21 16:2 17:8 18:5 19:17 21:19 24:4 25:8 37:17 46:23 48:17 55:21 59:22 60:24 63:6 65:17 66:3,7 67:13,18,24 75:18 76:17	joined 10:23 11:5 28:1 Jones 3:2,3 34:4 44:7,11 Jones' 34:1 Josh 24:5 judgment 48:4 July 55:7 59:6 167:19 170:21 191:17 jump 29:2 June 164:16 200:23	L labor 132:2 224:13 Lamb 10:24 54:4,5,10,13 55:5 151:6,12 152:12 153:15 154:16 155:2 166:8 167:18,22 168:5,9 169:3 170:17 land 47:9 Landau 4:18 landlord 191:2 language 50:16 97:5 122:9 144:16 languages 142:23 large 31:15 49:6 114:20 116:10 124:6 132:1 169:4 large-scale 142:13 larger 133:2 219:2,8,13 largest 216:21 223:24 lastly 96:16 140:23 171:24 181:7 late 99:11 191:9 192:1 197:7 launch 20:7 launching 18:10 law 39:20 48:8,14 56:8 62:12 69:2 123:21,23 125:4,7 127:13,16 156:10 181:17 lawsuit 68:4,6,10,13 69:4, 16 lawsuits 69:1,12 layer 119:12 laying 122:7 lead 85:14 152:19 Leader 25:11
K		
Jackie 25:20 27:24 29:17 Jamie 82:14 88:8 139:2 188:13 221:18 Jay 10:14 190:6 Jeffrey 10:14 190:6 Jim 82:15 88:9 165:9 180:16 job 14:13 33:6,16 79:5 jobs 16:19 Johnson 2:3,6,9 5:3,5 9:6 10:12,20 11:23 15:4,21 16:2 17:8 18:5 19:17 21:19 24:4 25:8 37:17 46:23 48:17 55:21 59:22 60:24 63:6 65:17 66:3,7 67:13,18,24 75:18 76:17	Katherine 25:11 128:21 Kathleen 20:1 keeping 14:11 Kendra 67:2 key 153:14 154:14 kick 148:15 kicked 157:2 kind 13:19 14:18 79:10 84:12,19 86:19 108:11 110:16 132:12 141:11 152:3 175:21 177:2 178:11 210:22 222:6 kinds 39:10 knew 154:14 knowing 46:4 Kriss 26:2	Kristin 26:7

leadership 125:2 206:1	liens 50:1 190:22 195:11	longer 123:12 137:9 166:4 195:6 207:21
leading 32:11 55:10	life 108:13 132:7,16 138:3	Longtime 18:15
lean 189:7	light 98:16	looked 110:11 136:9 151:18 223:23
learn 74:10	likelihood 57:1	LOOP 18:16 19:5 163:3
learned 175:23	limit 99:23 100:15 124:17 125:14 165:20 206:7	loophole 37:2
leave 111:20 152:3 161:14	limitations 157:8	Lopez 26:2
leaving 122:13	limited 118:17 140:21	losing 35:7,9 196:23 197:6
led 172:4 181:13	limiting 99:15 166:5	losses 144:7
Legacy 156:13	lines 98:20 208:6 223:20	lost 65:7 144:1
legal 47:18 48:14 127:10	list 58:4,6,9 105:15 127:4 207:20	lot 31:1,3,8,18,20,23 34:14,15 57:17 83:24 122:6,7 138:16 148:10 151:23 172:19 185:9 189:10,16 199:7 210:16 215:20 221:5
legally 123:23 125:9	listed 105:2,4	lots 31:9,10 32:3 35:17 37:9 61:7,11 144:21 146:23
legislation 51:4 73:22 91:2,24 123:9,16 200:21	listening 26:20 61:4	Loughead 2:16 5:9 9:7 10:4
legislative 89:7 200:17 222:8	literally 106:7	love 86:17 92:20 222:20
lender 81:2,12	litigation 69:18	low 43:4 96:2 111:6
lengths 62:13	live 47:9 55:13 126:8 158:19 167:17,23 168:2 204:14	low-barrier 148:18
lessen 141:22	lives 64:10	Low-income 24:14
lesser 45:22	living 135:16 206:24	lower 31:24 99:4 110:1 111:1 197:18 212:4 218:19 224:9
letter 59:9	LLCS 118:19 120:4	lowered 111:23
letters 190:21	loans 16:23	lowering 218:3
letting 23:4 25:1 81:5	local 115:6,14 116:5,16, 24 117:3,7,13 211:17,22, 24 212:19 213:16 214:7 215:1,19 216:24 217:12, 24 218:11,20	Lozada 3:12,13 59:24 60:1,14 98:9 103:17,20 105:14 106:11 107:10,18 108:16,23 109:3,6 131:21 152:8 156:5,6 158:20 160:2,18 162:5 164:18,22 165:3 223:14,16,17
level 41:22 94:17 147:11 205:12	located 117:10	
levels 216:14	locked 92:24	
leveraged 142:9	logged 167:1	
levy 7:21	long 35:18 102:22 110:5 169:1 170:8,13,14 172:24	
levying 99:16	long- 166:8	
liabilities 14:1 46:12 145:23	long-term 89:12 94:1 106:17 166:9 167:10	
liability 14:18 15:17 143:6 163:17		
license 6:20 181:20 183:23		
licensing 32:16		

225:2,14 lunch 127:7 128:14 Lyft 73:16	153:19 171:7 217:9,10 managers 116:7 117:6 216:24 217:7,11 maneuver 199:11 manual 121:18 March 27:12 226:5,17 Marisa 26:14 mark 47:2 60:7 123:3 market 28:14 marketing 162:2 mass 161:23 162:2 match 95:6 matching 215:4 material 121:2 materially 215:6 materials 161:19 Matt 29:16 matter 30:11 61:4 Matthew 25:21 28:2 maximum 139:24 Mayor 8:23 93:10 Mayor's 92:22 161:7 MBE 213:6 MBES 215:14 Mccolgan 19:22 20:1 22:13 24:16 25:22 34:16 36:6,14 37:10 38:5,15,20 39:12 40:12 41:16 42:4,9, 21 44:12 45:6 46:9,18 47:16 50:4 52:5 53:6,11 56:12,20 58:5 60:12,16 61:18,24 70:22 71:7 74:19 75:8 79:13 80:13 81:23 82:4,8 88:22,23 90:23 93:14 95:13 96:8 97:8 98:3 118:4 119:21 120:17 121:3 122:16 123:20 128:5 141:23	145:1 156:23 159:11 160:16,20 162:22 164:20 165:1 184:12 185:13,19, 23 186:9 187:12 188:22 189:23 192:6,12,19 194:13 197:8 208:24 210:23 211:7 meaning 36:10 73:15 90:2,10 meaningful 172:16 means 12:17 14:10,17 39:5 45:22 86:23 94:22 96:23 143:8 meant 13:24 14:5 84:10 meantime 194:18 measures 9:13 mechanics 188:2 mechanisms 191:4 192:4 194:2 195:10 199:13 media 145:16 median 110:15 140:4 medical 184:19 meet 34:22 123:17 130:2 160:23 meeting 2:10 102:3,7,23 205:24 226:2,15 member 47:3 63:7 67:13 77:2 109:6,7,8 117:19,20, 21 118:18 120:4 183:12 185:4 186:14 188:16 214:21 members 13:6 18:6 19:24 26:13 66:9 101:16 110:4 111:11 207:7 225:19 mention 93:20 143:1 mentioned 52:6 85:19 99:18 116:15 154:21 169:19 178:6 185:8 195:10 209:10 217:18
M		
made 39:22 75:23 102:1,2 115:9 127:16 175:24 182:11 mail 142:14 166:24 main 51:21 53:5,9,13 151:19 maintain 41:22 92:3 129:17 maintained 44:18 majority 25:11 28:7 96:1 126:5 217:5 make 12:14 13:9,17 14:14 15:1,7 17:1,6,23 22:4 23:17 32:23 34:24 36:7 40:14 41:5 56:13 59:8,15 64:24 70:6 80:23 81:11, 16 90:2 93:15 98:15 100:6 102:19,20 110:3,17 111:4,6 115:11 118:15 124:18 130:13 132:5 141:13 145:21 152:18,24 157:19 163:11 169:22 170:3 171:1 179:16,17,22 187:3 188:3 193:7 203:13 205:17 209:6 210:10 216:13 makes 21:12 95:9 139:15 196:21 202:10 making 67:9 72:3 85:21 88:1 93:1 145:21 147:22, 23 182:21 183:8 190:20 195:10 215:13 Man 98:13 manage 106:18 153:10 management 6:19 28:3 116:8 133:8 135:17		

