

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON AGING

Room 400, City Hall
Philadelphia, Pennsylvania
Monday, October 2, 2017
10:15 a.m.

PRESENT:

COUNCILMAN AL TAUBENBERGER, CHAIR
COUNCILMAN ALLAN DOMB
COUNCILMAN DEREK S. GREEN
COUNCILWOMAN CHERELLE L. PARKER

RESOLUTION 170375 - Resolution authorizing the
Committee on Aging to hold hearings regarding
senior housing in recognition of May as Senior
Awareness Month.

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1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN TAUBENBERGER: Good
3 morning. My name is Al Taubenberg and
4 I am the Chairperson of the Aging
5 Committee. We have a quorum in front of
6 me. To my right is Councilman Allan
7 Domb. To my left is Councilman and Vice
8 Chair Derek Green.

9 And at this point, we're going
10 to have the Clerk read the title of
11 Resolution 170375.

12 THE CLERK: A resolution
13 authorizing the Committee on Aging to
14 hold hearings regarding senior housing in
15 recognition of May as Senior Awareness
16 Month.

17 COUNCILMAN TAUBENBERGER: Thank
18 you.

19 And some opening comments from
20 the resolution sponsor, Councilman Green.

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

23 Before I begin my opening
24 comments, I just wanted to take a brief
25 moment of silence regarding the

1 10/2/17 - AGING - RES. 170375

2 unfortunate tragedy in Las Vegas, Nevada.

3 (Moment of silence.)

4 COUNCILMAN GREEN: Thank you,
5 Mr. Chair.

6 I want to thank the people who
7 are assembled here this morning to have a
8 conversation regarding this important
9 topic. From my experience in a previous
10 life, I was the Chair of the Board of the
11 Center in the Park, which is a senior
12 housing center in Vernon Park in
13 Germantown, and one of the issues that
14 was a constant struggle with Center in
15 the Park was trying to make sure we
16 provided housing for our members.

17 Now, we were fortunate to
18 develop Maple Village, which is a
19 multi-unit housing facility on the campus
20 of Center in the Park. However, since
21 that time period -- that was developed in
22 the late '90s -- there's been constant
23 issues and concerns for our members in
24 reference to housing, something that I
25 know is something that's very acute in

1 10/2/17 - AGING - RES. 170375

2 the Northwest where we have a diversity
3 of homes and many seniors or, as my
4 father would say, seasoned citizens have
5 challenges as they become older and
6 getting up and down stairs and need all
7 types of adaptability type of changes to
8 their homes.

9 And so many seniors often want
10 to stay in their communities, but the
11 opportunity to do so is not as available.
12 In the Northwest and from my travels
13 around the City of Philadelphia, I've
14 often seen that as an issue and concern
15 as seasoned citizens start to downsize,
16 and as their children and/or loved ones
17 may no longer be with them or have moved
18 away, it's more and more challenging to
19 maintain a household.

20 That's why I feel this
21 conversation this morning is important to
22 talk about what we're doing as a city to
23 promote opportunities for housing for our
24 treasured assets in our city, which are
25 our seasoned citizens.

1 10/2/17 - AGING - RES. 170375

2 So I want to thank members of
3 the Committee for being here so we can
4 have this important conversation.

5 COUNCILMAN TAUBENBERGER:

6 Councilman Green, thank you very much and
7 also for your leadership on this and
8 bringing this forward to the Committee.

9 As Chair I'd also like to
10 recognize Councilwoman Cherelle Parker is
11 here with us this morning.

12 And, Councilwoman, do you have
13 any --

14 COUNCILWOMAN PARKER: No.

15 COUNCILMAN TAUBENBERGER: No
16 opening remarks.

17 And, Councilman Domb, any
18 opening remarks?

19 COUNCILMAN DOMB: No.

20 COUNCILMAN TAUBENBERGER: In
21 that case, will the Clerk please call the
22 first witness.

23 THE CLERK: For the first
24 panel, Lydia Hernandez Velez and
25 Catherine Califano.

1 10/2/17 - AGING - RES. 170375

2 (Witnesses approached witness
3 table.)

4 MS. VELEZ: Good morning.

5 Buenos dias, Chairman Taubenberger and
6 the members of the Committee on Aging. I
7 am Lydia Hernandez Velez, Deputy Managing
8 Director for Aging, and I am here to
9 testify regarding Resolution No. 170375,
10 introduced by Councilman Green, which
11 calls for hearings to discuss the need
12 for senior housing. Thank you for this
13 opportunity to share information and
14 perspective on a crushing issue that will
15 be a challenge for the City in the years
16 to come.

17 To put the challenge in
18 perspective, there are approximately
19 342,287 households in Philadelphia that
20 include at least one person over the age
21 of 55, according to the 2015 American
22 Community Survey. An elder is the head
23 of the household in 88.52 percent of
24 those households. Of those households,
25 17.7 have an elder in the household with

10/2/17 - AGING - RES. 170375

an income of less than 100 percent of the federal poverty guidelines, and 40.2 of these households have an elder with an income of less than 200 percent of the federal poverty guidelines. Of these households, 38.3 of the homes are owned free and clear and 33.4 are owned with a mortgage, 26.5 are rented.

Regarding the homes with seniors, 54 percent of these homes were built before 1950 and 33 percent have an adult living alone. 7.6 percent of these households are linguistically isolated.

These statistics translate to a demand for senior housing as residents' capacity to manage life, given physical and cognitive challenges, increase. Philadelphia suffers from a dearth of such housing for seniors. In many developments, the waiting lists are six months to two years long. Moreover, many seniors face relocating to facilities some distance from their network of a faith community, family and friends,

1 10/2/17 - AGING - RES. 170375

2 making them vulnerable to isolation and
3 depression. The linguistically unique
4 communities' lack of housing impacts
5 seniors negatively. Facing a change in
6 the tenor of the day-to-day interactions
7 because of the limited English
8 proficiency contributes to negative
9 health outcomes for isolated individuals.

10 Just a quick review of the
11 issues that seniors bring to the Mayor's
12 Commission on Aging shows the pervasive
13 nature of the housing situation. Of over
14 1,000 people that came to the Information
15 and Referral service, 70 percent of these
16 issues touched on housing. Some
17 residents were about to become homeless
18 because their homes were in serious
19 disrepair. Some were facing eviction
20 because their income could not meet the
21 increases in rents. And some were
22 seeking assistance to obtain benefits
23 such as Supplemental Nutrition Assistance
24 Program or LIHEAP because of the
25 challenge of meeting housing or utility

1 10/2/17 - AGING - RES. 170375

2 costs.

3 I welcome the opportunity to
4 work with City Council to address this
5 ever-increasing challenge. We are a
6 resilient city with many great ideas that
7 can alleviate the challenge of finding
8 homes so our senior residents can reside
9 in dignity and safety. Seniors deserve
10 no less.

11 I will be happy to respond to
12 questions.

13 COUNCILMAN TAUBENBERGER: We'll
14 have questions when you're both finished.

15 MS. CALIFANO: Good morning,
16 Councilman Taubenberger, Councilman
17 Green, and members of the Committee on
18 Aging and members of City Council. I am
19 Catherine Califano, First Deputy Director
20 of the Department of Planning and
21 Development. Thank you for the
22 opportunity to testify on Resolution No.
23 170375.

24 Like many Philadelphians,
25 senior citizens face housing challenges.

1 10/2/17 - AGING - RES. 170375

2 Some need help repairing their homes. As
3 others become less mobile, they need also
4 need assistance in making their homes
5 more accessible. Simply others have a
6 need for an affordable place to live.

7 Meeting these needs can be
8 difficult for many seniors. In
9 Philadelphia, half of senior households
10 have an income of less than \$25,000. The
11 City of Philadelphia, mostly through the
12 Division of Housing and Community
13 Development, tries to help address these
14 needs.

15 Traditionally, DHCD uses
16 Community Development Block Grant funds
17 to support the Basic Systems Repair
18 Program. BSRP is implemented by PHDC and
19 works with small private contractors.
20 The program makes repairs to heating,
21 plumbing, electric, and roofing systems
22 of owner-occupied homes.

23 With the help of City Council,
24 we were thankfully able to expand this
25 program and were able to address the

1 10/2/17 - AGING - RES. 170375

2 seven-year backlog.

3 BSRP targets households with
4 incomes at 150 percent of poverty or
5 less. For a one-person household, that's
6 an income of about \$18,000. In Fiscal
7 Year 2017, 50 percent of homeowners were
8 senior citizens. A thousand 40
9 properties received BSRP grants in Fiscal
10 Year '17 alone.

11 In addition to our federal
12 funding, state funding helps PHDC and its
13 contractors reduce housing costs through
14 energy efficiency improvements. The
15 program targets households at 200 percent
16 of poverty or less, or incomes of about
17 \$24,000. In FY17, more than 50 percent
18 of the households served by the
19 Weatherization Program, or 711, were
20 elderly.

21 CDBG funds also support PHDC
22 contractors with ECA, the Energy
23 Coordinating Agency, to provide minor
24 repairs to furnaces. In FY17, more than
25 half the households served were seniors.

1 10/2/17 - AGING - RES. 170375

2 The program serves clients at the same
3 income level as BSRP.

4 Additionally, the City's
5 Housing Trust Fund supports adaptive mod,
6 which makes accessible improvements to
7 homes for low-income people with
8 permanent disabilities. In 2017, about
9 70 percent, or 100 households, were
10 senior citizens.

11 You may have seen the recent
12 report of seniors being helped through
13 the program. We're happy to report that
14 due to the bond financing that supported
15 the Basic Systems Repair and the Adaptive
16 Mod Program, we no longer have a waiting
17 list for Adaptive Mod and we are taking
18 new applications.

19 To help the housing needs of
20 seniors, the City also uses federal and
21 local funds to support new housing and
22 rehabilitation of existing homes. Over
23 the past five years, City-supported
24 developments have added 600 new
25 affordable units for seniors for housing,

1 10/2/17 - AGING - RES. 170375

2 and more than 200 affordable homes have
3 been rehabilitated. The City's
4 investment of about 21 million into these
5 units leveraged about 135 million in
6 other funding sources. Another 100
7 affordable units for seniors are now
8 under construction. These developments
9 provide affordable housing to seniors in
10 the neighborhoods across the City,
11 including Logan, Port Richmond,
12 Wynnefield, Center City, Mount Airy, and
13 others.

14 The City also uses CDBG funds
15 for housing counseling to help seniors
16 keep their homes. Earlier this year the
17 City included reverse mortgage financing
18 prevention information on flyers sent to
19 every Water Department customer. In
20 FY17, nearly 2,000 senior households
21 received housing counseling services from
22 a DHCD-funded agency. In FY17, the total
23 is about 12,000 households were served.

24 CDBG funds also support our
25 NACs, our Neighborhood Advisory

1 10/2/17 - AGING - RES. 170375

2 Committees. NACs work to ensure
3 neighborhood residents, including
4 seniors, are aware of available programs.
5 Each NAC partners with block captains and
6 the Philadelphia Corporation for Aging to
7 host annual health and welfare events for
8 seniors. These events and ongoing
9 discussions in their communities help to
10 promote existing programs to senior
11 citizens.

12 The City is committed to
13 helping seniors meet their housing needs
14 in the programs I have described. More
15 than 25 percent of all of our total
16 services provided in FY17 were to senior
17 citizen households.

18 Thank you for the opportunity
19 to appear today. I'm happy to answer
20 your questions.

21 COUNCILMAN TAUBENBERGER: Thank
22 you, Ms. Califano.

23 The Chair recognizes Councilman
24 Green.

25 COUNCILMAN GREEN: Thank you,

1 10/2/17 - AGING - RES. 170375

2 Mr. Chair.

3 This actually is a question for
4 both Ms. Califano and Ms. Hernandez
5 Velez. I'm curious in reference to --
6 first, I think you said there's no
7 waiting list for Adaptive Modification as
8 of right now?

9 MS. CALIFANO: Correct.

10 COUNCILMAN GREEN: I'm glad to
11 hear that. But I have a real concern in
12 reference to the historical reviews of
13 Community Development Block Grant dollars
14 for different programs and also other
15 funding through the Consolidated Plan
16 which, based on this proposed budget by
17 the federal administration, would be
18 significantly cut, if not eliminated.
19 And so my concern is, how do we leverage
20 dollars? Two questions. One, you said
21 about \$21 million was used to leverage
22 about \$135 million. And what programs
23 made up that 21 million? Was that just
24 Community Development Block Grant
25 dollars? Was that HOME funding?

1 10/2/17 - AGING - RES. 170375

2 MS. CALIFANO: It was a mixture
3 of HOME, Housing Trust Fund, and
4 Low-Income Housing Tax Credits.

5 COUNCILMAN GREEN: And tax
6 credits, right. So it's tax credits,
7 CDBG funds, and HOME funds?

8 MS. CALIFANO: Correct.

9 COUNCILMAN GREEN: And that was
10 able to use those dollars to leverage
11 funding at the state level?

12 MS. CALIFANO: The tax credits
13 come from our state allocation.

14 COUNCILMAN GREEN: So I guess
15 one of the things I'm curious about, have
16 there been other ideas or more creative
17 initiatives in order to leverage
18 additional senior housing? For example,
19 I know at the end of this week there will
20 be a very significant event in
21 Councilwoman Parker's district for
22 Lindley Apartments, which was a mix of
23 senior housing and also office space for
24 WES Health. Are there other ideas like
25 that where we're looking at alternative

1 10/2/17 - AGING - RES. 170375
2 ways to bring in dollars to create senior
3 housing?

4 MS. CALIFANO: I think we are
5 looking at ways to use redevelopment
6 activity in City assets as opportunity to
7 allow for mixed development sites. The
8 Redevelopment Authority has issued some
9 RFPs when we were issuing for land that
10 encourage people coming in with a social
11 investment as part of the strategy.
12 There was an RFP issued for the library
13 at 6th and Girard. It was not
14 successful, but we're exploring new ways
15 to look at when we can take a public
16 asset and have it be returned better than
17 it was with a mixture of housing on site.

18 We've also been working through
19 a committee that LISC has formed to help
20 us try to preserve expiring tax credit
21 projects, because that's a significant
22 supply of affordable units. We estimate
23 that there's about 10,000 Low-Income
24 Housing Tax Credits that may expire over
25 the next ten years.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN GREEN: And are you
3 providing -- going back to my Center in
4 the Park days, because I know we're
5 already working on that project with one
6 of our future panelists coming up about
7 an expiring tax credit for Maple Village
8 and trying to maintain that as senior
9 housing. Are you providing any
10 assistance to any of the organizations
11 that have been involved in senior housing
12 around the City? Because my concern is
13 that for some of these organizations,
14 they may not have the resources or the
15 connections to figure out how do we
16 leverage and do -- because for many of
17 these tax credit projects, the non-profit
18 developer has right of first refusal to
19 maintain the project, but if they don't
20 have the resources, they may not even
21 know what that means.

22 MS. CALIFANO: Correct. And so
23 we think that there's four different
24 types of strategies that we have -- when
25 we look at national models, there's

1 10/2/17 - AGING - RES. 170375

2 regulations, there's financial
3 incentives, there's technical assistance,
4 and there's the information that needs to
5 be accessible and usable, and strategies
6 have to move all of those areas to ensure
7 projects are preserved.

8 So we are looking at -- we've
9 been bringing together for-profit and
10 non-profit developers to think about what
11 are strategies that are amenable across
12 the board to preserving tax credit deals.

13 COUNCILMAN GREEN: And do you
14 keep like a running, I guess, timeline of
15 those projects that are expiring?
16 Because I think that's something that
17 would be good to reach out for the
18 District Councilmembers to know that,
19 okay, next year, two years, the senior
20 housing project that you may have worked
21 on or your predecessor may have worked on
22 5, 10, 15 years ago is now going to
23 expire, here are some assets and some
24 resources that you can work with a
25 non-profit partner to maintain that as

1 10/2/17 - AGING - RES. 170375
2 senior housing. Because my concern is
3 that once those tax credits expire, then
4 they can become market rate and then
5 you're going to have even less housing
6 going forward.

7 MS. CALIFANO: We have that
8 same concern and, yes, what we've done is
9 we've been compiling information on tax
10 credits, on project-based Section 8, on
11 HUD 202, which are -- so looking at the
12 broader universe of subsidized units and
13 when they are set to sunset and thinking
14 about strategies on how we prioritize and
15 encourage those operators today to
16 re-enroll.

17 COUNCILMAN GREEN: Okay. And
18 then, finally --

19 MS. CALIFANO: And we're happy
20 to provide that to each Councilperson.

21 COUNCILMAN GREEN: Yeah. That
22 will be good if you can provide it to the
23 Chair and also to all District
24 Councilmembers, because I think that's
25 something that it takes time to prepare

1 10/2/17 - AGING - RES. 170375
2 and for people to be empowered with
3 information, then they can reach out to
4 resources they may have which may help
5 those non-profit developers that were
6 partners in the initial project to put
7 together the resources they may need to
8 maintain that project as senior housing.

9 Ms. Hernandez Velez, I'm
10 curious in reference to what you may have
11 heard from other cities and what they're
12 doing with senior housing. I know in the
13 resolution we talked about senior
14 villages, core communities. I know in
15 Rhawnhurst working with Jewish
16 Federation, they have the naturally --

17 MS. VELEZ: Occurring.

18 COUNCILMAN TAUBENBERGER:
19 Occurring.

20 COUNCILMAN GREEN: Naturally
21 occurring retirement community, or NORC.
22 So what are those type of concepts that
23 you may have seen in other cities that we
24 are trying to do here?

25 MS. VELEZ: Well, one that has

1 10/2/17 - AGING - RES. 170375

2 come up, especially in the East Village
3 and others places where there are large
4 properties with several rooms, is what is
5 called the Golden Girls Concept, meaning
6 that several unrelated seniors living
7 together. The barrier in Philadelphia is
8 that the Housing Code does not permit
9 more than three unrelated persons to live
10 under the same roof. So that's been a
11 challenge that has been brought to me.
12 In fact, last Monday was the celebration
13 of 15 years of the village movement
14 across the nation, and part of those
15 discussions is what alternatives for
16 seniors who want to remain in their
17 neighborhood, remain in their network and
18 continue to serve each other as the
19 challenge of aging comes up, and that's
20 one of the concepts that has come up and,
21 that is, to allow seniors -- in some
22 properties it's just a collaborative,
23 almost going back to the '60s co-ops and
24 creating that community environment to
25 help people remain in the community that

1 10/2/17 - AGING - RES. 170375

2 they've lived in for most of their lives.

3 COUNCILMAN TAUBENBERGER: Just
4 a point of information on what you had
5 just raised, and this comes from, believe
6 it or not, our international aspect as
7 far as sister cities. When Frankfurt,
8 our newest sister city from Germany, sent
9 a delegation over, one of the people was
10 a senior who now has time, retired
11 executive, but lives in the very same
12 type program, which in Frankfurt, Germany
13 has been going on for a number of years.
14 So I think we should, now that it's been
15 mentioned, I should ask him, And how's it
16 going and what the history of it is. It
17 makes complete sense.

18 MS. VELEZ: Yes. It is a
19 concept that engages at many levels in
20 the sense of it's financially not a
21 burden other than the individuals help to
22 maintain that household. That person who
23 owns the house, quote/unquote, gets
24 assistance.

25 COUNCILMAN TAUBENBERGER: We

1 10/2/17 - AGING - RES. 170375

2 may have to change our zoning.

3 MS. VELEZ: Well, our Zoning
4 Code also provides for accessory dwelling
5 units, which would be the opportunity for
6 a senior to carve off a part of their
7 home as a separate unit that they would
8 then rent and allow someone to use that
9 space. They don't need their entire
10 house. They may choose to have part of
11 it. We have not in Philadelphia resolved
12 how that's going to work. It is in the
13 code. It is provided in the code.

14 COUNCILMAN TAUBENBERGER: Oh,
15 really?

16 MS. VELEZ: Yes. Accessory
17 dwelling units are in there.

18 COUNCILMAN TAUBENBERGER: Then
19 in your estimation, for us to completely
20 embrace this type of program, what do we
21 need to do?

