

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

Remote location using Microsoft® Teams
Wednesday, December 8, 2021
9:00 a.m.

PRESENT:

COUNCILWOMAN JAMIE GAUTHIER, CHAIR
COUNCILMAN CURTIS JONES, JR., VICE-CHAIR
COUNCILWOMAN CINDY BASS
COUNCILWOMAN KENDRA BROOKS
COUNCILMAN ALLAN DOMB
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ
COUNCILMAN MARK SQUILLA

ALSO PRESENT:

COUNCILWOMAN HELEN GYM

BILL: 210920

1 - - -

2 COUNCILWOMAN GAUTHIER: Good
3 morning, everyone.

4 I understand that state law
5 currently requires that the following
6 announcement be made at the beginning of
7 every remote public hearing as follows:
8 Due to the current public health emergency,
9 City Council Committees are currently
10 meeting remotely. We are using Microsoft
11 Teams to make these remote hearings
12 possible.

13 Instructions for how the public
14 may view and offer public testimony at
15 public hearings of Council Committees are
16 included in the public hearing notices that
17 are published in the Daily News, Inquirer
18 and Legal Intelligencer prior to the
19 hearings and can also be found on
20 PHLCouncil.com. Everyone who has been
21 invited to the meeting to testify should be
22 aware that this public hearing is being
23 recorded. Because the hearing is public,
24 participants and viewers have no reasonable
25 expectation of privacy. By continuing to

1 be in the meeting, you are consenting to
2 being recorded.

3 Additionally, prior to recognizing
4 Members for the questions or comments they
5 have for witnesses, I will note for the
6 record at this time that we will use the
7 chat feature available in Microsoft Teams
8 to allow Members to signify that they wish
9 to be recognized. In order to comply with
10 the Sunshine Act, the chat feature must
11 only be used for this purpose. Thank you.
12 I now note that the hour has come.

13 Mr. Weiss, will you please call
14 the roll to take attendance. Members that
15 are in attendance will please indicate that
16 you are present when your name is called.
17 Also, please say a few brief words when
18 responding so that your image will be
19 displayed when you speak.

20 THE CLERK: Vice-Chairman Jones.

21 COUNCILMAN JONES: Good morning,
22 Madam Chair, members of the Committee and
23 viewing public.

24 COUNCILWOMAN GAUTHIER: Good
25 morning.

1 THE CLERK: Councilmember Gilmore
2 Richardson.

3 COUNCILWOMAN GILMORE RICHARDSON:
4 Good morning, Madam Chair. Good morning,
5 colleagues. I'm present.

6 COUNCILMAN JONES: I'm sorry,
7 Madam Chair. I had it on mute. Good
8 morning and --

9 COUNCILWOMAN GAUTHIER: We heard
10 you.

11 COUNCILMAN JONES: Oh, you heard
12 me.

13 COUNCILWOMAN GAUTHIER: Yes.

14 COUNCILMAN JONES: Good.

15 THE CLERK: Councilmember Bass.

16 COUNCILWOMAN BASS: Good morning,
17 Madam Chair, colleagues and Philadelphia.
18 I am present.

19 COUNCILWOMAN GAUTHIER: Good
20 morning.

21 THE CLERK: Councilmember Squilla.

22 COUNCILMAN SQUILLA: Good morning,
23 Madam Chair and colleagues. Present.

24 THE CLERK: Councilmember Domb.

25 COUNCILMAN DOMB: Good morning,

1 Madam Chair and colleagues. I'm present.

2 THE CLERK: Councilmember Brooks.

3 COUNCILWOMAN BROOKS: Good
4 morning, Madam Chair and colleagues. I am
5 present.

6 COUNCILWOMAN GAUTHIER: Good
7 morning. Thank you. A quorum of the
8 Committee has been established and this
9 hearing is now called to order. This is
10 the public hearing of the Committee on
11 Housing, Neighborhood Development and The
12 Homeless regarding Bill No. 210920.

13 Mr. Weiss, will you please read
14 the title of the bill.

15 THE CLERK: Bill No. 210920,
16 amending Chapter 9-800 of The Philadelphia
17 Code, entitled "Landlord and Tenant," to
18 provide for an eviction diversion program,
19 to make associated changes related to the
20 landlord and tenant relationship, and
21 making certain technical changes, all under
22 certain terms and conditions.

23 COUNCILWOMAN GAUTHIER: Thank you.
24 Before we begin, I'd like to make some
25 opening remarks about this legislation and

1 why it's necessary in order to achieve the
2 goal of decreasing evictions in our City
3 and keeping tenants in their homes whenever
4 possible.

5 For too long there's been an
6 imbalance of power in the eviction process.
7 Historically, about 90 percent of tenants
8 facing eviction in Philadelphia did so
9 without legal representation, and the
10 overwhelming majority of those tenants were
11 Black or Hispanic. In 2020, Philadelphians
12 were facing the unprecedented events of the
13 COVID-19 pandemic. Many were unable to pay
14 their rent, which had the potential to
15 cause a historic increase in the number of
16 evictions flooding our courts.

17 With my Council colleagues Helen
18 Gym and Kendra Brooks, we introduced the
19 Emergency Housing Protection Act, an
20 innovative bundle of legislation that
21 established the Eviction Diversion Program
22 that provided renters and landlords an
23 opportunity to reach an agreement without
24 going to court and facing an eviction which
25 would undoubtedly make finding a new

1 apartment much harder.

2 The Eviction Diversion Program was
3 a piece of innovation that was borne during
4 a time of crisis. So far the program has
5 been an overwhelming success, with 93
6 percent of cases that come through the
7 program reaching an agreement without an
8 eviction filing.

9 I look forward to today's dialogue
10 on what lessons we've learned since the
11 implementation of the program and why these
12 lessons have led us to a place that caused
13 us to extend the Eviction Diversion
14 Program. My colleague Councilmember Gym
15 was right when she said every eviction is a
16 policy failure. It is my hope that through
17 extending the Eviction Diversion Program we
18 can decrease the number of evictions filed
19 in our City and restore power to tenants
20 who previously faced this battle all alone.

21 And with that, the Chair
22 recognizes Councilmember Helen Gym, the
23 sponsor of this bill for opening remarks.

24 COUNCILWOMAN GYM: Thank you so
25 much, Madam Chair, and to all my colleagues

1 on the Housing Committee. This is a
2 Committee that has been pushing forward on
3 model legislation for the nation, not just
4 for our City, that shown that we can
5 address one of the most pernicious impacts
6 of poverty which is evictions.

7 We can do it when we put up smart
8 policies. We can do it when we figure out
9 offramps to evictions. And I just want to
10 express gratitude in particular to all the
11 individuals and entities that have come
12 together in a really collaborative manner
13 to see our evictions plummet.

14 I want to thank especially our
15 Philadelphia Municipal Courts and Presiding
16 President Judge Patrick Dugan as well as
17 Presiding Judge Matthew Wolf. I want to
18 thank our legal advocates, some of whom are
19 on the call today, but many of whom have
20 been actively participating in supporting
21 this program, our housing counselors.

22 I especially want to thank our
23 City agencies, Eva Gladstein, Ann Fadullon,
24 our PHLRentAssist program, Melissa Long.
25 The list can go on and on, but our City

1 agencies pulled together in a time of
2 crisis before we even had resources
3 together and put something together that
4 has been cited in national newspapers and
5 by the White House as being the gold
6 standard.

7 Madam Chair, before we launch in,
8 I thought it would be helpful to do a very
9 brief presentation about the Eviction
10 Diversion Program because I know it's
11 complicated and it has been evolving over
12 time. So if we could ask Nick Spiva to
13 help proceed with the presentation, and
14 this will be very brief as we go through
15 this.

16 Philadelphia --

17 COUNCILWOMAN GILMORE RICHARDSON:
18 Point of information, Madam Chair. Point
19 of information.

20 COUNCILWOMAN GAUTHIER: Sure.

21 COUNCILWOMAN GILMORE RICHARDSON:
22 This is Councilmember Gilmore Richardson.
23 I also wanted to ask the bill's sponsor as
24 part of the presentation if she would be
25 able to detail the amendments for the

1 record with the inclusion of the
2 presentation.

3 COUNCILWOMAN GYM: Yes, that is
4 definitely part of the plan. Thank you so
5 much, Councilmember. I wanted to make sure
6 because I know this has been going through
7 a number of iterations.

8 The most important thing is, I
9 think as Councilmember Gauthier laid out,
10 in September we came up with an emergency
11 effort to really try to deal with evictions
12 with stay-at-home mandates and other types
13 of orders. But it's very clear that now we
14 are going to move toward long-term
15 sustainable solutions, and that may not
16 include the program exactly as it's formed,
17 but we are on a path towards long-term
18 sustainability and seeing resolution other
19 than eviction moving forward and making
20 sure that the evictions that do move
21 forward are ones that require court
22 litigation and oversight.

23 So as you can see here, and I
24 don't know if you can go to full screen,
25 Nick, but if we can get a full screen, that

1 will be really helpful. So Philadelphia
2 has fallen off the list of top evicting
3 cities in the nation. Prior to the
4 pandemic, we were between 19,000 and 22,000
5 annual eviction filings a year.

6 As Councilmember Gauthier said,
7 the numbers are very clear. 74 percent of
8 evictions involved an African American
9 resident of Philadelphia. 70 percent
10 involved a woman, and more than half
11 involved a caretaker, either a parent, a
12 caregiver or someone who's taking care of
13 someone who is most in need. That meant
14 that our City is impacted with all the
15 19,000 to 22,000 evictions that were
16 happening roughly prepandemic.

17 As you can see here on the map,
18 the evictions are concentrated in
19 neighborhoods and communities, and they
20 often track regardless of income, that you
21 will see higher proportions of African
22 Americans, women regardless of income in
23 these tracks. So this is a long-term issue
24 that we need to get to the root of and
25 we're starting to peel away.

1 We can go to the next slide. As
2 you know, about half of Philadelphians are
3 currently renters. The subprime mortgage
4 crisis clearly impacted homeownership in
5 our City and as people get back on their
6 feet or seek other options, about half of
7 Philadelphians are renters. More than
8 300,000 -- this includes renters who are
9 already cost-burdened prepandemic estimated
10 at more than 300,000 Philadelphians.

11 So we want to go through -- I
12 think Councilmember Gauthier hit on the
13 Emergency Housing Protection Act, which was
14 put in place by this Council body in June
15 of 2020, and the Eviction Diversion Program
16 launched in September of 2020. We launched
17 this effort before there were federal funds
18 promised to us, before there was
19 significant state funding promised to us.
20 And I just want to underscore again that
21 this would not have happened were it not
22 for the deep commitment and hard work of
23 our City agencies, our partnerships with
24 Council, with housing counselors and
25 community organizations that really pulled

1 together in a time of crisis.

2 And it's further proof that when
3 we get structures in place, when we
4 understand what our needs are and we build
5 off of our strengths, which was a really
6 collaborative effort with our City, our
7 courts and our advocacy organizations, we
8 can do something that not only works for
9 us, we can prove that it can works for the
10 country.

11 From more than 20,000 evictions
12 filed in 2019, we went down to 4500 in
13 2020. We'll be somewhere around 6,000 in
14 2021. We reduced eviction filings by over
15 75 percent. That is a huge number. And
16 what it shows is that we need offramps for
17 an eviction, ones that had not currently
18 existed in our City. We have expedited
19 timelines. This is extremely important for
20 those cases that do move forward.

21 Average case delays in municipal
22 court were around 90 days. Those have now
23 been reduced to 30 days. That is a
24 significant change and one of the main
25 drivers about why we want to see this

1 legislation move forward. We have a 93
2 percent success rate. Out of the several
3 thousand cases that have moved through the
4 Eviction Diversion Program, an overwhelming
5 majority reach a resolution or continue
6 mediation rather than seek eviction. This
7 has been one of the main drivers for the
8 expedited timelines and further proof that
9 people need time to resolve problems rather
10 than an expedited eviction process that is
11 only jamming up our courts and not
12 necessarily solving problems.

13 And finally, the Eviction
14 Diversion Program has been one of the key
15 factors in making sure that Philadelphia
16 has been a model for the nation in terms of
17 distribution of rental assistance. We've
18 had more than \$230 million in rental
19 assistance distributed to over 37,000
20 families and thousands of landlords across
21 the City of Philadelphia. We are working
22 on solutions that keep our markets stable,
23 that ensure that both landlords can get
24 paid and that renters could stay housing
25 stable.

1 So in the current context and why
2 we are moving forward, because we've been
3 very cautious. As this Committee knows,
4 the formal law mandating the Eviction
5 Diversion Program expired in March of 2021.
6 We chose not to move forward on that, in
7 part because we wanted the courts to really
8 pick up the program, and the courts have
9 been operating the diversion program
10 through emergency orders issued by the
11 Pennsylvania Supreme Court about once every
12 30-to-60 days. That authorization will
13 expire at the end of this month.

14 In terms of funding, because I
15 know this is an important question and this
16 will also be addressed in some of our
17 amendments, in terms of funding the City
18 recently received an additional \$35 million
19 in federal rent assist money. We've
20 applied for \$400 million in additional
21 federal reallocation. That money can
22 come -- it's hard to know when the money
23 can come. It can come as soon as January.
24 It's hard to tell, but it's one of the
25 things that we want to make sure that

1 there's a diversion program in place while
2 rental funds are clearly made available.

3 And finally, we have had a wide
4 range of support for this program, not the
5 least of which does include Governor Wolf,
6 Attorney General Josh Shapiro who's been a
7 huge advocate for the program, our State
8 Senate Delegation that fought for rent
9 assist money, the Philadelphia Bar
10 Association, our housing counselors and
11 many, many more.

12 Is that the end of our PowerPoint,
13 Nick -- okay, great. So Bill No. 210920
14 in this context does a number of things,
15 and then I'm going to go through the
16 amendments right after that. One, it
17 extends the authorization so that the City
18 can continue to operate an Eviction
19 Diversion Program and it maintains
20 flexibility allowing for the City and
21 courts to craft the program.

22 So if you'll notice, the program
23 is not dictated. It's not specifically
24 delineated here. It simply creates a local
25 authorization structure since the emergency

1 authorization from the Supreme Court is
2 going to expire. It does require that
3 landlords provide a notice of rights to
4 their tenants and it permits exceptions of
5 course to prevent any threats of harm.

6 So I want to run through the
7 amendments to Bill No. 210920 as well. So
8 we've had an extensive amendment process in
9 part, because again, we want this program
10 to work both for our Council colleagues and
11 in the best interests of the landlords and
12 tenants, and we recognize that this program
13 continues to evolve.

14 Rent assistance at this level, at
15 the hundreds and hundreds of millions of
16 dollars level will not be with us forever.
17 We can hope that in the future our federal
18 government, our state government and our
19 City is reminded of the importance of
20 centering either local rent vouchers,
21 continuing housing subsidies, but it's our
22 understanding that this program is going to
23 have to evolve and change as our
24 circumstances change.

25 The main change in here is that

1 the authorization for this bill is not
2 permanent. It will expire at the end of
3 this year. Our hope is that we will
4 continue to work with our courts, our City
5 and our multiple agencies, including advice
6 through the National Center for State
7 Courts on a long-term sustainable program
8 to see diversion and other types of
9 offerings move through our City and our
10 courts without harming tenants or
11 inappropriately delaying due process.

12 Second, it requires that the
13 Administration will work with appropriate
14 stakeholders to develop and further enhance
15 the Eviction Diversion Program, including
16 periodic and independent evaluations of the
17 program. One of the main changes as well
18 is that this deals with a lot of the
19 questions that I know some of the Council
20 colleagues have had, which is about
21 sufficient funding. It clarifies that it
22 is not Council's expectation that the
23 diversion program will continue unless
24 appropriate funding is available.

25 To be clear, the staffing for the

1 eviction diversion which provides the
2 housing counselors has been funded through
3 2024. And for that, I'm incredibly
4 grateful to this Council body. But the
5 City has applied for rent assistance, and
6 the language that is now provided makes it
7 clear that should there be any kind of
8 hiatus or any type of delay in the rent
9 assistance, that the City will switch to a
10 new program. So instead of a 45-day
11 timeline, we simply switched to a new
12 application that focuses primarily on
13 mediation and then movement towards the
14 court process.

15 Just another reminder to my
16 colleagues, that landlords are required to
17 give 30 days notice to their tenant before
18 filing for an eviction. So this is
19 consistent with existing guidelines. It
20 doesn't add any additional time.

21 Finally, there are some additional
22 technical changes that were requested by
23 the Administration, the courts and the Law
24 Department. I'm happy to run through
25 those. But I didn't mention an amendment

1 it's most likely because they're considered
2 a technical amendment and are commonly
3 applied in situations like this.

4 And with that, I just want to
5 again thank the Housing Committee for
6 taking a bold step in uncertain times and
7 setting up the opportunity for us to show
8 this country that Philadelphia can actually
9 lead on real and meaningful solutions. And
10 as we turn the corner into 2022 and beyond,
11 our commitment now is to a long-term
12 process that is going to evolve, but that
13 recognizes that we've got a great program
14 and that on December 31st we should not
15 simply leave dozens and dozens of housing
16 counselors in the lurch, kind of the courts
17 as they start to reopen being overly
18 burdened with cases that could otherwise be
19 resolved through other means, and that
20 we're looking for offramps for evictions
21 when they make sense, with (inaudible)
22 involved.

23 And with that, I just want to
24 thank again the Housing Committee. I want
25 to thank the leadership, Madam Chair,

1 yourself and my Council sponsors,
2 Councilmembers Gauthier, Brooks, Thomas and
3 Jones. Thank you very much.

4 COUNCILWOMAN GAUTHIER: Thank you,
5 Councilmember Gym.

6 Councilmember Gilmore Richardson,
7 are you okay or --

8 COUNCILWOMAN GILMORE RICHARDSON:
9 Yes, I am. Yes, I'd like to be recognized,
10 Madam Chair.

11 Thank you so much for the
12 opportunity to address the Committee. And
13 I wanted to thank the bill's sponsor
14 Councilmember Gym for reaching out and
15 working through some of the areas where
16 there were concerns relative to sort of
17 where we are in this process, particularly
18 around the rental assistance knowing that
19 the City has applied for additional funding
20 but also knowing that all of the funding
21 that has been applied for already we know
22 that there's more requests than we have
23 dollars for. So I just wanted to thank her
24 for the amendments that were presented,
25 particularly the sunset provision but also

1 the cause around sufficient funding.

2 With that Madam Chair, I must be
3 excused for other Council business. I
4 would like to be recorded as voting aye on
5 this bill. Thank you very much, and thank
6 you to the sponsor for listening to the
7 concerns presented and offering amendments
8 that are palatable to this process. Thank
9 you so much.

10 COUNCILWOMAN GAUTHIER: Thank you,
11 Councilmember.

12 Vice-Chair Jones, I see you have
13 your hand raised.

14 COUNCILMAN JONES: Yes, Madam
15 Chair.

16 A couple of quick points. There
17 is a sunset on this bill. And when is
18 that?

19 COUNCILWOMAN GYM: Yes. Thank you
20 so much, Councilmember Jones. So we are
21 sunsetting the bill on December 31, 2022.
22 So it's a one-year provision while we try
23 to move towards a more longer-term
24 sustainable situation.

25 COUNCILMAN JONES: Second point is

1 I understand the demand far exceeds, but I
2 also understand the supply hasn't gotten
3 out of the door to folks. Has there been
4 any progress on making sure the actual
5 dollars that have been appropriated are
6 getting to applicants and where are we with
7 that backlog?

8 COUNCILWOMAN GYM: I think that
9 will be a question that is best posed to
10 some of our Administration and to our legal
11 advocates as well.

12 COUNCILMAN JONES: Thank you so
13 much.

14 COUNCILWOMAN GYM: And I know it
15 will help answer all of that.

16 COUNCILMAN JONES: Thank you,
17 Madam Chair.

18 COUNCILWOMAN GAUTHIER: Thank
19 you --

20 COUNCILWOMAN GYM: And just for
21 clarity -- I'm sorry. Madam Chair, may
22 I --

23 COUNCILWOMAN GAUTHIER: Go ahead.

24 COUNCILWOMAN GYM: Just for
25 clarity, one of the things that I hope that

1 our Council body can perhaps consider is
2 that we do recognize that there's far more
3 demand than need, but there is an
4 importance about prioritizing diversion and
5 the rent assist. As we start to move
6 towards more stability, it does I hope make
7 sense for us to consider that diversion,
8 individuals who are imminently at risk of
9 being evicted can and should be prioritized
10 in the rent assistance money and in future
11 housing subsidies moving rent subsidies as
12 we move forward. We can prevent evictions.
13 Rent assistance has been a key part of
14 that, and that's an important aspect of it.

15 Currently, I'm not aware that
16 that's necessarily or very clearly the
17 case. But as we move forward on this,
18 Council's efforts to ensure that diversion
19 and cases that move through diversion are
20 prioritized in the rent assistance would be
21 a big change and also potentially a big
22 help.

23 Thank you very much, Madam Chair.

24 COUNCILWOMAN GAUTHIER: Thank you.

25 I'd like to recognize that we're joined by

1 Councilmember Maria Quinones-Sanchez. Good
2 morning.

3 COUNCILWOMAN QUINONES-SANCHEZ:
4 Good morning, Madam Chair. I'm present.

5 COUNCILWOMAN GAUTHIER: I see
6 Councilmember Bass. You have your hand up.

7 COUNCILWOMAN BASS: I do. Good
8 morning and thank you, Madam Chair.

9 Question for Councilwoman Gym, the
10 bill's sponsor: I wanted to know -- I know
11 Councilman Jones had made reference to the
12 sunset and I know that there's an ongoing
13 process to a long-term solution, and I just
14 really want to encourage. I don't know if
15 you have that laid out yet in terms of how
16 that's going to work in terms of getting to
17 the long-term solution, but I'm just
18 raising my hand and advocating that the
19 Committee as a whole be included in those
20 conversations.

21 Particularly as a District member,
22 I hear a lot from folks who face eviction.
23 I hear a lot from landlords. I'd like to
24 bring all of that to the table. And so, I
25 would love to be a part of the long-term

1 solution, and I know that other members of
2 this body probably would as well, so thank
3 you.

4 COUNCILWOMAN GAUTHIER: Thank you.
5 I'm happy to work with Councilwoman Gym on
6 that to make sure that the Committee
7 members are included.

8 Are there any other members of the
9 Committee that would like to make opening
10 remarks before we move on?

11 COUNCILWOMAN QUINONES-SANCHEZ:
12 Madam Chair, if I may. This is
13 Councilwoman Sanchez.

14 COUNCILWOMAN GAUTHIER: Yes,
15 please.

16 COUNCILWOMAN QUINONES-SANCHEZ:
17 Thank you. And I know that in the
18 testimony as the witnesses come forward, a
19 lot of this stuff will be discussed. I
20 think what's usually important with all the
21 work that's been done up-to-date is there
22 was a crisis and there was an immediate
23 response, even though there was a crisis
24 before COVID, but COVID really gave us an
25 opportunity to do things very differently

1 and think outside the box and engage the
2 courts in a way we hadn't before and engage
3 our stakeholders.

4 I think what's hugely important as
5 we move forward and this Council's never
6 been shy about, is the core of this has
7 been the housing counseling, the
8 stakeholders group and the helping of
9 navigating folks. And what I'm going to
10 say, and I say this as Chair of
11 Appropriations, is that we really have to
12 double-down on that component of what we're
13 doing as the stakeholders work through how
14 do you make this program permanent and
15 infused into a different way of doing the
16 work, but we have a bottleneck of mortgage
17 foreclosures coming up, and we've been
18 highlighted as the city of mortgage
19 foreclosures.

20 We have bottlenecks that are going
21 to be opening up. And the core to all of
22 this is us making sure that those
23 stakeholder groups who are doing an
24 incredible amount of job and we're burning
25 them out, right, that we're really

1 committed to that infrastructure.

2 So I want to thank Councilmember
3 Gym who I know has really worked hard on
4 this, but I also want to thank the City's
5 Housing Department for helping us with
6 this. And ultimately, this is a money
7 issue. It's a structural issue. It's how
8 we support housing counseling and then
9 ultimately, how do we create a long-term
10 program to fund eviction prevention, which
11 is homeless prevention and how do we make
12 sure that those dollars are being
13 leveraged.