mentions 30:16 met 12:16 15:8 52:20 meter 50:11,19,24 51:12 52:8 53:2 89:12 206:11, 16 method 101:22 methodology 94:11 95:5 112:12 methods 47:21 metric 42:12 mic 151:11 microphone 67:19 183:13 mid-june 200:20 million 11:3 15:15,18,21 23:20 27:7 28:20 29:21 62:7 63:19 64:21 77:10, 20,21 78:2,10 83:12,19 92:1 94:9,24 95:24 96:4 101:10 103:24 106:13 108:13 115:4,12 116:4 120:9 134:2,7,8,9,10,11, 12,13,14,15,19 136:17 148:2 191:14,20 202:16 203:1,24 212:17 213:14, 15 214:6 217:19,22 218:4 222:11 224:4 millions 13:23 14:23 32:18 33:21 62:5 70:13 mind 178:21 185:5 mindful 100:18 mine 160:4 minimum 13:11 129:15 minority 211:17 212:1 minority-owned 140:20 missed 73:8 107:16 missing 31:12 32:17 33:20 34:11 36:1 mission 145:20 194:21 210:7	mistakes 183:10 mixed 186:3 188:17 mobility 16:20 model 84:4 modeled 94:14 modeling 83:1 modern- 167:7 modern-day 167:15 171:17 modernized 157:11 modify 6:19 moment 139:23 143:1 222:1 money 15:8 19:14 46:5 65:13 70:6 77:15 100:24 101:5 105:22 107:23 108:15 114:12 115:19 116:11 122:6,8,13 162:15 179:10 181:12 182:22 183:18,20 187:3 191:20 196:20 211:20,21 221:7 month 89:20,23 90:3 190:15 193:3 monthly 34:23 192:24 193:9 months 51:14 55:10 173:10 193:6 210:21 months' 129:19 moratorium 198:22 morning 2:3,4,6,7 10:16, 18,22 19:23 27:24 29:16 37:22 68:22 82:18,19 88:13,16 98:12,13 137:21 mortgage 14:19 78:21 79:1,4,24 80:4 motion 226:1 move 12:18 59:10 126:1 149:9 205:22 222:9 226:8	moved 226:13 moving 139:19 multi- 47:23 multi-party 119:7 multiple 13:1 40:24 41:4 49:7 55:23 municipal 13:12
N		
		names 90:10 nation 135:12 national 115:22,24 natural 118:18 nature 117:8 nearing 133:19 necessarily 35:20 148:12 204:21 needed 67:7 184:10 222:15 negative 14:4 110:6 131:5 169:17 neglected 124:20 negotiate 39:6 neighborhood 57:23 61:13 neighborhoods 118:9 neighbors 204:18 net 70:12 71:2 119:10 140:2,3 network 7:23 newer 22:22 103:4 newly 94:18 95:3 Nicetown 67:19 nickel 207:17 Nicolas 10:15

night 99:11	198:11 213:7,23 215:23 219:12,17,19	onboard 158:12
nightshift 99:7		one-time 105:9,11 106:3
Nina 82:13 150:9		one-year 43:13
nodded 55:21	O	ongoing 69:16,18 71:20 91:13 119:24 122:19 145:19 150:16 160:21
non-passthrough 72:17 73:11,14	O'NEILL 3:24	online 80:24 142:22
non-resident 48:3	O'ROURKE 4:24 10:15	OPA 30:24 31:3 32:10,20 34:22 78:14 79:2,7 80:6, 17 172:12 174:2,7,14,17 175:17
non-specific 129:11	object 97:18	Opal 54:7,9,10,12 166:12 167:7,17 168:2
non-uniformed 13:14	objection 97:7	opaque 153:11
nonexempt 181:6	obligation 12:16 13:12 15:7 133:11 136:11,21	open 62:20 112:20 117:13
nonprofit 56:2	obtain 32:16	operate 199:9
nonprofits 104:2	obtained 50:10	operating 5:14 9:12 56:4 77:12 129:20,22 132:10, 14 136:6
nontaxable 189:3,11,18	obvious 29:9	operational 158:3
normal 15:19 44:19	occupancy 6:11 7:2,4 83:2	operations 92:4 165:19 166:5 194:23
Nos 2:12	Occupants 18:15	opinion 40:5
notate 135:21	occupied 62:19	opportunities 87:3 132:14
note 95:16 127:11	Oepal 53:17 54:3	opportunity 57:4 58:14 75:7 132:22 138:1,14
noted 71:19	off-hours 99:8	opposed 73:16 177:11,19 226:24
notice 24:24 35:5 50:22 52:7 57:3 58:13 142:18, 21 144:20 164:6	office 11:4,6,8 27:18 38:17 55:23 56:7 62:24 74:13 81:21,22 91:1 92:20 94:4,9 97:15 107:4 113:23 119:23 121:10 139:10 147:20 161:8 170:24 172:1,5,13 214:24 215:12	opposition 93:9
noticed 214:9	office's 215:5	optimize 157:6
notices 23:4 163:23,24	Officers 177:16	option 99:2 143:17 164:11
noticing 54:20 220:22	offices 11:16 160:23	options 102:18 162:13
November 89:3 113:9 164:7	official 142:18	order 5:8 82:12 111:6 149:21 152:2 184:15
NPT 141:5	officially 5:8 109:9 128:18	ordering 185:9 188:18
nuisance 57:23	officials 20:19	orders 8:9 181:5 189:10, 16
number 16:14 24:18 34:14 42:19 58:21 102:17,21 108:10 111:6 114:8,10,12 116:23 177:7 191:22 194:16 197:9,12 206:6 212:3,20,21	offline 92:21 127:10	
numbers 15:23 42:22 59:16 70:23 74:20 86:17 99:18 102:13 134:5	offset 144:7	
	OHR 131:21 132:20	