22 MS. VELEZ: Well, I think we
23 need to review the code in terms of
24 allowing unrelated persons living under
25 the same roof.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN TAUBENBERGER: All
3 right.

4 MS. VELEZ: Now, the ordinance
5 itself is really focused on the issue of
6 students and university residents and
7 having a lot of young people, but at the
8 same time, there is a need in
9 Philadelphia because we do have areas of
10 the City like Mount Airy, like East Falls
11 that have huge homes where people really
12 want to stay there, but they can't afford
13 it because they can't afford all the
14 costs related to it. And, in fact, there
15 is a very -- there was a burgeoning
16 village movement in the Northwest also.

17 We actually have East Falls,
18 Northwest Village, Penn's Village, and
19 the NORC, Rhawnhurst NORC, and at the
20 meeting last Monday, several other
21 communities in the Northeast, South
22 Philadelphia have expressed an interest
23 in building villages, which I think is an
24 important both physical sense and also
25 the relationship sense so seniors are not

1 10/2/17 - AGING - RES. 170375

2 isolated. That is an important part of
3 who we are as Philadelphians. We take
4 care of each other, and we have many
5 programs to do that.

6 COUNCILMAN GREEN: There was
7 actually, I believe -- and I have to
8 check on the status -- a co-op village
9 that was proposed for Mount Airy
10 Presbyterian where there would be a
11 cooperative living space, and some of the
12 people that were going to participate in
13 that were seniors.

14 But I think in reference to
15 making the change to the Zoning Code, I
16 also would like to figure out from both
17 planning in reference to how we maintain
18 that type of change, because if you take
19 a building and you make it into multiple
20 units with the goal of allowing that for
21 seniors, what happens if it's not
22 enforced. And I can see from a near
23 neighbor perspective, Yes, we supported
24 this and we did a proviso and those type
25 of things to have this property converted

1 10/2/17 - AGING - RES. 170375
2 from a single-family to multi-family
3 expressly for seniors, but what happens
4 if a future property owner doesn't follow
5 that, and then how do you enforce that.

6 And so I think that's some of
7 the concerns -- right, clawback. That's
8 some of the concerns that near neighbors
9 would have.

10 MS. VELEZ: And there's a gray
11 area between as people's capacity
12 diminishes within those kinds of units at
13 one point, is it a nursing home.

14 COUNCILMAN GREEN: Right.

15 MS. VELEZ: When is that line
16 crossed and what services are defined.

17 COUNCILMAN GREEN: Right.

18 MS. VELEZ: The other creative
19 housing issue that I think is also a
20 challenge in Philadelphia is grandparents
21 caring for grandchildren and how to
22 address that ever-burgeoning issue of
23 housing for those kinds of units. So a
24 grandparent needs to care for a child,
25 but they live in a senior unit that

1 10/2/17 - AGING - RES. 170375

2 doesn't allow younger children. There's
3 really -- they either go into the private
4 sector or -- there are some projects in
5 Philadelphia, one that I know of, that is
6 trying to address that demand and would
7 probably be the first one in
8 Philadelphia, which is the Asociacion
9 Puertorriquenos en Marcha project at 9th
10 and Norris. So those are another aspect
11 of the challenge for seniors.

12 COUNCILMAN GREEN: And so how
13 is that being addressed?

14 MS. VELEZ: Well, right now, as
15 I said, there's one property that's being
16 developed at 9th and Norris as part of
17 APM, Asociacion Puertorriquenos en
18 Marcha.

19 COUNCILMAN GREEN: APM?

20 MS. VELEZ: APM has a senior
21 housing unit that also will have units
22 dedicated to grandparents raising
23 grandchildren.

24 I haven't heard of anything
25 else in any other part of the City, but

1 10/2/17 - AGING - RES. 170375

2 it is something that at times, as I
3 reviewed our information referral
4 requests, is an issue that has come up
5 several times. I won't say it's an
6 overwhelming issue, but it does come up.

7 COUNCILMAN GREEN: And my last
8 question, considering that our population
9 is getting more and more seasoned, as my
10 dad would say, this is going to be a
11 larger and larger issue, and considering
12 that we may have even less Community
13 Development Block Grant dollars going
14 forward, what were some things that both
15 of you would suggest that we as a city
16 need to do in addition to the programs we
17 already have and some of the things
18 you've talked about?

19 MS. CALIFANO: I think we are
20 going to have to look at new ways to find
21 financing. We are looking at different
22 concepts that have been proposed around
23 generating new funding to support the
24 production. Are there ways to contain
25 costs and are there ways to get other

1 10/2/17 - AGING - RES. 170375

2 partnerships involved so that people have
3 a longer term view, and that has
4 attracted other private sector dollars.
5 So New York and Chicago have set up
6 acquisition funds that major banks have
7 joined with, and that's increased the
8 dollars for the production of affordable
9 housing units. So we're looking at those
10 also.

11 COUNCILMAN GREEN: And when you
12 say "acquisition funds," are those
13 dollars to acquire properties that can be
14 used for development?

15 MS. CALIFANO: The way that it
16 works in New York and Chicago, it is a
17 fund that allows for the acquisition of
18 tax credit projects that are expiring
19 that someone wants to opt out to
20 preserve, but it also supports new
21 production as well.

22 COUNCILMAN GREEN: Okay. Thank
23 you very much.

24 COUNCILMAN TAUBENBERGER:
25 Councilman, thank you.

1 10/2/17 - AGING - RES. 170375

2 The Chair recognizes
3 Councilwoman Parker.

4 COUNCILWOMAN PARKER: Thank
5 you, Chairman Taubenberger, and thank
6 you, Councilman Green, for your
7 leadership on raising this issue and for
8 also mentioning the success that we are
9 about to be able to celebrate in Logan
10 with WES. A huge special thanks and
11 shout-out to Dennis Cook, along with
12 former State Senator Shirley Kitchen and
13 Councilwoman Marian Tasco, because they
14 definitely were the flag bearers in
15 making sure that the project was seen
16 through completion. And we may have a
17 lot of care, but for me a key is quality,
18 and we just recently toured there, and
19 millennials would like to get a condo
20 over there. That's how nice it is.

21 Councilman Domb, you could
22 figure out how to parse those out if you
23 went. And I encourage everyone to take a
24 tour.

25 Lydia, I'm happy to read in

1 10/2/17 - AGING - RES. 170375

2 your testimony you sort of putting on the
3 record that some residents, in essence
4 our seniors, risk becoming homeless when
5 their homes are in serious disrepair, and
6 I know, Cathy, I know you said, yeah,
7 Cherelle will definitely be home nodding
8 because she's affirming the need for home
9 repair even outside of the work that
10 we've done with BSRP.

11 With that in mind, I want you
12 to talk a little bit more, if you will,
13 about what kind of requests that you get
14 for seniors, particularly those who don't
15 fall inside of the BSRP income
16 eligibility guidelines who need to make
17 repairs to their homes. What's the
18 requests like coming in?

19 MS. VELEZ: Well, for some of
20 the cases that we dealt with, for
21 example, in row homes where there's been
22 a fire or one of the homes in the row has
23 fallen into such disrepair, things like
24 front walls that are peeling off the
25 townhouse or the row house, a lot of

1 10/2/17 - AGING - RES. 170375

2 roofing questions, how do I get some
3 assistance to fix my roof.

4 For many seniors, their lives
5 are constricted to the first or second
6 floor, and if they have higher floors,
7 they don't even go up there until the
8 problem is so serious that the water has
9 come down to the second or the first
10 floor.

11 For some, it's really a
12 question of the heating system or the
13 cooling system that has fallen into
14 disrepair. Some of their equipment is
15 20, 30 years old, not efficient, higher
16 cost. Those are real challenges for
17 seniors. They're kind of caught do I
18 invest thousands of dollars to fix this
19 system or do I just Band-Aid it until I'm
20 no longer here, whatever takes me out of
21 this property.

22 Another challenge that a lot of
23 seniors have is making their house
24 function for them in the state that
25 they're in. So questions about putting

1 10/2/17 - AGING - RES. 170375

2 bathrooms on the first floor, questions
3 about access. Row homes are not
4 particularly friendly for folks who have
5 access challenges. So creating
6 opportunities for folks and referring
7 them to services and opportunities to fix
8 that so that they have an easier way in
9 and out of their home. Some seniors are
10 so isolated, that they may spend weeks
11 without any contact with folks outside of
12 a small circle of caregivers or friends,
13 et cetera.

14 So that's some of the
15 challenges we've seen.

16 COUNCILWOMAN PARKER: I
17 appreciate your response to that.
18 Particularly from an affordability
19 perspective, when you're a senior, you're
20 in the twilight years, is what I like to
21 often refer to them as, and you have a
22 fixed income. So everything is parsed
23 out. And when you mentioned the issue of
24 kinship care, one I know well because I'm
25 a product of kinship care.

1 10/2/17 - AGING - RES. 170375

2 Councilman Taubenberger,
3 Mr. Chairman, they just didn't have the
4 sexy name in 1972 when I was born when my
5 grandmother and grandfather decided to
6 take care of me. They just were taking
7 care of their granddaughter.

8 So I'm definitely interested in
9 figuring out how we can support seniors
10 who find themselves, 30, 40 years after
11 they've already raised children, back and
12 they've got toddlers and children who are
13 in elementary school now.

14 In addition to that, I want you
15 to flip your hat and I want you to go
16 back to the Rendell administration in
17 Harrisburg. I don't think you all get
18 enough credit for shepherding in this
19 concept of aging in place. It was
20 revolutionary thinking, Estelle Richman
21 along with you, Lydia, when people were
22 saying that we needed to focus on nursing
23 home, nursing home, nursing home and we
24 were saying, no, we can be more efficient
25 if we provided access and in-home care,

1 10/2/17 - AGING - RES. 170375
2 the home-based care. It's also an
3 economic development engine, because we
4 created jobs for home-based healthcare
5 workers.

6 Tell me what that looks like
7 now in the City of Philadelphia. Are you
8 getting more demand for people who are
9 saying, I need in-home care, or are
10 people trying to relocate to nursing
11 homes?

12 MS. VELEZ: No. I really do
13 think that every survey of seniors is, I
14 want to stay in my home, I want to stay
15 in my community. That's the top outcome.

16 Point of correction. In the
17 Rendell administration, I was in the
18 Banking Department.

19 COUNCILWOMAN PARKER: You were
20 in banking, but you were a part of the
21 team.

22 MS. VELEZ: Well, I think it
23 was part of the concept, again, of what
24 do people actually want, not what we want
25 to give them. And when you really look

1 10/2/17 - AGING - RES. 170375

2 at the cost, the difference between
3 in-home care and nursing home care is
4 huge to -- it costs three times as much
5 to go into nursing home care than someone
6 who can in fact -- and I'm sure that our
7 colleague from PCA will be talking about
8 that demand.

9 And when you talk about kinship
10 care, I was blessed with having my mother
11 in my home for the last few years of her
12 life, and it was so important for her to
13 have supports around her to make sure
14 that the quality of life was the best it
15 could be given whatever was going on with
16 her health-wise, and thankfully it was a
17 very short period of time when she needed
18 really intensive care and we were able to
19 provide it in the home, so she didn't
20 have to go to an environment she didn't
21 know.

22 And that's also an issue with
23 people with limited English proficiency.
24 Their ability to express that, to promote
25 that is a challenge, and it's something

1 10/2/17 - AGING - RES. 170375

2 that I personally am very, very invested
3 in, because I think one of the realities
4 of Philadelphia is the diversity of the
5 languages being spoken by our seniors,
6 and as many seniors begin to develop
7 cognitive challenge, they may have worked
8 for 30 years and managed English
9 perfectly, but then they get to a point
10 where their home language is their best
11 way to communicate, the most accurate way
12 to communicate what's going on with them.

13 COUNCILWOMAN PARKER: Thank you
14 for your testimony.

15 And, finally, Mr. Chairman, let
16 me say to Ms. Califano, you know, we've
17 heard our Council President and I, many
18 others have echoed that the most
19 affordable housing is the existing
20 housing stock in the City of Philadelphia
21 and, if you will, I want us to --
22 everyone is thinking about sort of this
23 revolutionary aspect of Rebuild, right,
24 the rebuilding of infrastructure and
25 parks, rec centers, and libraries in the

1 10/2/17 - AGING - RES. 170375

2 City of Philadelphia, but I want you, if
3 you will, to talk about BSRP again. You
4 mentioned it in your testimony, but also
5 the other aspect of the maintenance of
6 our existing housing stock.

7 MS. CALIFANO: So the Basic
8 Systems Repair Program has proven
9 extremely effective over time at allowing
10 very low-income households to stay in
11 their homes. It's also been instrumental
12 in preserving housing stock for the next
13 generations, because some people may
14 choose to live on the first floor and not
15 be aware of those structural issues. The
16 cost then to repair for the next
17 low-income household who may buy that
18 house once that moves on is a cost that
19 the City, we bear. So expanding Basic
20 Systems Repair has been a critical part
21 of the strategy for over 30 years in
22 Philadelphia.

23 And at times Philadelphia has
24 had various loan products too to serve
25 households that are unable to

1 10/2/17 - AGING - RES. 170375

2 participate -- that are above the Basic
3 Systems Repair, but have a steady income
4 and do have needs to address to keep
5 their property up to code, as well as be
6 a good neighbor to the neighbors on the
7 block to know that they're maintaining
8 their property, and those strategies --
9 thank you, Councilwoman, and with Council
10 President Clarke -- get to move into a
11 new phase and expand these services as a
12 loan product in Philadelphia.

13 COUNCILWOMAN PARKER: Thank
14 you, Mr. Chairman. I said that was the
15 last one, but this really is. Lydia
16 struck one when she mentioned Department
17 of Banking.

18 COUNCILMAN TAUBENBERGER: Sure.

19 COUNCILWOMAN PARKER: So you
20 remember that old hat and what you're
21 doing now, and the issue of reverse
22 mortgages is mentioned, an issue that we
23 raised because we saw a lot of
24 foreclosures taking place, particularly
25 in districts like the Ninth where we have

1 10/2/17 - AGING - RES. 170375

2 a high rate of homeownership. What is
3 that like?

4 I mean, Cathy, you can comment
5 from your side because obviously we
6 worked from a budgetary perspective to
7 address it.

8 But, Lydia, in your role have
9 you seen it?

10 MS. VELEZ: We have seen it,
11 and I think a lot of the gap is people's
12 understanding and financial literacy
13 around what a reverse mortgage is, how it
14 works, and what the costs are associated
15 with that product. I think because of
16 the sense that folks have, that I've got
17 frozen money in my home that I need for
18 repair for the home or I need for medical
19 costs or I need for something for my
20 grandchildren or for my family members,
21 that folks sometimes enter it a little
22 bit too fast without really understanding
23 what that product is.

24 We haven't seen that much of it
25 in the information referral area, but as

1 10/2/17 - AGING - RES. 170375

2 I go around, yeah, I hear that from folks
3 and I also hear it from administrators of
4 programs that are saying, yeah, these
5 folks came in with this issue, who do I
6 go to. So, of course, referring them to
7 the Banking Department, referring them to
8 other agencies.

9 AARP has a lot of very good
10 information about what it is and how to
11 manage that product and the challenges of
12 folks taking that step back, because
13 usually they need it now and so they're
14 willing to push aside concerns or
15 issues --

16 COUNCILWOMAN PARKER: Sense of
17 urgency.

18 MS. VELEZ: -- or understanding
19 because of the urgency of the need.

20 COUNCILWOMAN PARKER: Cathy,
21 you want to comment on that any?

22 MS. CALIFANO: I think just the
23 Department of Housing has tried to expand
24 and adapt as we hear from our housing
25 counseling agency, and it is -- it was a

1 10/2/17 - AGING - RES. 170375

2 growing problem. HUD did make some
3 changes that we think were positive, but
4 we've been doing an ongoing project with
5 The Reinvestment Fund to study the issue
6 and to look at whether there are any
7 discriminatory fair housing violation
8 practices around who is being targeted
9 and where they're being targeted and what
10 are the strategies we should deploy if
11 those things are occurring. But we are
12 serving people through our housing
13 counseling to try and mitigate some of
14 the problems.

15 COUNCILWOMAN PARKER: Thank
16 you.

17 Thank you, Mr. Chairman.

18 COUNCILMAN TAUBENBERGER:
19 You're welcome. And, Councilwoman
20 Parker, thank you for your line of
21 questioning. And just a comment. When
22 it comes to grandchildren being raised by
23 grandparents, whatever your initiative
24 is, I'd like to help you and work with
25 that. I think you have raised a very

1 10/2/17 - AGING - RES. 170375

2 important factor here that many times is
3 overlooked, and I think these folks need
4 a lot of support and support -- maybe in
5 some cases they don't need the support,
6 but the support should be available if
7 they want it, because I think it's
8 something that's very helpful that can
9 help Philadelphia a great deal, something
10 we should -- so please count me in.

11 Councilman Domb.

12 COUNCILMAN DOMB: Thank you,
13 Chairman Taubenberger, and thank you,
14 Vice Chair Councilman Green, for bringing
15 this to our attention.

16 I had a question for the panel.
17 Good morning. In your testimony I think,
18 Ms. Velez, you mentioned that 38.3
19 percent of the homes are owned free and
20 clear, 33.4 percent are owned with a
21 mortgage, and 26.5 rent, which means
22 homeownership is 73.5, which is really
23 strong, because citywide it's 52, and
24 there's only three cities out of the top
25 25 in the country that are over 50. So

1 10/2/17 - AGING - RES. 170375

2 we're doing pretty well in that category.

3 My question is, how does that
4 compare to other cities like Philadelphia
5 that have this issue, the homeownership?

6 MS. VELEZ: We are a very, very
7 high home owner-occupied city as I've
8 gone through and worked with the
9 different programs and met with
10 colleagues across the nation. In some
11 parts of the City, it's even higher than
12 that, because this is a town with that
13 ethic of it's better to own than to rent.
14 And for many seniors, that puts them in a
15 really tough place where the housing cost
16 both for their ability to maintain the
17 property and the associated property tax
18 costs, et cetera, is a high percentage of
19 their income, and that is a challenge.

20 COUNCILMAN DOMB: I have a
21 couple other questions. I didn't realize
22 until I got here today that I'm in the
23 senior category, but you say that over
24 the age of 55? Really?

25 MS. VELEZ: Yeah.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN DOMB: Because this
3 is not just a Philadelphia problem. This
4 is a national problem that we need to, I
5 think, change our thinking about age,
6 because go back in time to 1900, the
7 average age was 47. Every year from 1900
8 to 1950 the age grew, mortality, five
9 months. In 2000, the age was 75, and in
10 2017, great for women, they live until 84
11 average and men live until 81. But we
12 really haven't changed our guidelines,
13 and what's going to happen is all
14 economies, all governments are structured
15 based on old systems and they can't
16 afford to handle the new retirement,
17 especially as Vice Chair Green put in his
18 resolution, the New York Times said that
19 the national population age 65 and older
20 is going to grow 48 million to 79 million
21 in the next 20 years.

22 So I'm going to say we have two
23 very productive Councilmembers here that
24 are over 55, and so my question is, why
25 are we not as a country raising the bar

1 10/2/17 - AGING - RES. 170375

2 on retirement?

3 Medicine is unbelievable today,
4 people living way longer than they lived
5 10 or 20 years ago, and yet the
6 retirement age should be raised
7 dramatically just from a statistical
8 standpoint.

9 MS. VELEZ: Well, I think
10 part -- there are discussions about that.
11 There are many, many -- for example, it
12 manifests in recruitment for senior
13 centers. Many senior centers are now
14 rethinking their name and taking "senior"
15 out of it because they are not getting --
16 even the 65 to 75 population is --

17 COUNCILMAN DOMB: But here's my
18 question on that. My question is, we
19 have people that are 55, 60, 65, and 70,
20 most are way more productive than their
21 parents were at those ages. Most have
22 more knowledge. Most could be tremendous
23 mentors. Most could be utilized in our
24 economy in Philadelphia, and I think it
25 would be great also to figure out how do

1 10/2/17 - AGING - RES. 170375

2 we utilize their skills, because when
3 people rest, they rust.