14 So I want to thank everybody who's
15 worked on this. I know we still have a lot
16 of work to do in this space, but the crisis
17 created an opportunity and we need to take
18 advantage of that opportunity and make this
19 something that is permanent, seamless and
20 protects small landlords as well as
21 protecting the folks in this eviction
22 process. So thank you very much and thank
23 you to all the folks who've worked hard to
24 get here today. I'm committed, more
25 housing counseling money. Thank you.

1 COUNCILWOMAN GAUTHIER: Thank you.

2 Very important point.

3 Mr. Weiss, will you please call
4 the first panel or witness we have to
5 testify this morning.

6 THE CLERK: Melissa Long.

7 MS. LONG: Good morning,
8 everybody.

9 COUNCILWOMAN GAUTHIER: Good
10 morning. Please state your name for the
11 record and proceed with your testimony.

12 MS. LONG: Thank you. Yes. I'm
13 Melissa Long, the Division of Housing and
14 Community Development. Good morning,
15 Council Chair Gauthier and other members of
16 the Housing, Neighborhood Development and
17 Homeless Committee and other members of
18 City Council. Philadelphia's Eviction
19 Diversion Program has been a successful
20 partnership among the Administration, City
21 Council, housing counseling agencies, legal
22 assistance organizations, tenants,
23 landlords, the First Judicial District
24 Court and do also want to thank my
25 colleagues at MDO, Eva Gladstein and

1 Kathleen Grady.

2 Philadelphia's has been a national
3 leader in keeping tenants in their homes
4 during the COVID pandemic. As you saw in
5 the presentation since September 2020, we
6 have reached an outcome in nearly 2500
7 cases in the program. And of those, more
8 than 2300 or 93 percent reached an
9 agreement or continue to negotiate. And
10 this level of success would not have been
11 possible without our Emergency Rental
12 Assistance Program, which has distributed
13 more than 235 million to 37,500 applicants,
14 and that's just from Phase 4. Indeed
15 without rental assistance, it will be very
16 difficult to run a successful eviction
17 diversion program. I'm pleased to be here
18 today to support Bill No. 210920 as
19 amended. Thank you so much and I'm happy
20 to answer any questions.

21 COUNCILWOMAN GAUTHIER: Thank you
22 so much, Ms. Long, for your testimony. I
23 have a few questions for you, and then I'll
24 turn to questions from my colleagues.

25 MS. LONG: Sure.

1 COUNCILWOMAN GAUTHIER: In your
2 testimony, you described the success of the
3 Eviction Diversion Program and explained
4 that the Emergency Rental Assistance
5 Program played a role in the success. Can
6 you talk about how making the Eviction
7 Diversion Program permanent, how that would
8 further decrease the number of evictions
9 filed in the City of Philadelphia?

10 MS. LONG: Yes. And I think
11 truly, and I think we've said this, in the
12 short term it's going to be very critical
13 with this huge demand because although
14 we've served over 37,000, there are over
15 30,000 applicants that still have yet to be
16 reviewed, which is why PHDC recently
17 submitted a request for over 300 million.
18 There's over 300 million in need.

19 And I do want to clarify we are
20 still waiting to hear back from Treasury
21 about how much of that we will be awarded
22 in the timeline. So certainly in the
23 short-term, the presence of the substantial
24 rental assistance is very, very key. And I
25 think as Councilmember Gym discussed we are

1 working partners and we're happy to include
2 members of this Committee in this process,
3 working very closely with the court and the
4 National Center for State Courts in a
5 longer term solution and what that will
6 look like. And I think also continuing to
7 advocate at a national level for permanent
8 vouchers and more substantial ongoing
9 rental assistance as well.

10 COUNCILWOMAN GAUTHIER: Okay.
11 What additional supports do you think you
12 need in order to successfully extend this
13 program over the long-term?

14 MS. LONG: Well, the key one that
15 I just discussed absolutely is definitely
16 resources. And I think to Councilmember
17 Sanchez's point of ongoing support, I know
18 there are NPI funds that have been
19 identified for diversion for our partners,
20 but really we could not do this without our
21 partners, housing counselors, NACs.

22 To Councilmember Jones' question
23 to help with the bottleneck, diversion
24 partners over the last several months have
25 really all been all hands on deck to work

1 to get those tenant and landlord
2 applications complete, reviewed and
3 approved. And many, many thanks to
4 colleagues at PHDC. They have dedicated
5 staff to those folks that are in diversion
6 and really working hard to get those
7 payments out and address what you had
8 mentioned. I think on average it's about
9 7, 8 million a year that we are processing
10 to get to tenants and landlords.

11 So I think it's really critical to
12 recognize, especially the housing
13 counselors and NACs and legally providers
14 that they also are dealing with mortgage
15 foreclosures and reminding folks in that
16 first quarter Philly First Home will be
17 starting back, so really ensuring that our
18 critical partners are supported.

19 COUNCILWOMAN GAUTHIER: Okay. But
20 it does sound like given the stats of the
21 program that overall you think it's good
22 and beneficial in our efforts to increase
23 evictions. You just want to make sure that
24 we have the infrastructure to support it,
25 including the emergency rental and the

1 support to our stakeholders and
2 organizations that are helping us in that.

3 MS. LONG: Absolutely. And I
4 think big kudos to our partners. As the
5 funding changes and the environment
6 changes, they all have been able to pivot
7 and make adjustment, so that's super key.

8 COUNCILWOMAN GAUTHIER:
9 Absolutely.

10 Councilmember Jones, I know you
11 had some questions earlier about the
12 program. Do you want to ask those now?

13 COUNCILMAN JONES: Yeah. Thank
14 you, Madam Chair.

15 I guess what I want to know is how
16 do we get that pipeline unjammed, and to
17 what extent is it jammed? Give us some
18 scope.

19 MS. LONG: And you know, as I said
20 I know there's been -- I can tell you that
21 we're getting \$7 million to \$8 million out
22 each week. I mean, I can go back and see
23 where we are. Although we had a recent
24 influx of about 30 million, that's probably
25 only going to get us through the end of

1 this month, maybe very early January. So I
2 can definitely get back to you with that.

3 COUNCILMAN JONES: So let me
4 rephrase the question. How long does it
5 take for an applicant to be processed and
6 receive rental assistance?

7 MS. LONG: Again, I can go back to
8 my colleagues at PHDC to give you an
9 average. A lot of that is dependent on
10 making sure that all of the documentation
11 is in and that's why it's so critical that
12 our housing counselors and NACs are
13 assisting tenants in getting that
14 documentation and getting it uploaded. If
15 they have to go back, there's a lot of --
16 even though the Treasury has a more
17 flexible program, we still have to ensure
18 that the applications are complete. But I
19 can try to -- I'll go back and get you an
20 average.

21 COUNCILMAN JONES: My office
22 receives a lot of those frantic calls about
23 evictions, but I also get those calls from
24 property owners saying, my mortgage is due
25 and I can't evict anyone. And if there is

1 going to be assistance to them, we'd like
2 it to hurry because some of the banks are
3 not following the same course the City is
4 following on moratoriums.

5 They are full steam ahead looking
6 at the value of these investment properties
7 and trying to make moves. So that is an
8 important part of the balance between
9 assisting residents, and for some of the
10 property owners, this is their 40 acres and
11 a mule. This is I worked at the Post
12 Office all my life, bought two properties
13 and now I can't in my retirement get that
14 retirement income, so we have to have a
15 balance. Otherwise, there will be
16 speculators that come into our town that
17 are a lot more heartless in the pursuit of
18 profits than some of the folks that we're
19 used to dealing with that are mom and pops.
20 That's my fear.

21 MS. LONG: Absolutely. Totally
22 agree.

23 COUNCILWOMAN GAUTHIER: Thank you.
24 I want to support Councilmember Jones'
25 point there. First, you guys have done

1 just a Herculean lift of getting this
2 program up and running as quickly as you
3 did. But as we're thinking through over
4 the long-term infrastructure, we do need to
5 kind of have a good sense of what that flow
6 chart looks like and make sure that we have
7 the staff capacity and also in the
8 community the stakeholder capacity to move
9 people through the system.

10 We've also gotten many frantic
11 calls about people who have applied and
12 they're scared, right, they're scared
13 they're going to get evicted and they want
14 an answer about their application. So just
15 something for us to think through as we
16 move forward.

17 MS. LONG: Yes.

18 COUNCILWOMAN GAUTHIER: And I know
19 that Councilmember Brooks has questions.

20 COUNCILWOMAN BROOKS: Thank you.
21 I'm sorry. I'm having tech issues over
22 here. So my question is around diversion
23 and rental assistance. Just for clarity,
24 is diversion a priority for rental
25 assistance?

1 MS. LONG: Yes. And the way it's
2 structured now is they're almost done
3 simultaneously, right. The application to
4 rental assistance is made and then the
5 landlords are automatically placed in
6 diversion so that the partners can assist
7 the tenants in any way possible to help
8 with the application. They go through
9 triage. I know CORA Good Shepherd is doing
10 mediations when there's difficulty, that we
11 meet with a mediator with landlord and
12 tenant, so they work hand in hand.

13 COUNCILWOMAN BROOKS: So as the
14 program continues to roll out, is the
15 funding prioritized for diversion as part
16 of this rental assistance program? There
17 has been money added to continue the rental
18 assistance. But is there also money
19 prioritized for folks that are in diversion
20 or for the diversion program to continue to
21 assist in making sure both landlords and
22 tenants have positive outcomes?

23 MS. LONG: And those that are in
24 diversion, they do get priority review and
25 attention in the rental assistance, and

1 there's also NPI funding. There's a
2 diversion line item that there's going to
3 be some more dedicated funding to help
4 partners.

5 COUNCILWOMAN BROOKS: So is the
6 dedicated funding equivalent to the demand
7 for rental assistance? Are we guaranteed
8 that whether it's the mom or pops or
9 low-income folks trying to figure out how
10 to make this work, are those folks
11 prioritized first over folks that may have
12 other means but still need rental
13 assistance immediately?

14 MS. LONG: And unfortunately, the
15 demand is way larger than the amount of
16 available rental assistance. But we work
17 with the partners to prioritize recently
18 those that may be facing lockout. We're
19 constantly looking at the priorities and
20 trying to get those that are most in
21 danger.

22 COUNCILWOMAN BROOKS: Is there a
23 system for prioritization or is it
24 randomized?

25 MS. LONG: Well, we do set up a

1 system, those that are generally based most
2 at risk that are in diversion and rental
3 assistance. And we do everything that we
4 can to meet those needs.

5 COUNCILWOMAN BROOKS: Thank you.

6 MS. LONG: Thank you.

7 COUNCILWOMAN GAUTHIER: Thank you.

8 Are there any more questions or comments
9 from members of the Committee for this
10 witness?

11 (No response.)

12 COUNCILWOMAN GAUTHIER: There
13 being none, Mr. Weiss, will you please call
14 the next panel to testify.

15 THE CLERK: Rachel Garland, Andre
16 Del Valle, John Mitchell, Anabeth Rosado,
17 Abraham Pardo and Sue Wasserkrug.

18 COUNCILWOMAN GAUTHIER: Okay.
19 Ms. Garland, are you there and connected?

20 MS. GARLAND: I am. Good morning.

21 COUNCILWOMAN GAUTHIER: Good
22 morning. Please state your name for the
23 record and proceed with your testimony.

24 MS. GARLAND: Good morning. And
25 thank you for the opportunity to address

1 the Committee in support of Bill 210920.
2 My name is Rachel Garland and I'm the
3 Managing Attorney of the Housing Unit at
4 Community Legal Services. This bill will
5 extend the requirement that landlords
6 participate in Philadelphia's Eviction
7 Diversion Program.

8 The program is currently leading
9 the nation as a model for how to stabilize
10 landlords and tenants not just during the
11 economic and health crisis brought by the
12 COVID-19 pandemic, but also as a strong
13 solution that can extend beyond the
14 pandemic. The White House has repeatedly
15 highlighted the success of Philadelphia's
16 eviction diversion model, and last year
17 invited Rasheedah Phillips from CLS to
18 speak on a summit about the program.

19 The Department of Justice sent a
20 letter to all 50 states in which it held
21 out Philadelphia's program and the
22 requirement that landlords participate
23 prefiling as the national model for other
24 states to emulate. And the Urban Institute
25 has chosen Philadelphia's program as one of

1 the top three programs in the country to
2 highlight.

3 Community Legal Services is very
4 proud to be part of this coalition that
5 helped to build the Eviction Diversion
6 Program, and we are continuing to work with
7 the coalition as well as with the
8 Pennsylvania Apartment Association to
9 improve and grow the program. We're
10 involved in the program, design and
11 training and ongoing support to the housing
12 counselors and the mediators, which are the
13 foundation of the program.

14 CLS works with the City to ensure
15 the coordination between the Eviction
16 Diversion Program, the Philadelphia
17 Eviction Prevention Project and the
18 newly-funded Right to Counsel. These are
19 regional equity programs that we believe
20 work in tandem with each other to ensure
21 that tenants are supported no matter what
22 type of eviction they face.

23 Those cases, which can be easily
24 resolved with the support of housing
25 counselors and mediators, can reach a swift

1 resolution in the diversion program. That
2 then leaves those cases that have
3 complicated factors and legal defenses to
4 be handled by the court system with the
5 benefit of legal counsel for tenants
6 through PEPP and through Right to Counsel.
7 These solutions together with other
8 investments by the City and housing are
9 creating the stability that will help us
10 recover from the pandemic that exists and
11 also address the housing crisis that
12 existed well before the pandemic.

13 So I'm going to highlight just a
14 few of the many reasons that we believe the
15 Eviction Diversion Program is necessary for
16 Philadelphia. Some of these have been
17 touched on already, such as that before the
18 pandemic Philadelphia had over 19,000
19 eviction filings annually. These eviction
20 filings overwhelmingly affected Black
21 female-led households, creating a cycle of
22 evictions that forced many households of
23 color into a downward spiral economically,
24 educationally and employment-wise.

25 Just this past year thanks to the

1 success of the diversion program, there's
2 been approximately 6,000 eviction filings.
3 This is an incredible reduction in eviction
4 filings. It has enabled households most at
5 risk of harm both due to Philadelphia's
6 high eviction rates and due to COVID-19 to
7 maintain some stability during this very
8 destabilizing time.

9 The diversion program has a
10 success rate of over 93 percent with
11 landlords and tenants both engages with the
12 process. The Eviction Diversion Program as
13 you know matches tenants with
14 Philadelphia's well-trained nationally
15 ranked housing counselors. The housing
16 counselors meet with the tenants. They
17 review their finances. They help them
18 connect with rental assistance and other
19 resources, and they help support the
20 resolution by attending the mediation
21 session themselves.

22 Good Shepherd Mediation
23 coordinates volunteer mediators who use
24 their skills to help reopen lines of
25 communication, resolving not just the

1 immediate issue but laying the foundation
2 for landlords and tenants to be able to
3 resolve future issues as they arise so that
4 the cycle of evictions and court filings is
5 broken.

6 Just a year ago, landlords who
7 filed an eviction case in court were facing
8 a four- to five-month wait for a court
9 hearing due to the backlog and volume that
10 was overwhelming the court system. This is
11 a diversion program and the court
12 requirement that landlords participate in
13 the diversion program, the court has been
14 able to catch up and ensure that landlords
15 who needs to be in hearings are able to get
16 them within 30 days.

17 The reason why we are now turning
18 to City Council for helping continuing this
19 requirement is that without the diversion
20 requirement, Philadelphia risks becoming
21 overwhelmed again by cases that are going
22 to the court system that could otherwise be
23 easily resolved through diversion. If we
24 want to help the court keep a speedy trial
25 scheduled to be able to get to hearings

1 within 30 days, it's imperative that we
2 have a diversion program that allows cases
3 that can be resolved through diversion to
4 go that route first before going to court.

5 Currently, there are over 30,000
6 rental assistance applications still
7 pending. If the requirement ended and all
8 of these landlords were to file an eviction
9 case, the court would face more than a
10 year's worth of eviction filings in the
11 span of a week which would take over a year
12 to schedule. This diversion requirement
13 ensures that those cases which need speedy
14 trials can receive them and that those
15 cases that can be resolved have the
16 opportunity to do so.

17 We've come a long way in the last
18 year and a half of building the program.
19 The City and coalition partners have
20 invested hours of time, energy and vision
21 into this program. It is wonderful to see
22 the praise that Philadelphia is receiving
23 from this program from other cities,
24 housing advocates and the national media.
25 Philadelphia is leading the way and

1 inspiring others to follow.

2 We took the calamity of the COVID-
3 19 pandemic and out of it built something
4 that we can all work collaboratively
5 towards to help support our City's renters
6 and landlords and their stability to ensure
7 the stability of our neighborhoods and the
8 vitality of our City. I'll be happy to
9 answer any questions.

10 COUNCILWOMAN GAUTHIER: Thank you.
11 Mr. Del Valle, are you there and connected?

12 MR. DEL VALLE: I am. Good
13 morning, Councilmember.

14 COUNCILWOMAN GAUTHIER: Good
15 morning. Please state your name for the
16 record and proceed with your testimony.

17 MR. DEL VALLE: Sure. Good
18 morning, Chairperson Gauthier and members
19 of the Committee on Housing, Neighborhood
20 Development and The Homeless. My name is
21 Andre Del Valle. I'm the Director of
22 Government Affairs for the Pennsylvania
23 Apartment Association. I'd like to thank
24 you for the opportunity to testify today on
25 Bill No. 210920, establishing a residential

1 Eviction Diversion Program to facilitate
2 dispute resolution between landlords and
3 tenants.

4 This program would include
5 enrollment requirement that one or more
6 parties complete an application for rental
7 assistance or similar financial assistance
8 as a method for enrollment in the Eviction
9 Diversion Program, provided that such
10 rental or similar financial assistance is
11 available.

12 I'd like to begin my testimony by
13 thanking Councilmember Gym and her team for
14 their open dialogue over the course of the
15 last several weeks around this legislation,
16 which has led to a number of amendments
17 which you see before you today, and further
18 continued commitment to cross-collaborate
19 in the future to create and fix the ongoing
20 challenges to the current eviction
21 diversion and mediation program.

22 This commitment will ensure that
23 both landlord associations, tenant
24 advocates and other appropriate
25 stakeholders can continue to work together

1 in a productive manner on a program that
2 finds equilibrium for both landlords and
3 tenants. Over the last eight months, the
4 Pennsylvania Apartment Association has
5 worked closely with Community Legal
6 Services, the Philadelphia Bar Association,
7 PHDC, Good Shepherd Mediation and the
8 courts to help troubleshoot issues with
9 both mediation and the roll-out of
10 emergency assistance funds.

11 PAA in collaboration with HAPCO
12 and Community Legal Services also hosted
13 webinars for both landlords and tenants to
14 answer questions on the application process
15 and to assist in the outreach efforts to
16 landlords who have issues with applications
17 in ERAP to help clear backlogs.

18 Unfortunately, many of our members are
19 still awaiting payments from ERAP, with
20 some taking up to four to six months from
21 application approval to the payment being
22 received with no reallocation timeline from
23 U.S. Treasury, putting them in a hiatus
24 period of nonpayment while waiting for this
25 reallocation of emergency rental assistance

1 funds.

2 At the onset of this pandemic and
3 before mediation was created, many of our
4 members practically met with residents who
5 are facing financial hardships and began
6 creating and to this day continue to make
7 payment plan agreements. And once the
8 American Rescue Plan's funds were made
9 available, urged tenants to apply for this
10 emergency rental assistance funds made
11 available by President Biden's
12 Administration.

13 These emergency rental assistance
14 funds continue to assist landlords who have
15 not received payments and now close to two
16 years while also assisting tenants by
17 ensuring that tenants' arrears were paid
18 off, given the tenant had the ability to
19 apply for assistance up to 12 months back,
20 and at one point in this program up to six
21 months forward to rents, utilities given
22 the financial hardship brought on by the
23 pandemic.

24 Unfortunately, the current funding
25 levels of ERAP in Philadelphia does not

1 allow the future payments component, but we
2 are optimistic of the budget aspect -- I'm
3 sorry, the reallocation that the City of
4 Philadelphia recently made. The amendments
5 before you today are crucial for our
6 industry. And once again, I'd like to
7 thank Councilmember Gym for those as we are
8 committed to working with the City, courts,
9 stakeholders and all those appropriate
10 stakeholders, including Community Legal
11 Services and the Philadelphia Bar
12 Association on what the future mediation
13 and the diversion program looks like for
14 both landlords and tenants in the City of
15 Philadelphia.

16 We hope in the future to reduce
17 the timeline of mediation which has been
18 one of the biggest challenges for landlords
19 across the City of Philadelphia, while
20 incentivizing the program for all parties.
21 Our intent is also to assist in
22 streamlining the process that ensures
23 proactive engagement by both landlords and
24 tenants working with the City, courts and
25 all appropriate stakeholders.

1 The amendments before you today
2 include a sunset provision expiring
3 December 31, 2022, while ensuring
4 stakeholder engagement from both landlords
5 and tenants to ensure that they're at the
6 table for any productive changes to this
7 program in the upcoming months. The
8 independent evaluation language which is
9 also an amendment before you today will
10 allow the City and courts and stakeholders
11 to examine it and re-evaluate any
12 troubleshooting challenges with the
13 program.

14 This eviction funding language
15 ensures that the City is not disingenuous
16 in its approach of having both landlords
17 and tenants apply for funding that is not
18 available as we believe is already the case
19 currently in the City of Philadelphia with
20 more applications coming in than what is
21 available to be disbursed. This will help
22 avoid future delays and any potential
23 backlog with ERAP and mediation. Once
24 again, we hope that U.S. Treasury will
25 approve the reallocation ask from the City

1 of Philadelphia of \$400 million, which has
2 helped both landlords and tenants facing
3 financial hardships.

4 I'd like to thank Councilmember
5 Gym, her team, once again for their
6 continued engagement throughout this
7 process and for the amendments before you
8 today. We look forward to working with the
9 bill's sponsor and all appropriate
10 stakeholders in the upcoming months on the
11 future of this program, and I'd like to
12 thank you for the opportunity to testify
13 today and I'm happy to answer any questions
14 you may have.

15 COUNCILWOMAN GAUTHIER: Thank you.
16 Mr. Mitchell, are you there and connected?

17 MR. MITCHELL: I'm here.

18 COUNCILWOMAN GAUTHIER: Please
19 state your name for the record and proceed
20 with your testimony.

21 MR. MITCHELL: Sure. My name is
22 John Mitchell. And good morning,
23 everybody. Thank you for giving me a
24 chance to tell my story. My name is John
25 Mitchell and I'm here to support the

1 Eviction Diversion Program, Bill No.
2 210920. I participated in the Eviction
3 Diversion Program as a tenant.

4 My story is that I worked in
5 restaurant and we were hit pretty hard due
6 to COVID-19 and all the shutdowns. We were
7 pretty much shut down first and reopened
8 last, so I lost a lot of money because of
9 that. I actually was happy that the way
10 Philadelphia took COVID-19 so serious and I
11 was glad that they were so clean, and it
12 made me feel really safe.

13 My mother has asthma and COPD and
14 is not in the greatest health, so that was
15 so important to me. It's just -- I
16 happened to work in a restaurant and I got
17 the short end of the stick on that -- I'm
18 sorry. I got some notes here that I can't
19 even read -- I believed there was also a
20 language barrier with my landlord who
21 recently bought the building.

22 I feel bad. She bought the
23 building in December right before COVID-19
24 hit, so that would be December 2019. And I
25 was trying to explain this program to her

1 about the diversion program and everything
2 else because I was behind in rent. And I
3 guess she didn't know what I was talking
4 about because she refused to work with the
5 City.

6 And I told her, if you refuse to
7 work with the City, it's going to go to me.
8 And then she sent me a letter of eviction,
9 and she had a lawyer which really kind of
10 scared me and I didn't know what to do.
11 I'm diagnosed with anxiety and depression
12 that comes and goes.