ordinance 5:13,17,20,24 6:7,17,23 7:8,14 8:4 193:12 organization 126:14,17 175:4 organizations 76:5 83:23 104:5 original 27:14 55:6 originates 7:24 OTIS 156:10 outlier 81:18 outreach 16:21 19:14,18 20:16 62:13 140:18 141:12 142:1,14 144:13 145:7,12,15 152:16 158:24 159:3,5,8,9,15 160:10 162:10 163:9,11 209:6 outsourcing 224:11,18 outstanding 63:20 150:19 overlap 9:22 overnight 184:2 overview 16:3 owed 47:14 78:18 79:23 owner 18:15 33:13 48:10, 13 50:23 52:8 58:12 62:14,17 80:8 81:8 139:15 owner- 62:18 owner-occupants 92:18 owner-occupied 62:11 209:11,17 owners 23:4,9 47:9,24 52:24 146:6 161:16 162:12 ownership 32:10 33:7,17 owns 48:7 194:5	P p.m. 100:1,22 128:13 package 89:7 222:8 packages 181:1 Pages 106:8 paid 15:16 39:22,24 80:2 150:20 154:4 190:16 208:10 217:7 pain 171:4 painful 203:14 paper 50:22 parcel 33:15 34:7 parcels 34:15 parking 63:20 64:7,15 65:4 66:19 part 12:20 16:3 30:15 61:23 64:12 74:7 92:7 105:7 136:1 145:20 162:3 166:12 182:15 192:7,17 193:10 205:19 participant 94:15 participants 190:13 participating 86:15 participation 162:18 211:18 214:8 215:2,5,16, 20,22,23 partly 222:15 partner 160:22 partnered 170:24 partnering 153:16 partners 13:2 partnership 20:18 34:21 151:23 161:3,5,7 163:14 partnerships 142:9 parts 182:13	pass 127:15 201:2,20 passed 127:13 164:5 176:14 187:20 201:21 passenger 7:22 passing 200:18 past 14:20 16:9 51:6 133:3 160:13 176:6,18,20 178:10 201:8 212:20 patient 205:3,4 pause 195:21 pausing 72:10,21 pay 16:22 40:8 44:5 46:12 54:24 65:4,9 78:24 81:9 114:12 115:17 116:2,12 139:13,16 140:16 141:5 143:9,12,14,17 146:23,24 151:5,9,14 152:2 153:2 164:11,12,15 189:12 192:23 195:5,6 196:14, 17,19 199:3 203:14 206:18 207:23 209:20,22 219:9 paying 70:7 90:4 143:20 166:13,15,18 184:23 222:18 payment 39:14,17,21 40:3,7,10,14,17,21 41:5, 14 51:9 93:21,23 94:1 101:10 135:3 136:15 138:12,18 140:8 146:22 147:22 150:15 152:14,20 167:1 171:11 190:21 207:24 208:12 payments 14:16 113:5 133:19 141:13 151:20 165:12,16,19 166:2 169:14 171:5,21 198:21 207:22 payroll 113:4 pays 65:21 peak 99:22
---	--	---

peer 110:9 147:15 pen-terest 39:7 44:4 penalized 49:20 penalizing 199:21 penalties 65:3 164:19 165:2 191:9 192:1 195:8 199:17 penalty 39:7,21 44:4 164:23 190:12,14 191:16 192:9,14 193:3,8,12 194:17,19 195:1 196:7 208:7 pending 69:12 81:8 Pennsylvania 8:23 24:6, 10 25:6 200:22 pension 12:15,22 13:3,5, 15,20 14:14 26:9 101:9, 12,24 103:4 106:22 111:11 114:9 116:9 118:3 128:1 133:10 136:11,21 212:15 216:21,22 219:1 220:4,15 pensioners 110:24 pensions 9:21 11:9 106:15 109:15 113:19 114:2 213:1,24 214:1 216:16 217:15 218:8 220:24 people 16:18,22 43:22 51:16 53:9 64:24 65:6 74:15,24 80:11 84:13 91:10 93:1 100:8 103:5 126:3,5,12,16 144:18,22 146:11 147:23 155:4 170:5 175:7 182:1 183:5, 7 187:2 189:12 194:7 195:5,16 197:20 198:1,22 199:7 204:16 205:5,6 206:8 207:16,21 208:15 210:18 215:17 221:23 people's 51:22 74:8 222:5	perceive 174:24 percent 14:6 43:10,15 133:13 percentage 115:20 116:5, 6 216:24 217:8 218:20 222:21,22 perfect 123:15 performance 104:18 208:8 performed 224:16 period 17:23 35:13 44:6 164:6 permit 6:20 182:5,6 184:3 permits 32:14 permitting 53:20 persons 118:18 perspective 33:4 phila.gov/opa 33:8 Philadelphia 6:1,8,9,18, 24 7:9,15,20 8:1,5,10,16, 18 25:1 47:15 48:6 61:8 87:4 88:1 106:1 107:20 117:8 135:13 165:23 166:4 184:17 191:11 194:24 Philadelphia's 24:13 Philadelphians 24:9 90:21 191:21 Phillips 3:20,21 48:20,21 51:10 53:3,8,15 54:8,11 55:1,16,22 56:18 57:15 58:22 59:22 60:24 61:2, 22 165:8,10 167:16,20,24 168:7,11,24 170:11 171:23 172:18 173:11 195:24 196:3,4,11 204:17 phone 190:20 195:11 PICA 26:15 203:2 pick 51:12 176:12 179:10	picked 176:8 178:8,16,20 picture 198:18 220:15,19 pie 16:11 piles 59:2 pit 90:14 pitfalls 152:19 putting 93:11 place 14:3 22:19 46:15 49:23 52:17 58:11 140:10 148:7 153:7 154:1 159:16 175:21 188:3 191:5 192:4 194:3 195:1,9 197:15 198:1 204:20 207:19 209:19 places 87:14 117:11 placing 190:22 194:7 195:11 plaintiffs 69:2 plan 8:17 9:15 16:6,15 29:19 74:8 97:2 101:16 103:4,23 108:14 130:1,9 132:8,16 133:1 136:9,23 138:4,16 199:7 202:13,24 203:3,20 204:3 207:24 217:16 plans 13:16 playing 83:7 plays 209:19,24 pleasure 38:11,17 89:1 plumbers' 182:18 point 35:21 57:24 59:23 61:4 130:2 185:3 188:11 196:1 204:11 209:1 213:19 222:12 pointed 80:6 points 171:4 policies 39:9 policy 40:11 51:2 118:17 143:2 190:12
--	--	--

population 94:15 100:10 135:14	presence 10:13 47:1	193:1 194:4
portion 13:17 28:8 33:14 63:12 65:21 80:2 219:1 224:20	present 2:24 3:4,14,18,22 4:5,12,16 5:5,7	print 161:18
pose 99:13	presentations 142:5	prior 49:7 75:6 81:9 143:24 152:11 174:12 215:7
position 12:6 44:13 120:2 135:6 151:8,13 157:20 191:7 193:23	preserve 70:10	priority 22:14 63:3 150:24
positions 112:20 114:4,5, 11,13	President 2:2,5,8 5:3,4 9:5 10:11,18,19 11:22 15:3,20 16:1 17:7 18:4,14 19:16,23 21:18 24:3 25:7, 15 37:15,16,21 46:22 48:16,22 55:20 59:20,21 60:23 63:5 65:16 66:2,6 67:4,12,17,23 75:15,17 76:16 77:1,6 82:10,17 86:2 88:5,6,12 98:7,11 103:12,14,21 109:5,12 117:17,18,24 122:23,24 123:5 125:1 128:4,7,15 129:1 138:22,23 139:4 150:5,6,11 156:1,2,7 165:5,11 173:13,14,23 174:10,19 176:3,10 177:9,17 178:4,13,18 179:14,23 180:4,10,14,18 183:11 185:2,15,21 186:5,11,17 188:9,10 190:3,8 204:7 221:15,16 223:13,18 225:16,22 226:9,12,23	privilege 69:23
positive 14:5	pressure 108:1	proactive 56:5
positively 156:20	pretty 100:22 103:13 168:3 170:15 215:12	problem 78:13 122:14 181:11
possibly 125:16	prevent 49:23	problems 59:17
post 158:7	preventing 215:9	proceeding 97:4,10
postage 158:23	prevention 104:11	process 12:2 21:12 24:2 32:19 34:10,19 35:19 46:15 52:22 53:21 57:20 58:12 59:4,5,12 60:9 61:16,20 64:23 79:9 80:9, 15,20 96:21 108:4 113:5 118:11 121:18 152:14,23 158:11 160:21 167:3 169:2 172:8 173:4 175:6, 9,22 176:16 177:23 178:7,22 179:7,9 180:6,9
postcards 142:15	previous 120:22 129:4	processed 33:18 57:14
potential 63:4 121:8	priced 28:4	processes 12:4 35:1,24 44:21 50:13 52:17 60:13, 18 81:19 157:6 170:10 174:15 187:17
potentially 196:8	pricing 28:19	processing 49:10 51:15
pothole 181:9,13,14 182:2 183:2	primarily 22:5 39:2 106:14	Procurement 121:11 153:17,20
potholes 182:2,16 183:8 205:4	principal 39:22 192:5,22	produce 169:9
poverty 94:17 135:16		product 166:20 189:4
power 76:9		productive 188:1
PPA 63:22 64:22 65:2,14, 20		products 184:20 186:3
practically 200:24		professional 114:22 115:2 211:16 213:12 214:5 215:3 216:18,19 217:2,21 218:24 219:22 220:6 221:8 223:22
practitioners 143:4,22		
prearranged 7:23		
predict 195:3		
predictable 168:16,21		
prefer 97:10		
preparation 163:22		
prepared 107:5 184:19		
preparing 97:3		