4 MS. VELEZ: Well, I think just
5 to address that issue in terms of who we
6 see in our job development area, which we
7 saw over -- I think over 1,200 people
8 came to our offices looking for jobs, and
9 we only serve folks who are over 55. And
10 so they want to remain in the workforce.
11 They want to remain in active roles in
12 different context. Yes, we are living
13 longer, living healthier in the long term
14 because of the advances in medicine and
15 advances in wellness. That's, in fact, a
16 conversation that's being had about what
17 is a senior, and for many folks it's not
18 just the arbitrary I'm 55, although I'll
19 tell you that two days after I turned 65,
20 I got my SEPTA pass. But, you know, I
21 think a lot of folks are considering it
22 like why are you judging me because I'm
23 65 or I'm 70 even.

24 COUNCILMAN DOMB: Right.

25 MS. VELEZ: Because I think

1 10/2/17 - AGING - RES. 170375

2 that the role -- the medical and the
3 societal engagement is so important.

4 But, yeah, I think you're right
5 in the sense that folks want to rethink
6 it, but not necessarily raise the Social
7 Security retirement age or do other
8 things that impact it.

9 COUNCILMAN DOMB: I think part
10 of the problem is that our grandparents
11 worked until they died. Let's be
12 realistic. That's what they did. Yet we
13 expect to retire and expect society to
14 help us in that retirement. And that's
15 okay. I don't have any plans, by the
16 way, for the record to ever retire.
17 Okay? But I would say this: I think
18 that the bar has to be raised, because
19 we're living so much longer and
20 governments can't afford to support that
21 whole system. It just can't happen.
22 It's not going to happen.

23 Last comment. I'm sitting here
24 thinking about the population and the
25 housing stock in Philadelphia, and most

1 10/2/17 - AGING - RES. 170375
2 of our housing stock -- I'm just going to
3 be generic -- is living room, dining
4 room, kitchen, in that order, two or
5 three bedrooms on the second floor. So
6 most seniors have to climb steps. I
7 would say to builders who are thinking
8 about building, if they could maybe
9 change that housing stock for future
10 homes and put living room first and then
11 kitchen and then dining room, with a
12 dining room that's convertible to a first
13 floor bedroom, seniors could stay in
14 their homes. Or in the reverse. And
15 those townhomes, if we could come up with
16 a fix, that we flip the kitchen from the
17 back to the middle room where there's a
18 dining room and make the kitchen a master
19 suite. Because when you're 75 or 80,
20 you're probably not entertaining a ton of
21 people and need a dining room, but this
22 way they can stay in their home and the
23 costs would be dramatically lower. Just
24 for the record.

25 Thank you, Mr. Chairman.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN TAUBENBERGER:

3 You're welcome, Councilman Domb.

4 MS. CALIFANO: I did want to
5 clarify, all of our housing -- the
6 affordable housing senior programs all
7 have 65 as the age, not 55.

8 COUNCILMAN DOMB: That's
9 better, but I'd like to see it even go to
10 68 or 70. I know so many people that are
11 75 and productive.

12 So thank you.

13 COUNCILMAN TAUBENBERGER:
14 Councilman Green.

15 COUNCILMAN GREEN: Very brief.
16 Since Councilman Domb brought up the
17 point of age, I'd be remiss and just
18 reflect on yesterday my father turned 85
19 yesterday. It's amazing considering that
20 he's the youngest of the brothers. My
21 Uncle Jesse turned 90 about a month ago
22 and then the middle brother, my Uncle
23 Eddie, will be turning 88 on December
24 11th before me.

25 But I really wanted to touch

1 10/2/17 - AGING - RES. 170375

2 base on a comment, Lydia, you made
3 regarding our high rate of homeownership.
4 From my reflection when I worked in the
5 Law Department and I used to represent
6 Office of Housing and Community
7 Development, we had an even higher rate
8 of homeownership. Do we have any numbers
9 and data that show for seniors the loss
10 of housing? Because it seems like with
11 the growth of the population and a lot of
12 seniors have retired and they own their
13 homes, but they've been often losing
14 their homes to foreclosures.

15 Councilwoman Parker brought up
16 reverse mortgages. Do we have any data
17 that's focused just on the homeownership
18 rate, which has been going down, although
19 still high compared to many other cities,
20 it has been going down, but of that loss
21 percentage, how much of that is
22 attributed to senior-owned properties?

23 MS. VELEZ: I haven't seen
24 those numbers, but I will say there's
25 another factor, and, that is, that

1 10/2/17 - AGING - RES. 170375

2 Philadelphia is experiencing an
3 in-migration of folks from the suburbs
4 back into the City because they're
5 looking for a quality of life, and many
6 of those seniors have much more
7 disposable income. I don't think -- this
8 is just my instinct. I think most of
9 them are coming in to ownership or
10 co-ops, et cetera, as opposed to renting.
11 But there has been an in-migration in
12 Philadelphia, and it has everything to do
13 with what you're looking for as a quality
14 of life in your next phase.

15 In Spanish, old age is really
16 called the third age. And so the concept
17 that you're in another age, another
18 experience, another set of requirements I
19 think is very accurate for some of the
20 folks that I've had contact with who
21 have, in fact, said living in the burbs
22 and having to depend on the car is not
23 the kind of life I want. I want to be in
24 an urban setting and I want to be able to
25 walk to the doctor, walk to the cafe,

1 10/2/17 - AGING - RES. 170375

2 walk to the theatre, walk to
3 entertainment.

4 COUNCILMAN TAUBENBERGER: Very
5 good.

6 Councilman Green, I would like
7 to have you share with the Committee what
8 your father and his brothers, your
9 uncles, eat in the morning for breakfast
10 to get that long and healthy
11 livelihood -- I mean life. I mean,
12 that's fantastic. I'd like that to be
13 known. That's some work we can do here.

14 COUNCILMAN GREEN: Based on
15 your educational training as an
16 agronomist, it's in fact growing up on a
17 farm, getting up at the crack of dawn,
18 working the farm. I think that added to
19 a long life.

20 COUNCILMAN TAUBENBERGER: Thank
21 you. Thank you for sharing. As someone
22 who is 64 years old and aspire at least
23 to get deep into my 80's, maybe 90's, I'd
24 like to know as much as possible about
25 this. And I also think it's the

1 10/2/17 - AGING - RES. 170375
2 responsibility of this Committee to share
3 that kind of information with all. So
4 thank you very much.

5 And, Councilman Domb, on your
6 point and a little bit of history, how
7 the federal governments have -- things
8 have to change or must change, but that's
9 not a discussion for this Committee. But
10 many people are probably not aware that
11 the Social Security system was actually
12 based on the German system, which was put
13 in place by Otto von Bismarck. One of
14 the things he did and probably lost the
15 history, but our system is based on that,
16 and he did that in the 1880s. But for
17 your information, he went to his
18 ministers, because this was all a new
19 concept back then. He said, I want to
20 know when the average German dies, and
21 the answer was 59 years old. So he said,
22 very good, very good. So we'll start our
23 program at 62, hoping that many do not
24 make it.

25 But things have changed. Smart

1 10/2/17 - AGING - RES. 170375

2 businessman, yeah, that's true. 1880s.

3 So it is all very interesting, and I
4 think we have to learn from things that
5 are going well and things that are not
6 going well. But, once again, that
7 greater concept is not our point.

8 I do have a question, a couple
9 questions actually, for Ms. Hernandez
10 Velez, and it's something that I know a
11 bit about because I'm blessed that my
12 parents taught me another language. You
13 write that -- or you said in your notes
14 that 7.6 percent of households are
15 linguistically isolated. In a city as
16 diverse as Philadelphia, I'm a little
17 concerned on how that can happen and what
18 languages are those. Because I could see
19 that happening, and I've known friends of
20 my parents who if they didn't have
21 someone that spoke German around, it
22 could be difficult. How can that happen
23 here and how can we address it? Because
24 I think it's a simple answer if we could
25 do it.

1 10/2/17 - AGING - RES. 170375

2 MS. VELEZ: Probably there are
3 enclaves that either through migration or
4 through -- an example is the Bhutanese
5 migration into Philadelphia, a very
6 specific group and community that has
7 come here. And another example is the
8 Cambodian and Vietnamese communities that
9 arrived here in the '70s and now their
10 homes are getting older.

11 So I draw from my own
12 experience with some of my family members
13 who lived in a totally linguistic shell
14 within New York City and shopped at
15 stores where they spoke Spanish, worked
16 at places where they spoke Spanish, had
17 the newspaper, had some television, not a
18 lot. So, yes, you can in fact in a large
19 city live in a bubble where the need to
20 translate and interact with systems is
21 handled either by your grandchildren -- I
22 can tell you the times from my early
23 years in my public school I was pulled
24 out of class to translate for adults.
25 But, yes, that's possible, and part of

1 10/2/17 - AGING - RES. 170375

2 the issue is how to integrate the
3 community-based honest brokers who are
4 interacting with different systems to
5 make sure they get information out to the
6 community.

7 COUNCILMAN TAUBENBERGER:

8 Because one of the great things of
9 Philadelphia is very much its diversity,
10 and there have to be people in all age
11 groups that know most every language -- I
12 wouldn't say every one, but almost all
13 languages known to man right here in the
14 City. So having them connect with the
15 right people and not have that isolation
16 I think is important.

17 MS. VELEZ: But, remember, for
18 many of these communities, the structures
19 that would have supported their seniors
20 were blown away, because they went from
21 conflict area to a refugee camp to the
22 United States. What would have normally
23 happened in their community was totally
24 destroyed by that experience. And so
25 sometimes it's difficult to recreate it

1 10/2/17 - AGING - RES. 170375

2 in another environment, although there
3 are many, many efforts to do that through
4 SEAMAAC and other community-based
5 organizations, Congreso. There are a lot
6 of community-based organizations that are
7 reaching out to folks and trying to make
8 sure that no one is left isolated.

9 COUNCILMAN TAUBENBERGER: If
10 there's anything the role of this
11 Committee can do or I can do personally,
12 please count on me, because as a fellow
13 human being, it would be awful for
14 someone who can't get the services they
15 need simply because they don't know who
16 to ask or how to speak a certain
17 language. And, once again, I think the
18 resources in the City are deep enough
19 that we should be able to come up with
20 someone that can speak for the Bhutanese,
21 the Cambodians or even if it's some
22 Spanish or even German or French.

23 MS. VELEZ: When we translated
24 our Food Resource Guide, we had to
25 include Russian and two types of

1 10/2/17 - AGING - RES. 170375

2 Cantonese and Mandarin Chinese and
3 Vietnamese and Korean and Spanish and
4 Creole French and West African languages,
5 because that's who is in the City and
6 that's who is getting old in the City.

7 COUNCILMAN TAUBENBERGER: All
8 right. Well, I'll be happy to help or if
9 you think legislation comes to the
10 answer.

11 MS. VELEZ: I appreciate it.

12 COUNCILMAN TAUBENBERGER: I do
13 have another question for either you or
14 Ms. Califano, and that would be as
15 follows: Does the City or does your
16 office have a position on reverse
17 mortgages for seniors, pro or con, or no
18 comment at all?

19 MS. CALIFANO: I think that it
20 is a very challenging financial
21 instrument, and where it became
22 problematic is sometimes a member of the
23 household was just signing the mortgage,
24 but not keeping the other -- putting the
25 other family members on the deeds. So

1 10/2/17 - AGING - RES. 170375

2 the husband dies and the wife had no
3 access to that property, could be evicted
4 by the bank. So that would be --

5 COUNCILMAN TAUBENBERGER: That
6 would be very sad if that happens.

7 MS. CALIFANO: So there were
8 things that HUD has done to change the
9 requirement. You do have to participate
10 in housing counseling, but that housing
11 counseling does not have to be a
12 HUD-certified housing counseling. So a
13 lot of lenders had more of a pro forma.

14 So I think that the housing
15 counseling agencies have tried to step up
16 and through our legal service agencies to
17 help seniors who have gotten into that
18 complex financial product to try and
19 assess whether it is the right product
20 and who it's appropriate for.

21 COUNCILMAN TAUBENBERGER: Could
22 you state for the record if there is a
23 place in a location, a zip code or a ward
24 or division, where there is a high
25 concentration of reverse mortgages? Do

1 10/2/17 - AGING - RES. 170375

2 you know of any?

3 MS. CALIFANO: I can't name it
4 now, but I can get you -- provide you
5 with -- we can look at where the reverse
6 mortgages are in the City and ones that
7 have gone to foreclosure and provide that
8 to you. I just don't have it accessible
9 now, but it is information that we can
10 access for you.

11 COUNCILMAN TAUBENBERGER: We'd
12 like that. I think it's important to
13 know, and that way, we even have a sense
14 how important or maybe it's -- maybe the
15 numbers are not as high as we think of
16 folks with reverse mortgages.

17 Councilman Domb.

18 COUNCILMAN DOMB: Thank you,
19 Mr. Chairman. I just want to make a
20 comment on reverse mortgages. Coming
21 from a real estate background, I'd say
22 it's the last resort, and we should try
23 to make sure that everyone who is taking
24 one understands what they're getting
25 into, because 99.9 percent of the time

1 10/2/17 - AGING - RES. 170375

2 they are a nightmare, a reverse mortgage,
3 a nightmare, and we should not be
4 encouraging them. They're the last
5 resort, last resort by far. Usually the
6 interest rate is higher and usually the
7 lender is getting a better return and
8 exchange for the risk. So it would not
9 be something we would recommend, in my
10 opinion.

11 COUNCILMAN TAUBENBERGER:

12 Councilwoman Parker.

13 COUNCILWOMAN PARKER: Thank
14 you. Thank you, Mr. Chairman. Sort of
15 point of information for the record. We
16 held a hearing and, like we've been since
17 we arrived in this body, had a laser-like
18 focus on this. So, Councilman Domb, just
19 from a professional real estate
20 perspective, I appreciate you noting for
21 the record the potential misuse and the
22 dangers of the product.

23 In addition to that, while I
24 know we may not have the study in front
25 of us, I think your question, Councilman

1 10/2/17 - AGING - RES. 170375

2 Taubenberger, was very much appropriate,
3 because in Philadelphia, we've seen
4 reverse mortgages targeted to our
5 neighborhoods that have some of the
6 higher rates of homeownership; i.e.,
7 Councilman Green was saying, yes, middle
8 neighborhoods. So those middle
9 neighborhoods, not where people are rich,
10 where they're usually making like a
11 nickel or a dollar over the income
12 guidelines, where they are -- Councilman
13 Domb, you know how I feel about this --
14 paying their property taxes, even if
15 they're making payment agreements, but
16 they are targeting this product in those
17 particular communities. So I thank you,
18 Councilman, for raising our awareness on
19 it.

20 And, Councilman Taubenberger,
21 thank you for acknowledging that we have
22 to pay attention to this product in our
23 city, because usually what happens is the
24 children or others who live in the
25 household with the seniors who are

1 10/2/17 - AGING - RES. 170375

2 accustomed to taking care of themselves
3 and not having a child involved in their
4 affairs, they've usually gotten the
5 product, Councilman Domb, thinking, well,
6 you know, I've taken a financial burden
7 off of my shoulders and that of my
8 children, without thinking exactly about
9 what you described, which is the end game
10 that usually ends up wealth being taken
11 from the family. So thank you so very
12 much for noting that for the record.

13 COUNCILMAN TAUBENBERGER:

14 Ms. Califano, thank you and,
15 Ms. Hernandez Velez, thank you very,
16 very, very much.

17 Hold on. Don't go.

18 COUNCILMAN DOMB: I just want
19 to make one more statement on the house
20 and follow up with Councilwoman Parker's
21 comments. It's clear in the United
22 States the number one wealth generator is
23 owning your own home. And so these
24 reverse mortgages take that wealth from
25 families that want to pass that on

1 10/2/17 - AGING - RES. 170375

2 generationally, and that's the danger.

3 Thank you.

4 COUNCILMAN TAUBENBERGER: And

5 actually, if I could also make an

6 additional comment. For a lot of

7 reasons, most because of our federal tax

8 code, I think America has one of the

9 highest percentage of homeownership

10 anywhere in the world. I think that's

11 something to be applauded. It's much

12 higher than in Europe and other places,

13 so we -- oh, yeah. Well, because you

14 don't get a tax deferment in Europe.

15 So thank you both very, very,

16 very much.

17 Mr. Wright, will you call the

18 next panel, please.

19 THE CLERK: Second panel, Dina

20 Schlossberg, Mark Myers, and Bob Theil.

21 (Witnesses approached witness

22 table.)

23 COUNCILMAN TAUBENBERGER: And

24 please start in any order that the three

25 of you would like, and if we could, we'd

1 10/2/17 - AGING - RES. 170375

2 like to hear all your testimony and then
3 have questions, if that's okay with the
4 Committee.

5 MS. SCHLOSSBERG: Good morning.
6 I want to thank Councilman Taubenberger
7 and Councilman Green and the remainder of
8 members of City Council for holding these
9 hearings and for inviting me to testify
10 today regarding Resolution 170375. My
11 name is Dina Schlossberg and I am the
12 Deputy Director and Senior Attorney for
13 Multi-Family Housing at Regional Housing
14 Legal Services. So I think I might be
15 the lawyer of the group, although Lydia
16 is I think as well.

17 Regional Housing is a
18 non-profit organization that provides
19 legal representation to non-profits
20 developing affordable housing and
21 community development or working to
22 revitalize communities. Regional Housing
23 provides a full range of legal services
24 for free on acquisition, financing,
25 leasing, organizational issues to

1 10/2/17 - AGING - RES. 170375

2 non-profit, helping with partnerships and
3 in general providing technical assistance
4 to non-profits who are engaged in the
5 development or the preservation of
6 affordable housing.

7 Regional Housing is also active
8 on numerous policy and programmatic
9 initiatives here in Philadelphia and
10 statewide. We're a statewide program,
11 and our principal office is located in
12 Glenside, Pennsylvania. We also have a
13 small office in Philadelphia that's
14 housed at Community Legal Services. We
15 work closely with other public interest
16 non-profit organizations to address
17 systematic problems that affect the
18 housing needs of low-income
19 Philadelphians. So we work with the
20 Philadelphia Association of Community
21 Development Corporations, PACDC, the
22 Housing Alliance, and our fellow
23 non-profit legal aid organizations,
24 Community Legal Services and Philadelphia
25 Legal Assistance.

1 10/2/17 - AGING - RES. 170375

2 For over 40 years, Regional
3 Housing has been representing non-profit
4 organizations involved in the development
5 and preservation of affordable housing.
6 So we have like a wide depth of knowledge
7 and a wide history of knowledge, and I
8 think that because also our program is
9 statewide, our staff is recognized
10 nationally for its commitment to
11 excellence and for its deep knowledge of
12 affordable housing programs and policies.
13 And I'd be happy to talk about some of
14 the things that we're seeing in other
15 parts of the state as well as nationally
16 if you're interested.

17 My focus this morning, I really
18 wanted to talk about, as you can see, the
19 breadth of need in the City of
20 Philadelphia is vast and there is a
21 strong component that is about preserving
22 affordable housing for homeowners. My
23 focus this morning really is on the need
24 for the preservation and the increase of
25 rental housing, and I'll explain why.

1 10/2/17 - AGING - RES. 170375

2 We serve non-profit
3 organizations that have missions to serve
4 the lowest income of the elderly
5 Philadelphians. The need for safe and
6 secure affordable housing for low-income
7 Philadelphians is great, but particularly
8 acute for the very lowest income seniors.
9 Pennsylvania has the fourth highest
10 concentration of seniors of any state in
11 the nation, and Philadelphia is home to
12 the largest population of seniors among
13 any of the major U.S. cities. According
14 to a report prepared by the Pew
15 Charitable Trust, almost 580,000 seniors
16 age 65 and above live in the Philadelphia
17 region, and of these, about 193,000 live
18 in the Philadelphia city. But one-third
19 of the nation's seniors are low income
20 and live at below 200 percent of the
21 federal poverty level, meaning they are
22 living on an annual income of no more
23 than 22,000. In Philadelphia, this
24 number is even more dire with about
25 33,000 senior citizen individuals living

1 10/2/17 - AGING - RES. 170375

2 at or below 100 percent of the federal
3 poverty level or existing on a mere
4 \$11,000 per year. That's less than
5 \$1,000 a month to cover all of the
6 monthly needs of food, housing,
7 transportation, and other fundamentals of
8 sustaining needs.