13 And then I got a number to call
14 where I can have a City representative
15 help, who's Abraham, Abraham Pardo, and I
16 cannot thank him enough. He was like a
17 guardian angel for me. I can email -- I'm
18 sorry for all the emails I emailed him for,
19 but he was just on the ball. Any questions
20 I had, anything, he did for me. He was
21 right there.

22 Let me see here. So we -- so I
23 called the hotline to get help. The
24 hotline was great and really helpful. They
25 stayed on the phone with me for, I think,

1 45 minutes basically calming me down
2 because I was almost in tears, and they
3 were very nice and just lifted the weight
4 off my shoulder and it was just amazing,
5 and that's how I got connected with Abraham
6 from the Urban League of Philadelphia.

7 Like I said, he was great and I
8 could email him about everything and
9 especially because Phase 4 of rental
10 assistance, it took a long time to kick in.
11 So as bills were mounting and I wasn't
12 making enough money with unemployment, I
13 would email him, have you heard anything,
14 have you heard anything, have you heard
15 anything, and he always asked the City for
16 me and I was so happy to have him in my
17 corner.

18 Mediation was a chance for all of
19 us, me, my landlord's lawyer and the
20 mediator and my representative Abraham
21 Pardo to sit down and just kind of make a
22 plan about how I'm going to pay my back
23 rent while also paying my rent, and Phase 4
24 helped with a lot of that. And I also had
25 to pay due to my back rent I think it was

1 277.50 on the 15th of the month. That will
2 take care of my back rent, and we all
3 agreed that that was okay. And I couldn't
4 have done it without Abraham Pardo.

5 And what that meant to me was that
6 I got to stay in my apartment which I love
7 and is around the corner from my best
8 friend who we work out together, and he has
9 like a home gym and he's kind of been like
10 a father figure to me. He's a little
11 older. He helped me make choices. He
12 really helped me a lot, and we live only
13 about six blocks away from each other which
14 was so, so helpful.

15 And I got to stay in my house.
16 There was no upheaval during the pandemic.
17 I didn't have to move, scared to death that
18 I might catch the virus. I was able to
19 stay in the comfort of my own home, knowing
20 that lawfully as long as Phase 4 was on its
21 way I could pay. And I paid every chance I
22 got. Every time I got money I paid. When
23 we got called back to the restaurant, I was
24 making payments. Then we got shut down
25 again a couple of weeks before Thanksgiving

1 and we didn't open up until I think it was
2 January 15th.

3 And I was collecting unemployment,
4 but it was just a little bit. It wasn't
5 the extra \$600 bonus or the extra \$300
6 bonus during that time, so I was kind of
7 barely scraping by on my bills and food.
8 And if I didn't have this mediation
9 program, it would have caused a very
10 traumatic experience in my life. The
11 program saved my dignity and my self-
12 respect. Like, I would have had -- my
13 parents, they both live in a one-bedroom
14 apartment with no room for another person.
15 They live in tiny places on a fixed income
16 so I couldn't count on them. I couldn't
17 count on any family. I'm 37 years old, so
18 I'm pretty much on my own. But the
19 Eviction Diversion Program was a great
20 program for I believe everybody who
21 participated in it.

22 I think it's important before it's
23 too late to advertise and let people know
24 about the mediation. I feel a lot of
25 people feel like they're on their own when

1 they get that eviction letter like me. I
2 was scared and lonely, depressed. But
3 you're not on your own. There's a phone
4 number you can call and they'll take care
5 of everything. They'll get you an
6 advocate. They'll tell you your rights.
7 They'll walk you through everything, and I
8 feel like that really, really saved a lot
9 of stress and anxiety in my life.

10 I felt hopeless before I found out
11 about this program. I feel it's very
12 important for people to know they're not on
13 their own and there are City programs out
14 there to help them in times like this.
15 Landlords and tenants can work out
16 agreements in mediation. It's quick, easy
17 and you don't have to show up in court.

18 I don't live far from the courts,
19 but I live all the way up in the Northeast
20 and I had to take two buses and a train and
21 be scared to go to court. It would really
22 be stressful for people like that. And I
23 encourage City Councilmembers to support
24 the Eviction Diversion Program. And if
25 anybody has any questions about my

1 experience, please ask them for me -- ask
2 them to me.

3 COUNCILWOMAN GAUTHIER: Thank you
4 so much, Mr. Mitchell. Thank you for
5 sharing such a personal story with us, and
6 thank you also for walking us step-by-step
7 through what it was like to go through this
8 program as someone facing eviction. We
9 appreciate you.

10 MR. MITCHELL: Of course. I
11 appreciate the City for all your help.

12 COUNCILWOMAN GAUTHIER: Thank you.
13 Ms. Rosado, are you there and connected?

14 MS. ROSADO: Hello. Yes, I am.

15 COUNCILWOMAN GAUTHIER: Can you
16 please state your name for the record and
17 move forward with your testimony.

18 MS. ROSADO: Good morning, and
19 thank you for the opportunity to the
20 Committee to address the Committee in
21 support of Bill No. 210920. My name is
22 Anabeth Rosado and I work at United
23 Communities of Southeast Philadelphia. I'm
24 a housing counselor, and I work in the
25 Eviction Diversion Program. I help tenants

1 participate in mediation.

2 United Communities is a community
3 partner that provides assistance to our
4 community through our benefit access
5 center, case management services and our
6 housing counseling services. I support the
7 Eviction Diversion Program because it helps
8 to repair relationships and rebuild trust
9 between tenants and landlords. I believe
10 all tenants and landlords should have an
11 opportunity to mediate, and eviction should
12 be the last option, not the first.

13 Housing counselors help connect
14 tenants with resources. We can complete
15 Budgets to see where the tenant's money is
16 going. We connect tenants with rental
17 assistance and negotiate sustainable
18 payment plans with landlords. It's not
19 enough just to have rental assistance.
20 Housing counselors help tenants and
21 landlords navigate the application process,
22 provide the right documents and get status
23 updates.

24 I've helped many landlords in
25 mediation understand that the hold-up isn't

1 necessarily the tenant. I explain how the
2 process of rental assistance and that we
3 need time to get the money instead of going
4 straight to evict the tenant in the court
5 process. Housing counselors help connect
6 the dots for tenants and avoid disruptive
7 and costly evictions.

8 One time I helped a brother and
9 sister avoid eviction. The sister
10 cosigned, but then moved out of the
11 property and the brother fell on hard times
12 because of the COVID shutdown. He
13 recovered, but didn't have the same income
14 once he obtained new employment. We
15 negotiated a graceful exit and then they
16 let the brother agree to move out in 30
17 days.

18 The brother moved out and found a
19 more affordable option staying with a
20 friend. The sister avoided an eviction
21 court filing that could have ruined her
22 chances of finding future housing, and the
23 landlord avoided a lot of stress and going
24 to the court. No legal fees, no filing
25 fees and no worry about who's in the unit

1 and the ability to rent to someone else
2 right away. I believe it's really worth a
3 shot to try mediation.

4 Personally growing up, I've seen a
5 lot of people go through the eviction
6 process. I feel like the City was just for
7 landlords or in support of the landlords in
8 this process. Mediation is different,
9 however. We work as a team to find out
10 what's possible and provide sustainable
11 agreements that work for all sides.

12 Tenants have hardships and
13 sometimes they can just agree to any number
14 for a payment plan. However, in mediation
15 we walk through what's sustainable based on
16 their budget and that works out better for
17 the tenants and landlords and stopping
18 evictions. We can't go back to over 20,000
19 eviction filings every year. We have built
20 an alternative and we've proven it can
21 work. I urge City Councilmembers to
22 support this legislation and make the
23 Eviction Diversion Program permanent here
24 in Philadelphia. Thank you.

25 COUNCILWOMAN GAUTHIER: Thank you

1 so much.

2 Mr. Pardo, are you there and
3 connected?

4 MR. PARDO: I'm here. Good
5 morning. Can you guys hear me?

6 COUNCILWOMAN GAUTHIER: Good
7 morning. Yes, we can hear you. Please
8 state your name for the record and proceed
9 with your testimony.

10 MR. PARDO: Good morning. This is
11 Abraham Reyes Pardo with the Urban League
12 of Philadelphia. So what can I say that
13 John didn't already say for me, right. So
14 I'm here in support of Bill 210920. My
15 name is Abraham Reyes Pardo and I'm the
16 Director of Housing at the Urban League of
17 Philadelphia, a HUD-approved housing
18 counseling agency.

19 I'm a part of a team of seven
20 HUD-housing counselors dedicated to provide
21 guidance for tenants participating in the
22 Eviction Mediation Program. Back in
23 September of 2020, the Urban League of
24 Philadelphia was prompt to answer the call
25 from SAVE Philadelphia and joined the then

1 emerging Eviction Diversion Program, and
2 here we are almost 15 months and thousands
3 of cases after.

4 To say that the (inaudible)
5 agencies led by the City has made this a
6 very successful program will be an
7 understatement. Many of the cases entering
8 the process have been resolved or
9 discontinued before the scheduled hearing,
10 which also means less stress added onto an
11 already overloaded court system.

12 In addition to providing a safe
13 space to review these cases in detail, the
14 existence of this program has allowed us to
15 look closer and address some of the
16 recurring fair housing violations that
17 otherwise would have gone unreported, part
18 of the cost being the dynamic between
19 landlords and tenants. Some tenants can
20 choose to forego basic living conditions in
21 fear of retaliation in the form of
22 excessive fees or an eviction filing.

23 With a handful of firms filing the
24 vast majority of eviction cases, the
25 program helps us to identify areas for

1 collaboration. We continue to learn from
2 each other's perspective, having the
3 concerns of tenants and landlords at stake.
4 If the collective data has proven anything,
5 it is that many of these cases do not
6 belong in court, particularly referring to
7 disputes involving significantly small
8 balances that could be easily satisfied
9 through a repayment agreement.

10 The Urban League of Philadelphia
11 supports the continuation of the Eviction
12 Diversion Program. We are here to advocate
13 and continue advocating for underresourced
14 and struggling tenants. Thank you.

15 COUNCILWOMAN GAUTHIER: Thank you
16 so much, and congrats on getting such a
17 glowing endorsement from someone that you
18 helped.

19 MR. PARDO: Thank you.

20 COUNCILWOMAN GAUTHIER:
21 Ms. Wasserkrug, are you there and
22 connected?

23 MS. WASSERKRUG: Yes, I am. Can
24 you hear me?

25 COUNCILWOMAN GAUTHIER: Yes.

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

3 MS. WASSERKRUG: Thank you. My
4 name is Sue Wasserkrug and I'm a Program
5 Administrator at CORA Good Shepherd
6 Mediation, formerly Good Shepherd Mediation
7 Program. Thank you for the opportunity
8 today to address the Committee in support
9 of Bill No. 210920. I support the
10 extension of the Eviction Diversion Program
11 because as you've heard, it's an innovative
12 and successful program that offers
13 landlords and tenants an opportunity to
14 resolve their cases without litigation.
15 Again, as you've heard this program works
16 because of the collaborative effort of many
17 partners, including dozens of trained,
18 dedicated volunteer mediators who
19 facilitate, dialogue and assist
20 participants in reaching realistic and
21 sustainable agreements.

22 I'd like to share with you the
23 thoughts of one of those volunteers. His
24 name is Jason Rubin. He's a partner at a
25 local law firm Goldberg, Miller & Rubin.

1 He's volunteered for probably 100 cases,
2 and he summed up his experiences this way,
3 this is a quote from him. "By fostering a
4 neutral space where the parties can talk,
5 mediation usually results in a mutually
6 advantageous outcome without involving the
7 court. Sometimes agreements do not rely on
8 funding from any outside source but are
9 extensions for paying back rent on
10 installments or paying rent once necessary
11 repairs are completed. As a general rule,
12 landlords do not want to evict tenants.
13 The Eviction Diversion Program offers a
14 cost effective solution and creates better
15 outcomes overall for both landlords and
16 tenants."

17 Another volunteer, Dr. Nancy Geist
18 Giacomini, who ultimately actually joined
19 our staff, offers -- I'd like to share with
20 you some of her thoughts from her vantage
21 point as both mediator and our mediation
22 manager. The program invites landlords and
23 tenants to come together to shape their own
24 solutions in ways that honor both results
25 and relationships. It's a living example

1 of peace-building and action. She also
2 pointed out that after over a year of this
3 program our volunteer retention rate is
4 nearly 100 percent.

5 Our volunteers handle I would say
6 a minimum of one mediation session per week
7 and many of them handle many more. Of
8 course, we hear from tenants every day
9 thanking us for the opportunity to express
10 their concerns in a way that is accessible,
11 empowering and safe. We also hear from
12 landlords.

13 One landlord who participated in
14 about a dozen mediations sent us an email.
15 This was completely unsolicited, and I
16 would like to share this with you. Here's
17 what he said: I feel that the Eviction
18 Diversion Program has been the lone bright
19 spot here. I've been happy with the ease
20 of applying, the acceptance rate of
21 applications, the automated confirmations
22 and reminders, the responsiveness and
23 accessibility of administrators, the
24 reliability of mediators, the fairness of
25 the mediation proceedings and the outcomes,

1 evictions avoided. Thank you for what
2 you've done. I think the EDP is making the
3 City a better place. That's from a
4 landlord. I'm not sure there's much more I
5 can say.

6 When landlords and tenants are
7 empowered to tackle their issues together,
8 the result is not just a win-win which
9 mediators are fond of saying, but it's a
10 win-win-win as you may have heard me say.
11 It's a win for the tenant who doesn't lose
12 their housing. It's a win for the landlord
13 who doesn't incur the costs of turnover,
14 and it's a win for the community by
15 reducing evictions and homelessness and all
16 of the problems associated with that, and
17 ultimately, by strengthening the local
18 economy.

19 We're so proud to be part of this
20 innovative and successful project. We
21 thank Council for your leadership in the
22 project, and we thank you for your
23 continuing support of this bill. And of
24 course, I'm happy to answer any questions.
25 Thank you.

1 COUNCILWOMAN GAUTHIER: Thank you
2 so much for your testimony and for sharing
3 that testimony from a landlord.

4 Are there any questions or
5 comments from members of the Committee for
6 this panel?

7 (No response.)

8 COUNCILWOMAN GAUTHIER: Okay.
9 There being none, Mr. Weiss, will you
10 please call the next panel or witness to
11 testify.

12 COUNCILWOMAN GYM: Madam Chair.

13 COUNCILWOMAN GAUTHIER: Oh, did I
14 miss you. I'm so sorry.

15 COUNCILWOMAN GYM: That's okay.
16 I'm not a member of the Committee. I just
17 wanted to be respectful.

18 COUNCILWOMAN GAUTHIER: Go ahead.

19 COUNCILWOMAN GYM: Yes. I just
20 wanted to thank the individuals on the
21 Committee. I wanted to thank Rachel
22 Garland and Andre Del Valle for their
23 tireless commitment to a complicated
24 process and one that continues to evolve.

25 So, Sue Wasserkrug, your team

1 through the housing counseling work has
2 just been phenomenal. And it's just
3 really, I think our wonderful Chair said
4 it, it is really helpful to hear how people
5 respond. I think while we can talk about
6 rent assistance and all of these kinds of
7 court processes and due process and all of
8 that, at the heart of it is just
9 re-establishing connections with people and
10 improving communications that can be
11 sustainable and long-term.

12 I think people will look at that
13 as (inaudible). When our rental units
14 belong to multi-national corporations or
15 large landlord operators, people lose that
16 one-to-one kind of connection and an
17 inability to seek solutions to difficult
18 problems that are bigger than any of us can
19 handle or sometimes even it expects. So I
20 just want to thank Sue Wasserkrug for that.

21 And then of course to all the
22 other testifiers, John Mitchell and Abraham
23 Pardo, it was lovely to hear that exchange
24 between the two of you. It was personal.
25 It was so sweet and it's a reminder that

1 home is about relationships, home is about
2 grounding and home is about stability in
3 the best sense, in the ways that it grounds
4 us in our own selves and in times of
5 crisis.

6 And I just want to thank both Ana
7 and Abraham for your tremendous
8 professional work in helping landlords and
9 tenants reach that and John Mitchell for
10 telling that beautiful story.

11 Thank you, Madam Chair.

12 COUNCILWOMAN GAUTHIER: Thank you.

13 Mr. Weiss, will you please call
14 the next panel of witnesses to testify.

15 THE CLERK: Sure. And I apologize
16 in advance if I mispronounce any of these
17 names. Shirlene Murray, Reverend Eric
18 Dobson, Inem Olubajo and Catherine Hicks.
19 And I believe Ms. Hicks should be on in the
20 next five to seven minutes, so we'll have
21 her go last, Chairwoman.

22 COUNCILWOMAN GAUTHIER: Okay.

23 Ms. Murray, are you there and connected?

24 (No response.)

25 COUNCILWOMAN GAUTHIER: Shirlene

1 Murray, are you there and connected?

2 (No response.)

3 COUNCIL TECH SUPPORT: Madam

4 Chair, she would have to press star 6 on
5 her phone.

6 COUNCILWOMAN GAUTHIER: Okay.

7 Ms. Murray, if you're there --

8 MS. MURRAY: Good morning.

9 COUNCILWOMAN GAUTHIER: Good
10 morning. Please state your name for the
11 record and proceed with your testimony.

12 MS. MURRAY: Okay. Give me one
13 second. Good day, City Councilmembers and
14 all others attending this meeting. Let me
15 start by saying I greatly appreciate this
16 opportunity to share my story while also
17 being a voice for so many others. My name
18 is Shirlene Murray. I am a 55-year-old
19 mother to three grown children and a self-
20 employed licensed family childcare provider
21 since 2008 prior to COVID.

22 I'm here today to voice my strong
23 support for Bill No. 210920 to keep the
24 Eviction Diversion Program here in
25 Philadelphia. I support this program

1 because I don't want other renters to have
2 to go through what I went through. From
3 the age of 20 years old, I've been living
4 on my own. Since being on my own, I
5 resided in only three places.

6 My longest living residency was a
7 27-year tenure at 7000 Louis Road. There I
8 raised my children and operated my family
9 child care home. It was simply what I
10 called home. That is until my landlord
11 neglected to make some much-needed major
12 repairs. Establishing that 27-year
13 residency wasn't easy when it came to
14 repairs. I, myself, paid for a lot of
15 upgrading to the house because I was
16 running a business out of it.

17 I painted, buffed and added
18 polyurethane to floors, finished an
19 unfinished basement and so forth. You
20 would have thought I was paying mortgage
21 instead of rent. I did those things
22 because the landlord always had an excuse
23 when it came to making repairs. Even when
24 he did make repairs, they were always done
25 cheaply.

1 Our problems became more serious
2 when the roof needed to be repaired and
3 water started backing up into the rear of
4 the house, from the ceiling and two of the
5 bedrooms. The front bedroom, which was
6 mine, was the worst. What started out as a
7 drip-drop turned into a hole, which allowed
8 me to see the sky from just looking up.

9 If the weather forecast called for
10 rain that day, you can be sure it would be
11 raining in the house. Water would also
12 back into the garage and basement, leaving
13 room for moisture which turned into mold in
14 some areas. I reached out to my landlord
15 about these matters only to hear things
16 like the weather is too bad to repair the
17 roof right now or the City was responsible
18 for the water backing up into the house.
19 This went on for months. That's when I
20 decided to hold back the rent hoping this
21 would make the landlord do his part.

22 I purchased a money order for the
23 amount of the rent each month. I filled it
24 out and then texted a picture of the money
25 order to the landlord showing him I had the

1 rent, but he wasn't getting it until the
2 repairs were made. I did all I could do to
3 get my due services but still ended up in
4 Landlord Tenant Court with an eviction
5 order.

6 I welcomed going to court because
7 I wanted justice done, but I was shocked
8 when I lost the case. The landlord and I
9 went into mediation after the court
10 decision to settle the situation. I paid
11 all the rent due with the money orders and
12 the landlord agreed to allow me to stay in
13 the house for a few more months until I
14 found another place to live.

15 Even though I was extremely
16 frustrated and disappointed, I was ready to
17 move on and assumed we had resolved the
18 situation. It wasn't until a few years
19 later when I was trying to find a new place
20 that I realized I had an eviction on my
21 record even though I was never evicted,
22 even though I did not owe a single dollar
23 in rent. Even though I had come to an
24 agreement with my first landlord, this
25 eviction on my record follows me to this

1 day making it extremely difficult to find a
2 place to live.

3 I am here asking that you vote in
4 favor of this bill because if the Eviction
5 Diversion Program existed for me back in
6 2019, my landlord and I would have come to
7 an agreement that could have avoided the
8 eviction. Even if that agreement was for
9 me to ultimately leave the house, through
10 the diversion process my landlord could
11 have been held accountable for his end of
12 the bargain and we could have worked out
13 our issue with the support of housing
14 professionals.

15 I am here today because renters
16 like me need to be protected and supported
17 from unfair practices and because no one in
18 my situation should have to have an
19 eviction on their record just for trying to
20 plug a hole in the roof. Further housing
21 opportunities for Philadelphians should not
22 be based on the word eviction alone. Thank
23 you very much.

24 COUNCILWOMAN BROOKS: Thank you so
25 much, Ms. Murray.

1 Can we have Reverend Eric Dobson
2 up next, please?

3 REVEREND DOBSON: Thank you.
4 Thank you all for having me today. Can you
5 all hear me?

6 COUNCILWOMAN BROOKS: Yes, we can
7 hear you.

8 REVEREND DOBSON: Great. Madam
9 Chair, City Councilmembers, thank you for
10 the opportunity to testify today in support
11 of Bill 210920. This legislation extends
12 the Eviction Diversion Program in
13 Philadelphia and provides much-needed
14 protections for City residents.

15 My name is Reverend Eric Dobson.
16 I am the Deputy Director of Fair Share
17 Housing Center of Public Interest Law,
18 Advocacy and Policy Organization committed
19 to ending discriminatory housing policies
20 and creating integrated and healthy
21 communities in New Jersey and across the
22 country. I am also a Philadelphia resident
23 and live in the greatest neighborhood in
24 Philly, Germantown. I'm here today to
25 support this legislation because preventing

1 evictions is critical to keeping people
2 safe and healthy.

3 Housing is tied to almost all
4 indicators of health and well-being. When
5 someone has a stable living situation, they
6 are also more likely to have employment,
7 attend school, have access to food, keep
8 doctors' appointments. The COVID-19
9 pandemic has made this connection even more
10 clearer. Moreover, you know that people of
11 color are more likely to experience
12 unstable housing situations due to
13 historical structural racism that exist in
14 our country.

15 The dual impact of COVID-19 and
16 housing instability puts communities of
17 color in Philadelphia at a dire situation.
18 Extending the Eviction Diversion Program is
19 a good public policy. As demonstrated by
20 the pilot, the program is both a success
21 for a system of people. In perspective, it
22 saves the system money and resources while
23 also helping thousands of individuals and
24 families in our City. Keeping individuals
25 and families in their home is critical for

1 keeping Philadelphia safe, healthy, and
2 this program must be extended.

3 I work with similar efforts to
4 extend the eviction moratorium and secure
5 rental assistance for individuals, families
6 needed in New Jersey. Like Philadelphia,
7 New Jersey has seen similar racial
8 disparities among individuals and families
9 facing eviction. Safeguarding housing for
10 Philadelphia residents must be a priority.
11 I urge you to support this bill and this
12 legislation. Thank you for the opportunity
13 to speak with you today.

14 COUNCILWOMAN BROOKS: Thank you so
15 much, Reverend Dobson.

16 Can we have Inem Olubajo. I'm
17 sorry if I messed up the name.

18 MS. OLUBAJO: It's okay. Good
19 morning, City Councilmembers. My name is
20 Inem Olubajo. I'm the Director of Programs
21 here at AFRICOM. I am reading a statement
22 on behalf of Dr. Edi, the COO of AFRICOM.
23 The statement in support of Bill No.
24 210920: Continuing the Eviction Diversion
25 Program makes families strong.

1 Councilmembers, I greet you on behalf of
2 the Coalition of African and Caribbean
3 communities, AFRICOM, and the families we
4 serve. My name is Dr. Eric Edi. I am the
5 Chief Operating Officer of AFRICOM. We
6 operate in Philadelphia, Delaware,
7 Montgomery and Chester Counties. My
8 statement to you today aligns with
9 AFRICOM's housing program which helps
10 immigrant families avoid any form of
11 homelessness.