professionals 142:6,11 proficiency 140:22 profile 110:18 profit-sharing 118:24 profits 119:10 144:2 program 5:21 9:14 18:16 19:7 21:24 22:3 23:8,24 24:11,12,15 25:5 45:20 57:9 58:11 64:20 66:18 74:17 90:20 91:4,9 95:6 104:18 110:11 145:8 148:2 155:5 159:16 163:7 198:2,7 208:16 215:13 programs 18:8,18 20:14, 24 21:2,14 22:17,19 57:8 60:21 90:11 92:17 93:1 96:2 104:6,9 140:19 145:12 148:11 159:10 160:1,8 161:12 162:17,20 163:19 202:2 209:8,23 210:4,11,15,17,20 progress 69:5,8 project 54:7,14 86:5 87:4, 7 157:23 158:13 projected 17:10,22 27:8 82:23 85:6 109:17 111:1 115:3,8 212:16 213:13 214:5 217:19,22 projecting 83:10,18 projection 27:15 84:8,23 85:20 86:12 94:7 115:10, 11,13 116:18 projections 29:6 126:11 202:14 projects 14:8 215:1 promising 208:22 prompt 150:15 promptly 151:15 promulgating 187:23	proper 79:6 properly 226:14 properties 23:22,23 47:7, 11 55:24 56:10,15,24 57:3,10 60:20 61:7,21 62:21,22 163:2 190:23 209:4,11,13,16,17 property 18:11,22 20:5,21 23:4,9,11,12,13 32:1 42:5 43:2,7,14 47:24 48:5,7, 10,13 52:8,13,24 56:7 57:22 58:12 60:5 62:9,17 78:18,19,22 79:22 80:18 81:6,7,8,14 85:9 159:14 161:15 162:10 172:1,21 174:23 176:16 proposal 119:11 162:8 proposals 108:9,10 117:14 223:8 proposed 9:11 11:3 66:22 82:20 103:23 113:10 133:16,20 134:14 158:21 192:18 proposing 113:1 193:7 proprietors 120:4 141:2 147:9 148:20 protected 198:16 protecting 89:10 protection 198:7,8 protections 49:22 91:6,20 197:15,24 proves 62:18 provide 18:3,8 23:6 25:2 27:4 53:17 81:4 121:23 141:7 153:21 161:9 162:24 163:7 167:8 194:23 208:16 provided 156:21 213:11 providing 6:3 7:10 8:15 120:6 124:6	provision 72:17 73:11,15 provisions 6:13 7:10 140:9 prudent 174:1 public 2:9,10 9:8 69:19 73:20 78:15 79:12 99:2,9, 12 194:11,12 226:1,14 publicly 69:10 published 94:10 95:16 pull 23:18 pulling 182:4 184:3 purchase 224:1,21 225:9 purchases 121:2 purchasing 54:16 169:6 purpose 61:10 129:15 159:5 purposes 118:22 pursuant 9:1 pursue 121:7 pushing 66:17 222:7 put 12:7 41:13 42:24 46:14 52:16 62:19 64:14 90:9 96:20 105:10 140:9 149:17,21 175:20 194:12 197:15,24 198:6,14 200:2 204:11 207:18 209:3 puts 96:19 putting 14:20 90:6 107:24 196:20 PWD 52:19 53:12 89:18 92:3 97:3,10,16 157:22 194:15,22 PWD's 222:12
Q		
qualifications 210:14 211:1		

qualify 93:2 94:2 193:20
210:19

quarter 218:2

quarterly 143:18

question 16:4 33:1 34:18
41:3 47:4 50:5 53:4 55:2,
19 56:14 60:2 63:9 64:12
65:19 68:18 70:5 71:17
73:9 79:17 90:17,24
96:10 107:11 129:2 133:7
137:21 141:24 150:12
156:24 186:1,22 188:16
190:9 192:8 193:11 196:7
200:11 202:19 203:9
210:13 211:10 218:7
221:1 223:19

questioning 9:24 16:5
21:20 38:1 173:17 186:7

questions 11:13,21 19:10
21:8 27:2 72:20 86:3
92:22 94:6 98:17 101:8
109:14 119:16 123:8
127:4 137:23 139:5,9,21
146:15 152:7 180:21
182:12 203:6 204:8
225:18

Quetcy 59:24 103:16
156:5 223:16

queue 57:14 204:6

quick 23:19 103:13

quicker 171:12,13

quickly 30:9 53:16 113:6

quorum 5:6

R

raise 24:21 46:5 175:11
179:1,3 198:2

raised 76:2 78:17 79:22
96:11 121:4 197:22

raising 89:22

random 207:22

randomly 207:2

range 15:24 43:4 85:11
110:16,19 140:1 182:19

rarely 188:18

rate 26:22 27:4 42:3 43:13
45:9 92:7 96:17 97:4,9
99:5,21 101:21 109:18,23
110:7,12 111:1,15,17
114:7 132:21 168:3 171:2
193:9 222:14 223:6

rates 29:5 45:10 85:6
89:17 92:8 96:3 152:10
162:19 215:6

ratio 115:23

re-establish 78:6,8

reach 23:1,3 46:13 52:24
58:14 62:14 69:21 70:3
81:22 141:6 142:10
144:18 159:16

reaches 35:22

reaching 142:7

read 5:10 9:10 51:13

reading 50:10,17 52:9
206:12,14,16

ready 11:20 55:12,15
65:18 167:23 169:16,22

real 7:4 20:5 23:18 53:16
60:11 77:7 112:11 158:24
159:4 162:16 165:17
191:20 195:14 196:7
199:15 212:21 219:19

realistic 111:22

realize 145:18

realized 185:24

Realty 7:1

reason 75:4 76:11 166:13
172:10 183:3

reasons 29:10

Rebecca 26:2

rebuilt 34:7

recall 121:4

receipts 71:1 142:20

receive 30:14 35:3 83:10
101:14 135:1 146:12

received 74:15,24 138:20
187:15

receiving 49:6 53:10 56:1,
11,15 60:20 139:11

recent 55:7 96:11 154:22
162:13

recently 24:5 52:21 55:8

reception 28:14

recertification 35:4,11
79:18

recess 128:12,14 226:4,
17

recognize 144:6

recognizes 25:10 47:1
67:1 128:20 139:1 150:8
156:4 165:7 180:16
186:13 188:12 190:5
196:2 200:6 208:3 223:15
225:24