9 Among the Philadelphia
10 elderly -- and this is really where a lot
11 of my office has its focus -- is on deep
12 poverty, meaning a single person living
13 on no more than \$5,700 per year. This
14 number of adult seniors living in deep
15 poverty has increased dramatically across
16 the country actually and for numbers that
17 people are really beginning to look at,
18 including what's happened to people's
19 capacity to get some kind of retirement
20 through the workforce.

21 According to research conducted
22 by the Philadelphia Corporation for
23 Aging, as of 2013 Philadelphia had
24 approximately 14,500 seniors living in
25 deep poverty. The need for affordable

1 10/2/17 - AGING - RES. 170375

2 housing is a national phenomena and it is
3 growing. As reported in the HUD Worst
4 Case Housing Needs 2017 report to
5 Congress, only 66 affordable housing
6 units exist for every 100 extremely
7 low-income renters. Because some of
8 these units are occupied by persons with
9 higher incomes, nationally only 38
10 affordable units are available for
11 occupancy for every 100 extremely
12 low-income renters, and the same Worst
13 Case Housing Needs 2017 report to
14 Congress indicated only one-half of these
15 units are actually physically adequate
16 for occupancy, meaning that some of the
17 others, while available, are certainly
18 not quality and not up to housing code.

19 During 2015, nationally 1.85
20 million elderly renters had worst case
21 housing needs, meaning they are very
22 low-income renters who did not receive
23 governmental assistance and who paid more
24 than one-half of their income for rent.

25 This is an increase of over 382,000

1 10/2/17 - AGING - RES. 170375

2 elderly individuals since last reported
3 in 2013.

4 There's a myth that low-income
5 seniors are adequately supported by
6 subsidized housing. Yet low-income
7 seniors often fail to secure the
8 assistance that they may need and there
9 simply isn't enough of it. A Harvard
10 study found in 2011 that 3.9 million
11 households 62 and older had very low
12 incomes, at or below 50 percent of the
13 area median, but only 36 percent
14 benefited from assistance. The same
15 Worst Case Housing Needs report from HUD
16 indicated that 42 percent of the
17 Philadelphia metro is very low income
18 renters, making less than 50 percent of
19 the area's median income, qualify as
20 worst case housing needs.

21 Here in Philadelphia the
22 housing need, especially for seniors, is
23 compromised by the immense growth of
24 interest in rental housing for middle and
25 upper income renters. According to a

1 10/2/17 - AGING - RES. 170375

2 report issued this year by the Federal
3 Reserve, the need for affordable housing
4 was made more severe by the loss of
5 affordable units. And I think that's
6 something that the City has to look at
7 dramatically. Overall, Philadelphia lost
8 a total of over 23,000 low-cost rental
9 units, meaning units that would naturally
10 rent for \$750 a month or less per month.
11 The number of affordable rental units
12 available now for every 100 lower income
13 rental households fell from 82 to 68
14 between 2005 and 2014. In Philadelphia,
15 for the lowest income renters, there are
16 just 33 affordable and available units
17 per 100 renter households in 2014.

18 There's a dire need to increase
19 and preserve the supply of affordable
20 housing and to better serve the housing
21 needs of Philadelphia's low income and
22 extremely low income senior population.
23 We represent -- I'll just tell you
24 anecdotally, I represent Presby's
25 Inspired Life, NewCourtland Elder

1 10/2/17 - AGING - RES. 170375

2 Services, Center in the Park, Wynnefield
3 Overbrook Revitalization Corporation. We
4 also represent Catholic Social Services
5 and a myriad of other non-profit
6 providers of affordable housing for
7 seniors, and it's not uncommon to have
8 wait lists of 200 to 500 per building.

9 The problem to address the
10 needs of extremely low-income seniors in
11 the City of Philadelphia requires a
12 multi-faceted approach, including
13 increasing the supply of affordable
14 housing and preserving the existing
15 supply. I know this has also been a goal
16 of City Council and particularly City
17 Council President Darrell Clarke.

18 I hope today to be able to help
19 identify the need for more affordable
20 senior housing, and I'm happy to share
21 with you some ideas and some visions that
22 we've seen from other parts of the
23 country and the parts around the state on
24 other ways to bring in dollars for
25 affordable housing, as well as other

1 10/2/17 - AGING - RES. 170375
2 models that are being used to kind of
3 maximize affordable housing
4 opportunities.

5 Thank you. I want to thank
6 Councilman Green and the rest of the
7 Committee for holding these hearings as
8 we work together to address this growing
9 need.

10 MR. THEIL: Good morning. My
11 name is Bob Theil. I'm the Government
12 Affairs Manager for NewCourtland Senior
13 Services, a non-profit provider of
14 affordable housing, healthcare, and
15 supportive services for seniors in
16 Philadelphia. On behalf of Pam
17 Mammarella, Vice President of Government
18 Affairs for NewCourtland, I would like to
19 thank members of this Committee,
20 particularly Councilman Green, for the
21 opportunity to provide testimony on this
22 topic, which is critical to the health
23 and welfare of seniors in the City.

24 As evidenced by this hearing,
25 the need for high-quality, affordable

1 10/2/17 - AGING - RES. 170375

2 senior housing is tremendous and growing.
3 The growth of the 65-plus population as
4 well as increased housing costs has
5 combined to stretch affordable senior
6 housing waiting lists in the City. Today
7 a senior can wait on a list for years
8 before it's their turn to move in.

9 This perpetual limbo can make
10 life for seniors living on a fixed income
11 precarious. In addition, seniors living
12 in homes that are unsuitable for their
13 unique needs are at greater risk of
14 preventable and costly
15 institutionalizations in skilled nursing
16 facilities.

17 To combat this issue,
18 NewCourtland has laid out a bold plan to
19 develop 2,000 affordable senior housing
20 units in Philadelphia in 15 years. We
21 have also created a preference on our
22 waiting lists for seniors that are
23 eligible for the Nursing Home Transition
24 program or in need of supportive services
25 which helps prevent unnecessary nursing

1 10/2/17 - AGING - RES. 170375

2 home placements.

3 Through this initiative, we
4 will match our clients' needs by enabling
5 them to age in place with dignity and
6 support, while also saving Pennsylvania
7 millions of tax dollars as long-term
8 community-based care promoted by this
9 housing plan costs about half of the
10 institutional care provided in skilled
11 nursing facilities.

12 By planning to invest in excess
13 of 500 million in the community through
14 this 15-year plan, 120 million of our own
15 money, NewCourtland plans to
16 significantly increase the City's total
17 affordable senior housing stock. As we
18 move forward, we will continue to call
19 upon the City and the State for its
20 support and funding to make this a
21 reality.

22 Thank you for your work, and
23 thank you again for the opportunity to
24 present on this topic.

25 MR. MYERS: Good morning. My

1 10/2/17 - AGING - RES. 170375

2 name is Mark Myers. I am the Director of
3 Housing at the Philadelphia Corporation
4 for Aging. On behalf of PCA, I want to
5 thank Chairman Taubenberger for hosting
6 this hearing, Councilman Green for
7 introducing this hearing, and to the
8 members of the Aging Committee for
9 focusing on this very important topic.

10 As you may know, PCA is the
11 state-designed area agency on aging
12 responsible for coordinating and
13 administering federal, state, and local
14 funds for older Philadelphians. PCA
15 provides a wide range of services to the
16 City's elderly, from funding senior
17 centers to alleviating older adult abuse,
18 ensuring nutritious congregate and
19 homebound meals, and we provide
20 much-needed housing repairs,
21 modifications, and other services. Last
22 fiscal year, PCA provided housing
23 services to over 1,160 consumers, more
24 than any other City program.
25 Additionally, requests for housing

1 10/2/17 - AGING - RES. 170375
2 information to our PCA Helpline accounts
3 for the highest volume of calls we
4 receive every year.

5 Although our funding is
6 limited, PCA's Housing Department
7 provides a variety of home repairs and
8 modifications to help make older
9 Philadelphians' home safer, more secure,
10 and more accessible. Through the Senior
11 Housing Assistance Repair Program, or
12 SHARP, minor home repairs and
13 modifications are provided to low-income
14 Philadelphia homeowners age 60 and older.
15 Depending on income, SHARP services may
16 be offered at no charge or on a
17 cost-sharing sliding scale. Often minor
18 repairs to doors and stairs as well as
19 adaptations such as tub seats and grab
20 bars provide much-needed assistance to
21 the consumers that we serve.

22 Housing is one of the key
23 pillars necessary to foster neighborhood
24 stabilization and enable seniors to
25 successfully age in place. Seniors who

1 10/2/17 - AGING - RES. 170375

2 do not have safe and accessible housing
3 are at significantly greater risk of
4 falls and other health concerns, which
5 can lead to costly hospitalizations,
6 institutionalization, and frequent ER
7 visits.

8 In addition to costly housing
9 challenges, older Philadelphians also
10 struggle with poverty. Philadelphia has
11 the highest poverty rate among the
12 nation's ten largest cities. Forty-two
13 percent of those 65 and older are living
14 at 200 percent of the poverty level.
15 Additionally, almost 5 percent of women
16 and 4 percent of men in Philadelphia over
17 65 are living in deep poverty, preventing
18 many senior homeowners from being able to
19 maintain their homes due to costly
20 repairs.

21 PCA has a 40-plus year history
22 in providing crucial housing services.
23 We think it is important to provide the
24 following facts at today's hearing:

25 In the next ten years, we

1 10/2/17 - AGING - RES. 170375

2 expect to see a significant increase in
3 the number of older adults ages 60 to 74,
4 especially among minority elderly. Many
5 of these folks are going to need
6 assistance with maintaining their homes
7 and getting needed repairs that are
8 crucial to keeping them in their home.

9 Seventy percent of older
10 Philadelphians own their own home, 25
11 percent rent, and the rest are in various
12 types of alternative housing.

13 The majority of older
14 Philadelphians would like to remain in
15 their current home for ten years or more,
16 many because they see no alternative
17 choice and, second, they are very
18 attached to their neighborhoods. If
19 there was a low-income housing option in
20 their neighborhood, they would be very
21 interested in moving.

22 About 25 percent of older
23 adults say that they will move in five
24 years. Of those, almost half are looking
25 for affordable senior housing.

1 10/2/17 - AGING - RES. 170375

2 Many seniors report needing
3 repairs to their roofs, plumbing, and
4 heating and cooling systems. Over a
5 quarter of all older Philadelphians
6 report some type of home repair need.
7 The reason these repairs have not been
8 made may in part be explained by the fact
9 that almost 40 percent report that
10 housing costs were somewhat to very
11 difficult to meet.

12 Given the increasing needs of
13 Philadelphia's most vulnerable
14 population, PCA is seeking your
15 assistance in meeting these housing
16 challenges. With limited funding
17 options, several years of flat funding,
18 and a long waiting list for those
19 consumers we serve through our SHARP
20 program, the demand for housing service
21 is ever growing. We encourage all
22 City-managed organizations and
23 non-profits throughout the City that
24 provide housing services to work together
25 collaboratively to address these needs

1 10/2/17 - AGING - RES. 170375

2 and to develop and seek out more
3 alternatives so Philadelphia seniors
4 aren't forced into nursing homes or
5 simply settle for what's available, but
6 be provided with choices that can help
7 them thrive in their communities with
8 dignity and affordability.

9 Thank you very much.

10 COUNCILMAN TAUBENBERGER: Thank
11 you very much, Mr. Myers.

12 Councilman Green.

13 COUNCILMAN GREEN: Thank you,
14 Mr. Chair, and thank all of you for your
15 testimony this morning. First, I want to
16 reflect on both the testimony of
17 Ms. Schlossberg as well as Mr. Myers and
18 the fact that the Commonwealth of
19 Pennsylvania has the fourth largest
20 senior population in the nation and the
21 City of Philadelphia is the largest of
22 all major cities with that size of senior
23 population. I think it's something very
24 important that many people I don't think
25 realize.

1 10/2/17 - AGING - RES. 170375

2 So I'm curious in reference to,
3 Ms. Schlossberg, what trends you see in
4 other cities in reference to how people
5 are dealing with senior housing,
6 especially in reference to financing and
7 structure, projects, especially
8 considering your years of legal
9 experience in this regard.

10 MS. SCHLOSSBERG: Thank you for
11 your question. Yes. The need for senior
12 housing is pretty rapid and it's pretty
13 extreme throughout the State of
14 Pennsylvania, but because of the
15 population density in Philadelphia and
16 obviously the long history of
17 homeownership and the deep poverty, the
18 need is pretty severe here.

19 What we are seeing -- and I
20 think NewCourtland is some -- is part of
21 the model that NewCourtland uses, which
22 is to have the senior housing be
23 co-located with other services. And the
24 purpose of that is to allow seniors to
25 age in place without needing -- so that

1 10/2/17 - AGING - RES. 170375

2 they get some of the other proper needs,
3 daily needs, met.

4 So, for instance, I would
5 encourage members of this Committee to
6 look at the North Penn Commons project
7 that's in Lansdale, Pennsylvania and --

8 COUNCILMAN GREEN: Ms.
9 Schlossberg, can you restate that.

10 MS. SCHLOSSBERG: It's called
11 North Penn Commons, and it's the -- the
12 developer was Advanced Living Community
13 Services, which is a non-profit that's
14 longstanding senior -- provider of senior
15 housing in Montgomery County. And in
16 that case, that project, North Penn
17 Commons, is a collaboration, the
18 co-location of a senior center, food
19 security program called Manna on Main
20 Street, and Advanced Living, and the
21 whole building ties into the YMCA. So it
22 was a way to also kind of bolster the
23 attendance and kind of the community
24 access to the YMCA. It provides a
25 feeding program so that the Manna on Main

1 10/2/17 - AGING - RES. 170375

2 Street, which was intended to feed
3 low-income people or people who needed
4 access to food in the community, also
5 allows the members who live in that
6 building to go down and get food on a
7 daily basis and because -- there's also a
8 doctor's office now on the first floor.

9 So we're seeing more and more
10 of an attempt to try to collaborate,
11 particularly in communities where funding
12 sources, grant or foundation funding may
13 be funding three or four or five
14 ancillary organizations and trying to
15 kind of bring them together in some
16 aspect so that there's an economy of
17 scale that's serving the seniors while
18 you're also serving the organizations
19 that serve the seniors.

20 So in that particular project
21 at North Penn Commons, the idea was
22 brought together by the North Penn
23 Foundation, which now I think has a new
24 name, and that was able to bring in other
25 foundation funding as well. So I think

1 10/2/17 - AGING - RES. 170375

2 that that's one model that we're
3 beginning to see.

4 Another model that we're
5 beginning to see is also for seniors.
6 Interesting kind of niche market is
7 seniors who have adult children with
8 developmental or physical disabilities
9 who are unable to leave their homes that
10 are not safe for them because they have
11 no place for their children to go. So
12 we're beginning to see modeling of
13 housing where it's being developed for
14 the younger generation that are now 30's,
15 40's, and 50's so that they can live
16 independently while the parents can live
17 somewhere either on the same campus or in
18 a nearby campus. So trying to address
19 like sort of the whole family aspects and
20 the family need. And those are just two
21 models.

22 There's a third model that
23 we're representing on granny cottages
24 where -- now, this doesn't really work in
25 places like the City, but it does work in

1 10/2/17 - AGING - RES. 170375

2 more rural environments where you would
3 literally have a cottage on your property
4 where your mother, grandmother would
5 live. It's about 400, 500 square feet,
6 owned by the center on -- Corporation on
7 Aging in that particular jurisdiction,
8 and it's sort of three-way contract
9 between the Department of Aging, the
10 family, and the grandmother, mother,
11 whoever lives in the building, where
12 there's some support given by the family
13 members, some support given by the
14 Corporation on Aging.

15 So that's a different model
16 that probably wouldn't work in
17 Philadelphia, but it's somewhat akin to
18 the model of shared housing that other
19 people were discussing.

20 I could go on. We're also
21 seeing kinship care. There is -- I would
22 encourage people to maybe invite in
23 Mission First Housing, who I think
24 Councilman Green knows, where they are
25 doing a grandparent and grandchildren

1 10/2/17 - AGING - RES. 170375
2 project in Washington, DC, and there has
3 been a strong interest in trying to
4 develop that kind of housing model here
5 in Philadelphia.

6 COUNCILMAN GREEN: Those are
7 all very interesting ideas, and actually
8 we're talking about co-locating multiple
9 services, as you talked about the North
10 Penn project, and is there an ability to
11 do a combination of senior housing and
12 retail in the sense of could you -- and
13 it escapes me a little bit, but can you
14 do a project for Low-Income Housing Tax
15 Credits for the housing for seniors,
16 combine that with New Market Tax Credits
17 for a retail, so they would have a
18 commercial use?

19 MS. SCHLOSSBERG: All the time.
20 You have to condo the building. So now
21 we're getting in like real estate weeds,
22 but, yeah, you just have to condo the
23 building.

24 COUNCILMAN GREEN: Because
25 that's to me a concept that provides --

1 10/2/17 - AGING - RES. 170375

2 MS. SCHLOSSBERG: That's what
3 NewCourtland does. That's what Project
4 HOME does.

5 COUNCILMAN GREEN: I'm about to
6 transition to NewCourtland and your 2,000
7 units, so that's a good segue.

8 MR. THEIL: We're actually
9 doing that. One of our developments in
10 Northwest Philadelphia, 3232 Henry
11 Avenue, it was the former EPPI site, the
12 Eastern Pennsylvania Psychiatric
13 Institute.

14 COUNCILMAN GREEN: Oh, yes.

15 MR. THEIL: We bought that
16 around two and a half years ago.

17 COUNCILMAN GREEN: That's on
18 Henry Avenue?

19 MR. THEIL: Henry Avenue, 3232
20 Henry Avenue, right across from
21 Abbotsford Homes.

22 So we're doing that, and you
23 guys are working with us. So actually a
24 part of that is going to be retail. So
25 we're going to have senior housing,

1 10/2/17 - AGING - RES. 170375

2 senior healthcare through a life center,
3 and there's going to be around 6,000
4 square foot of retail. There's a lot of
5 retail going in at that area, so we're
6 trying to make it focus more towards
7 medical, maybe a dialysis center or
8 urgent care. So we're kind of going that
9 route, but that's something we do -- we
10 use New Market Tax Credits. We applied
11 for RCAP, applied for DHCD money as well.
12 So we kind of mix all those funding
13 sources together. So you'll see that at
14 that development once it's done.