12 Our rationale is that staying in
13 inhabitable homes, having access to food,
14 health care and employment is essential to
15 resist the impact of COVID-19 and gun
16 violence. In March 2021, AFRICOM published
17 a community-based policy recommendation
18 paper, which indicated that the positive
19 correlation between requests for cash,
20 rental housing and utility bill payments
21 assistance, it has been one or the other or
22 all of the above simultaneously.

23 The correlation implies that
24 community-based organizations, CBOs, must
25 maximize immigrants access to city or state

1 resources by hiring new staff to help
2 immigrants -- maximize immigrants' access
3 to city or state resources by hiring new
4 staff to help immigrants apply for rental
5 or utility assistance programs.

6 The end of the moratorium on
7 evictions and shut-offs will create unique
8 needs. CBOs must advocate and petition
9 lawmakers to make shut-offs -- to make
10 rental and utility assistance program
11 applications less cumbersome. With this
12 recommendation, AFRICOM's intervention has
13 included helping at risk of homelessness,
14 families apply for the Emergency Rental
15 Assistance Program, LIHEAP, CAP,
16 communicating with utility companies on
17 behalf of limited English-sufficient
18 people, providing letters of support,
19 negotiatingg with landlords when necessary,
20 referring clients to Community Legal
21 Services, and assisting with home repairs
22 and deposit money. I am pleased to report
23 that close to 500 people received some form
24 of housing assistance. But what counts
25 more for us is the incredible humanitarian

1 impact of the program.

2 A mother who was facing eviction

3 wrote this to us: I don't know how to

4 reciprocate your precious help when all

5 doors were closed for me and my children.

6 I am coming out of a toxic marriage.

7 Indeed I found myself alone with my three

8 children. Without you, all this would not

9 have been possible. You have done me an

10 invaluable service. I am aware of that.

11 It is heartwarming for me to know that if

12 anything goes wrong, I can count on you.

13 To help this mother, we spoke with

14 her landlord to ask for additional time to

15 explore available resources to honor her

16 rent arrears. Yay, the landlord accepted

17 our request. We successfully applied for

18 the ERA Program. All the parties won.

19 This success story and many others

20 convinced me that ending the current

21 Eviction Diversion Program will be

22 detrimental to many families and property

23 owners. AFRICOM recommends that you boldly

24 move Bill 210920 out of this Committee and

25 support its final adoption by the Council

1 of the City of Philadelphia. The diversity
2 eviction program makes families and
3 communities stronger. It shall continue.
4 Eric Edi, President and COO, Coalition of
5 African Communities, AFRICOM. Thank you
6 very much.

7 COUNCILWOMAN GAUTHIER: Thank you
8 for your testimony and for also sharing
9 that wonderful story. That shows just how
10 important your work is and this program is.

11 Ms. Hicks, are you there and
12 connected?

13 (No response.)

14 COUNCILWOMAN GAUTHIER:
15 Ms. Catherine Hicks.

16 (No response.)

17 COUNCILWOMAN GAUTHIER: Okay. Are
18 there any questions or comments from
19 members of the Committee for this panel?

20 (No response.)

21 COUNCILWOMAN GAUTHIER: Okay.
22 There being none, Mr. Weiss, will you
23 please call the next panel or witness to
24 testify.

25 THE CLERK: Karen Harvey,

1 Gabriella Nelson, Daniel Hyman, Jeni Wright
2 and Catherine Hicks.

3 COUNCILWOMAN GAUTHIER: Okay.
4 Ms. Harvey, are you there and connected?

5 MS. HARVEY: Yes, I am,
6 Councilmember.

7 COUNCILWOMAN GAUTHIER: Great.
8 Good morning. Please state your name for
9 the record and proceed with your testimony.

10 MS. HARVEY: Good morning. My
11 name is Karen Harvey. I'm the Director of
12 the Philadelphia Rent Control Coalition and
13 the lead organizer at TURN. I thank you
14 for the opportunity to speak to the panel
15 this morning. Shay Walker, not her real
16 name, has given me her permission to tell
17 her story. Shay is a 27-year-old Black
18 mother of three who lives on my block. I
19 first came to know her through her children
20 playing with my 9-year-old twin
21 granddaughters when they visited me during
22 the summer of 2019.

23 Shay works 30 hours a week at a
24 neighborhood bodega. She makes \$7.80 an
25 hour and receives no medical benefits. Her

1 income is supplemented by a DPA grant,
2 which includes cash, medical benefits and
3 food stamps for herself and her children.
4 At the height of the pandemic, the store
5 where Shay worked closed when the owner's
6 wife was hospitalized with COVID. While
7 Shay had about \$500 in savings, she was
8 dependent on her job to pay her rent.

9 For a while, she was able to stave
10 off her landlord with the promise of paying
11 what she could when she could. She was
12 able to get 15 hours a week working under
13 the table at the neighborhood laundromat
14 and she braided hair and at one juncture,
15 she even sold dinners. But even at that,
16 she found herself falling further behind in
17 her rent. Shay armed with the knowledge
18 that I worked at a tenant support
19 organization knocked on my door seeking
20 information and advice. As she explained
21 her situation, I knew immediately that she
22 was and is specifically the type of person
23 who could benefit from the diversion
24 program and whom it was created for.
25 However, because Shay was several months

1 behind in her rent, she doubted her
2 landlord would be willing to wait the many
3 months it would take for reimbursement by
4 the program, but we had to try.

5 I made a few calls to ensure I had
6 all the information I needed in
7 anticipation of the landlord's questions.
8 Our next move was to get the property owner
9 on the phone. Initially he was less than
10 receptive. Serving as a mediator, I was my
11 most charming, respectful and patient self.
12 I explained in plain English the how, what
13 and why of the program, careful to making
14 it all about getting his back rent he was
15 owed. He wanted to think about it, but I
16 wasn't letting him off of the phone without
17 a commitment.

18 After nearly a one-hour three-way
19 conversation, he agreed to go along with
20 Shay in applying for the grant and most
21 importantly, to wait the several months it
22 might take for him to get paid. It was a
23 come-to-Jesus moment. Fastforward to
24 today, the landlord got what he was owed
25 and Shay and her children have a home to

1 live in thanks to the diversion program.
2 She and her three little ones are safe and
3 warm today thanks to additional grant
4 funding to pay her utility bills. Shay is
5 just one of thousands of stories with a
6 positive outcome. The diversion program
7 works and as such is every good reason to
8 continue with. Again, I thank you for the
9 opportunity to speak here today.

10 COUNCILWOMAN GAUTHIER: Thank you,
11 Ms. Harvey, for your testimony and for
12 sharing Shay's story with us.

13 Ms. Nelson, are you there and
14 connected?

15 MS. NELSON: Yup, I'm here. Can
16 you hear me?

17 COUNCILWOMAN GAUTHIER: Yes.
18 Please state your name for the record and
19 proceed with your testimony.

20 MS. NELSON: Hi, everyone. My
21 name is Gabriella Nelson. Thank you for
22 allowing me to testify in support of Bill
23 No. 210920. I'm the Associate Director of
24 Policy at Maternity Care Coalition. At
25 MCC, we believe in an equitable and just

1 future for all families and we're committed
2 to challenging the structures that create
3 barriers to equity.

4 We envision a future where parents
5 impacted by racial and social inequities in
6 Southeastern Pennsylvania can birth with
7 dignity, parent with autonomy and raise
8 babies who are healthy, growing and
9 thriving. Before working in maternal child
10 health, I worked for the Philadelphia
11 Housing Authority. So looking at social
12 policy, especially housing through the lens
13 of the perinatal period is my expertise.

14 Testifying for the permanence of
15 the Eviction Diversion Program reflects
16 just how important housing is to birthing
17 people and families with small children.
18 Quantitative and qualitative data has
19 proven time and time again just how
20 important housing is to health. For our
21 babies, studies from the Center of Housing
22 Policy show that homelessness and housing
23 unstable children are more vulnerable to
24 mental health problems, developmental
25 delays and depression than children who are

1 stably housed. Frequent moves, living in
2 doubled-up housing, eviction and
3 foreclosure are also related to elevated
4 stress levels, depression and hopelessness.

5 For birthing people, the National
6 Institute of Children's Quality reports
7 that chronic stress like the kind created
8 by housing insecurity is a critical
9 contributor to preterm births. For
10 context, according to the 2021 March of
11 Dime's Report Card, Philadelphia's preterm
12 birth rate is above the national average
13 and has worsened over the last year and is
14 currently at 11.4 percent.

15 It's no surprise that evictions
16 and unhealthy birth outcomes in
17 Philadelphia disproportionately impact
18 Black women and their families. MCC works
19 with thousands of these families each year
20 providing the much-needed resources for
21 communities throughout the City. We've
22 been doing this work for over 40 years.
23 And overwhelmingly, year after year our
24 staff report housing insecurity as a top
25 concern among the families that we serve.

1 50 percent of Philadelphians seeking legal
2 assistance from the Eviction Diversion
3 Program were parents and caregivers.

4 Bill No. 210920 allows the City of
5 Philadelphia to continue providing
6 resources for our families, our babies to
7 maintain adequate housing, especially for
8 our most vulnerable. For some, the
9 pandemic is over or nearing an end. For
10 caregivers that are housing unstable, it
11 has yet to end. Keeping parents,
12 caregivers and children in their homes is
13 just one way we can work across silos to
14 turn the tide. Please consider making the
15 Eviction Diversion Program a national
16 model, a national success permanent. Thank
17 you so much.

18 COUNCILWOMAN GAUTHIER: Thank you
19 for your testimony and for stressing the
20 point of how important this program is to
21 our families.

22 Ms. Hicks, please state your name
23 for the record and proceed with your
24 testimony.

25 MS. HICKS: Okay. Good morning

1 and thank you. It's Catherine Hicks. I'm
2 the Philadelphia branch President of the
3 NAACP. Thank you for allowing me to
4 testify today regarding evictions and
5 Philadelphia's model Eviction Diversion
6 Program. Again, my name is Catherine Hicks
7 and I'm President of the Philadelphia
8 branch of the NAACP.

9 The Eviction Diversion Program was
10 set up so landlords and financially
11 struggling tenants could arrive at an
12 agreement without going to court.
13 Landlords and tenants benefit from this
14 program as do many of cities most
15 vulnerable neighborhoods. Evictions impact
16 and extend well beyond housing. Children
17 may be pulled from their classes as their
18 parents move, families may face greater
19 food insecurity and the health of community
20 is put at risk as those evicted find it
21 harder to find new shelter and housing.

22 In Philadelphia, a city where
23 Black renters face eviction at more than
24 twice the rate as White renters, the
25 program helps to address the severe effects

1 of housing, discrimination and unconscious
2 bias. Over the years, discriminatory
3 practices have limited Black generational
4 wealth, created blight in Black and poor
5 neighborhoods and affected the level of
6 opportunities available to families and
7 children. In fact, we believe that the
8 widening opportunity gap during COVID-19 is
9 helping to fuel the recent surge in
10 violence.

11 A report earlier this year by the
12 Reinvestment Fund found that landlords are
13 more than twice as likely to file for
14 evictions against Black renters in
15 Philadelphia than against White renters, a
16 rate disproportionate to the share of Black
17 renters in the City. In their view of
18 residential eviction filings from 2018
19 through 2019, the filing rate for Black
20 Philadelphia renters was nearly 9 percent
21 while the rate for White Philadelphia
22 renters was about 3 percent.

23 Black Philadelphians make up less
24 than half of the City's renters, about 45
25 percent. Yet 2 in 3 eviction cases were

1 against Black tenants. They found Whites
2 were defendants in these cases
3 approximately 17 percent of the time.
4 Until we find ways to address the
5 underlying issues of racial bias in
6 housing, whether it is in the form of lower
7 mortgage approval rates, predatory lending
8 practices or disinvestment in
9 neighborhoods, we need to add greater
10 protections for Black residents. The
11 eviction diversion adds a vital layer of
12 protection as the NAACP and other
13 organizations address these inequalities.
14 Thank you.

15 COUNCILWOMAN GAUTHIER: Thank you
16 so much for your testimony and for sharing
17 some of the inequities that exist in our
18 housing market.

19 Mr. Hyman, are you there and
20 connected?

21 MR. HYMAN: I'm here. Thank you.

22 COUNCILWOMAN GAUTHIER: Please
23 state your name for the record and proceed
24 with your testimony.

25 MR. HYMAN: Good morning. My name

1 is Dan Hyman. I'm a staff attorney at
2 SeniorLAW Center and I'm here to support
3 the passage of Bill 210920. At SeniorLAW
4 Center we seek justice for older adults.
5 We're the only nonprofit organization in
6 Pennsylvania whose mission is then to
7 solely provide legal services to seniors
8 and one of few in the nation. We provide
9 free legal assistance to thousands of
10 seniors each year, including victims of
11 elder abuse and financial exploitation,
12 grandparents raising grandchildren and
13 elders facing housing crises and
14 homelessness.

15 While families and individuals
16 across Philadelphia have been devastated by
17 the COVID-19 pandemic, older Philadelphians
18 have been hardest hit and have been most at
19 risk for the virus, most likely to have
20 severe health consequences and most likely
21 to die. Housing has never been more
22 crucial than during this global health
23 crisis. When to be homeless may mean
24 grave illness or death. Issues of housing
25 are a tremendous importance to the

1 communities we serve.

2 Our work spans a wide universe of
3 civil legal problems, including landlord
4 and tenant issues. We represent people 60
5 years of age or older. We represent
6 tenants facing eviction, lack of repairs
7 and discrimination. We also represent
8 landlords who are facing abuse or financial
9 exploitations. Our clients' homes are
10 often also home to multiple generations of
11 family, including children that
12 grandparents are raising in Pennsylvania.

13 We support today's legislation to
14 continue Philadelphia's highly successful
15 Eviction Diversion Program. The
16 Philadelphia courts authority to extend the
17 requirement for landlord participation is
18 ending at the end of this month. The best
19 way to continue the Eviction Diversion
20 Program is to enact the legislation under
21 discussion today. Philadelphia's Eviction
22 Diversion Program is a prefiling program
23 that has been operational for over one
24 year, has received local, state and
25 national attention.

1 Governor Wolf calls Philadelphia's
2 program a national model. The Department
3 of Justice has held Philadelphia's program
4 as a model. The White House has repeatedly
5 highlighted its success. The program
6 benefits both landlords and tenants. For
7 landlords, the program connects them to
8 mediators who improve communication to
9 tenants and resolve problems while giving
10 courts the capacity to schedule speedy
11 hearings for the landlords that need them.

12 Even once funding for COVID-19
13 back rent eventually ends, there's still
14 other rental assistance resources that --
15 pardon me, that landlords will be able to
16 access through the diversion program. The
17 program has been enormously successful.
18 The program has supported over 2300
19 landlord and tenant pairs with over a 90
20 percent success rate in reaching resolution
21 prefiling.

22 Another 7,000 tenants have been
23 supported in obtaining rental assistance to
24 resolve the issues without even needing to
25 engage in mediation. Philadelphia is

1 leading the nation in distribution rental
2 assistance in large part because the
3 support of Philadelphia's Eviction
4 Diversion Program and the requirement that
5 landlords access rental assistance prior to
6 filing a case for nonpayment of rent.

7 Passage of this bill will extend
8 Philadelphia's Eviction Diversion Program
9 beyond the end of this month. This will
10 enable the continuation of our nationally
11 recognized highly successful program which
12 benefits both landlords and tenants. Thank
13 you for the opportunity to testify. We
14 appreciate that you are taking the time to
15 consider this important issue, and I'm
16 happy to stay on to answer any questions.

17 COUNCILWOMAN GAUTHIER: Thank you
18 for your testimony and for your work.

19 Ms. Wright, are you there and
20 connected?

21 MS. WRIGHT: Good morning. Yes, I
22 am. Thank you.

23 COUNCILWOMAN GAUTHIER: Thank
24 you --

25 MS. WRIGHT: Good morning,

1 Councilmembers and other distinguished
2 members of this hearing. My name is Jeni
3 Wright and I'm a Housing Attorney at the
4 AIDS Law Project of Pennsylvania. I also
5 serve as a volunteer mediator with the
6 Eviction Diversion Program. I'm here today
7 in favor of Bill No. 210920, which would
8 allow Philadelphia's Eviction Diversion
9 Program to continue once the emergency
10 court order, providing temporary
11 authorization expires on December 31st.

12 I've represented hundreds of
13 tenants in Philadelphia since 2006, and I
14 believe the existence of a noncourt
15 mediation program makes a positive
16 difference in the landlord-tenant landscape
17 for four reasons: One, it creates greater
18 access; two, it lowers costs for addressing
19 disputes; three, it avoids or delays the
20 creation of an eviction record; and four,
21 it streamlines the rental assistance
22 application process.

23 One, access issues. The Eviction
24 Diversion Program provides easier access to
25 participants than Housing Court. The

1 eviction diversion process asks landlords
2 and tenants to participate by phone, which
3 gives landlords and tenants greater leeway
4 to not have to take time off from work and
5 child care and other responsibilities.

6 Eviction Diversion Program

7 participants don't have to arrange a
8 commute to and from Center City or deal
9 with parking or lost wages. By contrast,
10 inperson appearances are required in
11 Housing Court unless you're disabled. A
12 2018 study by the Reinvestment Fund found
13 that 31 percent of the judgments entered in
14 Philadelphia Housing court are default
15 judgments. Meaning, that 31 percent of
16 Housing Court judgments are the result of
17 tenants not coming to court. The Eviction
18 Diversion Program makes it easier for
19 tenants and landlords to participate in a
20 process to address disputes.

21 Two, lower costs. Tenants with
22 written leases are almost always liable for
23 court and attorney fees if their landlord
24 files in court regardless of the merits of
25 the case that is filed or its outcome. My

1 clients are panicked when they realize
2 they're liable for \$100 court filing fee
3 and attorney fees that range from \$350 to
4 \$750. That's basically an extra half a
5 month or full month's rent for many people.

6 And for landlords, they have to
7 pay out of pocket the \$100 court filing
8 fee, the \$27 service fee per defendant,
9 their attorney fee, \$185 for a writ of
10 possession, \$120 fee for an alias, if
11 needed. Philadelphia's Eviction Diversion
12 Program charges no fee and is free for
13 landlords and tenants.

14 Three, eviction records. The
15 Eviction Diversion Program allows landlords
16 and tenants to address issues and the
17 landlord-tenant relationship without
18 creating a public record of a lawsuit.
19 Having a noncourt mediation program helps
20 protect a tenant's ability to secure future
21 housing. I have many clients who wanted to
22 move, but the day their landlord files in
23 court is the day they start having their
24 rental applications denied. And as a
25 result, their current landlord often

1 doesn't get back possession until the court
2 order lockout occurs.

3 Four, rental assistance. Tenants
4 in the Eviction Diversion Program are
5 assigned housing counselors who I believe
6 were called a guardian angel by someone who
7 had testified earlier, who worked to do
8 everything possible to get rental
9 assistance applications completed and who
10 are able to ask the City to prioritize the
11 application.

12 Philadelphia recently received an
13 additional 35 million in federal rent
14 assistance and additional monies are
15 expected to be made available coming months
16 due to reallocation. I have clients that
17 have housing counselors assisting them with
18 their rental assistance applications and
19 clients who do not have that help. And I
20 can tell you it's the clients who have
21 housing counselors whose landlords are
22 much, much likelier to have the monies
23 deposited into their account.

24 Contrast this with the court
25 process. Financial counselors are

1 available, but on the day of their eviction
2 hearing where tenants could have as little
3 as 21 days from the day of their hearing
4 before they're locked out and when rent
5 assistance applications at a minimum take
6 five to eight weeks to be processed. So
7 easier access for landlords and tenants,
8 lower costs for landlords and tenants, no
9 eviction record for tenants and a better
10 shot at getting rental assistance monies to
11 landlords, for these reasons I respectfully
12 request that the members of this Committee
13 vote to continue the Eviction Diversion
14 Program on a permanent basis. Thank you
15 for your time.

16 COUNCILWOMAN GAUTHIER: Thank you
17 for your testimony and for highlighting
18 some of the aspects of the program that we
19 hadn't so much focused on today, how such a
20 simple, but efficient program saves a lot
21 of heartache and headache for everyone.
22 Also, your tree looks very nice.

23 MS. WRIGHT: Thank you. This is
24 the first time where my kids were able to
25 bring it into the house themselves. I love

1 it.

2 COUNCILWOMAN GAUTHIER: They did a
3 great job. It looks awesome.

4 Are there any questions or
5 comments for this panel from members of the
6 Committee?

7 (No response.)

8 COUNCILWOMAN GAUTHIER: Okay.
9 There being none, that concludes panel
10 testimony for this bill.

11 We will take a brief pause while
12 Council Support connects to those who have
13 registered to give public comment. And I
14 just want to -- sorry?

15 COUNCIL TECH SUPPORT: Madam
16 Chair, we are ready for the first public
17 comment participants.

18 COUNCILWOMAN GAUTHIER: Okay.
19 Wonderful. Let's see. I don't -- give me
20 one second.

21 Mr. Weiss, will you please call
22 the next witness.

23 THE CLERK: George Miles and then
24 Tynetta Edens.

25 COUNCILWOMAN GAUTHIER: Okay

1 Mr. Miles, are you there and connected?

2 MR. MILES: Yes, ma'am, I am
3 connected.

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

7 MR. MILES: Yes, I will. Hello.
8 Good day, everyone. My name is George
9 Miles. I'm here to give my testimony about
10 what I went through in the pandemic. First
11 of all, I'm a member of One PA. I'll be
12 speaking in support of Bill 210920.
13 Starting at the beginning of March right
14 when the pandemic hit, my restaurant had to
15 stop everything. There was a moment where
16 we thought we were going to reopen shortly
17 after the shutdown, but to no avail we
18 never did. I needed to figure out how to
19 get my rent paid.

20 Now, as a member of One PA I
21 worked with the housing community and got
22 some information on organizing the people
23 with the same situations. I learned what
24 we needed to do to address these
25 situations. We fought for Council to pass

1 the Emergency Housing Protection Act, which
2 was a huge success for us in the City of
3 Philadelphia. Once I realized that I could
4 use these things to organize allies, we
5 went forward.

6 I went to my landlord to have us
7 enter into the Eviction Diversion Program.
8 At first, they had no idea in what I was
9 talking about. They never heard about the
10 program. So it took two months to get them
11 to cooperate and go through mediation. I
12 am currently now in Phase 4. Although it
13 was scary and frustrating at first, I am a
14 real -- I am in a relief because throughout
15 the whole process, I was still able to
16 remain in my home.

17 The hardship that I felt as a man
18 who provided and took care of himself for
19 his whole entire life, having to think that
20 I would be put out just like that because
21 of the pandemic was very scary. We didn't
22 know anything about this pandemic. And in
23 an instant, things were taken away. This
24 situation had brought up a plethora of
25 issues and health care and living wages

1 issues.

2 We need to make this program
3 permanent and accessible to make sure that
4 renters in this City, people who are so
5 close to the edge have protection to make
6 sure that we are protected in our homes,
7 people like me who work and keep this City
8 running deserve to be treated fairly,
9 people like Black women with families who
10 are disproportionately likely to suffer
11 from this eviction process. We need to
12 make sure they have this program to prevent
13 them from being out on the street.

14 I urge Council to support this
15 bill to make sure we have a permanent
16 Eviction Diversion Program in this City,
17 and also so that people would not have to
18 go do things that we shouldn't have to do
19 in order to survive. And I thank you guys
20 for listening.

21 COUNCILWOMAN GAUTHIER: Thank you
22 so much for sharing such a personal story
23 with us.

24 Ms. Edens, are you there and
25 connected?

1 (No response.)

2 COUNCILWOMAN GAUTHIER: Tynetta
3 Edens.

4 (No response.)

5 COUNCILWOMAN GAUTHIER: You may
6 have to press star 6 to unmute yourself.

7 MS. EDENS: Hello.

8 COUNCILWOMAN GAUTHIER: Hello.
9 Please state your name for the record and
10 proceed with your testimony.

11 MS. EDENS: My name is Tynetta
12 Edens and I'm a member of One PA. I'll be
13 speaking in support of Bill 210920. The
14 Eviction Diversion Program works. As
15 previously stated, we have a 75 percent
16 reduction in eviction filings to show it
17 works. Landlords get their money and
18 tenants don't have to go through a
19 humiliating process, so win-win.