recognizing 20:3

recommendation 129:8,
11 130:3

recommendations 172:17
175:13,19,20 176:22
177:4,6 179:7

recommends 129:14

reconciling 72:5

record 15:4 16:10 19:19
68:12 75:15 76:17 93:18
127:12 129:24 133:22
135:21 166:17 186:19
200:2 211:5

recorded 36:17 records 32:10 recoup 47:13 recovered 23:16 rectify 181:20 recurring 106:16 204:1 red 50:16 reduce 28:17 51:6 100:16 109:17,23 130:4 reduced 13:21 104:16 reduces 110:4 reduction 83:2 104:13 105:21 110:11 135:2 reductions 16:24 72:22 104:21 referring 60:19 61:19 75:11 217:18 refers 192:21 reflect 50:11,14 57:1,6 94:24 222:24 reflecting 52:9 reflects 23:10 91:23 158:22 224:4 reforms 12:23 refund 25:4 74:9,15,16,24 76:12 refunding 120:24 refunds 121:14 region 142:11 registered 141:1 regressive 72:14 73:3,7 regular 129:20,21 regulations 187:24 regulatory 96:21 regurgitating 205:15	reinstating 132:2 reiterate 80:16 reject 152:20 related 7:11 49:4 50:7 193:11 relates 222:4 relation 197:12 relative 25:24 27:3 29:6 30:13 32:12 33:20 114:20 133:7 137:15 reliable 168:16,20 reliance 224:5 relief 18:8,11,22 21:2 91:7 97:19 120:6 124:6 141:8 148:14 159:10 208:17 222:4 relies 114:21 relieve 148:12 221:24 religious 56:3 rely 94:13 98:24 99:7,10 115:11 relying 86:24 187:1 200:20 224:11 remain 119:9 134:21 remaining 78:2 remark 221:19 remember 87:23 90:12 126:10 130:20,22 remind 143:21 removal 142:7 removed 22:21 23:20 57:9 removes 119:11 rent 90:4 140:5 147:1 rental 6:2 89:14 rentals 6:4 renters 90:1	repair 183:9,17 repairs 181:9,13,15 repealing 124:23 repeat 146:17 replace 53:2 54:15,21 156:13 157:3 replaced 157:15 replacement 156:15 replacing 54:17 169:5 report 21:23 22:11 173:9 181:3 reporting 84:2 157:7 reports 169:10 represent 74:18 representatives 11:11 request 158:21 requested 159:20 162:4 requesting 95:19 208:21 requests 127:23 205:12 required 12:24 13:11 46:1 requirement 144:4 requirements 158:6 requires 94:20 96:16 research 99:19 122:18 145:11 reserve 77:11 129:6,7 132:2 reserves 77:14 resident 92:5 204:23 205:10 residential 89:19 194:1 residents 49:6,11,19,23 51:23 89:10 91:6 92:24 108:1 135:15 145:5 156:18 159:9,17 160:13 162:2 172:19 191:11
---	---	---

194:10 199:21 206:20 209:7 210:10 resist 200:5 resistant 170:6 resolution 2:15 5:11 8:14 226:3,16 resolve 154:3 Resources 107:5 respect 7:5 8:21 respond 68:18 79:14 97:11,12 175:1 178:1 200:13 response 2:20 3:7,10 4:1, 8,19,22 5:1 41:17 59:10 66:20 96:13 137:24 152:7 186:21 225:21 responses 131:12 responsibilities 9:23 responsibility 51:2 responsible 39:2 184:22 responsive 127:22 responsiveness 38:12 rest 184:6 restricted 210:17 result 27:11 28:22 32:19 resulting 62:5 171:20 results 172:24 resumed 62:1,8 retail 8:8,10 180:23 181:8 184:14,16 retailer 181:3 184:22 185:7,12 retailers 187:22 retains 118:22 retiree 101:14 102:15 retirees 14:12,15 101:11,	19 103:3 retirement 101:9 113:19 217:16 retroactive 205:11 207:22 retroactively 206:8 return 109:18,21,23 110:2,8 111:15,17 returning 17:11 returns 110:7,13 143:24 reuse 61:9 reevaluation 159:14,22 161:21 175:17 revenue 9:19 11:10 18:10 19:9 20:1,15 22:15 26:8 30:10,14 33:4,5,14,15,21 34:12,19 35:7,9 37:6 38:3,9 39:1,3 41:21 49:16 54:18,20 56:6 62:3,6 63:2 65:21 68:23 78:14 79:5 80:5,20 82:23 84:24 85:2, 23 86:13 87:2,10 98:14 100:16 107:14,19 121:8 124:5,13 126:11,18 127:21 141:10 142:1 156:9,22 158:2 190:10,11 194:20 195:3 196:23 197:6 202:15 203:1,4 204:13 210:8 212:23 214:4,14 222:23 revenue's 79:5 80:14 191:6 revenues 85:15 129:21 reverse 216:9 review 56:22 172:6 reviewed 50:3 reviewing 176:21 reviews 175:18 Revised 8:17 revising 6:12	revisions 8:20 revisit 87:20 RFP 158:7 172:13 176:9, 13 177:23 178:7 Richardson 4:3,5 25:12, 14 27:20 28:24 29:14 30:4 33:3 35:16 36:10,19 37:13 38:2 128:22,24 130:15,20 131:10,15 132:18 133:5 136:13 137:2,6,14,20 138:10,20 rid 139:7 ride 7:24 rides 99:24 rideshare 7:18 63:10 64:13 66:15 72:8,13,18 73:2,14 98:23 99:1,8,11 141:4 rideshares 99:4 rising 89:17 162:9 172:20 risk 83:1 99:13 110:4,18 risky 109:24 203:21 road 181:9 182:20 roads 182:23 Rob 10:2,7,22 11:23 25:20 26:24 30:8 49:1 63:8 130:15 134:6 200:12 robust 20:16 role 209:20 210:1 roll 2:17 170:2 rollout 170:3 Ron 153:19 room 6:2,4 226:6,18 rooms 83:5,24 root 151:19 roughly 15:15 103:23 106:13 116:6 218:1
--	--	--