15 COUNCILMAN GREEN: Because when
16 you were talking -- when, Dina, you were
17 talking earlier, it made me think of how
18 do you find a way of, okay, we need
19 housing, but we also need some way to
20 help subsidize, sometimes we may need
21 some gap filling beyond the Low-Income
22 Housing Tax Credits, but then the
23 community may need some type of
24 commercial use, and that could be the
25 first floor, and that would be the New

1 10/2/17 - AGING - RES. 170375

2 Market Tax Credit coming in.

3 MR. THEIL: Yup. That's
4 exactly what we're doing. You'll see
5 that at Henry Avenue as we develop that.

6 COUNCILMAN GREEN: And then
7 also in your testimony you talk about
8 2,000 units over 15 years?

9 MR. THEIL: Yes.

10 COUNCILMAN GREEN: And this is
11 in addition to the current number of
12 units you already have?

13 MR. THEIL: It will be 2,000 is
14 our goal. Right now we have around 300,
15 with around 142 kind of in construction
16 right now. So that's the long-term goal.
17 We're doing that through separate
18 campuses we have. Allegheny has around
19 105 right now and Germantown has around
20 over 200, around 200. But then we're
21 also starting to do the scattered site.
22 The scattered site is what we're doing as
23 well. Around Northeast Philadelphia, one
24 of our projects is St. Bart's. It's at
25 5600 Jackson Street. It was a former

1 10/2/17 - AGING - RES. 170375

2 Catholic school, Jackson and Harbison.
3 Councilman Taubenberger knows it. So
4 we're doing that there, and we're doing
5 that life center, a smaller model, with
6 eventually 142 senior housing units. But
7 also in that area -- and this goes with
8 what Councilman Domb was saying --
9 there's a lot of single-story, one-story
10 row houses around there that are around
11 600 to 700 square feet. So we're buying
12 them and then using them and converting
13 them into affordable senior housing
14 units. And they're set up just like
15 Councilman Domb was saying. You walk in
16 and the kitchen is right there, the
17 living room is right there, and then we
18 have the bedroom in the back with a nice
19 size bathroom and everything like that.

20 So our goal is to -- right now
21 we obtained over 40. Our goal is to do
22 around 200 of them in that area, because
23 it's such a huge need. And the way it
24 works out financially, it helps us. It's
25 way cheaper for us to buy these little

1 10/2/17 - AGING - RES. 170375
2 houses for 70,000, 80,000, throw 40,000
3 into it as compared to build like a St.
4 Bart's or the EPPI site. You're looking
5 at almost 300,000 per unit to kind of get
6 something like that going.

7 COUNCILMAN GREEN: So your
8 concept is creating a village or
9 community concept, buy scattered sites,
10 buy them for 70, 80, put in 40, 50, make
11 them adaptable for seniors, and you do it
12 in a cluster area so you have other
13 services.

14 MR. THEIL: Yup.

15 COUNCILMAN GREEN: And so how
16 many units do you plan on doing per year?

17 MR. THEIL: The goal is to do
18 200. So right now we have around 40. So
19 we're going to try to do around 50 a year
20 for the next four years.

21 COUNCILMAN GREEN: And then how
22 are you deciding which areas you're going
23 to cluster those type of services in?

24 MR. THEIL: Well, we're just
25 doing this now in Northeast Philly. So

1 10/2/17 - AGING - RES. 170375

2 we're trying to keep it by that life
3 center so the people who live in those
4 units, the scattered site, will be able
5 to utilize the life center, which is our
6 medical model for all inclusive care. So
7 they'll be able to go in there and back
8 and forth and be able to use that center.

9 COUNCILMAN GREEN: And then for
10 existing locations, so I know the
11 NewCourtland location off Allegheny and
12 then Germantown Home and then also the
13 units you're building in the Germantown
14 Home campus.

15 MR. THEIL: Yes.

16 COUNCILMAN GREEN: Would you
17 build other scattered sites around either
18 Allegheny or Germantown Home to build on
19 that existing development?

20 MR. THEIL: Right now the model
21 is based around the single-story 600
22 square foot houses. So if there was
23 other places like that around there, I'm
24 sure our leadership team would kind of
25 look at that as well. So around North

1 10/2/17 - AGING - RES. 170375
2 Philly, around our Allegheny campus --
3 you've been there -- there's not too many
4 of those kind of sites around there. So
5 it's kind of harder. We want to keep it
6 to single story so it's easy for them to
7 kind of age in place and be safe at the
8 same time.

9 COUNCILMAN GREEN: And so have
10 you been having conversation with the
11 District Councilmembers as you grow your
12 network? I mean, 2,000 is a lot of
13 units.

14 MR. THEIL: Yes.

15 COUNCILMAN GREEN: So are you
16 talking to the District Councilpersons
17 and letting them know about, okay, these
18 are the areas that we're looking to
19 develop in scattered sites?

20 MR. THEIL: Yes.

21 COUNCILMAN GREEN: And also
22 they may have knowledge of locations or
23 parcels in their districts that may be
24 amenable to both the life center as well
25 as scattered sites around --

1 10/2/17 - AGING - RES. 170375

2 MR. THEIL: Yes, sir. It's one
3 of the first things we do as soon as we
4 get in there, we kind of -- like
5 Councilman Henon was part of our
6 Liddonfield property that we bought, so
7 we're working with him. Councilwoman
8 Sanchez is the St. Bart's district
9 person. So, yeah, we're -- I mean,
10 that's the first thing we do.

11 We hear that a lot from a lot
12 of our Councilpeople who come in, what
13 about this property, maybe check out this
14 property. So we're always in the land of
15 look. So right now if we built
16 everything that we have in the pipeline,
17 that would get us to around 1,000 units.
18 So we still have a ways to go to get
19 there.

20 COUNCILMAN GREEN: Okay. Good.

21 And then finally, Mr. Myers, I
22 know that PCA is kind of unique compared
23 to other entities around the Commonwealth
24 where the dollars come from the state to
25 the County Office Assistance as opposed

1 10/2/17 - AGING - RES. 170375

2 to a non-profit like PCA. So my question
3 is, what are some of the trends you're
4 seeing at the state level in reference to
5 funding for our seniors? I know we're
6 currently waiting -- I won't say with
7 bated breath because we may not make
8 it -- for a state budget, but what are
9 some of the things you're seeing in
10 reference to funding, considering the
11 large number of seniors we have in the
12 Commonwealth compared to the nation?

13 MR. MYERS: Currently, we
14 serve -- and this speaks a little bit to
15 Councilwoman Parker's statements earlier.
16 We serve about over 10,000 people in our
17 waiver program, and what that waiver
18 program is is the Department of Aging's
19 nursing home diversion dollars that go to
20 support those consumers that are nursing
21 home look-alikes, and we use those
22 dollars to provide supportive services to
23 them in their homes.

24 As you may know, the managed
25 care organizations are going to be moving

1 10/2/17 - AGING - RES. 170375

2 in in July of 2018 and they're going to
3 be managing those dollars, and then PCA
4 will work collaboratively with those MCOs
5 to serve those consumers, along with
6 maybe some other service coordination
7 entities.

8 The long-term care aspect of
9 that gets a little bit out of my purview.
10 That's actually one of the long-term care
11 programs at PCA. I'm in the Housing
12 Department, but I have been at PCA for
13 about 27 years. I've been in seven
14 different positions here, so I do know a
15 little bit of the lay of the land there
16 after devoting most of my career to aging
17 services. So these housing needs are
18 certainly very important to me.

19 COUNCILMAN GREEN: So
20 outside -- and I actually have a
21 resolution for hearings on the managed
22 long-term care transitions, which we'll
23 see. I know the Southwest region, I
24 think, is the first region and then it's
25 going to move across the Commonwealth.

1 10/2/17 - AGING - RES. 170375

2 But outside the difference in how funding
3 is provided, do you see any other
4 changes? I know there's been discussion
5 in reference to a lottery system off and
6 on over the years, but have you seen any
7 other information that you may hear from
8 within PCA on what may be happening at
9 the state level regarding funding for
10 senior housing?

11 MR. MYERS: No. I haven't seen
12 that yet. The dollars that we use for
13 the SHARP program or the aging block
14 grant funds come through the AAA to us,
15 and we've been setting aside some of
16 those dollars for, I think, the last four
17 years approximately to provide the SHARP
18 program and to provide those minor
19 repairs and adaptations that we do in
20 consumers' homes.

21 I have been seeing a growing
22 need for those. Our waiting list right
23 now stands at about 450 folks, and
24 generally it takes from point of entry to
25 service approximately a year for a

1 10/2/17 - AGING - RES. 170375

2 consumer to get those housing services.

3 For the waiver program, the
4 consumers I mentioned earlier, we do work
5 for those consumers as well. We can put
6 in stair glides, wheelchair lifts. We
7 can do half bathrooms on the first floor.
8 We can modify the home in order to serve
9 the needs of those consumers.

10 COUNCILMAN GREEN: Okay.

11 Thank you, Mr. Chair.

12 COUNCILMAN TAUBENBERGER: Thank
13 you, Councilman Green.

14 Just very, very quickly. We do
15 have an international guest here. He is
16 a city councilman from the City of
17 Cafamagalum (ph), which is in the Indian
18 State of Kerala. He comes as a guest of
19 Vincent Emmanuel. And, Mr. Kennedy
20 Peter, would you please rise and be
21 recognized.

22 (Applause.)

23 COUNCILMAN TAUBENBERGER: Thank
24 you for coming, and I certainly would
25 like to have a word with you after the

1 10/2/17 - AGING - RES. 170375

2 hearing, if that is possible.

3 I do want to say it does fit
4 into the hearing to a degree. The State
5 of Kerala is home -- there are many
6 Philadelphians that trace their origins
7 to the State of Kerala. They speak a
8 language known as -- well, it's English,
9 but Malayalese. And so we have a very
10 vibrant group here in Philadelphia, in
11 the Philadelphia region, and it's
12 something we talked about earlier, about
13 the diversity of this city, and here we
14 have Councilman Kennedy Peter actually
15 here.

16 At this moment, Councilman
17 Domb, please.

18 COUNCILMAN DOMB: Thank you,
19 Chairman Taubenberger.

20 And good morning. Still
21 morning here. Two questions. One is,
22 have we looked at -- you mentioned this
23 with the housing you're doing in
24 Northeast Philadelphia. Have we looked
25 at the option of converting existing row

1 10/2/17 - AGING - RES. 170375

2 homes that are two stories and flipping
3 the kitchen to the dining room and
4 putting a bedroom where the kitchen is as
5 an adaptive reuse of the space and not
6 having people climb the steps? Because
7 most of my experience with seniors,
8 including my own family, is most of the
9 issues occur when they fall, and once
10 they fall, including my mother recently,
11 it's a tremendous downhill situation. So
12 if we can eliminate those steps, they
13 stay in their house. The adaptive reuse
14 can't be expensive, because below you can
15 get to the plumbing below. You have a
16 crawl space or a basement, and just
17 flipping it. They don't really need a
18 dining room at that age. You could have
19 like a great room. Have we looked at
20 that as an option? Either one.

21 MR. MYERS: Depending on the
22 consumer situation depends on where we
23 end up making the modification. So we
24 have -- if the consumer is confined to
25 the second floor, we'd be able to make

1 10/2/17 - AGING - RES. 170375
2 modifications up there. If they're
3 confined to the first floor, we can do
4 those type of adaptations. So we can put
5 a bathroom in the first floor. We can
6 move the kitchen around. We've moved
7 kitchens from the back of the house to
8 the middle of the house, the dining room
9 area.

10 One of the big problems that we
11 encounter is the washer and dryer.
12 They're all in the basements, and seniors
13 can't get into the basement oftentimes,
14 and we've looked at ways of moving that
15 around. We recently came across a case
16 where a consumer didn't have basement
17 stairs. She had a ladder, and she was
18 going up and down the stairs to do her
19 wash via a ladder. So we were able to
20 get in there right away and address that.

21 COUNCILMAN DOMB: But you do
22 have those combo units now that are under
23 the counter. They wash and dry, the
24 LG's. They're very efficient.

25 MR. MYERS: Yes. Yes.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN DOMB: So here's one
3 thought: We have 35 or 38 percent of
4 these homes with no mortgage. Maybe if
5 we made a relationship with a bank that
6 would lend them the 15,000 or 20,000 to
7 convert, they could stay in their home
8 and it would be a much less expensive
9 option than other alternatives they have.
10 Just a thought for you to think about.

11 Second question I guess is for
12 Ms. Schlossberg. I want to make sure I
13 understand the numbers. We have a city
14 of 1,560,000 people, and in your
15 testimony there's 193,000 that are
16 seniors, I guess, and that's over the age
17 of 65. That represents 12.3 percent of
18 our population. Of those seniors,
19 one-third are low income, if I'm reading
20 your testimony correctly?

21 MS. SCHLOSSBERG: Of the
22 region, the Greater Philadelphia region,
23 one-third are seniors. So the number
24 that I thought was more important here
25 was the 33,000 are living in poverty.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN DOMB: How many of
3 the people in the City, 193,000, are
4 actually in poverty, do you know, or low
5 income?

6 MS. SCHLOSSBERG: The
7 percentage of the number or the raw
8 numbers?

9 COUNCILMAN DOMB: Either one.

10 MS. SCHLOSSBERG: I don't
11 remember the numbers, but the overall
12 poverty rate in Philadelphia is 25.9
13 percent.

14 COUNCILMAN DOMB: I know the
15 overall poverty is 26. I'm trying to
16 figure out of the 193,000 that live in
17 Philadelphia of the seniors, you say the
18 region is one-third. Do you have any
19 idea how many are in the City? Is that
20 one-third also or is that a different
21 number?

22 MS. SCHLOSSBERG: I don't
23 remember. I'd have to look -- I don't
24 remember.

25 MR. MYERS: I believe it's

1 10/2/17 - AGING - RES. 170375

2 around a third.

3 MS. SCHLOSSBERG: It's about a
4 third, yeah.

5 COUNCILMAN DOMB: So it's about
6 64,000 roughly is a third.

7 So this is my question: Our
8 overall population, 26 percent are in
9 poverty, seniors are 33 percent, so the
10 delta is 7 points. So we need to deal
11 with this, but the underlying problem of
12 overall poverty is probably where the
13 real cure has to occur. Because if we
14 can lower that dramatically, we're going
15 to lower this overall senior problem
16 also. Because it doesn't -- most people
17 probably are in poverty before, and then
18 they become a senior and they're still in
19 poverty. There's a small delta, which is
20 a 7 point difference, that fall into, I
21 think, poverty when they become seniors,
22 if I'm reading your statistics correctly.

23 MS. SCHLOSSBERG: I think I
24 understand what you're saying. Some of
25 that can be addressed, of course, with an

1 10/2/17 - AGING - RES. 170375

2 economic gain for the members who fall
3 into that delta. Increasingly those who
4 fall into poverty as they become older
5 are either the result of a loss of income
6 and they're not going to get another job
7 or physical disability or mental health
8 issues and kind of the loss of kind of
9 like a safety net of Social Security
10 that's greater than --

11 COUNCILMAN DOMB: But that's
12 what's adding to the 7 percent. If
13 they're in poverty before, that's your 26
14 base. When they get to that age, it's
15 just adding --

16 MS. SCHLOSSBERG: That's right.

17 COUNCILMAN DOMB: Okay. Thank
18 you very much for your testimony today.
19 Thank you.

20 COUNCILMAN TAUBENBERGER: Thank
21 you, Councilman Domb.

22 Councilwoman Parker.

23 COUNCILWOMAN PARKER: Thank
24 you, Mr. Chairman.

25 And let me thank each of you

1 10/2/17 - AGING - RES. 170375

2 for being here. I have to give just a
3 huge special thanks, Holly, Mark, and
4 Gail. I've been wearing you all out for
5 so long, between Harrisburg and here, and
6 you all are sort of our first line of
7 defense on the ground, because we call
8 you, not with anything just for our
9 constituents, but when you are serving as
10 a caregiver -- I was for my grandfather
11 in 2005, and I was just elected, and I
12 remember a friend telling me, I know of a
13 wonderful place that would take very good
14 care of your grandfather, Cherelle.
15 Because if you're going to be commuting
16 back and forth to Harrisburg, there's no
17 way you're going to be able to take care
18 of daddy at home. And my grandmother was
19 from North Carolina and -- South Carolina
20 actually, and I said to my friend, She
21 would reach down from the heavens and
22 touch me on my shoulder if I said because
23 of my career, I couldn't find a way to
24 make it work for my grandfather in my
25 house. And we called you all, and you

1 10/2/17 - AGING - RES. 170375

2 all helped us work that out. So I just
3 always have to give a special thanks to
4 you. And we've helped other people to do
5 the same.

6 With that being said, I want
7 you to sort of shift and tell me what you
8 think about this. This week we're in the
9 Northeast in my district. We're at
10 Jardel Recreation Center. Monty is there
11 with us from CLS. We're talking about
12 deeds, estate, homeownership, reverse
13 mortgages, and all of the sudden, this
14 issue comes up. Child tries to get
15 parent to give power of attorney and
16 ownership of the house over to the child.
17 Housing counseling agency assists with
18 this process, but they detect something
19 is occurring in the midst of this
20 relationship, and so they wait until the
21 child leaves the room, and they see the
22 fear in the parent's face that this is
23 not something that the parent really
24 wants to do. It's almost as if the
25 parent is being forced to sign over

1 10/2/17 - AGING - RES. 170375

2 ownership and/or power.

3 It was very unnerving to hear
4 this, but I know it happens more
5 frequently than we probably give
6 attention to. And Monty from CLS, as
7 usual, said, Well, I want everybody to
8 look at Councilwoman Parker and tell her
9 that we used to have a program called a
10 Rep Payee Program where seniors who
11 receive Social Security -- I know they do
12 this for veterans -- had an entity that
13 was responsible for taking care of that
14 kind of business.

15 And so with that being said, I
16 said, Well, wait, I needed to ask you, is
17 that something that we see a challenge
18 with? Does PCA have a staff that does
19 that, and what is that demand like? Are
20 you even familiar with it? I know --

21 MR. MYERS: Yeah. I am a
22 little familiar with it. The majority of
23 times when we get calls to our Housing
24 Department related to this type of
25 situation, we'll refer over to our Senior

1 10/2/17 - AGING - RES. 170375

2 Helpline. The Senior Helpline is
3 equipped to kind of filter out those
4 issues. Sometimes these types of issues
5 get referred to our Older Adult
6 Protective Services Unit or we refer to
7 organizations like CLS, Community Legal
8 Services, and other legal staff that can
9 help with that. We do have a legal
10 department too at PCA, and they're able
11 to -- they've dealt with this on many
12 occasions.

13 COUNCILWOMAN PARKER: Well,
14 listen, I just, for my colleagues and
15 Councilman Taubenberger and Green and
16 Domb, I will just state for the record I
17 just heard this on Saturday. It was not
18 something that I thought was happening as
19 frequent as it does. And with that being
20 said, maybe, Mr. Chairman, Councilman
21 Green, because you raised this issue, and
22 Councilman Domb, this is something we
23 should visit, because it made me think of
24 how many seniors, particularly when we
25 hear Lydia talk about those who have a

1 10/2/17 - AGING - RES. 170375

2 language barrier, right, what about those
3 who don't have a child, not that they can
4 trust but one who is responsibly taking
5 on the role of managing their finances?
6 I did not think about that until Michelle
7 Lewis from Northwest Counseling, she gave
8 us this case study and said the housing
9 counseling agency felt it. And so they
10 waited for -- they tried to like out-wait
11 the child to like have to go to the
12 bathroom, and she said she could feel it,
13 and they looked and she said, You know
14 what, I left my notary stamp back at the
15 office, to sort of buy some time. It was
16 really unnerving. So maybe this is
17 something that we should explore.

18 COUNCILMAN TAUBENBERGER:

19 Exactly.

20 COUNCILMAN GREEN: Just to
21 follow up on that. Thank you,
22 Councilwoman Parker. I know this is an
23 issue I think I recall when we did the
24 hearings last fall regarding financial
25 fraud in this Committee, that issue came

1 10/2/17 - AGING - RES. 170375
2 up somewhat of bullying from family
3 members who are doing that.

4 Also I know there is -- and I
5 believe this concept is through PCA, the
6 Ombudsman program, where I know Center in
7 the Park and there's a bunch of other
8 senior agencies provide ombudsman
9 services to seniors at nursing facilities
10 where they may feel they're being
11 harassed or taken advantage of by nursing
12 facilities. However, maybe using that
13 model could be a framework for broadening
14 that for people who are in their own
15 homes who are being bullied.