20 The program has kept tenants in
21 their homes during this pandemic and has
22 avoided additional stressors like having a
23 strike on their credit scores from being
24 evicted. The diversion program prevented
25 bad credit score ratings from being added

1 to tenants' credit history. Bad credit
2 scores can prevent people from obtaining
3 many things that could improve their lives.
4 With record high gun violence, it's also
5 important that people are kept in their
6 homes.

7 This was all a good start, but
8 what if we made the program permanent. The
9 Eviction Diversion Program could be a tool
10 for one of the country's poorest big cities
11 to directly fight poverty. My youngest
12 daughter is back home with me with her
13 child because her landlord who lives
14 nowhere near our city, state or country
15 have way too much power over my daughter
16 who rents. Her home had rats inside. The
17 rats played on my granddaughter's toys.
18 All my daughter wanted was a safe place to
19 live for her and her child. The landlord
20 refused to make necessary repairs and when
21 issues were raised, they resorted to
22 intimidation tactics.

23 Now, I say all of this to
24 highlight the power dynamic many tenants go
25 through with landlords. The Eviction

1 Diversion Program could end poverty-based
2 evictions while also creating a level-
3 playing field for tenants and landlords.
4 Landlords will still get their money and
5 tenants will have a fair and just process
6 to ensure stable housing for their
7 families. The politicians in this City
8 can't continue to look out for big business
9 and real estate developers while ignoring
10 the needs of tenants.

11 People like myself, my daughter,
12 my granddaughter and other residents like
13 us in the City need to be prioritized too.
14 We have an opportunity here to be
15 groundbreaking. The success of the
16 Eviction Diversion Program was even on the
17 radar of the Biden Administration as a
18 great example of a program that can work
19 for cities across the country. The program
20 makes sense.

21 We can set the trend and showed
22 what a city can do when you create a
23 program that is win-win for tenants and
24 landlords. If we don't make this program
25 permanent, we will fail as a city and waste

1 an incredible opportunity. I urge this
2 Committee and City Council to support this
3 bill and make sure we have a permanent
4 diversion program in this City to help our
5 residents. Thank you. Enjoy your day.

6 COUNCILWOMAN GAUTHIER: Thank you
7 so much for your testimony.

8 Are there any questions or
9 comments from members of the Committee for
10 these witnesses?

11 (No response.)

12 COUNCILWOMAN GAUTHIER: Okay.
13 There being no further questions from
14 members of the Committee and no other
15 witnesses to testify, I will ask if there
16 is anyone else present in this hearing
17 whose name we failed to call and that
18 wishes to offer testimony on the bill being
19 considered today?

20 (No response.)

21 COUNCILWOMAN GAUTHIER: Okay.
22 There being no further questions from
23 members of the Committee and no other
24 witnesses to testify, I want to thank all
25 the panels and witnesses for their

1 participation today. We value your
2 opinions. We value you sharing your
3 personal stories and your work with us and
4 it is very much appreciated by this
5 Committee.

6 I now invite all panels and
7 witnesses to please disconnect before we go
8 into our public meeting. We will now pause
9 the proceedings briefly as multiple
10 participants leave the hearing. At this
11 point, I will ask all panels and witnesses
12 to please disconnect from the call.

13 This concludes the public hearing
14 of the Committee. We will now go into a
15 public meeting to consider the action to be
16 taken on the bill before this Committee
17 today. We will now convene the public
18 meeting.

19 Mr. Weiss, will you please call
20 the roll to take attendance. Members that
21 are in attendance will please indicate that
22 you are present when your name is called.
23 Also, please say a few brief words when
24 responding so that your image will be
25 displayed on screen when you speak.

1 THE CLERK: Vice-Chairman Jones.

2 COUNCILMAN JONES: Present, Madam
3 Chair.

4 COUNCILWOMAN GAUTHIER: Thank you.

5 THE CLERK: Councilmember
6 Quinones-Sanchez.

7 COUNCILWOMAN QUINONES-SANCHEZ: I
8 am present. Thank you.

9 THE CLERK: Councilmember Bass.

10 (No response.)

11 THE CLERK: Councilmember Squilla.

12 COUNCILMAN SQUILLA: Good morning,
13 Madam Chair. Present.

14 COUNCILWOMAN GAUTHIER: Good
15 morning.

16 THE CLERK: Councilmember Domb.

17 COUNCILMAN DOMB: Madam Chair, I
18 am present. Thank you.

19 COUNCILWOMAN GAUTHIER: Thank you.

20 THE CLERK: Councilmember Brooks.

21 COUNCILWOMAN BROOKS: Good
22 morning. I'm present.

23 COUNCILWOMAN GAUTHIER: Okay.

24 Thank you. We will now go into our public
25 meeting.

1 The Chair recognizes

2 Councilmember --

3 THE CLERK: Chairwoman, you should
4 say there's a quorum present. Sorry.

5 COUNCILWOMAN GAUTHIER: Thank you.
6 We have a quorum and we will now go into
7 our public meeting.

8 The Chair recognizes Councilmember
9 Jones for a motion on the amendment to Bill
10 210920.

11 COUNCILMAN JONES: Thank you,
12 Madam Chair.

13 I offer an amendment to Bill No.
14 210920. A copy of that amendment has been
15 circulated to all members of this Committee
16 and I move for the approval of the
17 amendment to Bill No. 210920.

18 COUNCILWOMAN GAUTHIER: It has
19 been -- oh, wait. Is there a second?
20 Sorry.

21 COUNCILWOMAN QUINONES-SANCHEZ:
22 Second.

23 COUNCILWOMAN GAUTHIER: It has
24 been moved and properly seconded that the
25 amendment to Bill No. 210920 be approved.

1 All those in favor of the motion
2 will signify by saying aye.

3 (Aye.)

4 COUNCILWOMAN GAUTHIER: Those
5 opposed?

6 (No response.)

7 COUNCILWOMAN GAUTHIER: The ayes
8 have it. The motion carries and the
9 amendment to Bill No. 210920 has been
10 approved.

11 Chair recognizes Councilmember
12 Jones for a motion on Bill No. 210920 as
13 amended.

14 COUNCILMAN JONES: (Muted).

15 COUNCILMAN DOMB: Councilmember,
16 you're on mute.

17 COUNCILMAN JONES: Thank you,
18 Madam Chair.

19 I make a motion to move Bill No.
20 210920 as amended out of this Committee and
21 further move that the rules of Council be
22 suspended to allow first reading at our
23 next session of Council.

24 COUNCILWOMAN QUINONES-SANCHEZ:
25 Second.

1 COUNCILWOMAN GAUTHIER: It has
2 been moved and properly seconded that Bill
3 No. 210920 as amended be reported from this
4 Committee with a favorable recommendation
5 and further move that the rules of Council
6 be suspended to permit first reading of
7 this bill at the next session of Council.

8 All those in favor of the motion
9 will signify by saying aye.

10 (Aye.)

11 COUNCILWOMAN GAUTHIER: Those
12 opposed?

13 (No response.)

14 COUNCILWOMAN GAUTHIER: The ayes
15 have it and the motion carries.

16 Thanks again to all the members of
17 the Committee for being here and for your
18 insightful questions and comments and for
19 helping the bill's sponsor with the
20 amendments. And thank you to the bill's
21 sponsor for this very important program and
22 for all of your work.

23 This concludes the business before
24 the Committee on Housing, Neighborhood
25 Development and The Homeless today. Thank

1 you all very much for your attendance and
2 participation.

3 COUNCILWOMAN GYM: Thank you,
4 colleagues. Thank you, Madam Chair.

5 COUNCILMAN JONES: Thank you,
6 Madam Chair.

7 COUNCILWOMAN GAUTHIER:
8 Congratulations.

9 COUNCILWOMAN QUINONES-SANCHEZ:
10 Thank you.

11 COUNCILWOMAN BROOKS:
12 Congratulations.

13 (Committee on Housing,
14 Neighborhood Development and The Homeless
15 concluded at 11:06 a.m.)

16
17
18
19
20
21
22
23
24
25

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

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

A	action 69:1	84:25	78:8 93:12	76:23	33:2 35:18	101:7	83:21
a.m 1:6	113:15	adults 96:4	agreements	Ana 73:6	46:6 49:16	arrears 50:17	103:17
118:15	actively 8:20	advance	50:7 59:16	Anabeth	52:20	84:16	Associate
ability 50:18	actual 23:4	73:16	63:11	40:16	69:21	arrive 93:11	89:23
63:1	add 19:20	advantage	67:21 68:7	60:22	83:11	asked 56:15	associated
102:20	95:9	28:18	ahead 23:23	and/or	102:24	asking 78:3	5:19 70:16
able 9:25	added 38:17	advantageo...	36:5 71:18	119:21	103:9,18	asks 101:1	Association
34:6 45:2	65:10	68:6	AIDS 100:4	Andre 40:15	104:5	aspect 24:14	16:10 42:8
45:14,15,25	75:17	advertise	alias 102:10	47:21	applied 15:20	51:2	47:23 49:4
57:18 87:9	109:25	58:23	aligns 82:8	71:22	19:5 20:3	aspects	49:6 51:12
87:12	addition	advice 18:5	ALLAN 1:12	angel 55:17	21:19,21	104:18	associations
98:15	65:12	87:20	allies 107:4	103:6	37:11	assigned	48:23
103:10	additional	advocacy	allow 3:8	Ann 8:23	84:17	103:5	assumed
104:24	15:18,20	13:7 79:18	51:1 52:10	announcem...	apply 50:9,19	assist 15:19	77:17
107:15	19:20,21	advocate	77:12	2:6	52:17 83:4	16:9 24:5	asthma 54:13
Abraham	21:19	16:7 32:7	100:8	annual 11:5	83:14	38:6,21	attend 80:7
40:17	32:11	59:6 66:12	116:22	annually	119:19	49:15	attendance
55:15,15	84:14 89:3	83:8	allowed	43:19	applying	50:14	3:14,15
56:5,20	103:13,14	advocates	65:14 76:7	answer 23:15	69:20	51:21	113:20,21
57:4 64:11	109:22	8:18 23:11	allowing	30:20	88:20	67:19	118:1
64:15	Additionally	46:24	16:20	37:14 47:9	appointme...	assistance	attending
72:22 73:7	3:3	48:24	89:22 93:3	49:14	80:8	14:17,19	44:20
absolutely	address 8:5	advocating	allows 46:2	53:13	appreciate	17:14 19:5	74:14
32:15 34:3	21:12 33:7	25:18	92:4	64:24	60:9,11	19:9 21:18	attention
34:9 36:21	40:25	66:13	102:15	70:24	74:15	24:10,13,20	38:25
abuse 96:11	43:11	Affairs 47:22	alternative	99:16	99:14	29:22	97:25
97:8	60:20	affordable	63:20	anticipation	appreciated	30:12,15	attorney 16:6
acceptance	65:15 67:8	62:19	amazing 56:4	88:7	113:4	31:4,24	41:3 96:1
69:20	93:25 95:4	African 11:8	amended	anxiety 55:11	approach	32:9 35:6	100:3
accepted	95:13	11:21 82:2	30:19	59:9	52:16	36:1 37:23	101:23
84:16	101:20	85:5	116:13,20	anybody	appropriate	37:25 38:4	102:3,9
access 61:4	102:16	AFRICOM	117:3	59:25	18:13,24	38:16,18,25	authority
80:7 82:13	106:24	81:21,22	amending	apartment	48:24 51:9	39:7,13,16	90:11
82:25 83:2	addressed	82:3,5,16	5:16	7:1 42:8	51:25 53:9	40:3 44:18	97:16
98:16 99:5	15:16	84:23 85:5	amendment	47:23 49:4	appropriated	46:6 48:7,7	authorizati...
100:18,23	addressing	AFRICOM's	17:8 19:25	57:6 58:14	23:5	48:10	15:12
100:24	100:18	82:9 83:12	20:2 52:9	apologize	Appropriat...	49:10,25	16:17,25
104:7	adds 95:11	age 75:3 97:5	115:9,13,14	73:15	27:11	50:10,13,19	17:1 18:1
accessibility	adequate	agencies 8:23	115:17,25	appearances	approval	56:10 61:3	100:11
69:23	92:7	9:1 12:23	116:9	101:10	49:21 95:7	61:17,19	automated
accessible	adjustment	18:5 29:21	amendments	applicant	115:16	62:2 72:6	69:21
69:10	34:7	65:5	9:25 15:17	35:5	approve	81:5 82:21	automatica...
108:3	Administra...	agency 64:18	16:16 17:7	applicants	52:25	83:5,10,15	38:5
account	18:13	ago 45:6	21:24 22:7	23:6 30:13	approved	83:24 92:2	autonomy
103:23	19:23	agree 36:22	48:16 51:4	31:15	33:3	96:9 98:14	90:7
accountable	23:10	62:16	52:1 53:7	application	115:25	98:23 99:2	avail 106:17
78:11	29:20	63:13	117:20	19:12	116:10	99:5	available 3:7
accurately	50:12	agreed 57:3	American	37:14 38:3	approxima...	100:21	16:2 18:24
119:4	111:17	77:12	11:8 50:8	38:8 48:6	44:2 95:3	103:3,9,14	39:16
achieve 6:1	Administra...	88:19	Americans	49:14,21	areas 21:15	103:18	48:11 50:9
acres 36:10	67:5	agreement	11:22	61:21	65:25	104:5,10	50:11
Act 3:10 6:19	administra...	6:23 7:7	amount	100:22	76:14	assisting	52:18,21
12:13	69:23	30:9 66:9	27:24	103:11	armed 87:17	35:13 36:9	84:15 94:6
107:1	adoption	77:24 78:7	39:15	applications	arrange	50:16	103:15

104:1	76:16	72:14	116:9,12,19	broken 45:5	5:9 55:23	73:18	challenges
average	109:25	beneficial	117:2,7	Brooks 1:11	57:23	85:15 86:2	48:20
13:21 33:8	110:1	33:22	bill's 9:23	5:2,3 6:18	75:10 76:9	93:1,6	51:18
35:9,20	balance 36:8	benefit 43:5	21:13	21:2 37:19	103:6	cause 6:15	52:12
91:12	36:15	61:4 87:23	25:10 53:9	37:20	113:22	22:1	challenging
avoid 52:22	balances 66:8	93:13	117:19,20	38:13 39:5	calls 35:22,23	caused 7:12	90:2
62:6,9	ball 55:19	benefits	bills 56:11	39:22 40:5	37:11 88:5	58:9	chance 53:24
82:10	banks 36:2	86:25 87:2	58:7 89:4	78:24 79:6	98:1	cautious 15:3	56:18
avoided	Bar 16:9 49:6	98:6 99:12	birth 90:6	81:14	calming 56:1	CBOs 82:24	57:21
62:20,23	51:11	best 17:11	91:12,16	114:20,21	CAP 83:15	83:8	chances
70:1 78:7	barely 58:7	23:9 57:7	birthing	118:11	capacity 37:7	ceiling 76:4	62:22
109:22	bargain	73:3 97:18	90:16 91:5	brother 62:8	37:8 98:10	center 18:6	change 13:24
avoids	78:12	better 63:16	births 91:9	62:11,16,18	Card 91:11	32:4 61:5	17:23,24,25
100:19	barrier 54:20	68:14 70:3	bit 58:4	brought	care 11:12	79:17	24:21
awaiting	barriers 90:3	104:9	Black 6:11	41:11	57:2 59:4	90:21 96:2	changes 5:19
49:19	based 40:1	beyond 20:10	43:20	50:22	75:9 82:14	96:4 101:8	5:21 18:17
awarded	63:15	41:13	86:17	107:24	89:24	centering	19:22 34:5
31:21	78:22	93:16 99:9	91:18	budget 51:2	101:5	17:20	34:6 52:6
aware 2:22	basement	bias 94:2	93:23 94:3	63:16	107:18,25	certain 5:21	Chapter 5:16
24:15	75:19	95:5	94:4,14,16	Budgets	careful 88:13	5:22	charges
84:10	76:12	Biden 111:17	94:19,23	61:15	caregiver	certainly	102:12
awesome	basic 65:20	Biden's 50:11	95:1,10	buffed 75:17	11:12	31:22	charming
105:3	basically	big 24:21,21	108:9	build 13:4	caregivers	certification	88:11
aye 22:4	56:1 102:4	34:4	blight 94:4	42:5	92:3,10,12	119:18	chart 37:6
116:2,3	basis 104:14	110:10	block 86:18	building	caretaker	certify 119:2	chat 3:7,10
117:9,10	Bass 1:11	111:8	blocks 57:13	46:18	11:11	certifying	cheaply
ayes 116:7	4:15,16	bigger 72:18	bodega 86:24	54:21,23	Caribbean	119:22	75:25
117:14	25:6,7	biggest 51:18	body 12:14	built 47:3	82:2	Chair 1:10	Chester 82:7
	114:9	bill 1:18 5:12	19:4 24:1	63:19	carries 116:8	3:22 4:4,7	Chief 82:5
B	battle 7:20	5:14,15	26:2	bundle 6:20	117:15	4:17,23 5:1	child 75:9
babies 90:8	beautiful	7:23 16:13	bold 20:6	burdened	CARROLL	5:4 7:21,25	90:9 101:5
90:21 92:6	73:10	17:7 18:1	boldly 84:23	20:18	119:11	9:7,18	110:13,19
back 12:5	becoming	22:5,17,21	bonus 58:5,6	burning	case 13:21	20:25	childcare
31:20	45:20	30:18 41:1	borne 7:3	27:24	24:17 45:7	21:10 22:2	74:20
33:17	bedroom	41:4 47:25	bottleneck	buses 59:20	46:9 52:18	22:15	children
34:22 35:2	76:5	54:1 60:21	27:16	business 22:3	61:5 77:8	23:17,21	74:19 75:8
35:7,15,19	bedrooms	64:14 67:9	32:23	75:16	99:6	24:23 25:4	84:5,8
50:19	76:5	70:23	bottlenecks	111:8	101:25	25:8 26:12	86:19 87:3
56:22,25	began 50:5	74:23 78:4	27:20	117:23	cases 7:6	27:10	88:25
57:2,23	beginning 2:6	79:11	bought 36:12		13:20 14:3	29:15	90:17,23,25
63:18	106:13	81:11,23	54:21,22	C	20:18	34:14	92:12
64:22 68:9	behalf 81:22	82:20	box 27:1	C 119:1,1	24:19 30:7	71:12 72:3	93:16 94:7
76:12,20	82:1 83:17	84:24	braided	calamity 47:2	42:23 43:2	73:11 74:4	97:11
78:5 88:14	believe 42:19	89:22 92:4	87:14	call 3:13 8:19	45:21 46:2	79:9	Children's
98:13	43:14	96:3 99:7	branch 93:2	29:3 40:13	46:13,15	105:16	91:6
103:1	52:18	100:7	93:8	55:13 59:4	65:3,7,13	114:3,13,17	choices 57:11
110:12	58:20 61:9	105:10	brief 3:17 9:9	64:24	65:24 66:5	115:1,8,12	choose 65:20
backing 76:3	63:2 73:19	106:12	9:14	71:10	67:14 68:1	116:11,18	chose 15:6
76:18	89:25 94:7	108:15	105:11	73:13	94:25 95:2	118:4,6	chosen 41:25
backlog 23:7	100:14	109:13	113:23	85:23	cash 82:19	Chairperson	chronic 91:7
45:9 52:23	103:5	112:3,18	briefly 113:9	105:21	87:2	47:18	CINDY 1:11
backlogs	believed	113:16	bright 69:18	112:17	catch 45:14	Chairwoman	circulated
49:17	54:19	115:9,13,17	bring 25:24	113:12,19	57:18	73:21	115:15
bad 54:22	belong 66:6	115:25	104:25	called 3:16	Catherine	115:3	circumstan...

17:24 cited 9:4 cities 11:3 46:23 93:14 110:10 111:19 city 1:1 2:9 6:2 7:19 8:4,23,25 11:14 12:5 12:23 13:6 13:18 14:21 15:17 16:17,20 17:19 18:4 18:9 19:5,9 21:19 27:18 29:18,20 31:9 36:3 42:14 43:8 45:18 46:19 47:8 51:3,8,14 51:19,24 52:10,15,19 52:25 55:5 55:7,14 56:15 59:13,23 60:11 63:6 63:21 65:5 70:3 74:13 76:17 79:9 79:14 80:24 81:19 82:25 83:3 85:1 91:21 92:4 93:22 94:17 101:8 103:10 107:2 108:4,7,16 110:14 111:7,13,22 111:25 112:2,4 City's 28:4 47:5 94:24 civil 97:3	clarifies 18:21 clarify 31:19 clarity 23:21 23:25 37:23 classes 93:17 clean 54:11 clear 10:13 11:7 18:25 19:7 49:17 clearer 80:10 clearly 12:4 16:2 24:16 CLERK 3:20 4:1,15,21 4:24 5:2,15 29:6 40:15 73:15 85:25 105:23 114:1,5,9 114:11,16 114:20 115:3 clients 83:20 102:1,21 103:16,19 103:20 clients' 97:9 close 50:15 83:23 108:5 closed 84:5 87:5 closely 32:3 49:5 closer 65:15 CLS 41:17 42:14 coalition 42:4 42:7 46:19 82:2 85:4 86:12 89:24 Code 5:17 collaboration 49:11 66:1 collaborative 8:12 13:6 67:16 collaborati... 47:4 colleague	7:14 colleagues 4:5,17,23 5:1,4 6:17 7:25 17:10 18:20 19:16 29:25 30:24 33:4 35:8 118:4 collecting 58:3 collective 66:4 color 43:23 80:11,17 come 3:12 7:6 8:11 15:22,23,23 26:18 36:16 46:17 68:23 77:23 come-to-Je... 88:23 comes 55:12 comfort 57:19 coming 27:17 52:20 84:6 101:17 103:15 comment 105:13,17 comments 3:4 40:8 71:5 85:18 105:5 112:9 117:18 commitment 12:22 20:11 48:18,22 71:23 88:17 committed 28:1,24 51:8 79:18 90:1 Committee 1:2 3:22 5:8,10 8:1	8:2 15:3 20:5,24 21:12 25:19 26:6 26:9 29:17 32:2 40:9 41:1 47:19 60:20,20 67:8 71:5 71:16,21 84:24 85:19 104:12 105:6 112:2,9,14 112:23 113:5,14,16 115:15 116:20 117:4,17,24 118:13 Committees 2:9,15 commonly 20:2 communica... 83:16 communica... 44:25 98:8 communica... 72:10 communities 11:19 60:23 61:2 79:21 80:16 82:3 85:3,5 91:21 97:1 community 12:25 29:14 37:8 41:4 42:3 49:5,12 51:10 61:2 61:4 70:14 83:20 93:19 106:21 community... 82:17,24 commute 101:8 companies 83:16	complete 33:2 35:18 48:6 61:14 completed 68:11 103:9 completely 69:15 complicated 9:11 43:3 71:23 comply 3:9 component 27:12 51:1 concentrated 11:18 concern 91:25 concerns 21:16 22:7 66:3 69:10 concluded 118:15 concludes 105:9 113:13 117:23 conditions 5:22 65:20 confirmati... 69:21 congrats 66:16 Congratula... 118:8,12 connect 44:18 61:13,16 62:5 connected 40:19 47:11 53:16 56:5 60:13 64:3 66:22 73:23 74:1 85:12 86:4 89:14 95:20 99:20 106:1,3 108:25 connection 72:16 80:9	connections 72:9 connects 98:7 105:12 consenting 3:1 consequences 96:20 consider 24:1 24:7 92:14 99:15 113:15 considered 20:1 112:19 consistent 19:19 constantly 39:19 contained 119:3 context 15:1 16:14 91:10 continuation 66:11 99:10 continue 14:5 16:18 18:4 18:23 30:9 38:17,20 48:25 50:6 50:14 66:1 66:13 85:3 89:8 92:5 97:14,19 100:9 104:13 111:8 continued 48:18 53:6 continues 17:13 38:14 71:24 continuing 2:25 17:21 32:6 42:6 45:18 70:23 81:24 contrast 101:9 103:24	contributor 91:9 control 86:12 119:21 convene 113:17 conversation 88:19 conversatio... 25:20 convinced 84:20 COO 81:22 85:4 cooperate 107:11 coordinates 44:23 coordination 42:15 COPD 54:13 copy 115:14 CORA 38:9 67:5 core 27:6,21 corner 20:10 56:17 57:7 corporations 72:14 correct 119:6 correlation 82:19,23 cosigned 62:10 cost 65:18 68:14 cost-burde... 12:9 costly 62:7 costs 70:13 100:18 101:21 104:8 Council 1:1 2:9,15 6:17 12:14,24 17:10 18:19 19:4 21:1 22:3 24:1 29:15 29:18,21 45:18 70:21 74:3 84:25	105:12,15 106:25 108:14 112:2 116:21,23 117:5,7 Council's 18:22 24:18 27:5 Councilman 1:10,12,13 3:21 4:6,11 4:14,22,25 22:14,25 23:12,16 25:11 34:13 35:3 35:21 114:2,12,17 115:11 116:14,15 116:17 118:5 Councilme... 4:1,15,21 4:24 5:2 7:14,22 9:22 10:5,9 11:6 12:12 21:5,6,14 22:11,20 25:1,6 28:2 31:25 32:16,22 34:10 36:24 37:19 47:13 48:13 51:7 53:4 86:6 114:5,9,11 114:16,20 115:2,8 116:11,15 Councilme... 21:2 59:23 63:21 74:13 79:9 81:19 82:1 100:1 Councilwo... 1:10,11,11 1:12,13,15 2:2 3:24
--	---	--	--	--	--	---	---