round 109:10 128:19 row 111:23 run 172:11 running 99:10 215:17 S Sabrina 25:20 128:9,10 safe 111:4,7,8 112:2 safety 99:13 sake 98:17 127:5 sale 61:20 62:5,16 195:16 209:12,14 sales 62:2,8 63:2 85:10 120:24 191:2 Salvation 34:4 satisfied 168:22 satisfy 124:15 save 107:21,23 108:15,19, 20 179:9 183:20 210:22 saved 116:3 saves 116:10 saving 13:22 savings 199:7 scenario 41:18 scenarios 83:22 108:6,7 131:2 schedule 55:9 scheduled 9:17 32:21 89:22 scheduling 6:14 school 7:16,20 45:10 65:22 122:10 school-related 63:13 schools 65:20 106:2 scope 169:3	scratching 200:16 scroll 33:11 second-to-last 152:23 seconded 226:11,14 Section 6:23 7:17 secure 48:4 segregated 87:10 select 172:14 selection 156:11 158:10 sell 28:16 62:11 send 23:3 24:22 50:21 57:3 80:21 sending 58:13 190:20 senior 22:6 91:18 seniors 49:11 198:3 sense 85:20 196:21 202:10 sentiment 88:20 separate 50:22 217:3 SEPTA 132:6 September 89:18 97:1 sequestration 191:3 series 12:23 service 27:13 29:9,20 30:1 51:23 52:3 133:9,18, 23 134:2,18 135:3 136:18,21 138:17 157:10 213:12 220:21 224:22 225:11 services 26:5 72:8,14 87:12 89:5 92:2 99:8 104:4,8,10 115:2 156:21 210:9 211:16 214:6 215:3 216:19 217:2,21 218:24 219:23 220:6 221:9 223:22 224:2,7,9,11,21 225:9	session 73:20 set 63:19 68:24 69:15 77:9 112:4 153:23 223:7 setback 170:9 settle 68:3 settled 68:24 settlement 68:14 sewage 206:20,22 207:2 Shakina 25:21 Shapiro 24:5 share 52:13 shared 51:2 118:5 shelter 82:22 Sheriff 62:2,8 63:1 191:2 Sheriff's 61:20 195:16 209:12,14 shoot 111:5 shop 50:19,24 shout-out 128:9 show 85:22 112:1 126:13 213:18 223:5 showcasing 33:16 showing 219:13 224:21 225:1 shown 73:4 shows 14:11 73:5 84:24 86:5 225:7,8 shrinks 136:18 shut 196:8,12,18 shut- 199:13 shut-off 197:17,21 198:6, 9,10,23 199:2 shut-offs 197:13 shutting 190:24 shy 66:13
---	--	---

side 130:10 sign 19:5 significant 30:24 32:12 39:18 58:7 120:5 135:1 149:23 224:5 significantly 133:24 197:18 signify 226:21 similar 159:15 simple 160:9 simply 49:14 139:18 single 21:11 34:9 95:2 97:21 105:21 118:18 119:3,6 120:4 136:19 163:6 Sinking 9:20 11:9 28:3 sir 10:20 61:1 76:18 183:14 situation 59:6 98:16 situations 56:9 size 114:21 129:16 slide 33:10 slightly 29:18 slow 98:14 205:1 slowdown 151:20 slowed 14:2 106:20 slowing 169:21 small 17:3 28:8 67:8 70:19 115:6,14 116:16,24 117:3,13 118:7,8 123:12 124:17 126:24 127:12 139:11 140:12 148:3 151:2 154:10 165:15,18 166:6 191:21 211:17,21, 24 212:19 213:16 214:7 215:1 216:20 217:24 218:11,20,24 smaller 58:4,10 146:9	smoothly 170:4 SNAP 77:22 snow 205:5 social 104:3 145:16 sole 120:3 141:1 147:9 148:20 Solicitor 67:11 68:2 solid 61:15 solve 167:11 sort 40:6 82:24 144:18 152:18 170:22 171:8 sound 144:10 sources 85:2 space 152:5 153:10 spaces 85:22 speak 16:12 29:11 34:19 80:14 85:1 121:15 123:21 135:16 146:14 151:11 156:14 159:3 183:13 special 26:6 specialized 104:5 specific 16:10 17:2 80:18 81:14 82:2 129:8 186:21 213:23 specifically 50:7 92:23 139:6 148:17,21 218:8 specifics 15:5 speed 43:24 spend 115:8 211:20,21 212:3,17 213:14 216:21, 22 217:6,20 221:6 spending 9:12 130:5 219:15,20 220:3,15,17,20 spent 77:16,20 split 164:24 spoke 74:11 205:21	spot 161:2 spouse 48:11 spring 29:24 Squilla 2:19 47:2 109:8 117:21 123:3,4 124:9 125:6 126:21 127:19 stability 12:8 stabilization 129:5 staff 75:5 112:10,18,19,22 113:1,4 155:5 158:12,15 staffed 154:17 155:3 stage 40:23 stakeholders 157:23 stand 128:12 153:17 171:7 226:4,17 standard 39:11,13 177:3 standardized 40:13 standpoint 12:13 start 26:23 28:18 38:19 48:23 49:2 60:9 86:24 173:4 started 110:10 starting 26:19 83:17 84:6 154:19 starts 199:3 state 13:11 25:6 43:19 120:24 203:11 stated 94:7 129:10 statement 147:24 stats 23:18 198:16 status 18:24 21:4 56:3 68:9,12 120:23 121:16,24 198:6 stay 18:19 93:3 stem 49:21 step 108:14 152:22,23 155:17,18
--	--	---

steps 49:15 56:5 141:6 147:21 154:12 166:2 168:18 stimulates 17:15 stop 130:5 152:13 184:1 Storefront 148:13 strategies 17:9,20 146:11 strategy 12:11,14 47:12 63:1 106:18,24 107:8 130:4 135:18 147:13 202:23 streamline 157:5 streamlining 150:22 Street 117:11 205:2 streets 181:22 strengthens 89:8 strides 171:1 strike 77:23 structural 106:16 structure 95:1 structured 225:6 structures 13:13 structuring 138:17 struggle 135:8 struggling 46:11 97:21 139:12,23 stuck 80:11 student 16:23 Stukes-baylor 26:11 stupid 126:12 Subcode 6:7 subdivided 31:9,19 32:2 subdivisions 31:2,4 subject 119:10 124:2 submit 105:16 108:24 119:19 137:22 162:18	211:2,4 submitted 8:22 subsidy 132:6 substance 104:10 substantial 222:15 success 159:20 successful 159:18 161:22 sudden 207:1 sued 125:8 suits 190:24 195:13 summary 217:20 summer 173:8 sunset 86:18,21 support 11:2 23:6 66:18 90:19 114:23 139:22 140:10,19 157:18 162:13 203:7 210:9 supported 66:12 supportive 204:21 supports 66:16 96:23 104:3 supposed 53:23 55:2 60:8,9 181:8 survey 73:3 suspend 181:19 183:23 sustain 92:4 151:3 194:22 sympathetic 127:17 system 32:11 33:18 40:7 45:18 49:21 55:13 58:17 59:14 156:12,14,16,17,20 157:4,11,12,14,21 158:1, 17 166:21 167:2 169:12 170:2 171:17 178:24 206:4 systemic 207:14 systemically 216:3	systems 22:23 35:2 54:16,18,22 169:6 T table 10:10,23 19:21 27:22 68:20 90:6 122:7, 14 149:17,21 tack 221:21 takes 96:18 151:4 170:14 taking 35:18 49:16 56:6 76:6 99:12 121:19 124:22 132:3 134:22 154:13 160:14 169:1 talk 12:9 20:24 21:21 30:10 39:8 40:2 45:16 67:18 74:1 92:20 101:10 107:6 119:22 131:22 141:15 145:14 146:4,6 151:17 187:22 190:17 197:13 212:24 216:15 talked 17:13 32:6 53:24 63:12 64:2 73:22 92:23 106:23 107:6 122:12 130:11 136:10 147:22 163:10 216:18 223:22 talking 53:13 54:6 113:22 122:3 147:4 170:22 206:10 219:11 220:2 tangible 8:11 TAP 89:9 90:20 91:4,16 92:10 93:4,20,24 94:8,14 190:13,15 191:15 192:22 193:1,4,9,17,20 198:7 208:12 222:16,19,22,24 targets 133:9 208:8,20 tax 6:2,4 7:2,3,16,19,21 8:8,9 12:12 16:7,23 17:14 18:8,11,22 19:6 20:5,21 24:7,10,14 25:4 28:8,10 42:2,5 43:2,8,14 44:16 53:20 56:2,11,15,22 58:16 60:6,7 63:10 64:13,
---	--	--