16 Because you have some people
17 that come to nursing homes or senior
18 centers that may need those services, but
19 they can't get the services in their
20 house, but they could get it through a
21 senior center. So taking the Ombudsman
22 type of program that is already providing
23 help for seniors at nursing homes, maybe
24 having ombudsmen go to senior centers as
25 a resource, because you already have a

1 10/2/17 - AGING - RES. 170375

2 network that do that in nursing homes.
3 Because basically the ombudsman process
4 is, listen at each nursing center and
5 provide information regarding the
6 ombudsman, so that way seniors feel
7 comfortable talking to someone as a third
8 party saying if you're being challenged
9 or bullied at the nursing home, here's
10 someone you can talk to, but maybe
11 broadening that since you already have a
12 network to senior centers. So those who
13 go to a senior center, they go out and
14 they have fun, some take trips, but
15 having someone in that neutral space that
16 could provide that service, which is
17 outside of them, because a lot of seniors
18 do go to senior centers all around the
19 City and that's somewhere they may be
20 comfortable in giving that information as
21 opposed to if they're in their home, they
22 won't have that same level of comfort.

23 So maybe that's an idea. I
24 know PCA works with the ombudsman
25 process, and maybe that's a way of

1 10/2/17 - AGING - RES. 170375

2 broadening that. But I think
3 Councilwoman Parker is right. I think
4 that's a good conversation to have.

5 MR. MYERS: That's certainly a
6 good idea. We serve about 20,000 folks
7 through our senior centers and we have a
8 pretty healthy Ombudsman program. So I
9 can go back and certainly share that
10 information and talk about it. That's a
11 good idea.

12 COUNCILMAN TAUBENBERGER:
13 Expect to see a resolution surface from
14 the Committee, from the four of us that
15 were here, and also with your input as
16 well, on what we can do to hold a hearing
17 on that and have a full discussion on
18 that topic, because I think it's very
19 important.

20 MR. MYERS: We would be happy
21 to participate.

22 COUNCILMAN TAUBENBERGER: Very
23 good.

24 Councilwoman Parker, you raise
25 a very, very good issue here.

1 10/2/17 - AGING - RES. 170375

2 COUNCILWOMAN PARKER: Thank
3 you.

4 Just a final question, if I
5 may, Mr. Chairman.

6 COUNCILMAN TAUBENBERGER: Sure.

7 COUNCILWOMAN PARKER: It was
8 about the SHARP program, home repairs,
9 modifications provided to low-income
10 Philadelphia homeowners. If you have the
11 data now, you can answer. If not, don't
12 worry about it.

13 I just wonder how many people
14 call to access the SHARP program but are
15 not income eligible.

16 MR. MYERS: Not many, because
17 we have a cost-sharing component to the
18 program. So those that want to use those
19 services and have that work done, we can
20 work with them based on -- it's income
21 based. The majority are in cost-share,
22 and we would love to serve more through
23 that program as well.

24 COUNCILWOMAN PARKER: Let me
25 also ask you, the contractors who do the

1 10/2/17 - AGING - RES. 170375

2 work, does PCA sort of have a network?

3 So thinking about contractor fraud.

4 Obviously you've been successful.

5 Everybody knows the SHARP program. We

6 know what the demand is like for your

7 program. But what do you do with -- how

8 do you get your contract? Because where

9 do they come from? How do they get on

10 your list?

11 MR. MYERS: They're PCA staff.

12 So the way this works is, I have five and

13 a half mechanics that do this work for

14 us.

15 COUNCILWOMAN PARKER: In-house?

16 MR. MYERS: Then we have four

17 inspectors. But it's a different type of

18 model. So we send out a social worker

19 first to look at the house, talk to the

20 consumer, discuss housing needs. Then

21 once the consumer says what they want,

22 the inspector goes out and looks to see

23 if we can do it. Many of these houses we

24 work in are over 100 years old, and so if

25 we change a faucet, pipes break, drains

1 10/2/17 - AGING - RES. 170375

2 break. So we have to be very careful.

3 But they're my staff.

4 Now, for the waiver program, we
5 hire contractors for that, and we've got
6 a good handful of very good contractors.
7 And one of the researchers at PCA was
8 telling me a few weeks ago, one of the
9 most requested services in a recent
10 survey he did was having PCA talk about
11 what contractors should be vetted and
12 saying use this contractor. Now, there's
13 legal ramifications for him doing that,
14 but we have many, many people that ask
15 who could we use, who could we hire, and
16 we can't really do that.

17 COUNCILWOMAN PARKER: I just
18 want you to put a pin in that to say
19 you'll be hearing from me very soon.

20 MR. MYERS: Oh, okay. Great.

21 COUNCILWOMAN PARKER: What you
22 just described is a part of the larger
23 sort of picture of being able to access
24 contractors who are affordable and
25 honorable.

1 10/2/17 - AGING - RES. 170375

2 MR. MYERS: And honest, right.

3 COUNCILWOMAN PARKER: Who are
4 actually going to do the work, while also
5 making sure that we focus on the
6 recruitment of women and disabled
7 businesses and minority businesses,
8 right? And so we have something that
9 we're moving on.

10 And, Councilman Taubenberger,
11 even with that, again, because of its
12 impact on our aging community, we will
13 make sure that you and members of this
14 Committee are well aware.

15 We'll be coming to you really
16 soon.

17 I just tried to bait him a
18 little bit and let him know we're going
19 to be asking him for some help very soon.

20 So just thank you all so very
21 much for what you do.

22 MR. MYERS: Thank you very
23 much.

24 COUNCILMAN TAUBENBERGER:
25 Councilwoman Parker, thank you very much.

1 10/2/17 - AGING - RES. 170375

2 Ms. Schlossberg, I do have one
3 question for you, if I could, and that is
4 from your testimony on Page 3, it was the
5 next-to-last paragraph, the number of
6 affordable rental units available for
7 every 100 lower income renter households
8 fell from 82 percent to 68 percent
9 between 2005 and 2014. Why do you think
10 that happened?

11 MS. SCHLOSSBERG: Part of the
12 reason why the number of affordable
13 rental units fell is a combination of a
14 reduction just leaving the market,
15 properties that were torn down,
16 properties that have -- that are no
17 longer viable, but also properties --

18 COUNCILMAN TAUBENBERGER: You
19 mean viable in the sense they weren't
20 up-kept properly?

21 MS. SCHLOSSBERG: They weren't
22 kept up or that they were demolished
23 intentionally or they were demolished
24 because they had to be.

25 The other factor is that a

1 10/2/17 - AGING - RES. 170375

2 number of these units are being
3 converted. So partly --

4 COUNCILMAN TAUBENBERGER: Are
5 being converted to?

6 MS. SCHLOSSBERG: To higher
7 income.

8 So the particular loss of the
9 20,000, 20,000 to 23,000 units in the
10 City were -- a number of them, a high
11 percentage of them, were in kind of what
12 some call escalating gentrifying
13 communities, Center City, West Philly and
14 like the sort of Fishtown, Kensington
15 area, where there had been naturally -- I
16 mean, there's always an acronym, but sort
17 of naturally occurring affordable
18 housing. Sort of like now there's
19 naturally occurring retirement
20 communities, naturally occurring
21 affordable housing, which were units that
22 were at market available to people who
23 were lower income, because sort of the
24 balance in Philadelphia was that it
25 wasn't that expensive to live here. As

1 10/2/17 - AGING - RES. 170375

2 the economy has changed, as we've had
3 this in-migration, a lot of those sort of
4 ring communities, particularly West
5 Philly -- that's not so ring, but West
6 Philly and parts around Center City have
7 dramatically, dramatically converted, and
8 you can see it in Point Breeze, you can
9 see it in Fishtown, you can see it in
10 Kensington, you can see it in parts of
11 West Philly. Some sometimes it was
12 taking properties that were in decay or
13 not 100 percent up to code but people
14 were living in otherwise, and other times
15 they were properties that were vacant
16 where people are just out and out getting
17 things slipped underneath their doors
18 saying I'll buy your building. So we're
19 losing a lot of what some also call
20 naturally occurring affordable housing of
21 one to four units, so smaller rentals,
22 that you can buy them now and turn them
23 into student housing. You can turn them
24 into lots of other things that make a lot
25 more money.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN TAUBENBERGER: Thank
3 you. Thank you very much. And Ms.
4 Schlossberg and Mr. Myers and Mr. Theil,
5 thank you for being part of our hearing
6 today.

7 MS. SCHLOSSBERG: We applaud
8 you. Thank you very much.

9 COUNCILMAN TAUBENBERGER:
10 Mr. Wright, if you would please call the
11 final panel.

12 THE CLERK: Jon Geeting, Angela
13 Foreshaw Rouse.

14 (Witnesses approached witness
15 table.)

16 COUNCILMAN TAUBENBERGER: If
17 you could please identify yourself for
18 the record and also you can start at
19 any -- whoever wants to start first. You
20 can work that out between each other.

21 MS. ROUSE: Hello. Good
22 afternoon, Council. How are you? My
23 name is Angela Foreshaw Rouse and I'm
24 with the AARP office of Pennsylvania.

25 MR. GEETING: And my name is

1 10/2/17 - AGING - RES. 170375

2 Jon Geeting. I'm here as a concerned
3 citizen, but I work for Philadelphia 3.0.

4 MS. ROUSE: So we just want to
5 definitely be here today to thank you and
6 commend Council for taking up this very
7 important issue of housing, especially
8 for older Philadelphians. Livable
9 communities is a very major concern,
10 issue for AARP and it's something that
11 we're monitoring closely across the
12 country. So, again, thank you for this
13 opportunity to provide testimony at
14 today's hearing, and we speak today on
15 behalf of our 1.8 million members in
16 Pennsylvania and our over 800,000 members
17 in the Philadelphia region.

18 When AARP considers the issue
19 of senior housing, we broaden the topic
20 to focus on the concept of livable
21 communities, recognizing that housing is
22 the key component for this concept. AARP
23 has established six key principles of
24 livable communities. They are:

25 Secure affordability - those

1 10/2/17 - AGING - RES. 170375
2 are communities that should provide
3 transportation, housing, and other
4 services and features that are affordable
5 to people of all income levels. Very
6 important for AARP.

7 Another key component is
8 ensuring equitable access. All people
9 should have access to affordable
10 transportation and housing, as well as a
11 safe and healthy environment in which to
12 live.

13 Ensuring quality - individuals
14 should have high-quality choices to meet
15 their needs, including housing and
16 transportation.

17 Prioritize accessibility and
18 the ability to age in place - people of
19 all abilities and ages should be able to
20 enjoy services and community features
21 that meet their needs, allowing them to
22 live in the setting of their choice and
23 increase their access to destinations in
24 and around this great city.

25 Promote health, safety, and

1 10/2/17 - AGING - RES. 170375
2 environmental sustainability -
3 communities should support the right of
4 individuals from all incomes and
5 backgrounds to live safe and healthy
6 lives.

7 Achieving holistic
8 policymaking - all communities should
9 recognize and act on the intersections
10 between livable communities and such
11 issues such as health, wellness, safety,
12 work, education, environmental concerns,
13 and social engagement to enable residents
14 across generations to live their best
15 lives.

16 In considering these principles
17 that I've just read before you, the
18 affordability of housing for older
19 citizens is a major factor in
20 Philadelphia and in other large cities
21 across the country. In so many
22 instances, older citizens face a
23 situation where they become home rich,
24 but in their reality, their living
25 situation is in serious jeopardy. Older

1 10/2/17 - AGING - RES. 170375

2 homes often require very expensive
3 maintenance, and of course property taxes
4 can be a significant burden for many on a
5 fixed income. Even for those willing to
6 sell their homes and move to smaller
7 spaces, the cost of moving may be cost
8 prohibitive.

9 Cities like Philadelphia face a
10 dilemma. At the same time that housing
11 stock is being modernized to attract new
12 residents, the affordability of housing
13 is increasing beyond the reach of many
14 longtime residents of this great city.
15 It requires a careful strategy to ensure
16 that older residents are not left behind
17 as Philadelphia moves forward.

18 There is no magic bullet
19 solution to guarantee older citizens have
20 a safe, affordable housing choice. AARP
21 does believe that Housing Trust Funds,
22 tax credits, bonds, and addressing the
23 property tax question are all part of the
24 equation, but how everything adds
25 together is the discussion that we must

1 10/2/17 - AGING - RES. 170375

2 have and is taking place today. Most
3 importantly, as housing issues are
4 discussed and debated in Philadelphia,
5 the work of the Committee that is so very
6 important will need to take a look at the
7 concerns of older Philadelphians, and it
8 should be a much-needed integral part of
9 the conversation.

10 AARP stands ready to work with
11 this Committee and other elected
12 officials and interested organizations
13 and citizens to make affordable senior
14 housing available in Philadelphia.

15 Again, thank you very much for
16 this opportunity to be here today and the
17 opportunity to discuss this issue.

18 COUNCILMAN TAUBENBERGER:

19 You're very welcome.

20 Mr. Geeting.

21 MR. GEETING: Thank you to the
22 Chair, Councilman Taubenberger, and
23 Councilman Green for organizing this
24 hearing. Thank you to the members of the
25 Committee.

1 10/2/17 - AGING - RES. 170375

2 Building on what we heard this
3 morning about today's seniors' desire to
4 age in place in environments that
5 preserve their independence and their
6 mobility and their connections to family
7 and community, I wanted to underscore one
8 idea that we heard about today, which is
9 accessory dwelling units. Accessory
10 dwelling units is an issue that I wanted
11 to kind of drill down on a little bit and
12 boost the signal on.

13 I had just been doing a little
14 bit of research about this topic
15 recently, and it seems we have an
16 interesting opportunity here in
17 Philadelphia. They're sometimes called
18 granny flats or in-law suites. They're
19 about 400 to 500 square foot backyard
20 cottages that allow a homeowner to either
21 house a relative on their property or
22 create an additional income stream by
23 renting it to a tenant, which may be
24 great for people who are on a fixed
25 income and may want to make a little bit

1 10/2/17 - AGING - RES. 170375

2 of additional money, and it's a way to
3 create more housing that allows aging
4 people to live with their families but
5 have an independent living space that
6 gives them some privacy as well. And in
7 addition to what we were talking about
8 earlier with the need for more
9 single-story homes without stairs, this
10 is yet another sort of option for that.

11 So before going further, I want
12 to say this is not a silver bullet. I
13 don't think there's like any kind of
14 silver bullets in this discussion, but I
15 do think it's a choice that people should
16 have, and it's especially interesting
17 because it doesn't require an outlay of
18 taxpayer money. It's something that we
19 can make with a -- more of these happen
20 with a free policy change in the Zoning
21 Code.

22 Looking at some of the evidence
23 from some other cities, particularly
24 these have taken off in the Northwest of
25 the United States and Vancouver.

1 10/2/17 - AGING - RES. 170375

2 Vancouver is really probably the best
3 North American example of these. And
4 it's not -- it's, again, not a silver
5 bullet for affordability either. They
6 tend to be more in the moderately
7 affordable category rather than like
8 deeply affordable. And I think a lot of
9 it depends on how easy it is to actually
10 build them.

11 Vancouver has gone a long way,
12 probably further than anybody, in that
13 direction. But since the 1980s, they've
14 built about 2,600 of these units. So
15 it's not an insignificant amount. It's
16 not going to be for everybody, but about
17 a third of single-family homes in
18 Vancouver do have one of these accessory
19 dwelling units on the back, which is kind
20 of remarkable.

21 So here in Philly --

22 COUNCILMAN TAUBENBERGER: Can
23 you repeat that?

24 MR. GEETING: About a third of
25 single-family homes.

1 10/2/17 - AGING - RES. 170375

2 COUNCILMAN TAUBENBERGER: A

3 third of Vancouver homes?

4 MR. GEETING: Yeah.

5 COUNCILMAN TAUBENBERGER: Have

6 accessible --

7 MR. GETTING: Accessory

8 dwelling unit attached to it, yeah. It's

9 kind of incredible.

10 So Philly, we've got a really
11 dense like downtown area where it's not
12 going to be probably the best fit there,
13 although like I'm in Fishtown and like I
14 have -- I'm in like an RSA-5
15 neighborhood, but we have like a pretty
16 deep backyard. Like sometimes I think
17 like, hey, my dad is going to get old at
18 some point, like could we build like a
19 backyard thing for my dad. We actually
20 have like pretty deep backyards. I think
21 it makes sense mostly for like the
22 Northwest and the Northeast where you've
23 got some yards where you've got some
24 space.

25 So where this stands, in the

1 10/2/17 - AGING - RES. 170375

2 2012 zoning reform, the City created some
3 language in the code for ADUs, but it
4 still says "reserved" in that spot. It's
5 in Section 14-604(11). And so it
6 basically spells out the whole thing, but
7 it doesn't actually write in any of the
8 zoning categories in those spaces. So
9 that's kind of the work that's left to be
10 done. And I understand that from having
11 some conversations with folks at Planning
12 about this, that there may be some
13 additional legislative changes that will
14 be needed to make this kind of take off.
15 But at a minimum, the main thing that
16 needs to happen is -- I think it's RSD-1,
17 2, and 3 were the ones that they
18 initially intended to be written in
19 there, and that's sort of what -- that's
20 what's on Council's plate.

21 So that's basically all I have.

22 Thank you, everybody.

23 COUNCILMAN TAUBENBERGER: Well,
24 Mr. Geeting and Ms. Rouse, thank you.

25 Any questions from the

1 10/2/17 - AGING - RES. 170375

2 Committee?

3 (No response.)

4 COUNCILMAN TAUBENBERGER: Is

5 there anyone else that would like to

6 testify that is here?

7 (No response.)

8 COUNCILMAN TAUBENBERGER: Well,

9 I thank you all very, very much. I want

10 to thank Councilman Green for his

11 leadership in bringing this forward, and

12 Councilwoman Parker was exceptionally

13 helpful in testimony and things going

14 forward, gave us some ideas this morning.

15 Councilman Domb had to leave for a

16 previous meeting and I appreciate his

17 working on our Committee as well.

18 We're going to recess at the

19 call of the Chair, but I do ask everyone

20 to keep in mind the prayers of those

21 people in Las Vegas that lost their lives

22 or lost family members and are injured.

23 This is something that is just terrible.

24 It has shaken me to the core of my

25 humanity why these things happen. But

1 10/2/17 - AGING - RES. 170375

2 please do that. And I think we'll recess
3 at the call of the Chair, and everyone
4 have a great day.

5 Thank you.

6 (Committee on Aging concluded
7 at 12:15 p.m.)