4:3,9,13,16	118:3,7,9	46:4,9	102:18	day 50:6 69:8	82:6	117:25	31:25
4:19 5:3,6	118:11	59:17,21	111:2	74:13	delay 19:8	118:14	32:15
5:23 7:24	counsel 42:18	62:4,21,24	creation	76:10 78:1	delaying	developme...	discussion
9:17,20,21	43:5,6	65:11 66:6	100:20	102:22,23	18:11	90:24	97:21
10:3 21:4,8	counseling	68:7 72:7	credit 109:23	104:1,3	delays 13:21	diagnosed	disingenuous
22:10,19	27:7 28:8	77:4,6,9	109:25	106:8	52:22	55:11	52:15
23:8,14,18	28:25	93:12	110:1,1	112:5	90:25	dialogue 7:9	disinvestme...
23:20,23,24	29:21 61:6	100:10,25	crises 96:13	days 13:22,23	100:19	48:14	95:8
24:24 25:3	64:18 72:1	101:11,14	crisis 7:4 9:2	15:12	Delegation	67:19	disparities
25:5,7,9	counselor	101:16,17	12:4 13:1	19:17	16:8	dictated	81:8
26:4,5,11	60:24	101:23,24	26:22,23	45:16 46:1	delineated	16:23	displayed
26:13,14,16	counselors	102:2,7,23	28:16	62:17	16:24	die 96:21	3:19
29:1,9	8:21 12:24	103:1,24	41:11	104:3	demand 23:1	difference	113:25
30:21 31:1	16:10 19:2	119:12	43:11 73:5	deal 10:11	24:3 31:13	100:16	disproporti...
32:10	20:16	courts 6:16	96:23	101:8	39:6,15	different	94:16
33:19 34:8	32:21	8:15 13:7	critical 31:12	dealing 33:14	demonstrat...	27:15 63:8	disproporti...
36:23	33:13	14:11 15:7	33:11,18	36:19	80:19	differently	91:17
37:18,20	35:12	15:8 16:21	35:11 80:1	deals 18:18	denied	26:25	108:10
38:13 39:5	42:12,25	18:4,7,10	80:25 91:8	death 57:17	102:24	difficult	dispute 48:2
39:22 40:5	44:15,16	19:23	cross-colla...	96:24	Department	30:16	disputes 66:7
40:7,12,18	61:13,20	20:16 27:2	48:18	December	19:24 28:5	72:17 78:1	100:19
40:21	62:5 64:20	32:4 49:8	crucial 51:5	1:6 20:14	41:19 98:2	difficulty	101:20
47:10,14	103:5,17,21	51:8,24	96:22	22:21 52:3	dependent	38:10	disruptive
53:15,18	103:25	52:10	cumbersome	54:23,24	35:9 87:8	dignity 58:11	62:6
60:3,12,15	count 58:16	59:18	83:11	100:11	deposit 83:22	90:7	distinguished
63:25 64:6	58:17	97:16	current 2:8	decided	deposited	Dime's 91:11	100:1
66:15,20,25	84:12	98:10	15:1 48:20	76:20	103:23	dinner's 87:15	distributed
71:1,8,12	Counties	COVID	50:24	decision	depressed	dire 80:17	14:19
71:13,15,18	82:7	26:24,24	84:20	77:10	59:2	direct 119:21	30:12
71:19	country	30:4 62:12	102:25	deck 32:25	depression	directly	distribution
73:12,22,25	13:10 20:8	74:21 87:6	currently 2:5	decrease 7:18	55:11	110:11	14:17 99:1
74:6,9	42:1 79:22	COVID- 47:2	2:9 12:3	31:8	90:25 91:4	Director	District
78:24 79:6	80:14	COVID-19	13:17	decreasing	Deputy 79:16	47:21	25:21
81:14 85:7	110:14	6:13 41:12	24:15 41:8	6:2	described	64:16	29:23
85:14,17,21	111:19	44:6 54:6	46:5 52:19	dedicated	31:2	79:16	diversion
86:3,7	country's	54:10,23	91:14	33:4 39:3,6	deserve	81:20	5:18 6:21
89:10,17	110:10	80:8,15	107:12	64:20	108:8	86:11	7:2,13,17
92:18	counts 83:24	82:15 94:8	CURTIS	67:18	design 42:10	89:23	9:10 12:15
95:15,22	couple 22:16	96:17	1:10	deep 12:22	destabilizing	disabled	14:4,14
99:17,23	57:25	98:12	cycle 43:21	default	44:8	101:11	15:5,9 16:1
104:16	course 17:5	craft 16:21	45:4	101:14	detail 9:25	disappointed	16:19 18:8
105:2,8,18	36:3 48:14	create 28:9		defendant	65:13	77:16	18:15,23
105:25	60:10 69:8	48:19 83:7		defendants	detrimental	disbursed	19:1 24:4,7
106:4	70:24	90:2		102:8	84:22	52:21	24:18,19
108:21	72:21	111:22		95:2	devastated	disconnect	29:19
109:2,5,8	court 6:24	created 28:17		defenses 43:3	96:16	113:7,12	30:17 31:3
112:6,12,21	10:21	50:3 87:24		definitely	develop	discontinued	31:7 32:19
114:4,7,14	13:22	91:7 94:4		10:4 32:15	18:14	65:9	32:23 33:5
114:19,21	15:11 17:1	creates 16:24		35:2	developers	discriminat...	37:22,24
114:23	19:14	68:14		Del 40:16	111:9	94:1 97:7	38:6,15,19
115:5,18,21	29:24 32:3	100:17		47:11,12,17	Development	discriminat...	38:20,24
115:23	43:4 45:4,7	creating 43:9		47:21	1:2 5:11	79:19 94:2	39:2 40:2
116:4,7,24	45:8,10,11	43:21 50:6		71:22	29:14,16	discussed	41:7,16
117:1,11,14	45:13,22,24	79:20		Delaware	47:20	26:19	42:5,16

43:1,15	doing 27:13	easier 100:24	33:25	45:14 47:6	18:16	74:24 77:4	examine
44:1,9,12	27:15,23	101:18	49:10,25	48:22 52:5	events 6:12	77:20,25	52:11
45:11,13,19	38:9 91:22	104:7	50:10,13	88:5 111:6	eventually	78:4,8,19	example
45:23 46:2	dollar 77:22	easily 42:23	83:14	ensures 46:13	98:13	78:22	68:25
46:3,12	dollars 17:16	45:23 66:8	100:9	51:22	everybody	79:12	111:18
48:1,9,21	21:23 23:5	easy 59:16	107:1	52:15	28:14 29:8	80:18 81:4	exceeds 23:1
51:13 54:1	28:12	75:13	emerging	ensuring	53:23	81:9,24	exceptions
54:3 55:1	Domb 1:12	economic	65:1	33:17	58:20	84:2,21	17:4
58:19	4:24,25	41:11	employed	50:17 52:3	evict 35:25	85:2 90:15	excessive
59:24	114:16,17	economically	74:20	enter 107:7	62:4 68:12	91:2 92:2	65:22
60:25 61:7	116:15	43:23	employment	entered	evicted 24:9	92:15 93:5	exchange
63:23 65:1	door 23:3	economy	62:14 80:6	101:13	37:13	93:9,23	72:23
66:12	87:19	70:18	82:14	entering 65:7	77:21	94:18,25	excuse 75:22
67:10	doors 84:5	Edens 105:24	employemen...	entire 107:19	93:20	95:11 97:6	excused 22:3
68:13	dots 62:6	108:24	43:24	entities 8:11	109:24	97:15,19,21	exist 80:13
69:18	double-down	109:3,7,11	empowered	entitled 5:17	evicting 11:2	99:3,8	95:17
74:24 78:5	27:12	109:12	70:7	environment	eviction 5:18	100:6,8,20	existed 13:18
78:10	doubled-up	edge 108:5	empowering	34:5	6:6,8,21,24	100:23	43:12 78:5
79:12	91:2	Edi 81:22	69:11	envision 90:4	7:2,8,13,15	101:1,6,17	existence
80:18	doubted 88:1	82:4 85:4	emulate	equilibrium	7:17 9:9	102:11,14	65:14
81:24	downward	EDP 70:2	41:24	49:2	10:19 11:5	102:15	100:14
84:21	43:23	educational...	enable 99:10	equitable	12:15	103:4	existing
87:23 89:1	dozen 69:14	43:24	enabled 44:4	89:25	13:14,17	104:1,9,13	19:19
89:6 90:15	dozens 20:15	effective	enact 97:20	equity 42:19	14:4,6,10	107:7	exists 43:10
92:2,15	20:15	68:14	encourage	90:3	14:13 15:4	108:11,16	exit 62:15
93:5,9	67:17	effects 93:25	25:14	equivalent	16:18	109:14,16	expectation
95:11	DPA 87:1	efficient	59:23	39:6	18:15 19:1	110:9,25	2:25 18:22
97:15,19,22	Dr 68:17	104:20	ended 46:7	ERA 84:18	19:18	111:16	expected
98:16 99:4	81:22 82:4	effort 10:11	77:3	ERAP 49:17	25:22	evictions 6:2	103:15
99:8 100:6	drip-drop	12:17 13:6	endorsement	49:19	28:10,21	6:16 7:18	expects 72:19
100:8,24	76:7	67:16	66:17	50:25	29:18	8:6,9,13	expedited
101:1,6,18	drivers 13:25	efforts 24:18	ends 98:13	52:23	30:16 31:3	10:11,20	13:18 14:8
102:11,15	14:7	33:22	energy 46:20	Eric 73:17	31:6 41:6	11:8,15,18	14:10
103:4	dual 80:15	49:15 81:3	engage 27:1,2	79:1,15	41:16 42:5	13:11	experience
104:13	due 2:8 18:11	eight 49:3	98:25	82:4 85:4	42:15,17,22	20:20	58:10 60:1
107:7	35:24 44:5	104:6	engagement	especially	43:15,19,19	24:12 31:8	80:11
108:16	44:6 45:9	either 11:11	51:23 52:4	8:14,22	44:2,3,6,12	33:23	experiences
109:14,24	54:5 56:25	17:20	53:6	33:12 56:9	45:7 46:8	35:23	68:2
110:9	72:7 77:3	elder 96:11	engages	90:12 92:7	46:10 48:1	43:22 45:4	expertise
111:1,16	77:11	elders 96:13	44:11	essential	48:8,20	62:7 63:18	90:13
112:4	80:12	elevated 91:3	English 88:12	82:14	52:14 54:1	70:1,15	expire 15:13
diversity	103:16	email 55:17	English-suf...	established	54:2 55:8	80:1 83:7	17:2 18:2
85:1	Dugan 8:16	56:8,13	83:17	5:8 6:21	58:19 59:1	91:15 93:4	expired 15:5
Division	dynamic	69:14	enhance	establishing	59:24 60:8	93:15	expires
29:13	65:18	emailed	18:14	47:25	60:25 61:7	94:14	100:11
Dobson	110:24	55:18	Enjoy 112:5	75:12	61:11 62:9	111:2	expiring 52:2
73:18 79:1		emails 55:18	enormously	estate 111:9	62:20 63:5	evidence	explain 54:25
79:3,8,15	E	emergency	98:17	estimated	63:19,23	119:3	62:1
81:15	E 119:1	2:8 6:19	enrollment	12:9	64:22 65:1	evolve 17:13	explained
doctors' 80:8	earlier 34:11	10:10	48:5,8	Eva 8:23	65:22,24	17:23	31:3 87:20
documenta...	94:11	12:13	ensure 14:23	29:25	66:11	20:12	88:12
35:10,14	103:7	15:10	24:18	evaluation	67:10	71:24	exploitation
documents	early 35:1	16:25	35:17	52:8	68:13	evolving 9:11	96:11
61:22	ease 69:19	30:11 31:4	42:14,20	evaluations	69:17	exactly 10:16	exploitations

97:9	fairly 108:8	107:17	firms 65:23	119:5,18	fully 119:4	21:2,4	getting 23:6
explore 84:15	fairness	female-led	first 29:4,23	forever 17:16	fund 28:10	22:10	25:16
express 8:10	69:24	43:21	33:16,16	form 65:21	94:12	23:18,23	34:21
69:9	fallen 11:2	field 111:3	36:25	82:10	101:12	24:24 25:5	35:13,14
extend 7:13	falling 87:16	fight 110:11	39:11 46:4	83:23 95:6	funded 19:2	26:4,14	37:1 66:16
32:12 41:5	families	figure 8:8	54:7 61:12	formal 15:4	funding	29:1,9,15	77:1 88:14
41:13 81:4	14:20	39:9 57:10	77:24	formed 10:16	12:19	30:21 31:1	104:10
93:16	80:24,25	106:18	86:19	formerly	15:14,17	32:10	Giacomini
97:16 99:7	81:5,8,25	file 46:8	104:24	67:6	18:21,24	33:19 34:8	68:18
extended	82:3,10	94:13	105:16	forth 75:19	21:19,20	36:23	Gilmore 1:12
81:2	83:14	filed 7:18	106:10	forward 7:9	22:1 34:5	37:18 40:7	4:1,3 9:17
extending	84:22 85:2	13:12 31:9	107:8,13	8:2 10:19	38:15 39:1	40:12,18,21	9:21,22
7:17 80:18	90:1,17	45:7	116:22	10:21	39:3,6	47:10,14,18	21:6,8
extends 16:17	91:18,19,25	101:25	117:6	13:20 14:1	50:24	53:15,18	give 19:17
79:11	92:6,21	files 101:24	five 73:20	15:2,6	52:14,17	60:3,12,15	34:17 35:8
extension	93:18 94:6	102:22	104:6	24:12,17	68:8 89:4	63:25 64:6	74:12
67:10	96:15	filing 7:8	five-month	26:18 27:5	98:12	66:15,20,25	105:13,19
extensions	108:9	19:18	45:8	37:16	funds 12:17	71:1,8,13	106:9
68:9	111:7	62:21,24	fix 48:19	50:21 53:8	16:2 32:18	71:18	given 33:20
extensive	family 58:17	65:22,23	fixed 58:15	60:17	49:10 50:1	73:12,22,25	50:18,21
17:8	74:20 75:8	94:19 99:6	flexibility	107:5	50:8,10,14	74:6,9 85:7	86:16
extent 34:17	97:11	102:2,7	16:20	fostering	further 13:2	85:14,17,21	gives 101:3
extra 58:5,5	far 7:4 23:1	filings 11:5	flexible 35:17	68:3	14:8 18:14	86:3,7	giving 53:23
102:4	24:2 59:18	13:14	flooding 6:16	fought 16:8	31:8 48:17	89:10,17	98:9
extremely	Fastforward	43:19,20	floors 75:18	106:25	78:20	92:18	glad 54:11
13:19	88:23	44:2,4 45:4	flow 37:5	found 2:19	87:16	95:15,22	Gladstein
77:15 78:1	father 57:10	46:10	focused	59:10	112:13,22	99:17,23	8:23 29:25
	favor 78:4	63:19	104:19	62:18	116:21	104:16	global 96:22
F	100:7	94:18	focuses 19:12	77:14 84:7	117:5	105:2,8,18	glowing
F 119:1	116:1	109:16	folks 23:3	87:16	future 17:17	105:25	66:17
face 25:22	117:8	filled 76:23	25:22 27:9	94:12 95:1	24:10 45:3	106:4	go 8:25 9:14
42:22 46:9	favorable	final 84:25	28:21,23	101:12	48:19 51:1	108:21	10:24 12:1
93:18,23	117:4	finally 14:13	33:5,15	foundation	51:12,16	109:2,5,8	12:11
faced 7:20	fear 36:20	16:3 19:21	36:18	42:13 45:1	52:22	112:6,12,21	16:15
facilitate	65:21	finances	38:19 39:9	four 49:20	53:11	114:4,14,19	23:23
48:1 67:19	feature 3:7	44:17	39:10,11	100:17,20	62:22 90:1	114:23	34:22 35:7
facing 6:8,12	3:10	financial	follow 47:1	103:3	90:4	115:5,18,23	35:15,19
6:24 39:18	federal 12:17	48:7,10	following 2:5	four- 45:8	102:20	116:4,7	38:8 46:4
45:7 50:5	15:19,21	50:5,22	36:3,4	frantic 35:22		117:1,11,14	55:7 59:21
53:2 60:8	17:17	53:3 96:11	follows 2:7	37:10	G	118:7	60:7 63:5
81:9 84:2	103:13	97:8	77:25	free 96:9	Gabriella	Geist 68:17	63:18
96:13 97:6	fee 102:2,8,8	103:25	fond 70:9	102:12,12	86:1 89:21	general 16:6	71:18
97:8	102:9,10	financially	food 58:7	Frequent	gap 94:8	68:11	73:21 75:2
fact 94:7	feel 54:12,22	93:10	80:7 82:13	91:1	garage 76:12	generally	88:19
factors 14:15	58:24,25	find 63:9	87:3 93:19	friend 57:8	Garland	40:1	107:11
43:3	59:8,11	77:19 78:1	forced 43:22	62:20	40:15,19,20	generational	108:18
Fadullon	63:6 69:17	93:20,21	forecast 76:9	front 76:5	40:24 41:2	94:3	109:18
8:23	fees 62:24,25	95:4	foreclosure	frustrated	71:22	generations	110:24
fail 111:25	65:22	finding 6:25	91:3	77:16	Gauthier	97:10	113:7,14
failed 112:17	101:23	62:22	foreclosures	frustrating	1:10 2:2	George	114:24
failure 7:16	102:3	finds 49:2	27:17,19	107:13	3:24 4:9,13	105:23	115:6
fair 65:16	feet 12:6	finished	33:15	fuel 94:9	4:19 5:6,23	106:8	goal 6:2
79:16	fell 62:11	75:18	forego 65:20	full 10:24,25	9:20 10:9	Germantown	goes 55:12
111:5	felt 59:10	firm 67:25	foregoing	36:5 102:5	11:6 12:12	79:24	84:12

going 6:24 10:6,14 16:15 17:2 17:22 20:12 25:16 27:9 27:20 31:12 34:25 36:1 37:13 39:2 43:13 45:21 46:4 55:7 56:22 61:16 62:3 62:23 77:6 93:12 106:16 gold 9:5 Goldberg 67:25 good 2:2 3:21 3:24 4:4,4 4:7,14,16 4:19,22,25 5:3,6 25:1 25:4,7 29:7 29:9,14 33:21 37:5 38:9 40:20 40:21,24 44:22 47:12,14,17 49:7 53:22 60:18 64:4 64:6,10 67:5,6 74:8 74:9,13 80:19 81:18 86:8 86:10 89:7 92:25 95:25 99:21,25 106:8 110:7 114:12,14 114:21 gotten 23:2 37:10 government 17:18,18 47:22 Governor 16:5 98:1	graceful 62:15 Grady 30:1 grandchild... 96:12 granddaug... 111:12 granddaug... 110:17 granddaug... 86:21 grandpare... 96:12 97:12 grant 87:1 88:20 89:3 grateful 19:4 gratitude 8:10 grave 96:24 great 16:13 20:13 55:24 56:7 58:19 79:8 86:7 105:3 111:18 greater 93:18 95:9 100:17 101:3 greatest 54:14 79:23 greatly 74:15 greet 82:1 groundbre... 111:15 grounding 73:2 grounds 73:3 group 27:8 groups 27:23 grow 42:9 growing 63:4 90:8 grown 74:19 guaranteed 39:7 guardian 55:17 103:6 guess 34:15 55:3 guidance	64:21 guidelines 19:19 gun 82:15 110:4 guys 36:25 64:5 108:19 gym 1:15 6:18 7:14 7:22,24 10:3 21:5 21:14 22:19 23:8 23:14,20,24 25:9 26:5 28:3 31:25 48:13 51:7 53:5 57:9 71:12,15,19 118:3 H hair 87:14 half 11:10 12:2,6 46:18 94:24 102:4 hand 22:13 25:6,18 38:12,12 handful 65:23 handle 69:5,7 72:19 handled 43:4 hands 32:25 HAPCO 49:11 happened 12:21 54:16 happening 11:16 happy 19:24 26:5 30:19 32:1 47:8 53:13 54:9 56:16 69:19 70:24 99:16 hard 12:22	15:22,24 28:3,23 33:6 54:5 62:11 harder 7:1 93:21 hardest 96:18 hardship 50:22 107:17 hardships 50:5 53:3 63:12 harm 17:5 44:5 harming 18:10 Harvey 85:25 86:4,5,10 86:11 89:11 headache 104:21 health 2:8 41:11 54:14 80:4 82:14 90:10,20,24 93:19 96:20,22 107:25 healthy 79:20 80:2 81:1 90:8 hear 25:22,23 31:20 64:5 64:7 66:24 69:8,11 72:4,23 76:15 79:5 79:7 89:16 heard 4:9,11 56:13,14,14 67:11,15 70:10 107:9 hearing 2:7 2:16,22,23 5:9,10 45:9 65:9 100:2 104:2,3 112:16 113:10,13	hearings 2:11 2:15,19 45:15,25 98:11 heart 72:8 heartache 104:21 heartless 36:17 heartwarm... 84:11 height 87:4 held 41:20 78:11 98:3 Helen 1:15 6:17 7:22 Hello 60:14 106:7 109:7,8 help 9:13 23:15 24:22 32:23 38:7 39:3 43:9 44:17,19,24 45:24 47:5 49:8,17 52:21 55:15,23 59:14 60:11,25 61:13,20 62:5 83:1,4 84:4,13 103:19 112:4 helped 42:5 53:2 56:24 57:11,12 61:24 62:8 66:18 helpful 9:8 11:1 55:24 57:14 72:4 helping 27:8 28:5 34:2 45:18 73:8 80:23 83:13 94:9 117:19 helps 61:7 65:25 82:9 93:25 102:19	Herculean 37:1 Hi 89:20 hiatus 19:8 49:23 Hicks 73:18 73:19 85:11,15 86:2 92:22 92:25 93:1 93:6 high 44:6 110:4 higher 11:21 highlight 42:2 43:13 110:24 highlighted 27:18 41:15 98:5 highlighting 104:17 highly 97:14 99:11 hiring 83:1,3 Hispanic 6:11 historic 6:15 historical 80:13 Historically 6:7 history 110:1 hit 12:12 54:5 54:24 96:18 106:14 hold 76:20 hold-up 61:25 hole 76:7 78:20 home 33:16 57:9,19 73:1,1,2 75:9,10 80:25 83:21 88:25 97:10 107:16 110:12,16 homeless 1:3 5:12 28:11	29:17 47:20 117:25 118:14 homelessness 70:15 82:11 83:13 90:22 96:14,23 homeowne... 12:4 homes 6:3 30:3 82:13 92:12 97:9 108:6 109:21 110:6 honor 68:24 84:15 hope 7:16 17:17 18:3 23:25 24:6 51:16 52:24 hopeless 59:10 hopelessness 91:4 hoping 76:20 hospitalized 87:6 hosted 49:12 hotline 55:23 55:24 hour 3:12 86:25 hours 46:20 86:23 87:12 house 9:5 41:14 57:15 75:15 76:4 76:11,18 77:13 78:9 98:4 104:25 housed 91:1 households 43:21,22 44:4 housing 1:2 5:11 6:19	8:1,21 12:13,24 14:24 16:10 17:21 19:2 20:5,15,24 24:11 27:7 28:5,8,25 29:13,16,21 32:21 33:12 35:12 41:3 42:11,24 43:8,11 44:15,15 46:24 47:19 60:24 61:6 61:13,20 62:5,22 64:16,17 65:16 70:12 72:1 78:13,20 79:17,19 80:3,12,16 81:9 82:9 82:20 83:24 90:11,12,16 90:20,21,22 91:2,8,24 92:7,10 93:16,21 94:1 95:6 95:18 96:13,21,24 100:3,25 101:11,14 101:16 102:21 103:5,17,21 106:21 107:1 111:6 117:24 118:13 HUD-appr... 64:17 HUD-housi... 64:20 huge 13:15 16:7 31:13 107:2
---	--	--	--	---	---	---	---