21 66:15 67:8 71:3 72:2, 6,10,12 73:2 74:8,9,16 78:19 82:21 83:20 84:7, 16 85:7,9,10 86:9,19 87:8,11 98:14,23 99:16, 24 118:21 119:10 121:1 139:6,13,17 140:15,24 141:5 142:6,10 143:12 144:8 145:12 146:21 148:13 157:14 158:24 159:4,10,14 162:16 163:21 175:7 180:23 181:8 184:14,23 185:12 189:5 202:15 205:6 tax-free 126:15 163:20 tax-supported 133:9,17 taxable 28:7,9 184:16 187:16 188:4 189:4 taxation 119:12 taxed 31:19 99:3 188:4 taxes 8:6 31:7,13,16 32:19 33:12 47:8 72:7,14, 16 73:13 78:18,23 79:22 85:5,12 140:16 162:10 174:23 175:11 179:3 taxing 85:3 86:14 taxpayer 46:11 taxpayers 116:10 145:5, 22 team 12:5 20:16 23:3 26:15 47:18 56:23 58:2 89:5 96:12 127:22 145:7, 11 151:22 152:4 159:6 160:10 189:1 team's 12:1 technical 148:4 189:1 technology 30:17 167:8, 11,13,15 169:23 208:23 telling 51:24 137:17 220:14 tenants 89:14 90:9 91:7	92:14,15 tend 131:11 tens 62:5 term 32:8 110:5 137:9 166:9,10 170:8 term-of-leave 113:5 terms 6:5,15,21 7:6,12 8:2,12 12:7,10 16:11 27:5 29:4 38:11 39:14,17 64:3 93:22 110:18 132:9 170:9 testify 10:6 11:2 testimony 9:18 10:1 11:7 30:16 113:15 114:24 154:21 190:10 191:13 192:20 193:18 217:16 222:13 testing 170:18 texting 144:17 thank-yous 25:18 26:19 That'd 109:1 there'll 88:2 110:5 thing 45:15 48:2 55:12 73:19 74:3 92:11 106:3 131:17 137:9 155:7 164:13 182:16 187:3 188:19 189:18 221:4 225:12 things 14:10 16:14,21 17:5 19:12 46:5 75:20 86:1 100:15 115:7 131:19 136:8 144:22 148:6 149:16 168:19 169:2 171:14 182:1,19 188:20 195:12,13,14 203:10 204:19,24 205:7 206:9 207:6 213:2 thinking 64:5 135:10 136:9 137:18 Thomas 4:7 195:19,23 200:4 202:11 203:16 204:4 214:20 226:1,7	thought 44:1 113:22 144:12,16,17 147:2 148:17 149:2 thousands 47:10 83:5 142:10 207:5 208:1 three-year 64:20 threshold 65:24 133:20 136:2 197:17,23 thresholds 135:23 throw 187:11 189:18 throwing 187:8 tickets 64:8,16 65:4,8 66:19 tiered 60:17 ties 151:21 time 17:23 22:18 29:4,5 32:23 33:24 40:9 44:5,15 45:5 57:19 58:20 71:24 72:4 81:1 84:18 87:21 89:24 98:18 99:15,22 100:15,23 105:16 106:6 119:15 121:19 127:5 132:3 134:23 135:20,22 152:2 155:22 157:4 163:18 170:13,14 175:13, 16 176:21,23 177:8,19,22 178:16 179:20 180:2,13 195:6 216:13 timeline 32:9 58:24 154:6 166:1 172:22 timelines 53:18 timely 152:1 153:3 166:14,15,18 171:4 194:21 times 51:11 52:1 100:21 107:12 130:23 131:6 144:21,23 166:14,18 171:20 timing 155:8 Title 6:9,17 8:4
--	--	---

titles 5:10	221:5,10	122:17 125:22 137:17
today 9:8,17 11:2 90:18 119:17 126:11,19 127:14, 15 157:8 169:19 212:15 226:4,17	Treasurer's 11:8 27:17 214:23 215:12	152:18 155:10 197:5 199:11 206:2 220:13
told 67:10 68:2 183:3	treated 118:20 119:2 143:7	understanding 35:8 63:11,17 64:11 111:9 121:12 122:18 123:22 126:22
tomorrow 102:24	treatment 40:16	understood 30:4 98:4 101:3 150:1 163:12 184:4
ton 34:8	trend 116:20 212:10 213:21 214:12 216:2,5,9 218:9 220:23	undertaken 140:18
tool 194:20	trending 220:10	unexpected 49:13
tools 190:18	trends 218:18	unfunded 14:18 15:17
top 61:6 154:11 155:17 162:24	triage 154:2 171:9	unhoused 88:2
tore 34:5	trigger 60:8	uniform 94:23
total 28:6,11 70:11 71:3,5 77:12 116:22 142:7 193:6	trips 99:5	uniformity 123:19 124:16 125:17
touches 55:14	trust 160:5 161:3,15	unimproved 31:8,18,23 34:14 37:9
tout 72:1	Tuesday 226:5	unintended 120:2 124:4 125:10 169:18,19
touting 66:14	turmoil 71:21	union 13:2 63:13
towers 7:5	turn 18:5	unit 56:22 113:4 153:19 154:17,19 155:5 171:8
townhomes 34:8	tweaked 116:1	unlike 90:7
track 32:13 108:17	type 33:8 63:21 115:10	unpaid 65:8
tracking 29:4	types 104:8 205:7 212:5	unrestricted 129:9,17
tract 161:9	typical 89:19,22	up-to-date 43:24
trade-off 136:3	typically 39:23 40:20 84:19 96:2	update 32:9 53:17
traditionally 200:23	U	upfront 167:5
train 169:15	Uber 72:17 73:13,16	upkeep 182:23
training 152:16 153:10 158:18 170:13,14	unaffordable 49:14	usage 50:11,12,18,21 51:7 52:10 73:6 96:6
transit 99:9 161:23	unbeknownst 80:4	user 158:5
translated 142:22	uncertainty 71:20 130:23 134:24 135:10	utilities 90:8
transpasses 63:14	undermine 195:2	utility 90:5 194:6 221:24
transportation 7:22 63:15 99:2,12	undermines 44:14	utilize 145:16
trash 162:9 164:4	understand 21:14 39:1 59:3 76:1 77:15 95:11 100:4 120:1 121:17	
Treasurer 9:20 27:23 28:1 29:1,17 150:13 214:24		

utilizes 56:23	wage 17:14 25:4 74:9,16 85:7 159:2	weeks 154:20
utilizing 30:17	wages 114:14	well-run 116:9
V		
vacancy 114:6 132:21 133:2	wait 102:22 167:21	wheelchair- 99:3
vacant 23:13 31:8,17,23 34:6,14 55:24 61:7,20 62:20 209:15	waiting 45:19	wholesale 184:21
validation 167:4	waive 39:21 65:2	wholly-owned 118:19
valuable 160:22 161:4	waived 51:8	widely 194:19
values 36:16 80:22,24	walk 41:24 118:13 152:4 210:6	wiggle 87:1
variety 14:24 18:17	walked 108:11	win 171:16
vast 217:5	walking 178:21	winds 132:3
vehicles 65:7	walks 21:7	winter 210:21
vendor 150:18 152:14 153:7,19 155:9 156:11 158:10 171:7	Wall 117:10	wipe 44:3
vendors 54:24 150:15 151:2,9,14 153:24 154:11 168:19,22 171:10 224:6	wanted 24:19 27:1 30:10 37:23 38:2,13 92:12 93:19 101:3 110:17 124:19,21 125:5 129:3 133:6 192:8,13 195:24 200:2 221:21 222:12	witnesses 10:9 27:21
versus 198:12 211:24	ward 34:2	women 212:1
victim 22:7	warehouse 58:18	wondered 83:6
videos 20:23	water 26:8 49:5,7,17 51:21,22 52:2 53:5,9,13 89:8,11,15,17 90:9,21 92:5 134:17 145:13 156:13,15 157:3,20 158:16 184:11 190:10,17 191:5,6,10 192:2 194:24 195:17 196:8,12,14,17 199:18,24 204:12 207:18 209:13 210:1 222:5,17 223:8	wondering 31:11
viewable 80:24	Waxman 26:14	word 18:24 20:10 44:3 145:17
violence 104:10	ways 84:21 89:14 111:24 141:21 144:18 146:7 148:19	wording 176:12
visible 167:6	webinars 142:4	work 11:19 12:1,2 15:10 18:2 20:3 25:17 26:14,15 34:21 46:10 51:5,8 52:18 58:8 62:24 63:3 65:11 73:21 79:9 80:16 81:3,13 85:17 87:24 88:18 98:19 100:13 128:11 147:13 160:11 161:8 165:21 166:7 167:12 182:8 187:21 202:1,8 216:12
voice 67:20	website 20:22	worked 12:5 16:8 18:13 24:21 38:9 163:14
vote 197:4	week 28:5 77:12	worker 181:24
voted 109:17		workers 99:6,7 141:3
voucher 152:20		workflow 157:6
W		
W2s 25:3		workforce 16:16,18 17:13 85:18 104:11
wacky 40:6		working 24:6,10 38:17