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I HEREBY CERTIFY that the
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Committee On Aging
October 2, 2017

Page 1

A	accustomed	68:16 75:9	38:19 51:6	9:18 10:1	106:1 107:1	16:25 82:12	approached
a.m 1:7	65:2	76:8 83:25	67:20 68:6	11:1 12:1	108:1 109:1	82:16	6:2 66:21
AAA 101:14	Achieving	88:18	69:5,12,22	13:1 14:1,6	110:1 111:1	alternatives	125:14
AARP 42:9	128:7	105:20	70:6 71:25	15:1 16:1	112:1 113:1	22:15 84:3	appropriate
125:24	acknowledg...	addressed	72:5,10	17:1 18:1	114:1 115:1	106:9	61:20 64:2
126:10,18	64:21	28:13	74:3,5,11	19:1 20:1	116:1 117:1	amazing	approximat...
126:22	acquire 30:13	108:25	74:16,19	21:1 22:1	118:1 119:1	51:19	6:18 71:24
127:6	acquisition	addressing	75:6,13,19	22:19 23:1	120:1 121:1	amenable	101:17,25
129:20	30:6,12,17	129:22	75:25 76:3	24:1 25:1	121:12	19:11 97:24	arbitrary
130:10	67:24	adds 129:24	76:14,25	26:1 27:1	122:1 123:1	America 66:8	48:18
Abbottsford	acronym	adequate	77:5,19	28:1 29:1	124:1 125:1	American	area 27:11
91:21	123:16	72:15	78:17 82:25	30:1 31:1	126:1 127:1	6:21 133:3	41:25 48:6
abilities	act 128:9	adequately	94:13	32:1 33:1	128:1 129:1	amount	58:21 73:13
127:19	active 48:11	73:5	120:24	34:1 35:1	130:1 131:1	133:15	79:11 92:5
ability 37:24	68:7	administeri...	122:6,12	35:19 36:1	132:1,3	ancillary	94:7,22
45:16 90:10	activity 17:6	79:13	123:17,21	37:1 38:1	133:1 134:1	87:14	95:12 105:9
127:18	acute 3:25	administrat...	124:20	39:1 40:1	135:1 136:1	and/or 4:16	123:15
able 10:24,25	70:8	15:17 35:16	127:4,9	41:1 42:1	137:1,6	112:2	134:11
16:10 31:9	adapt 42:24	36:17	129:20	43:1 44:1	Aging's 99:18	138:23	area's 73:19
37:18 53:24	adaptability	administrat...	130:13	45:1 46:1	ago 19:22	anecdotally	areas 19:6
59:19 75:18	4:7	42:3	133:7,8	47:1 48:1	47:5 51:21	74:24	25:9 95:22
81:18 87:24	adaptable	adult 7:13	African 60:4	49:1 50:1	91:16 120:8	Angela	97:18
96:4,7,8	95:11	71:14 79:17	afternoon	51:1 52:1	agreements	125:12,23	arrived 57:9
104:25	adaptations	88:7 113:5	125:22	53:1 54:1	64:15	annual 14:7	63:17
105:19	80:19	adults 57:24	age 6:20	55:1 56:1	agronomist	70:22	aside 42:14
110:17	101:19	82:3,23	45:24 46:5	57:1 58:1	54:16	answer 14:19	101:15
113:10	105:4	ADUs 135:3	46:7,8,9,19	59:1 60:1	aid 68:23	55:21 56:24	asking
120:23	adaptive 12:5	Advanced	47:6 49:7	61:1 62:1	Airy 13:12	60:10	121:19
127:19	12:15,17	86:12,20	51:7,17	63:1 64:1	25:10 26:9	118:11	Asociacion
abuse 79:17	15:7 104:5	advances	53:15,16,17	65:1 66:1	akin 89:17	anybody	28:8,17
access 34:3,5	104:13	48:14,15	58:10 70:16	67:1 68:1	Al 1:10 2:3	133:12	aspect 23:6
35:25 61:3	added 12:24	advantage	78:5 80:14	69:1 70:1	Allan 1:10	Apartments	28:10 38:23
62:10 86:24	54:18	115:11	80:25 85:25	71:1,23	2:6	16:22	39:5 87:16
87:4 118:14	adding	Advisory	97:7 104:18	72:1 73:1	Allegheny	APM 28:17	100:8
120:23	109:12,15	13:25	106:16	74:1 75:1	93:18 96:11	28:19,20	aspects 88:19
127:8,9,23	addition	affairs 65:4	109:14	76:1 77:1	96:18 97:2	appear 14:19	aspire 54:22
accessibility	11:11 29:16	76:12,18	127:18	78:1 79:1,4	alleviate 9:7	applaud	assembled
127:17	35:14 63:23	affect 68:17	131:4	79:8,11	alleviating	125:7	3:7
accessible	77:11 81:8	affirming	agencies 42:8	80:1 81:1	79:17	applauded	assess 61:19
10:5 12:6	93:11 132:7	32:8	61:15,16	82:1 83:1	Alliance	66:11	asset 17:16
19:5 62:8	additional	afford 25:12	115:8	84:1 85:1	68:22	Applause	assets 4:24
80:10 81:2	16:18 66:6	25:13 46:16	agency 11:23	86:1 87:1	allocation	102:22	17:6 19:23
134:6	131:22	49:20	13:22 42:25	88:1 89:1,7	16:13	applications	assistance
accessory	132:2	affordability	79:11	89:9,14	allow 17:7	12:18	8:22,23
24:4,16	135:13	34:18 84:8	111:17	90:1 91:1	22:21 24:8	applied 92:10	10:4 18:10
131:9,9	Additionally	126:25	114:9	92:1 93:1	28:2 85:24	92:11	19:3 23:24
133:18	12:4 79:25	128:18	ages 47:21	94:1 95:1	131:20	apply 138:21	33:3 68:3
134:7	81:15	129:12	82:3 127:19	96:1 97:1	allowing	appreciate	68:25 72:23
accounts 80:2	address 9:4	133:5	aging 1:3,14	98:1 99:1	24:24 26:20	34:17 60:11	73:8,14
accurate	10:13,25	affordable	2:1,4,13 3:1	100:1,16	39:9 127:21	63:20	80:11,20
38:11 53:19	27:22 28:6	10:6 12:25	4:1 5:1 6:1	101:1,13	allows 30:17	136:16	82:6 83:15
accurately	40:4 41:7	13:2,7,9	6:6,8 7:1	102:1 103:1	87:5 132:3	approach	98:25
138:5	48:5 56:23	17:22 30:8	8:1,12 9:1	104:1 105:1	alternative	75:12	assists 111:17

Committee On Aging
October 2, 2017

Page 2

associated 41:14 45:17	105:7 110:16	bathroom 94:19 105:5	15:24 29:13 40:7 101:13	99:8	9:15,19	96:6 99:25	124:6
Association 68:20	114:14	114:12	blown 58:20	budgetary 41:6	14:22 15:4	100:8,10,22	centers 38:25
attached 82:18 134:8	117:9	bathrooms 34:2 102:7	board 3:10	Buenos 6:5	15:9 16:2,8	110:14,17	47:13,13
attempt 87:10	133:19	bear 39:19	19:12	build 95:3	16:12 17:4	112:13	79:17
attendance 86:23	background 62:21	bearers 31:14	Bob 66:20	96:17,18	18:22 20:7	career 100:16	115:18,24
attention 44:15 64:22	backgrounds 128:5	becoming 32:4	76:11	133:10	20:19 29:19	110:23	116:12,18
112:6	backlog 11:2	bedroom 50:13 94:18	body 63:17	134:18	30:15 38:16	careful 120:2	117:7
attorney 67:12	backyard 131:19	104:4	bold 77:18	builders 50:7	39:7 42:22	129:15	certain 59:16
111:15	134:16,19	bedrooms 50:5	bolster 86:22	building 25:23 26:19	51:4 60:14	caregiver 110:10	certainly 72:17
attract 129:11	backyards 134:20	beginning 71:17 88:3	bond 12:14	50:8 75:8	60:19 61:7	caregivers 34:12	100:18
attracted 30:4	bait 121:17	88:5,12	bonds 129:22	86:21 87:6	62:3 65:14	caring 27:21	102:24
attributed 52:22	balance 123:24	behalf 76:16	boost 131:12	89:11 90:20	call 5:21	Carolina 110:19,19	117:5,9
Authority 17:8	Band-Aid 33:19	79:4 126:15	born 35:4	90:23 96:13	110:7	carve 24:6	CERTIFIC... 138:2
authorizing 1:14 2:13	bank 61:4	26:7 107:25	bought 91:15	124:18	118:14	case 5:21	certification 138:20
available 4:11 14:4	banking 36:18,20	129:21	98:6	131:2	123:12	72:4,13,20	CERTIFY 138:3
44:6 72:10	banks 30:6	benefited 73:14	breadth 69:19	built 7:12	124:19	73:15,20	certifying 138:24
72:17 74:12	bar 46:25	benefits 8:22	break 119:25	98:15	125:10	86:16	cetera 34:13
74:16 84:5	49:18	best 37:14	120:2	133:14	136:19	105:15	45:18 53:10
122:6	barrier 22:7	38:10	breakfast 54:9	bullet 129:18	137:3	114:8	Chair 1:10
123:22	114:2	128:14	breath 99:7	132:12	called 22:5	cases 32:20	2:8,22 3:5
130:14	bars 80:20	133:2	Breeze 124:8	133:5	53:16 86:10	44:5	3:10 5:9
Avenue 91:11	Bart's 93:24	134:12	brief 2:24	bullets 132:14	86:19	135:8	14:23 15:2
91:18,19,20	better 17:16	beyond 92:21	51:15	bullied 115:15	110:25	category 45:2	20:23 31:2
93:5	based 15:16	129:13	bring 8:11	116:9	112:9	45:23 133:7	44:14 46:17
average 46:7	46:15 54:14	Bhutanese 57:4 59:20	17:2 75:24	bullying 115:2	131:17	Cambodian 57:8	84:14
46:11 55:20	55:12,15	133:2	87:15,24	bunch 115:7	calls 6:11	Cambodians 59:21	102:11
aware 14:4	96:21	134:12	19:9 44:14	burbs 53:21	80:3 112:23	Catholics 75:4	130:22
39:15 55:10	Bart's 93:24	better 17:16	136:11	burden 23:21	57:8	5:25 9:19	136:19
121:14	95:4 98:8	45:13 51:9	broaden 126:19	65:6 129:4	Cambodians 59:21	94:2	137:3
awareness 1:15 2:15	base 52:2	63:7 74:20	broadening 115:13	burgeoning 25:15	camp 58:21	Cathy 32:6	Chairman 6:5 31:5
64:18	109:14	beyond 92:21	116:11	business 112:14	campus 3:19	41:4 42:20	35:3 38:15
awful 59:13	46:15 54:14	129:13	117:2	businesses 121:7,7	88:17,18	13:14,24	40:14 43:17
B	55:12,15	Bhutanese 57:4 59:20	broader 20:12	businessman 56:2	96:14 97:2	16:7	44:13 50:25
back 18:3	96:21	big 105:10	brokers 58:3	buy 39:17	Cantonese 60:2	celebrate 31:9	62:19 63:14
22:23 35:11	118:20,21	Bismarck 55:13	brother 51:22	94:25 95:9	capacity 7:17	celebration 22:12	79:5 103:19
35:16 42:12	39:19 40:2	bit 32:12	brothers 51:20 54:8	95:10	27:11 71:19	center 3:11	109:24
46:6 50:17	basically 116:3 135:6	41:22 55:6	brought 22:11 51:16	114:15	captains 14:5	3:12,14,20	113:20
53:4 55:19	135:21	56:11 90:13	52:15 87:22	124:18,22	car 53:22	13:12 18:3	118:5
94:18 96:7	basement 104:16	99:14 100:9	BSRP 10:18	buying 94:11	care 26:4	75:2 86:18	Chairperson 2:4
	basements 105:12	100:15	11:3,9 12:3	C	27:24 31:17	89:6 92:2,7	challenge 6:15,17
	Basic 10:17	121:18	32:10,15	Cafamagal... 102:17	34:24,25	94:5 96:3,5	8:25 9:5,7
	12:15 39:7	131:11,14	39:3	Califano 5:25	35:6,7,25	96:8 97:24	22:11,19
	39:19 40:2	131:25	bubble 57:19		36:2,9 37:3	111:10	27:20 28:11
	basically 116:3 135:6	blessed 37:10	budget 15:16		37:3,5,10	115:6,21	33:22 37:25
	135:21	56:11			37:18 65:2	116:4,13	38:7 45:19
	basis 87:7	block 10:16			78:8,10	123:13	
	bated 99:7	14:5 15:13			89:21 92:8		

Committee On Aging
October 2, 2017

Page 3

112:17 challenged 116:8 challenges 4:5 7:18 9:25 33:16 34:5,15 42:11 81:9 83:16 challenging 4:18 60:20 change 8:5 24:2 26:15 26:18 46:5 50:9 55:8,8 61:8 119:25 132:20 changed 46:12 55:25 124:2 changes 4:7 43:3 101:4 135:13 charge 80:16 Charitable 70:15 cheaper 94:25 check 26:8 98:13 Cherelle 1:11 5:10 32:7 110:14 Chicago 30:5 30:16 child 27:24 65:3 111:14 111:16,21 114:3,11 children 4:16 28:2 35:11 35:12 64:24 65:8 88:7 88:11 Chinese 60:2 choice 82:17 127:22 129:20 132:15 choices 84:6 127:14 choose 24:10 39:14	circle 34:12 cities 21:11 21:23 23:7 44:24 45:4 52:19 70:13 81:12 84:22 85:4 128:20 129:9 132:23 citizen 14:17 70:25 126:3 citizens 4:4 4:15,25 9:25 11:8 12:10 14:11 128:19,22 129:19 130:13 city 1:2,6 4:13,22,24 6:15 9:4,6 9:18 10:11 10:23 12:20 13:10,12,14 13:17 14:12 17:6 18:12 23:8 25:10 28:25 29:15 36:7 38:20 39:2,19 45:7,11 53:4 56:15 57:14,19 58:14 59:18 60:5,6,15 62:6 64:23 67:8 69:19 70:18 74:6 75:11,16,16 76:23 77:6 78:19 79:24 83:23 84:21 88:25 102:16,16 103:13 106:13 107:3,19 116:19 123:10,13 124:6 127:24 129:14 135:2	City's 12:4 13:3 78:16 79:16 City-mana... 83:22 City-suppo... 12:23 citywide 44:23 clarify 51:5 Clarke 40:10 75:17 class 57:24 clawback 27:7 clear 7:8 44:20 65:21 Clerk 2:10,12 5:21,23 66:19 125:12 clients 12:2 clients' 78:4 climb 50:6 104:6 closely 68:15 126:11 CLS 111:11 112:6 113:7 cluster 95:12 95:23 co-located 85:23 co-locating 90:8 co-location 86:18 co-op 26:8 co-ops 22:23 53:10 code 22:8 24:4,13,13 24:23 26:15 40:5 61:23 66:8 72:18 124:13 132:21 135:3 cognitive 7:18 38:7 collaborate 87:10 collaboration	86:17 collaborative 22:22 collaborativ... 83:25 100:4 colleague 37:7 colleagues 45:10 113:14 combat 77:17 combination 90:11 122:13 combine 90:16 combined 77:5 combo 105:22 come 6:16 16:13 22:2 22:20 29:4 29:6 33:9 50:15 57:7 59:19 98:12 98:24 101:14 115:17 119:9 comes 22:19 23:5 43:22 60:9 102:18 111:14 comfort 116:22 comfortable 116:7,20 coming 17:10 18:6 32:18 53:9 62:20 93:2 102:24 121:15 commend 126:6 comment 41:4 42:21 43:21 49:23 52:2 60:18 62:20 66:6 comments 2:19,24 65:21	commercial 90:18 92:24 Commission 8:12 commitment 69:10 committed 14:12 committee 1:3,14 2:5 2:13 5:3,8 6:6 9:17 17:19 54:7 55:2,9 59:11 67:4 76:7,19 79:8 86:5 114:25 117:14 121:14 130:5,11,25 136:2,17 137:6 Committees 14:2 Commons 86:6,11,17 87:21 Commonwe... 84:18 98:23 99:12 100:25 communicate 38:11,12 communities 4:10 14:9 21:14 25:21 57:8 58:18 64:17 67:22 84:7 87:11 123:13,20 124:4 126:9 126:21,24 127:2 128:3 128:8,10 communities' 8:4 community 6:22 7:25 10:12,16 15:13,24 21:21 22:24 22:25 29:12	36:15 52:6 57:6 58:6 58:23 67:21 68:14,20,24 78:13 86:12 86:23 87:4 92:23 95:9 113:7 121:12 127:20 131:7 community... 58:3 59:4,6 78:8 commuting 110:15 compare 45:4 compared 52:19 95:3 98:22 99:12 compiling 20:9 complete 23:17 completely 24:19 completion 31:16 complex 61:18 component 69:21 118:17 126:22 127:7 compromised 73:23 con 60:17 concentrati... 61:25 70:10 concept 22:5 23:19 35:19 36:23 53:16 55:19 56:7 90:25 95:8 95:9 115:5 126:20,22 concepts 21:22 22:20 29:22 concern 4:14 15:11,19 18:12 20:2	20:8 126:9 concerned 56:17 126:2 concerns 3:23 27:7,8 42:14 81:4 128:12 130:7 concluded 137:6 condo 31:19 90:20,22 conducted 71:21 confined 104:24 105:3 conflict 58:21 congregate 79:18 Congreso 59:5 Congress 72:5,14 connect 58:14 connections 18:15 131:6 considering 29:8,11 48:21 51:19 85:8 99:10 128:16 considers 126:18 Consolidated 15:15 constant 3:14 3:22 constituents 110:9 constricted 33:5 construction 13:8 93:15 consumer 102:2 104:22,24 105:16 119:20,21 consumers 79:23 80:21 83:19 99:20 100:5 102:4	102:5,9 consumers' 101:20 contact 34:11 53:20 contain 29:24 contained 138:5 context 48:12 continue 22:18 78:18 contract 89:8 119:8 contractor 119:3 120:12 contractors 10:19 11:13 11:22 118:25 120:5,6,11 120:24 contributes 8:8 control 138:23 conversation 3:8 4:21 5:4 48:16 97:10 117:4 130:9 conversations 135:11 convert 106:7 converted 26:25 123:3 123:5 124:7 convertible 50:12 converting 94:12 103:25 Cook 31:11 cooling 33:13 83:4 cooperative 26:11 coordinating 11:23 79:12 coordination 100:6 core 21:14 136:24 Corporation
---	---	---	---	--	---	---	---

Committee On Aging
October 2, 2017

Page 4

14:6 71:22	15:10 16:5	107:9,14	13:15,21	cure 108:13	134:16,20	desire 131:3	100:14
75:3 79:3	16:9,14	108:5	42:25 43:13	curious 15:5	deeply 133:8	destinations	107:20
89:6,14	18:2 19:13	109:11,17	61:10,11,12	16:15 21:10	defense 110:7	127:23	119:17
Corporations	20:17,21	109:20,21	61:15	85:2	deferment	destroyed	difficult 10:8
68:21	21:18,20	113:15,20	111:17	current 82:15	66:14	58:24	56:22 58:25
correct 15:9	23:3,25	113:22	114:7,9	93:11	defined 27:16	detect 111:18	83:11
16:8 18:22	24:14,18	114:18,20	count 44:10	currently	definitely	develop 3:18	dignity 9:9
138:8	25:2 26:6	117:12,22	59:12	99:6,13	31:14 32:7	38:6 77:19	78:5 84:8
correction	27:14,17	118:6	counter	customer	35:8 126:5	84:2 90:4	dilemma
36:16	28:12,19	121:10,24	105:23	13:19	degree 103:4	93:5 97:19	129:10
correctly	29:7 30:11	122:18	country	cut 15:18	delegation	developed	diminishes
106:20	30:22,24,25	123:4 125:2	44:25 46:25		23:9	3:21 28:16	27:12
108:22	31:6,21	125:9,16	71:16 75:23	D	delta 108:10	88:13	Dina 66:19
cost 33:16	35:2 40:18	130:18,22	126:12	dad 29:10	108:19	developer	67:11 92:16
37:2 39:16	43:18 44:11	130:23	128:21	134:17,19	109:3	18:18 86:12	dining 50:3
39:18 45:15	44:12,14	133:22	County 86:15	daddy 110:18	demand 7:16	developers	50:11,12,18
129:7,7	45:20 46:2	134:2,5	98:25	daily 86:3	28:6 36:8	19:10 21:5	50:21 104:3
cost-share	47:17 48:24	135:23	couple 45:21	87:7	37:8 83:20	developing	104:18
118:21	49:9 51:2,3	136:4,8,10	56:8	danger 66:2	112:19	67:20	105:8
cost-sharing	51:8,13,14	136:15	course 42:6	dangers	119:6	development	dire 70:24
80:17	51:15,16	Councilme...	108:25	63:22	demolished	9:21 10:13	74:18
118:17	54:4,6,14	19:18 20:24	129:3	Darrell 75:17	122:22,23	10:16 15:13	direct 138:23
costly 77:14	54:20 55:5	46:23 97:11	cover 71:5	data 52:9,16	Dennis 31:11	15:24 17:7	direction
81:5,8,19	58:7 59:9	Councilpeo...	crack 54:17	118:11	dense 134:11	29:13 30:14	133:13
costs 9:2	60:7,12	98:12	crawl 104:16	dawn 54:17	density 85:15	36:3 48:6	Director 6:8
11:13 25:14	61:5,21	Councilper...	create 17:2	day 137:4	department	52:7 67:21	9:19 67:12
29:25 37:4	62:11,17,18	20:20	131:22	day-to-day	9:20 13:19	68:5,21	79:2
41:14,19	63:11,18,25	Councilper...	132:3	8:6	36:18 40:16	69:4 92:14	disabilities
45:18 50:23	64:7,12,18	97:16	created 36:4	days 18:4	42:7,23	96:19	12:8 88:8
77:4 78:9	64:20 65:5	Councilwo...	77:21 135:2	48:19	52:5 80:6	developmen...	disability
83:10	65:13,18	1:11 5:10	creating	DC 90:2	89:9 99:18	88:8	109:7
cottage 89:3	66:4,23	5:12,14	22:24 34:5	deal 44:9	100:12	developments	disabled
cottages	67:6,7 76:6	16:21 31:3	95:8	108:10	112:24	7:21 12:24	121:6
88:23	76:20 79:6	31:4,13	creative	dealing 85:5	113:10	13:8 91:9	discriminat...
131:20	84:10,12,13	34:16 36:19	16:16 27:18	deals 19:12	depend 53:22	devoting	43:7
Council 1:2	86:8 89:24	38:13 40:9	credit 17:20	dealt 32:20	Depending	100:16	discuss 6:11
9:4,18	90:6,24	40:13,19	18:7,17	113:11	80:15	DHCD 10:15	119:20
10:23 38:17	91:5,14,17	42:16,20	19:12 30:18	dearth 7:19	104:21	92:11	130:17
40:9 67:8	92:15 93:6	43:15,19	35:18 93:2	debated	depends	DHCD-fun...	discussed
75:16,17	93:10 94:3	52:15 63:12	credits 16:4,6	130:4	104:22	13:22	130:4
125:22	94:8,15	63:13 65:20	16:6,12	decay 124:12	133:9	dialysis 92:7	discussing
126:6	95:7,15,21	98:7 99:15	17:24 20:3	December	deploy 43:10	dias 6:5	89:19
Council's	96:9,16	109:22,23	20:10 90:15	51:23	depression	died 49:11	discussion
135:20	97:9,15,21	112:8	90:16 92:10	decided 35:5	8:3	dies 55:20	55:9 101:4
councilman	98:5,20	113:13	92:22	deciding	depth 69:6	61:2	117:17
1:10,10,11	100:19	114:22	129:22	dedicated	Deputy 6:7	difference	129:25
2:2,6,7,17	102:10,12	117:3,24	Creole 60:4	28:22	9:19 67:12	37:2 101:2	132:14
2:20,21 3:4	102:13,16	118:2,7,24	critical 39:20	deeds 60:25	Derek 1:11	108:20	discussions
5:5,6,15,17	102:23	119:15	76:22	111:12	2:8	different	14:9 22:15
5:19,20	103:14,16	120:17,21	crossed 27:16	deep 54:23	described	15:14 18:23	47:10
6:10 9:13	103:18	121:3,25	crucial 81:22	59:18 69:11	14:14 65:9	29:21 45:9	disposable
9:16,16	105:21	136:12	82:8	71:11,14,25	120:22	48:12 58:4	53:7
14:21,23,25	106:2 107:2	counseling	crushing 6:14	81:17 85:17	deserve 9:9	89:15	disrepair