hugely 27:4	17:19 24:4	increase 6:15	insightful	49:16 70:7	8:17	25:10,10,12	100:16
humanitari...	96:25	33:22	117:18	95:5 96:24	judgments	25:14 26:1	102:17
83:25	important	incredible	inspiring	97:4 98:24	101:13,15	26:17 28:3	landlords
humiliating	10:8 13:19	27:24 44:3	47:1	100:23	101:16	28:15	6:22 14:20
109:19	15:15	83:25	instability	102:16	Judicial	32:17	14:23 17:3
hundreds	24:14	112:1	80:16	107:25	29:23	34:10,15,19	17:11
17:15,15	26:20 27:4	incredibly	installments	108:1	junction	34:20	19:16
100:12	29:2 36:8	19:3	68:10	110:21	87:14	37:18 38:9	25:23
hurry 36:2	54:15	incur 70:13	instant	item 39:2	June 12:14	44:13 55:3	28:20
Hyman 86:1	58:22	independent	107:23	iterations	justice 41:19	55:10	29:23
95:19,21,25	59:12	18:16 52:8	Institute	10:7	77:7 96:4	58:23	33:10 38:5
96:1	85:10	indicate 3:15	41:24 91:6		98:3	59:12	38:21 41:5
	90:16,20	113:21	Instructions	J		80:10 84:3	41:10,22
I	92:20	indicated	2:13	JAMIE 1:10	K	84:11	44:11 45:2
idea 107:8	99:15	82:18	integrated	jammed	Karen 85:25	86:19	45:6,12,14
identified	110:5	indicators	79:20	34:17	86:11	107:22	46:8 47:6
32:19	117:21	80:4	Intelligencer	jamming	KATHERL...	knowing	48:2 49:2
identify	importantly	individuals	2:18	14:11	1:12	21:18,20	49:13,16
65:25	88:21	8:11 24:8	intent 51:21	January	Kathleen	57:19	50:14
ignoring	improve 42:9	71:20	Interest	15:23 35:1	30:1	knowledge	51:14,18,23
111:9	98:8 110:3	80:23,24	79:17	58:2	keep 14:22	87:17	52:4,16
illness 96:24	improving	81:5,8	interests	Jason 67:24	45:24	knows 15:3	53:2 59:15
image 3:18	72:10	96:15	17:11	Jeni 86:1	74:23 80:7	kudos 34:4	61:9,10,18
113:24	inability	industry 51:6	intervention	100:2	108:7		61:21,24
imbalance	72:17	Inem 73:18	83:12	Jersey 79:21	keeping 6:3	L	63:7,7,17
6:6	inappropri...	81:16,20	intimidation	81:6,7	30:3 80:1	lack 97:6	65:19 66:3
immediate	18:11	inequalities	110:22	job 27:24	80:24 81:1	laid 10:9	67:13
26:22 45:1	inaudible	95:13	introduced	87:8 105:3	92:11	25:15	68:12,15,22
immediately	20:21 65:4	inequities	6:18	John 40:16	Kendra 1:11	landlord 5:17	69:12 70:6
39:13	72:13	90:5 95:17	invaluable	53:22,24	6:18	5:20 33:1	73:8 83:19
87:21	incentivizing	influx 34:24	84:10	64:13	kept 109:20	38:11	93:10,13
immigrant	51:20	information	invested	72:22 73:9	110:5	48:23	94:12 97:8
82:10	include 10:16	9:18,19	46:20	joined 24:25	key 14:14	54:20	98:6,7,11
immigrants	16:5 32:1	87:20 88:6	investment	64:25	24:13	62:23	98:15 99:5
82:25 83:2	48:4 52:2	106:22	36:6	68:18	31:24	69:13 70:4	99:12
83:4	included 2:16	infrastruct...	investments	Jones 1:10	32:14 34:7	70:12 71:3	101:1,3,19
immigrants'	25:19 26:7	28:1 33:24	43:8	3:20,21 4:6	kick 56:10	72:15	102:6,13,15
83:2	83:13	37:4	invite 113:6	4:11,14	kids 104:24	75:10,22	103:21
imminently	includes 12:8	infused 27:15	invited 2:21	21:3 22:12	kind 19:7	76:14,21,25	104:7,8,11
24:8	87:2	inhabitable	41:17	22:14,20,25	20:16 37:5	77:4,8,12	109:17
impact 80:15	including	82:13	invites 68:22	23:12,16	55:9 56:21	77:24 78:6	110:25
82:15 84:1	18:5,15	Initially 88:9	involved 11:8	25:11	57:9 58:6	78:10	111:3,4,24
91:17	33:25	innovation	11:10,11	34:10,13	72:16 91:7	84:14,16	landscape
93:15	51:10	7:3	20:22	35:3,21	kinds 72:6	87:10 88:2	100:16
impacted	67:17	innovative	42:10	114:1,2	knew 87:21	88:24 97:3	language
11:14 12:4	96:10 97:3	6:20 67:11	involving	115:9,11	knocked	97:17	19:6 52:8
90:5	97:11	70:20	66:7 68:6	116:12,14	87:19	98:19	52:14
impacts 8:5	inclusion	inperson	issue 11:23	116:17	know 9:10	101:23	54:20
imperative	10:1	101:10	28:7,7 45:1	118:5	10:6,24	102:22,25	large 72:15
46:1	income 11:20	Inquirer 2:17	78:13	Jones' 32:22	12:2 15:15	107:6	99:2
implement...	11:22	insecurity	99:15	36:24	15:22	110:13,19	larger 39:15
7:11	36:14	91:8,24	issued 15:10	Josh 16:6	18:19	landlord's	late 58:23
implies 82:23	58:15	93:19	issues 37:21	JR 1:10	21:21	56:19 88:7	launch 9:7
importance	62:13 87:1	inside 110:16	45:3 49:8	Judge 8:16	23:14	landlord-te...	launched

12:16,16	48:15	lives 86:18	lose 70:11	maintain	Matthew	67:18	34:21,24
laundromat	63:22	110:3,13	72:15	44:7 92:7	8:17	69:24 70:9	53:1
87:13	79:11,25	living 65:20	lost 54:8 77:8	maintains	maximize	98:8	103:13
law 2:4 15:4	81:12	68:25 75:3	101:9	16:19	82:25 83:2	medical	millions
19:23	97:13,20	75:6 80:5	lot 18:18	major 75:11	MCC 89:25	86:25 87:2	17:15
67:25	lending 95:7	91:1	25:22,23	majority 6:10	91:18	meet 38:11	mine 76:6
79:17	lens 90:12	107:25	26:19	14:5 65:24	MDO 29:25	40:4 44:16	minimum
100:4	lessons 7:10	local 16:24	28:15 35:9	making 5:21	mean 34:22	meeting 2:10	69:6 104:5
lawfully	7:12	17:20	35:15,22	10:19	96:23	2:21 3:1	minutes 56:1
57:20	Let's 105:19	67:25	36:17 54:8	14:15 23:4	Meaning	74:14	73:20
lawmakers	letter 41:20	70:17	56:24	27:22 31:6	101:15	113:8,15,18	mispronou...
83:9	55:8 59:1	97:24	57:12	35:10	meaningful	114:25	73:16
lawsuit	letters 83:18	location 1:5	58:24 59:8	38:21	20:9	115:7	mission 96:6
102:18	letting 88:16	locked 104:4	62:23 63:5	56:12	means 20:19	Melissa 8:24	Mitchell
lawyer 55:9	level 17:14,16	lockout 39:18	75:14	57:24 70:2	39:12	29:6,13	40:16
56:19	30:10 32:7	103:2	104:20	75:23 78:1	65:10	member	53:16,17,21
layer 95:11	94:5	lone 69:18	Louis 75:7	88:13	119:20	25:21	53:22,25
laying 45:1	level- 111:2	lonely 59:2	love 25:25	92:14	meant 11:13	71:16	60:4,10
lead 20:9	levels 50:25	long 6:5 8:24	57:6	man 107:17	57:5	106:11,20	72:22 73:9
86:13	91:4	29:6,7,12	104:25	management	media 46:24	109:12	model 8:3
leader 30:3	leveraged	29:13	lovely 72:23	61:5	mediate	members 3:4	14:16 41:9
leadership	28:13	30:22,25	low-income	manager	61:11	3:8,14,22	41:16,23
20:25	liable 101:22	31:10	39:9	68:22	mediation	26:1,7,8	92:16 93:5
70:21	102:2	32:14 34:3	lower 95:6	Managing	14:6 19:13	29:15,17	98:2,4
leading 41:8	licensed	34:19 35:4	101:21	41:3	44:20,22	32:2 40:9	moisture
46:25 99:1	74:20	35:7 36:21	104:8	mandates	48:21 49:7	47:18	76:13
League 56:6	life 36:12	37:17 38:1	lowers	10:12	49:9 50:3	49:18 50:4	bold 76:13
64:11,16,23	58:10 59:9	38:23	100:18	mandating	51:12,17	71:5 85:19	mom 36:19
66:10	107:19	39:14,25	lurch 20:16	15:4	52:23	100:2	39:8
learn 66:1	lift 37:1	40:6 46:17		manner 8:12	56:18 58:8	104:12	moment
learned 7:10	lifted 56:3	56:10	M	49:1	58:24	105:5	88:23
106:23	LIHEAP	57:20	ma'am 106:2	map 11:17	59:16 61:1	112:9,14,23	106:15
leases 101:22	83:15	long-term	Madam 3:22	March 15:5	61:25 63:3	113:20	money 15:19
leave 20:15	likelier	10:14,17	4:4,7,17,23	82:16	63:8,14	115:15	15:21,22
78:9	103:22	11:23 18:7	5:1,4 7:25	91:10	64:22 67:6	117:16	16:9 24:10
113:10	limited 83:17	20:11	9:7,18	106:13	67:6 68:5	mental 90:24	28:6,25
leaves 43:2	94:3	25:13,17,25	20:25	Maria 1:13	68:21 69:6	mention	38:17,18
leaving 76:12	line 39:2	28:9 32:13	21:10 22:2	25:1	69:25 77:9	19:25	54:8 56:12
led 7:12	lines 44:24	37:4 72:11	22:14	MARK 1:13	98:25	mentioned	57:22
48:16 65:5	list 8:25 11:2	longer 32:5	23:17,21	market 95:18	100:15	33:8	61:15 62:3
leeway 101:3	listening 22:6	longer-term	24:23 25:4	markets	102:19	merits 101:24	76:22,24
legal 2:18 6:9	108:20	22:23	25:8 26:12	14:22	107:11	messed 81:17	77:11
8:18 23:10	litigation	longest 75:6	34:14	marriage	mediations	met 50:4	80:22
29:21 41:4	10:22	look 7:9 32:6	71:12	84:6	38:10	method 48:8	83:22
42:3 43:3,5	67:14	53:8 65:15	73:11 74:3	matches	69:14	Microsoft 1:5	109:17
49:5,12	little 57:10	72:12	79:8	44:13	mediator	2:10 3:7	111:4
51:10	58:4 89:2	111:8	105:15	maternal	38:11	Miles 105:23	monies
62:24	104:2	looking 20:20	114:2,13,17	90:9	56:20	106:1,2,7,9	103:14,22
83:20 92:1	live 57:12	36:5 39:19	115:12	Maternity	68:21	Miller 67:25	104:10
96:7,9 97:3	58:13,15	76:8 90:11	116:18	89:24	88:10	million 14:18	Montgomery
legally 33:13	59:18,19	looks 37:6	118:4,6	matter 42:21	100:5	15:18,20	82:7
legislation	77:14 78:2	51:13	main 13:24	119:5	mediators	30:13	month 15:13
5:25 6:20	79:23 89:1	104:22	14:7 17:25	matters	42:12,25	31:17,18	35:1 57:1
8:3 14:1	110:19	105:3	18:17	76:15	44:23	33:9 34:21	76:23

102:5	10:20	93:8 95:12	necessary 6:1	96:21	obtaining	72:16	option 61:12
month's	13:20 14:1	NACs 32:21	43:15	106:18	98:23	one-year	62:19
102:5	15:6 18:9	33:13	68:10	107:9	110:2	22:22	options 12:6
months 32:24	22:23 24:5	35:12	83:19	new 6:25	occurs 103:2	ones 10:21	order 3:9 5:9
49:3,20	24:12,17,19	name 3:16	110:20	19:10,11	offer 2:14	13:17 89:2	6:1 32:12
50:19,21	26:10 27:5	29:10	need 11:13	62:14	112:18	ongoing	76:22,25
52:7 53:10	37:8,16	40:22 41:2	11:24	77:19	115:13	25:12 32:8	77:5
65:2 76:19	57:17	47:15,20	13:16 14:9	79:21 81:6	offering 22:7	32:17	100:10
77:13	60:17	53:19,21,24	24:3 28:17	81:7 83:1,3	offerings	42:11	103:2
87:25 88:3	62:16	60:16,21	31:18	93:21	18:9	48:19	108:19
88:21	77:17	64:8,15	32:12 37:4	newly-fund...	offers 67:12	onset 50:2	orders 10:13
103:15	84:24 88:8	67:1,4,24	39:12	42:18	68:13,19	open 48:14	15:10
107:10	93:18	74:10,17	46:13 62:3	News 2:17	office 35:21	58:1	77:11
moratorium	102:22	79:15	78:16 95:9	newspapers	36:12	opening 5:25	organization
81:4 83:6	115:16	81:17,19	98:11	9:4	Officer 82:5	7:23 26:9	79:18
moratoriums	116:19,21	82:4 86:8	108:2,11	nice 56:3	offramps 8:9	27:21	87:19 96:5
36:4	117:5	86:11,16	111:13	104:22	13:16	operate	organizatio...
morning 2:3	moved 14:3	89:18,21	needed 76:2	Nick 9:12	20:20	16:18 82:6	12:25 13:7
3:21,25 4:4	62:10,18	92:22 93:6	81:6 88:6	10:25	oh 4:11 71:13	operated	29:22 34:2
4:4,8,16,20	115:24	95:23,25	102:11	16:13	115:19	75:8	82:24
4:22,25 5:4	117:2	100:2	106:18,24	noncourt	okay 16:13	operating	95:13
5:7 25:2,4	movement	106:5,8	needing	100:14	21:7 32:10	15:9 82:5	organize
25:8 29:5,7	19:13	109:9,11	98:24	102:19	33:19	operational	107:4
29:10,14	moves 36:7	112:17	needs 13:4	nonpayment	40:18 57:3	97:23	organizer
40:20,22,24	91:1	113:22	40:4 45:15	49:24 99:6	71:8,15	operators	86:13
47:13,15,18	moving 10:19	names 73:17	83:8	nonprofit	73:22 74:6	72:15	organizing
53:22	15:2 24:11	Nancy 68:17	111:10	96:5	74:12	opinions	106:22
60:18 64:5	much-needed	nation 8:3	neglected	Northeast	81:18	113:2	other's 66:2
64:7,10	75:11	11:3 14:16	75:11	59:19	85:17,21	opportunities	outcome 30:6
74:8,10	79:13	41:9 96:8	negotiate	Notary	86:3 92:25	78:21 94:6	68:6 89:6
81:19 86:8	91:20	99:1	30:9 61:17	119:12	105:8,18,25	opportunity	101:25
86:10,15	mule 36:11	national 9:4	negotiated	note 3:5,12	112:12,21	6:23 20:7	outcomes
92:25	multi-natio...	18:6 30:2	62:15	noted 119:3	114:23	21:12	38:22
95:25	72:14	32:4,7	negotiatingg	notes 54:18	old 58:17	26:25	68:15
99:21,25	multiple 18:5	41:23	83:19	119:4	75:3	28:17,18	69:25
114:12,15	97:10	46:24 91:5	neighborho...	notice 16:22	older 57:11	40:25	91:16
114:22	113:9	91:12	1:2 5:11	17:3 19:17	96:4,17	46:16	outreach
mortgage	municipal	92:15,16	29:16	notices 2:16	97:5	47:24	49:15
12:3 27:16	8:15 13:21	97:25 98:2	47:19	NPI 32:18	Olubajo	53:12	outside 27:1
27:18	Murray	nationally	79:23	39:1	73:18	60:19	68:8
33:14	73:17,23	44:14	86:24	number 6:15	81:16,18,20	61:11 67:7	overall 33:21
35:24	74:1,7,8,12	99:10	87:13	7:18 10:7	once 15:11	67:13 69:9	68:15
75:20 95:7	74:18	navigate	117:24	13:15	50:7 51:6	74:16	overloaded
mother 54:13	78:25	61:21	118:14	16:14 31:8	52:23 53:5	79:10	65:11
74:19 84:2	mute 4:7	navigating	neighborho...	48:16	62:14	81:12	overly 20:17
84:13	116:16	27:9	11:19 47:7	55:13 59:4	68:10	86:14 89:9	oversight
86:18	Muted	near 110:14	93:15 94:5	63:13	98:12	94:8 99:13	10:22
motion 115:9	116:14	nearing 92:9	95:9	numbers	100:9	111:14	overwhelmed
116:1,8,12	mutually	nearly 30:6	Nelson 86:1	11:7	107:3	112:1	45:21
116:19	68:5	69:4 88:18	89:13,15,20	O	one-bedroom	opposed	overwhelm...
117:8,15	N	94:20	89:21	O 119:1	58:13	116:5	6:10 7:5
mounting	N 119:1	necessarily	neutral 68:4	obtained	one-hour	117:12	14:4 45:10
56:11	NAACP 93:3	14:12	never 27:5	62:14	88:18	optimistic	overwhelm...
move 10:14		24:16 62:1	77:21		one-to-one	51:2	43:20

91:23	56:21 57:4	33:18 34:4	97:4 102:5	57:20	102:11	74:10 79:2	6:4 30:11
owe 77:22	64:2,4,10	38:6 39:4	106:22	107:12	Philadelphi...	85:23 86:8	38:7 63:10
owed 88:15	64:11,15	39:17	108:4,7,9	PHDC 31:16	6:11 12:2,7	89:18	84:9 103:8
88:24	66:19	46:19	108:17	33:4 35:8	12:10	92:14,22	Post 36:11
owner 88:8	72:23	67:17	110:2,5	49:7	78:21 92:1	95:22	potential
owner's 87:5	pardon 98:15	partnership	111:11	phenomenal	94:23	105:21	6:14 52:22
owners 35:24	parent 11:11	29:20	PEPP 43:6	72:2	96:17	106:4	potentially
36:10	90:7	partnerships	percent 6:7	Philadelphia	Phillips 41:17	109:9	24:21
84:23	parents	12:23	7:6 11:7,9	1:1 4:17	Philly 33:16	113:7,12,19	poverty 8:6
	58:13 90:4	pass 106:25	13:15 14:2	5:16 6:8	79:24	113:21,23	110:11
P	92:3,11	passage 96:3	30:8 44:10	8:15 9:16	PHLCounc...	pleased 30:17	poverty-ba...
PA 106:11,20	93:18	99:7	69:4 91:14	11:1,9	2:20	83:22	111:1
109:12	parking	path 10:17	92:1 94:20	14:15,21	PHLRentA...	plethora	power 6:6
PAA 49:11	101:9	patient 88:11	94:22,25	16:9 20:8	8:24	107:24	7:19
paid 14:24	part 9:24	Patrick 8:16	95:3 98:20	31:9 42:16	phone 55:25	plug 78:20	110:15,24
50:17	10:4 15:7	pause 105:11	101:13,15	43:16,18	59:3 74:5	plummet	PowerPoint
57:21,22	17:9 24:13	113:8	109:15	45:20	88:9,16	8:13	16:12
75:14	25:25 36:8	pay 6:13	perinatal	46:22,25	101:2	pocket 102:7	practically
77:10	38:15 42:4	56:22,25	90:13	49:6 50:25	pick 15:8	point 9:18,18	50:4
88:22	64:19	57:21 87:8	period 49:24	51:4,11,15	picture 76:24	22:25 29:2	practices
106:19	65:17	89:4 102:7	90:13	51:19	piece 7:3	32:17	78:17 94:3
painted	70:19	paying 56:23	periodic	52:19 53:1	pilot 80:20	36:25	95:8
75:17	76:21 99:2	68:9,10	18:16	54:10 56:6	pipeline	50:20	praise 46:22
pairs 98:19	participants	75:20	permanence	60:23	34:16	68:21	precious 84:4
palatable	2:24 67:20	87:10	90:14	63:24	pivot 34:6	92:20	predatory
22:8	100:25	payment	permanent	64:12,17,24	place 7:12	113:11	95:7
pandemic	101:7	49:21 50:7	18:2 27:14	64:25	12:14 13:3	pointed 69:2	refiling
6:13 11:4	105:17	61:18	28:19 31:7	66:10	16:1 70:3	points 22:16	41:23
30:4 41:12	113:10	63:14	32:7 63:23	74:25	77:14,19	policies 8:8	97:22
41:14	participate	payments	92:16	79:13,22	78:2	79:19	98:21
43:10,12,18	41:6,22	33:7 49:19	104:14	80:17 81:1	110:18	policy 7:16	prepandemic
47:3 50:2	45:12 61:1	50:15 51:1	108:3,15	81:6,10	placed 38:5	79:18	11:16 12:9
50:23	101:2,19	57:24	110:8	82:6 85:1	places 58:15	80:19	presence
57:16 80:9	participated	82:20	111:25	86:12	75:5	82:17	31:23
87:4 92:9	54:2 58:21	peace-build...	112:3	90:10	plain 88:12	89:24	present 1:9
96:17	69:13	69:1	permission	91:17 92:5	plan 10:4	90:12,22	1:14 3:16
106:10,14	participating	peel 11:25	86:16	93:2,7,22	50:7 56:22	politicians	4:5,18,23
107:21,22	8:20 64:21	pending 46:7	permit 117:6	94:15,20,21	63:14	111:7	5:1,5 25:4
109:21	participation	Pennsylvania	permits 17:4	96:16	Plan's 50:8	polyurethane	112:16
panel 29:4	97:17	15:11 42:8	pernicious	97:16	plans 61:18	75:18	113:22
40:14 71:6	113:1	47:22 49:4	8:5	98:25	played 31:5	poor 94:4	114:2,8,13
71:10	118:2	90:6 96:6	person 58:14	100:13	110:17	poorest	114:18,22
73:14	particular	97:12	87:22	101:14	playing 86:20	110:10	115:4
85:19,23	8:10	100:4	personal 60:5	103:12	111:3	pops 36:19	presentation
86:14	particularly	people 12:5	72:24	107:3	please 3:13	39:8	9:9,13,24
105:5,9	21:17,25	14:9 37:9	108:22	Philadelphi...	3:15,17	posed 23:9	10:2 30:5
panels	25:21 66:6	37:11	113:3	29:18 30:2	5:13 26:15	positive	presented
112:25	parties 48:6	58:23,25	Personally	41:6,15,21	29:3,10	38:22	21:24 22:7
113:6,11	51:20 68:4	59:12,22	63:4	41:25 44:5	40:13,22	82:18 89:6	President
panicked	84:18	63:5 72:4,9	perspective	44:14	47:15	100:15	8:16 50:11
102:1	partner 61:3	72:12,15	66:2 80:21	91:11 93:5	53:18 60:1	possession	85:4 93:2,7
paper 82:18	67:24	80:1,10,21	petition 83:8	97:14,21	60:16 64:7	102:10	Presiding
Pardo 40:17	partners 32:1	83:18,23	Phase 30:14	98:1,3 99:3	67:1 71:10	103:1	8:15,17
55:15	32:19,21,24	90:17 91:5	56:9,23	99:8 100:8	73:13	possible 2:12	press 74:4