39:19 52:4 56:7 88:21
91:1 92:2 96:13 118:6
135:15 139:22 145:9
147:19 153:6 157:21
158:11 171:6

works 95:7 221:11

workshops 142:4

world 87:5 117:9 135:11,
12

worried 178:20 186:24

worst 55:12

wrapped 68:6

writing 39:16 71:14
198:15 211:1

written 11:7 124:15
137:23

wrong 99:21 168:19
206:12,21 207:3 216:4

Y

year 5:14,17 8:17,21 9:13,
16 11:18 13:23 14:4 15:6
20:8,18 24:23 25:17
29:19,21 30:1 42:11,13
43:1,2,8,12 51:7 55:3,8
64:22 67:5 70:7,8 71:19
74:7,22,23 77:9,14,17
78:3 83:17,19 85:8,10
105:13 108:5,6 109:16,
19,20 111:14 112:18,21
113:14 114:6 120:10
126:18 130:1,9 136:16,17
138:4,8 139:16 140:15,17
142:12 143:9,12,14,15,
16,19,24 156:8 159:21,23
162:4 164:8,14,17 170:15
174:2,13 197:19 198:11,
12 202:13,22,23 203:3,
18,20 204:1,3 206:14,17
212:22 213:17,18 218:4

year's 53:24 54:1 77:19
78:5 81:10 133:1 139:17

year-over-year 106:13

years 5:21 8:19 12:21
14:20 28:21 31:6,14 32:7
36:4 40:13 42:8 43:10,15
49:8 50:13 51:13 56:5
57:24 58:15,16 84:16
106:21 110:6 111:23
130:22 134:3 143:6
144:3,5,8 152:11 154:7
157:13,15,16 197:16
202:17 203:19 207:1
212:21 215:7 217:2

yesterday 25:19 26:24
30:8 63:11,23 71:22
99:17 108:12 122:12
129:4,7 130:16 152:6
200:11 203:10

yesterday's 154:21

York 47:10 99:23 117:11

Young 3:6 10:14 103:19
109:7,11 110:21 111:18
112:14 113:7,13,18
114:18 116:13 117:16,19
190:6,7 192:10,15 193:14
195:7,20,22 196:5,9,16
199:6 204:10 208:4,5
210:12 211:3,9 212:13
213:3,9 214:3,21,22
215:21 217:13 219:3,7,
18,24 220:7,18 221:12
223:21

Youtube 20:23

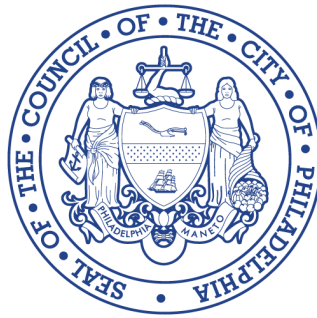
Z

zhoop 186:8

zoning 6:12 32:13

City of Philadelphia

*City Council
Chief Clerk's Office
402 City Hall
Philadelphia, PA 19107*



Meeting Agenda

Wednesday, March 25, 2026

10:00 AM

BUDGET

Room 400, City Hall

Committee of the Whole

- [260199](#) An Ordinance Adopting the Operating Budget for Fiscal Year 2027.
- [260200](#) An Ordinance To adopt a Fiscal Year 2027 Capital Budget.
- [260201](#) An Ordinance To adopt a Capital Program for the six Fiscal Years 2027-2032 inclusive.
- [260202](#) An Ordinance Amending Chapter 19-2400 of The Philadelphia Code, entitled “Hotel Room Rental Tax,” by providing for an additional excise tax on hotel room rentals, all under certain terms and conditions.
- [260203](#) An Ordinance Amending Subcode “A” (The Philadelphia Administrative Code) of Title 4 of The Philadelphia Code (The Building, Construction and Occupancy Code), by adding and revising Zoning Board of Adjustment fees and provisions regarding hearing scheduling, all under certain terms and conditions.
- [260204](#) An Ordinance Amending Title 3 of The Philadelphia Code, entitled “Air Management Code,” to modify the amounts of license and permit fees, under certain terms and conditions.
- [260205](#) An Ordinance Amending Section 19-1806 of The Philadelphia Code, entitled “Authorization of Realty Use and Occupancy Tax,” to clarify the imposition of the tax on the use or occupancy of real estate with respect to cell towers; all under certain terms and conditions.
- [260206](#) An Ordinance Amending Chapter 6-600 of The Philadelphia Code (“Asbestos”), by adding and revising provisions related to various fees, all under certain terms and conditions.
- [260208](#) An Ordinance Amending Chapter 19-1800 of The Philadelphia Code, entitled “School Tax Authorization,” to add a new Section 19-1808, entitled “Authorization of Rideshare Use Tax,” to authorize the Board of the School District of Philadelphia to levy a tax upon the use by a passenger of a transportation network company for a prearranged ride that originates in Philadelphia; all under certain terms and conditions.
- [260209](#) An Ordinance Amending Title 19 of The Philadelphia Code, entitled “Finance, Taxes and Collections,” to add a new Chapter 19-4800, entitled “Retail Delivery Tax,” to establish a tax on orders for the delivery in Philadelphia of retail consumer and other tangible goods, all under certain terms and conditions.

260227

Resolution Providing for the approval by the Council of the City of Philadelphia of a Revised Five Year Financial Plan for the City of Philadelphia covering Fiscal Years 2027 through 2031, and incorporating revisions with respect to Fiscal Year 2026, which is to be submitted by the Mayor to the Pennsylvania Intergovernmental Cooperation Authority pursuant to an Intergovernmental Cooperation Agreement by and between the City and the Authority.

Budget hearings will be held in person at Philadelphia City Council Chambers, Room 400 (Fourth Floor), City Hall. Speakers interested in making public testimony should call 215 686 3407 or email Budget.Hearings@phila.gov by 3 p.m. on the day prior to the public testimony session at which they wish to speak and submit the following information:

Date you will be testifying

Full name

Callback telephone number where you can be reached

Street Address

Identify the bill number or resolution number or numbers that will be addressed and whether you support or oppose them.

Dates for Public Testimony:

Tuesday, April 21st, 1:00 PM, Tax Bills

Wednesday, April 22nd, 1:00 PM, School District

Wednesday, May 6th, 10:00 AM- 4:00 PM