109:6	proceed 9:13	8:21,24	83:15 84:1	36:10	3:23 5:10	quick 22:16	72:9
preterm 91:9	29:11	9:10 10:16	84:18,21	62:11	79:17	59:16	re-evaluate
91:11	40:23	12:15 14:4	85:2,10	84:22 88:8	80:19	quickly 37:2	52:11
pretty 54:5,7	47:16	14:14 15:5	87:24 88:4	proportions	102:18	Quinones-S...	reach 6:23
58:18	53:19 64:8	15:8,9 16:1	88:13 89:1	11:21	105:13,16	1:13 25:1,3	14:5 42:25
prevent 17:5	67:2 74:11	16:4,7,19	89:6 90:15	protect	113:8,13,15	26:11,16	73:9
24:12	86:9 89:19	16:21,22	92:3,15,20	102:20	113:17	114:6,7	reached 30:6
108:12	92:23	17:9,12,22	93:6,9,14	protected	114:24	115:21	30:8 76:14
110:2	95:23	18:7,15,17	93:25	78:16	115:7	116:24	reaching 7:7
prevented	106:5	18:23	97:15,20,22	108:6	119:12	118:9	21:14
109:24	109:10	19:10	97:22 98:2	protecting	published	quorum 5:7	67:20
preventing	proceedings	20:13	98:3,5,7,16	28:21	2:17 82:16	115:4,6	98:20
79:25	69:25	27:14	98:17,18	protection	pulled 9:1	quote 68:3	read 5:13
prevention	113:9	28:10	99:4,8,11	6:19 12:13	12:25		54:19
28:10,11	119:3	29:19 30:7	100:6,9,15	95:12	93:17	R	reading
42:17	process 6:6	30:12,17	100:24	107:1	purchased	R 119:1	81:21
previously	14:10 17:8	31:3,5,7	101:6,18	108:5	76:22	Rachel 40:15	116:22
7:20	18:11	32:13	102:12,15	protections	purpose 3:11	41:2 71:21	117:6
109:15	19:14	33:21	102:19	79:14	pursuit 36:17	racial 81:7	ready 77:16
primarily	20:12	34:12	103:4	95:10	pushing 8:2	90:5 95:5	105:16
19:12	21:17 22:8	35:17 37:2	104:14,18	protects	put 8:7 9:3	racism 80:13	real 20:9
prior 2:18	25:13	38:14,16,20	104:20	28:20	12:14	radar 111:17	86:15
3:3 11:3	28:22 32:2	41:7,8,18	107:7,10	proud 42:4	93:20	rain 76:10	107:14
74:21 99:5	44:12	41:21,25	108:2,12,16	70:19	107:20	raining 76:11	111:9
priorities	49:14	42:6,9,10	109:14,20	prove 13:9	puts 80:16	raise 90:7	realistic
39:19	51:22 53:7	42:13,16	109:24	proven 63:20	putting 49:23	raised 22:13	67:20
prioritizati...	61:21 62:2	43:1,15	110:8,9	66:4 90:19		75:8	realize 102:1
39:23	62:5 63:6,8	44:1,9,12	111:1,16,18	provide 5:18	Q	110:21	realized
prioritize	65:8 71:24	45:11,13	111:19,23	17:3 61:22	qualitative	raising 25:18	77:20
39:17	72:7 78:10	46:2,18,21	111:24	63:10	90:18	96:12	107:3
103:10	100:22	46:23 48:1	112:4	64:20 96:7	Quality 91:6	97:12	reallocation
prioritized	101:1,20	48:4,9,21	117:21	96:8	Quantitative	randomized	15:21
24:9,20	103:25	49:1 50:20	programs	provided	90:18	39:24	49:22,25
38:15,19	107:15	51:13,20	42:1,19	6:22 19:6	quarter	range 16:4	51:3 52:25
39:11	108:11	52:7,13	59:13	48:9	33:16	102:3	103:16
111:13	109:19	53:11 54:1	81:20 83:5	107:18	question	ranked 44:15	really 8:12
prioritizing	111:5	54:3,25	progress 23:4	provider	15:15 23:9	Rasheedah	10:11 11:1
24:4	processed	55:1 58:9	project 42:17	74:20	25:9 32:22	41:17	12:25 13:5
priority	35:5 104:6	58:11,19,20	70:20,22	providers	35:4 37:22	rate 14:2	15:7 25:14
37:24	processes	59:11,24	100:4	33:13	questions 3:4	44:10 69:3	26:24
38:24	72:7	60:8,25	promise	provides 19:1	18:19	69:20	27:11,25
81:10	processing	61:7 63:23	87:10	61:3 79:13	30:20,23,24	91:12	28:3 32:20
privacy 2:25	33:9	64:22 65:1	promised	100:24	34:11	93:24	32:25 33:6
proactive	productive	65:6,14,25	12:18,19	providing	37:19 40:8	94:16,19,21	33:11,17
51:23	49:1 52:6	66:12 67:4	prompt 64:24	65:12	47:9 49:14	98:20	54:12 55:9
probably	professional	67:7,10,12	proof 13:2	83:18	53:13	rates 44:6	55:24
26:2 34:24	73:8	67:15	14:8	91:20 92:5	55:19	95:7	57:12 59:8
68:1	professionals	68:13,22	properly	100:10	59:25	ratings	59:8,21
problems	78:14	69:3,18	115:24	provision	70:24 71:4	109:25	63:2 72:3,4
14:9,12	profits 36:18	74:24,25	117:2	21:25	85:18 88:7	rationale	rear 76:3
70:16	program	78:5 79:12	properties	22:22 52:2	99:16	82:12	reason 45:17
72:18 76:1	5:18 6:21	80:18,20	36:6,12	public 2:7,8	105:4	rats 110:16	89:7
90:24 97:3	7:2,4,7,11	81:2,25	property	2:13,14,15	112:8,13,22	110:17	reasonable
98:9	7:14,17	82:9 83:10	35:24	2:16,22,23	117:18	re-establish...	2:24

reasons	100:20	73:1	39:7,12,16	represent	45:3 67:14	102:25	60:13,14,18
43:14	102:18	relative	40:2 44:18	97:4,5,7	98:9,24	results 68:5	60:22
100:17	104:9	21:16	46:6 48:6	representat...	resolved	68:24	roughly
104:11	106:5	reliability	48:10	6:9	20:19	retaliation	11:16
rebuild 61:8	109:9	69:24	49:25	representat...	42:24	65:21	route 46:4
receive 35:6	110:4	relief 107:14	50:10,13	55:14	45:23 46:3	retention	Rubin 67:24
46:14	recorded	rely 68:7	56:9 61:16	56:20	46:15 65:8	69:3	67:25
received	2:23 3:2	remain	61:19 62:2	represented	77:17	retirement	ruined 62:21
15:18	22:4	107:16	72:13 81:5	100:12	resolving	36:13,14	rule 68:11
49:22	records	remarks 5:25	82:20 83:4	reproduction	44:25	Reverend	rules 116:21
50:15	102:14	7:23 26:10	83:10,14	119:20	resorted	73:17 79:1	117:5
83:23	recover	reminded	98:14,23	request 31:17	110:21	79:3,8,15	run 17:6
97:24	43:10	17:19	99:1,5	84:17	resources 9:2	81:15	19:24
103:12	recovered	reminder	100:21	104:12	32:16	review 38:24	30:16
receives	62:13	19:15	102:24	requested	44:19	44:17	running 37:2
35:22	recurring	72:25	103:3,8,18	19:22	61:14	65:13	75:16
86:25	65:16	reminders	104:10	requests	80:22 83:1	reviewed	108:8
receiving	reduce 51:16	69:22	renters 6:22	21:22	83:3 84:15	31:16 33:2	
46:22	reduced	reminding	12:3,7,8	82:19	91:20 92:6	Reyes 64:11	S
receptive	13:14,23	33:15	14:24 47:5	require 10:21	98:14	64:15	safe 54:12
88:10	reducing	remote 1:5	75:1 78:15	17:2	respect 58:12	Richardson	65:12
reciprocate	70:15	2:7,11	93:23,24	required	respectful	1:12 4:2,3	69:11 80:2
84:4	reduction	remotely	94:14,15,17	19:16	71:17	9:17,21,22	81:1 89:2
recognize	44:3	2:10	94:20,22,24	101:10	88:11	21:6,8	110:18
17:12 24:2	109:16	rent 6:14	108:4	requirement	respectfully	right 7:15	Safeguardi...
24:25	reference	15:19 16:8	rents 50:21	41:5,22	104:11	16:16	81:9
33:12	25:11	17:14,20	110:16	45:12,19,20	respond 72:5	27:25	Sanchez
recognized	referring	19:5,8 24:5	reopen 20:17	46:7,12	responding	37:12 38:3	26:13
3:9 21:9	66:6 83:20	24:10,11,13	44:24	48:5 97:17	3:18	42:18 43:6	Sanchez's
99:11	reflects 90:15	24:20 55:2	106:16	99:4	113:24	54:23	32:17
recognizes	refuse 55:6	56:23,23,25	reopened	requires 2:5	response	55:21	satisfied 66:8
7:22 20:13	refused 55:4	57:2 63:1	54:7	18:12	26:23	61:22 63:2	SAVE 64:25
115:1,8	110:20	68:9,10	repair 61:8	Rescue 50:8	40:11 71:7	64:13	saved 58:11
116:11	regarding	72:6 75:21	76:16	resided 75:5	73:24 74:2	76:17	59:8
recognizing	5:12 93:4	76:20,23	repaired 76:2	residency	85:13,16,20	106:13	saves 80:22
3:3	regardless	77:1,11,23	repairs 68:11	75:6,13	105:7	rights 17:3	104:20
recommen...	11:20,22	84:16	75:12,14,23	resident 11:9	109:1,4	59:6	savings 87:7
82:17	101:24	86:12 87:8	75:24 77:2	79:22	112:11,20	risk 24:8 40:2	saw 30:4
83:12	regional	87:17 88:1	83:21 97:6	residential	114:10	44:5 83:13	saying 35:24
117:4	42:19	88:14	110:20	47:25	116:6	93:20	70:9 74:15
recommends	registered	98:13 99:6	repayment	94:18	117:13	96:19	116:2
84:23	105:13	102:5	66:9	residents	responsibili...	risks 45:20	117:9
record 3:6	reimburse...	103:13	repeatedly	36:9 50:4	101:5	Road 75:7	scared 37:12
10:1 29:11	88:3	104:4	41:14 98:4	79:14	responsible	role 31:5	37:12
40:23	Reinvestme...	106:19	rephrase	81:10	76:17	roll 3:14	55:10
47:16	94:12	rental 14:17	35:4	95:10	responsive...	38:14	57:17 59:2
53:19	101:12	14:18 16:2	report 83:22	111:12	69:22	113:20	59:21
60:16 64:8	related 5:19	21:18	91:11,24	112:5	restaurant	roll-out 49:9	scary 107:13
67:1 74:11	91:3	30:11,15	94:11	resist 82:15	54:5,16	roof 76:2,17	107:21
77:21,25	relationship	31:4,24	reported	resolution	57:23	78:20	schedule
78:19 86:9	5:20	32:9 33:25	117:3	10:18 14:5	106:14	room 58:14	46:12
89:18	102:17	35:6 37:23	reporter	43:1 44:20	restore 7:19	76:13	98:10
92:23	relationships	37:24 38:4	119:12,22	48:2 98:20	result 70:8	root 11:24	scheduled
95:23	61:8 68:25	38:16,17,25	reports 91:6	resolve 14:9	101:16	Rosado 40:16	45:25 65:9

school 80:7	sent 41:19	89:4	104:20	sound 33:20	stakeholder	stay-at-home	16:25
scope 34:18	55:8 69:14	Shay's 89:12	simply 16:24	source 68:8	27:23 37:8	10:12	structured
score 109:25	September	shelter 93:21	19:11	Southeast	52:4	stayed 55:25	38:2
scores 109:23	10:10	Shepherd	20:15 75:9	60:23	stakeholders	staying 62:19	structures
110:2	12:16 30:5	38:9 44:22	simultaneo...	Southeastern	18:14 27:3	82:12	13:3 90:2
scraping 58:7	64:23	49:7 67:5,6	38:3 82:22	90:6	27:8,13	steam 36:5	struggling
screen 10:24	serious 54:10	Shirlene	single 77:22	space 28:16	34:1 48:25	stenographic	66:14
10:25	76:1	73:17,25	sister 62:9,9	65:13 68:4	51:9,10,25	119:4	93:11
113:25	serve 82:4	74:18	sit 56:21	span 46:11	52:10	step 20:6	studies 90:21
seamless	91:25 97:1	shocked 77:7	situation	spans 97:2	53:10	step-by-step	study 101:12
28:19	100:5	short 31:12	22:24	speak 3:19	stamps 87:3	60:6	stuff 26:19
second 18:12	served 31:14	54:17	77:10,18	41:18	standard 9:6	stick 54:17	submitted
22:25	service 84:10	short-term	78:18 80:5	81:13	star 74:4	stop 106:15	31:17
74:13	102:8	31:23	80:17	86:14 89:9	109:6	stopping	subprime
105:20	services 41:4	shortly	87:21	113:25	start 20:17	63:17	12:3
115:19,22	42:3 49:6	106:16	107:24	speaking	24:5 74:15	store 87:4	subsidies
116:25	49:12	shot 63:3	situations	106:12	102:23	stories 89:5	17:21
seconded	51:11 61:5	104:10	20:3 80:12	109:13	110:7	113:3	24:11,11
115:24	61:6 77:3	shoulder 56:4	106:23,25	specifically	started 76:3	story 53:24	substantial
117:2	83:21 96:7	show 20:7	six 49:20	16:23	76:6	54:4 60:5	31:23 32:8
secure 81:4	Serving	59:17	50:20	87:22	starting	73:10	success 7:5
102:20	88:10	90:22	57:13	speculators	11:25	74:16	14:2 30:10
see 8:13	session 44:21	109:16	skills 44:24	36:16	33:17	84:19 85:9	31:2,5
10:23	69:6	showed	sky 76:8	speedy 45:24	106:13	86:17	41:15 44:1
11:17,21	116:23	111:21	slide 12:1	46:13	state 2:4	89:12	44:10
13:25 18:8	117:7	showing	small 28:20	98:10	12:19 16:7	108:22	80:20
22:12 25:5	set 39:25	76:25	66:7 90:17	spiral 43:23	17:18 18:6	straight 62:4	84:19
34:22	93:10	shown 8:4	smart 8:7	Spiva 9:12	29:10 32:4	streamlines	92:16 98:5
46:21	111:21	shows 13:16	social 90:5,11	spoke 84:13	40:22	100:21	98:20
48:17	setting 20:7	85:9	sold 87:15	sponsor 7:23	47:15	streamlining	107:2
55:22	settle 77:10	shut 54:7	solely 96:7	9:23 21:13	53:19	51:22	111:15
61:15 76:8	seven 64:19	57:24	solution	22:6 25:10	60:16 64:8	street 108:13	successful
105:19	73:20	shut-offs	25:13,17	53:9	67:1 74:10	strengtheni...	29:19
seeing 10:18	severe 93:25	83:7,9	26:1 32:5	117:19,21	82:25 83:3	70:17	30:16 65:6
seek 12:6	96:20	shutdown	41:13	sponsors 21:1	86:8 89:18	strengths	67:12
14:6 72:17	shape 68:23	62:12	68:14	spot 69:19	92:22	13:5	70:20
96:4	Shapiro 16:6	106:17	solutions	Squilla 1:13	95:23	stress 59:9	97:14
seeking 87:19	share 67:22	shutdowns	10:15	4:21,22	97:24	62:23	98:17
92:1	68:19	54:6	14:22 20:9	114:11,12	106:5	65:10 91:4	99:11
seen 63:4	69:16	shy 27:6	43:7 68:24	stability 24:6	109:9	91:7	successfully
81:7	74:16	sides 63:11	72:17	43:9 44:7	110:14	stressful	32:12
self 88:11	79:16	significant	solving 14:12	47:6,7 73:2	stated 109:15	59:22	84:17
self- 58:11	94:16	12:19	soon 15:23	stabilize 41:9	statement	stressing	Sue 40:17
74:19	sharing 60:5	13:24	sorry 4:6	stable 14:22	81:21,23	92:19	67:4 71:25
selves 73:4	71:2 85:8	significantly	23:21	14:25 80:5	82:8	stressors	72:20
Senate 16:8	89:12	66:7	37:21 51:3	111:6	states 41:20	109:22	suffer 108:10
SeniorLAW	95:16	signify 3:8	54:18	stably 91:1	41:24	strike 109:23	sufficient
96:2,3	108:22	116:2	55:18	staff 33:5	stats 33:20	strong 41:12	18:21 22:1
seniors 96:7	113:2	117:9	71:14	37:7 68:19	status 61:22	74:22	summed 68:2
96:10	Shay 86:15	silos 92:13	81:17	83:1,4	stave 87:9	81:25	summer
sense 20:21	86:17,23	similar 48:7	105:14	91:24 96:1	stay 14:24	stronger 85:3	86:22
24:7 37:5	87:5,7,17	48:10 81:3	115:4,20	staffing	57:6,15,19	structural	summit 41:18
73:3	87:25	81:7	sort 21:16	18:25	77:12	28:7 80:13	sunset 21:25
111:20	88:20,25	simple		stake 66:3	99:16	structure	22:17

25:12 52:2	26:6 27:22	101:4	38:22	73:14	55:16 60:3	31:11,25	13:19 14:8
sunsetting	28:12	104:5	41:10	79:10	60:4,6,12	32:6,11,16	times 20:6
22:21	30:25	105:11	42:21 43:5	85:24	60:19	33:8,11,21	59:14
Sunshine	33:23	113:20	44:11,13,16	89:22 93:4	63:24,25	34:4 37:15	62:11 73:4
3:10	35:10 37:6	taken 107:23	45:2 48:3	99:13	66:14,15,19	55:25	tiny 58:15
super 34:7	38:21	113:16	49:3,13	112:15,24	67:3,7 70:1	56:25 58:1	tireless 71:23
supervision	47:17	119:5	50:9,16	Testifying	70:21,22,25	58:22 70:2	title 5:14
119:22	53:21 70:4	talk 31:6 68:4	51:14,24	90:14	71:1,20,21	72:3,5,12	today 8:19
supplement...	73:15	72:5	52:5,17	testimony	72:20 73:6	88:15	28:24
87:1	76:10	talking 55:3	53:2 59:15	2:14 26:18	73:11,12	107:19	30:18
supply 23:2	108:3,6,12	107:9	60:25 61:9	29:11	78:22,24	thinking 37:3	47:24
support 16:4	108:15	tandem 42:20	61:10,14,16	30:22 31:2	79:3,4,9	Thomas 21:2	48:17 51:5
28:8 30:18	112:3	TANEHA	61:20 62:6	40:23	81:12,14	thought 9:8	52:1,9 53:8
32:17	surge 94:9	119:11	63:12,17	47:16	85:5,7	75:20	53:13 67:8
33:24 34:1	surprise	team 48:13	64:21	48:12	86:13 89:8	106:16	74:22
36:24 41:1	91:15	53:5 63:9	65:19,19	53:20	89:10,21	thoughts	78:15 79:4
42:11,24	survive	64:19	66:3,14	60:17 64:9	92:16,18	67:23	79:10,24
44:19 47:5	108:19	71:25	67:13	67:2 71:2,3	93:1,3	68:20	81:13 82:8
53:25	suspended	Teams 1:5	68:12,16,23	74:11 85:8	95:14,15,21	thousand	88:24 89:3
59:23	116:22	2:11 3:7	69:8 70:6	86:9 89:11	99:12,17,22	14:3	89:9 93:4
60:21 61:6	117:6	tears 56:2	73:9 93:11	89:19	99:23	thousands	97:21
63:7,22	sustainability	tech 37:21	93:13 95:1	92:19,24	104:14,16	14:20 65:2	100:6
64:14 67:8	10:18	74:3	97:6 98:6,9	95:16,24	104:23	80:23 89:5	104:19
67:9 70:23	sustainable	105:15	98:22	99:18	108:19,21	91:19 96:9	112:19
74:3,23,25	10:15 18:7	technical	99:12	104:17	112:5,6,24	threats 17:5	113:1,17
78:13	22:24	5:21 19:22	100:13	105:10	114:4,8,18	three 42:1	117:25
79:10,25	61:17	20:2	101:2,3,17	106:6,9	114:19,24	74:19 75:5	today's 7:9
81:11,23	63:10,15	tell 15:24	101:19,21	109:10	115:5,11	84:7 86:18	97:13
83:18	67:21	34:20	102:13,16	112:7,18	116:17	89:2	told 55:6
84:25	72:11	53:24 59:6	103:3	texted 76:24	117:20,25	100:19	tool 110:9
87:18	sweet 72:25	86:16	104:2,7,8,9	thank 3:11	118:3,4,5	102:14	top 11:2 42:1
89:22 96:2	swift 42:25	103:20	109:18,20	5:7,23 7:24	118:10	three-way	91:24
97:13 99:3	switch 19:9	telling 73:10	110:24	8:14,18,22	thanking	88:18	Totally 36:21
105:12,15	switched	temporary	111:3,5,10	10:4 20:5	48:13 69:9	thriving 90:9	touched
106:12	19:11	100:10	111:23	20:24,25	thanks 33:3	tide 92:14	43:17
108:14	system 37:9	tenant 5:17	tenants'	21:3,4,11	43:25 89:1	tied 80:3	town 36:16
109:13	39:23 40:1	5:20 19:17	50:17	21:13,23	89:3	time 3:6 7:4	toxic 84:6
112:2	43:4 45:10	33:1 38:12	110:1	22:5,5,8,10	117:16	9:1,12 13:1	toys 110:17
supported	45:22	48:23	tenure 75:7	22:19	Thanksgivi...	14:9 19:20	track 11:20
33:18	65:11	50:18 54:3	term 31:12	23:12,16,18	57:25	44:8 46:20	tracks 11:23
42:21	80:21,22	62:1,4	32:5	24:23,24	thing 10:8	56:10	train 59:20
78:16		70:11 77:4	terms 5:22	25:8 26:2,4	things 15:25	57:22 58:6	trained 67:17
98:18,23	T	87:18 97:4	14:16	26:17 28:2	16:14	62:3,8	training
supporting	T 119:1,1	98:19	15:14,17	28:4,14,22	23:25	84:14	42:11
8:20	table 25:24	tenant's	25:15,16	28:22,25	26:25	90:19,19	transcript
supports	52:6 87:13	61:15	testified	29:1,12,24	75:21	95:3 99:14	119:6,19
32:11	tackle 70:7	102:20	103:7	30:19,21	76:15	101:4	traumatic
66:11	tactics	tenants 6:3,7	testifiers	34:13	107:4,23	104:15,24	58:10
Supreme	110:22	6:10 7:19	72:22	36:23	108:18	timeline	Treasury
15:11 17:1	take 3:14	17:4,12	testify 2:21	37:20 40:5	110:3	19:11	31:20
sure 9:20	28:17 35:5	18:10	29:5 40:14	40:6,7,25	think 10:9	31:22	35:16
10:5,20	46:11 57:2	29:22 30:3	47:24	47:10,23	12:12 23:8	49:22	49:23
14:15	59:4,20	33:10	53:12	51:7 53:4	26:20 27:1	51:17	52:24
15:25 23:4	88:3,22	35:13 38:7	71:11	53:12,15,23	27:4 31:10	timelines	treated 108:8