Committee On Aging
October 2, 2017

Page 5

32:23 33:14	103:17,18	economies	128:13	equipment	example	expressly	54:12
distance 7:24	105:21	46:14	enabling 78:4	33:14	16:18 32:21	27:3	far 23:7 63:5
district 16:21	106:2 107:2	economy	enclaves 57:3	equipped	47:11 57:4	extreme	farm 54:17
19:18 20:23	107:9,14	47:24 87:16	encounter	113:3	57:7 133:3	85:13	54:18
97:11,16	108:5	124:2	105:11	equitable	excellence	extremely	fast 41:22
98:8 111:9	109:11,17	Eddie 51:23	encourage	127:8	69:11	39:9 72:6	father 4:4
districts	109:21	education	17:10 20:15	ER 81:6	exceptionally	72:11 74:22	51:18 54:8
40:25 97:23	113:16,22	128:12	31:23 83:21	escalating	136:12	75:10	faucet 119:25
diverse 56:16	136:15	educational	86:5 89:22	123:12	excess 78:12		fear 111:22
diversion	doors 80:18	54:15	encouraging	escapes 90:13	exchange	F	features
99:19	124:17	effective 39:9	63:4	especially	63:8	face 7:23 9:25	127:4,20
diversity 4:2	downhill	efficiency	ends 65:10	22:2 46:17	executive	111:22	federal 7:3,6
38:4 58:9	104:11	11:14	energy 11:14	73:22 82:4	23:11	128:22	11:11 12:20
103:13	downsize	efficient	11:22	85:6,7	exist 72:6	129:9	15:17 55:7
division	4:15	33:15 35:24	enforce 27:5	126:7	existing 12:22	facilities 7:23	66:7 70:21
10:12 61:24	downtown	105:24	enforced	132:16	14:10 38:19	77:16 78:11	71:2 74:2
doctor 53:25	134:11	efforts 59:3	26:22	essence 32:3	39:6 71:3	115:9,12	79:13
doctor's 87:8	drains 119:25	either 28:3	engaged 68:4	established	75:14 96:10	facility 3:19	Federation
doing 4:22	dramatically	57:3,21	engagement	126:23	96:19	facing 8:5,19	21:16
21:12 40:21	47:7 50:23	60:13 88:17	49:3 128:13	estate 62:21	103:25	fact 22:12	feed 87:2
43:4 45:2	71:15 74:7	96:17	engages	63:19 90:21	expand 10:24	25:14 37:6	feeding 86:25
89:25 91:9	108:14	104:20	23:19	111:12	40:11 42:23	48:15 53:21	feel 4:20
91:22 93:4	124:7,7	107:9 109:5	engine 36:3	Estelle 35:20	expanding	54:16 57:18	64:13
93:17,22	draw 57:11	131:20	English 8:7	estimate	39:19	83:8 84:18	114:12
94:4,4	drill 131:11	133:5	37:23 38:8	17:22	expect 49:13	factor 44:2	115:10
95:16,25	dry 105:23	elder 6:22,25	103:8	estimation	49:13 82:2	52:25	116:6
103:23	dryer 105:11	7:4 74:25	enjoy 127:20	24:19	117:13	122:25	feet 89:5
115:3	due 12:14	elderly 11:20	ensure 14:2	et 34:13	expensive	128:19	94:11
120:13	81:19	70:4 71:10	19:6 129:15	45:18 53:10	104:14	facts 81:24	fell 74:13
131:13	dwelling 24:4	72:20 73:2	ensuring	ethic 45:13	106:8	fail 73:7	122:8,13
dollar 64:11	24:17 131:9	79:16 82:4	79:18 127:8	Europe 66:12	123:25	fair 43:7	fellow 59:12
dollars 15:13	131:10	elected	127:13	66:14	129:2	faith 7:25	68:22
15:20,25	133:19	110:11	enter 41:21	event 16:20	experience	fall 32:15	felt 114:9
16:10 17:2	134:8	130:11	entertaining	events 14:7,8	3:9 53:18	104:9,10	figure 18:15
29:13 30:4		electric 10:21	50:20	eventually	57:12 58:24	108:20	26:16 31:22
30:8,13	E	elementary	entertainm...	94:6	85:9 104:7	109:2,4	47:25
33:18 75:24	earlier 13:16	35:13	54:3	ever-burge...	experiencing	114:24	107:16
78:7 98:24	92:17 99:15	eligibility	entire 24:9	27:22	53:2	fallen 32:23	figuring 35:9
99:19,22	102:4	32:16	entities 98:23	ever-increa...	expire 17:24	33:13	filling 92:21
100:3	103:12	eligible 77:23	100:7	9:5	19:23 20:3	falls 25:10,17	filter 113:3
101:12,16	132:8	118:15	entity 112:12	everybody	expiring	81:4	final 118:4
Domb 1:10	early 57:22	eliminate	entry 101:24	112:7 119:5	17:20 18:7	familiar	125:11
2:7 5:17,19	easier 34:8	104:12	environment	133:16	19:15 30:18	112:20,22	finally 20:18
31:21 44:11	East 22:2	eliminated	22:24 37:20	135:22	explain 69:25	families 65:25	38:15 98:21
44:12 45:20	25:10,17	15:18	59:2 127:11	evicted 61:3	explained	132:4	finances
46:2 47:17	Eastern	embrace	environmen...	eviction 8:19	83:8	family 7:25	114:5
48:24 49:9	91:12	24:20	128:2,12	evidence	explore	41:20 57:12	financial 19:2
51:3,8,16	easy 97:6	Emmanuel	environments	132:22	114:17	60:25 65:11	41:12 60:20
55:5 62:17	133:9	102:19	89:2 131:4	138:4	exploring	88:19,20	61:18 65:6
62:18 63:18	eat 54:9	empowered	EPPI 91:11	evidenced	17:14	89:10,12	114:24
64:13 65:5	ECA 11:22	21:2	95:4	76:24	express 37:24	104:8 115:2	financially
65:18 94:8	echoed 38:18	en 28:9,17	equation	exactly 65:8	expressed	131:6	23:20 94:24
94:15	economic	enable 80:24	129:24	93:4 114:19	25:22	136:22	financing
	36:3 109:2					fantastic	

Committee On Aging
October 2, 2017

Page 6

12:14 13:17 29:21 67:24 85:6 find 29:20 35:10 92:18 110:23 finding 9:7 finished 9:14 fire 32:22 first 5:22,23 9:19 15:6 18:18 28:7 33:5,9 34:2 39:14 50:10 50:12 84:15 87:8 89:23 92:25 98:3 98:10 100:24 102:7 105:3 105:5 110:6 119:19 125:19 fiscal 11:6,9 79:22 Fishtown 123:14 124:9 134:13 fit 103:3 134:12 five 12:23 46:8 82:23 87:13 119:12 fix 33:3,18 34:7 50:16 fixed 34:22 77:10 129:5 131:24 flag 31:14 flat 83:17 flats 131:18 flip 35:15 50:16 flipping 104:2,17 floor 33:6,10 34:2 39:14 50:5,13 87:8 92:25 102:7 104:25	105:3,5 floors 33:6 flyers 13:18 focus 35:22 63:18 69:17 69:23 71:11 92:6 121:5 126:20 focused 25:5 52:17 focusing 79:9 folks 34:4,6 34:11 41:16 41:21 42:2 42:5,12 44:3 48:9 48:17,21 49:5 53:3 53:20 59:7 62:16 82:5 101:23 117:6 135:11 follow 27:4 65:20 114:21 following 81:24 follows 60:15 food 59:24 71:6 86:18 87:4,6 foot 92:4 96:22 131:19 for-profit 19:9 forced 84:4 111:25 foreclosure 62:7 foreclosures 40:24 52:14 foregoing 138:7,20 Foreshaw 125:13,23 forma 61:13 formed 17:19 former 31:12 91:11 93:25 forth 96:8 110:16	fortunate 3:17 Forty-two 81:12 forward 5:8 20:6 29:14 78:18 129:17 136:11,14 foster 80:23 found 73:10 foundation 87:12,23,25 four 18:23 87:13 95:20 101:16 117:14 119:16 124:21 fourth 70:9 84:19 framework 115:13 Frankfurt 23:7,12 fraud 114:25 119:3 free 7:8 44:19 67:24 132:20 French 59:22 60:4 frequent 81:6 113:19 frequently 112:5 friend 110:12 110:20 friendly 34:4 friends 7:25 34:12 56:19 front 2:5 32:24 63:24 frozen 41:17 full 67:23 117:17 fully 138:5 fun 116:14 function 33:24 fund 12:5 16:3 30:17 43:5	fundament... 71:7 funding 11:12,12 13:6 15:15 15:25 16:11 29:23 78:20 79:16 80:5 83:16,17 87:11,12,13 87:25 92:12 99:5,10 101:2,9 funds 10:16 11:21 12:21 13:14,24 16:7,7 30:6 30:12 79:14 101:14 129:21 furnaces 11:24 further 132:11 133:12 future 18:6 27:4 50:9 FY17 11:17 11:24 13:20 13:22 14:16 G Gail 110:4 gain 109:2 game 65:9 gap 41:11 92:21 Geeting 125:12,25 126:2 130:20,21 133:24 134:4 135:24 general 68:3 generally 101:24 generating 29:23 generation 88:14 generational... 66:2 generations	39:13 128:14 generator 65:22 generic 50:3 gentrifying 123:12 German 55:12,20 56:21 59:22 Germantown 3:13 93:19 96:12,13,18 Germany 23:8,12 getting 4:6 29:9 36:8 47:15 54:17 57:10 60:6 62:24 63:7 82:7 90:21 124:16 134:7 Girard 17:13 Girls 22:5 give 36:25 110:2 111:3 111:15 112:5 given 7:17 37:15 83:12 89:12,13 gives 132:6 giving 116:20 glad 15:10 Glenside 68:12 glides 102:6 go 28:3 33:7 35:15 37:5 37:20 42:2 42:6 46:6 51:9 65:17 87:6 88:11 89:20 96:7 98:18 99:19 114:11 115:24 116:13,13 116:18 117:9 goal 26:20 75:15 93:14	93:16 94:20 94:21 95:17 goes 94:7 119:22 going 2:9 18:3 19:22 20:5,6 22:23 23:13 23:16 24:12 26:12 29:10 29:13,20 37:15 38:12 46:13,20,22 49:22 50:2 52:18,20 56:5,6 82:5 91:24,25 92:3,5,8 95:6,19,22 99:25 100:2 100:25 105:18 108:14 109:6 110:15,17 121:4,18 132:11 133:16 134:12,17 136:13,18 Golden 22:5 good 2:2 6:4 9:15 19:17 20:22 40:6 42:9 44:17 54:5 55:22 55:22 67:5 76:10 78:25 91:7 98:20 103:20 110:13 117:4,6,11 117:23,25 120:6,6 125:21 gotten 61:17 65:4 Government 76:11,17 governmen... 72:23 governments 46:14 49:20	55:7 grab 80:19 grandchild... 27:21 28:23 41:20 43:22 57:21 89:25 granddaug... 35:7 grandfather 35:5 110:10 110:14,24 grandmother 35:5 89:4 89:10 110:18 grandparent 27:24 89:25 grandparents 27:20 28:22 43:23 49:10 granny 88:23 131:18 grant 10:16 15:13,24 29:13 87:12 101:14 grants 11:9 gray 27:10 great 9:6 44:9 46:10 47:25 58:8 70:7 104:19 120:20 127:24 129:14 131:24 137:4 greater 56:7 77:13 81:3 106:22 109:10 Green 1:11 2:8,20,21 3:4 5:6 6:10 9:17 14:24 14:25 15:10 16:5,9,14 18:2 19:13 20:17,21 21:20 26:6 27:14,17 28:12,19 29:7 30:11	30:22 31:6 44:14 46:17 51:14,15 54:6,14 64:7 67:7 76:6,20 79:6 84:12 84:13 86:8 89:24 90:6 90:24 91:5 91:14,17 92:15 93:6 93:10 95:7 95:15,21 96:9,16 97:9,15,21 98:20 100:19 102:10,13 113:15,21 114:20 130:23 136:10 grew 46:8 ground 110:7 group 57:6 67:15 103:10 groups 58:11 grow 46:20 97:11 growing 43:2 54:16 72:3 76:8 77:2 83:21 101:21 growth 52:11 73:23 77:3 guarantee 129:19 guess 16:14 19:14 106:11,16 guest 102:15 102:18 Guide 59:24 guidelines 7:3 7:6 32:16 46:12 64:12 guys 91:23 H half 10:9 11:25 78:9
--	---	---	---	---	--	---	--

Committee On Aging
October 2, 2017

Page 7

82:24 91:16	92:2	68:2	50:22 65:23	129:6 132:9	13:9,15,21	103:23	79:9 81:23
102:7	healthier	Helpline 80:2	70:11 77:23	133:17,25	14:13 16:3	111:17	84:24
119:13	48:13	113:2,2	78:2 80:7,9	134:3	16:4,18,23	112:23	100:18
Hall 1:6	healthy 54:10	helps 11:12	80:12 82:8	honest 58:3	17:3,17,24	114:8	106:24
handful	117:8	77:25 94:24	82:10,15	121:2	18:9,11	119:20	117:19
120:6	127:11	Henon 98:5	83:6 91:4	honorable	19:20 20:2	123:18,21	126:7 127:6
handle 46:16	128:5	Henry 91:10	96:12,14,18	120:25	20:5 21:8	124:20,23	130:6
handled	hear 15:11	91:18,19,20	99:19,21	hope 75:18	21:12 22:8	126:7,19,21	importantly
57:21	42:2,3,24	93:5	102:8 103:5	hoping 55:23	27:19,23	127:3,10,15	130:3
happen 46:13	67:2 98:11	Hernandez	106:7	hospitalizat...	28:21 30:9	128:18	improveme...
49:21,22	101:7 112:3	5:24 6:7	110:18	81:5	38:19,20	129:10,12	11:14 12:6
56:17,22	113:25	15:4 21:9	116:9,21	host 14:7	39:6,12	129:20,21	in-home
132:19	heard 21:11	56:9 65:15	118:8	hosting 79:5	42:23,24	130:3,14	35:25 36:9
135:16	28:24 38:17	hey 134:17	128:23	house 23:23	43:7,12	132:3	37:3
136:25	113:17	high 41:2	home-based	24:10 32:25	45:15 49:25	how's 23:15	In-house
happened	131:2,8	45:7,18	36:2,4	33:23 39:18	50:2,9 51:5	HUD 20:11	119:15
58:23 71:18	hearing 63:16	52:3,19	homebound	65:19	51:6 52:6	43:2 61:8	in-law 131:18
122:10	76:24 79:6	61:24 62:15	79:19	104:13	52:10 61:10	72:3 73:15	in-migration
happening	79:7 81:24	123:10	homeless 8:17	105:7,8	61:10,12,14	HUD-certifi...	53:3,11
56:19 101:8	103:2,4	high-quality	32:4	110:25	67:13,13,17	61:12	124:3
113:18	117:16	76:25	homeowner	111:16	67:20,22	huge 25:11	incentives
happens	120:19	127:14	131:20	115:20	68:6,7,18	31:10 37:4	19:3
26:21 27:3	125:5	higher 33:6	homeowners	119:19	68:22 69:3	94:23 110:3	include 6:20
61:6 64:23	126:14	33:15 45:11	11:7 69:22	131:21	69:5,12,22	human 59:13	59:25
112:4	130:24	52:7 63:6	80:14 81:18	housed 68:14	69:25 70:6	humanity	included
happy 9:11	hearings 1:14	64:6 66:12	118:10	household	71:6 72:2,4	136:25	13:17
12:13 14:19	2:14 6:11	72:9 123:6	homeowner...	4:19 6:23	72:5,13,18	husband 61:2	including
20:19 31:25	67:9 76:7	highest 66:9	41:2 44:22	6:25 11:5	72:21 73:6		13:11 14:3
60:8 69:13	100:21	70:9 80:3	45:5 52:3,8	23:22 39:17	73:15,20,22	I	71:18 75:12
75:20	114:24	81:11	52:17 64:6	60:23 64:25	73:24 74:3	i.e 64:6	104:8,10
117:20	heating 10:20	hire 120:5,15	66:9 85:17	households	74:20,20	idea 87:21	127:15
harassed	33:12 83:4	historical	111:12	6:19,24,24	75:6,14,20	107:19	inclusive 96:6
115:11	heavens	15:12	homes 4:3,8	7:4,7,14	75:25 76:3	116:23	income 7:2,5
Harbison	110:21	history 23:16	7:7,10,11	10:9 11:3	76:14 77:2	117:6,11	8:20 10:10
94:2	held 63:16	55:6,15	8:18 9:8	11:15,18,25	77:4,6,19	131:8	11:6 12:3
harder 97:5	Hello 125:21	69:7 81:21	10:2,4,22	12:9 13:20	78:9,17	ideas 9:6	32:15 34:22
Harrisburg	help 10:2,13	85:16	12:7,22	13:23 14:17	79:3,20,22	16:16,24	40:3 45:19
35:17 110:5	10:23 12:19	hold 1:14	13:2,16	39:10,25	79:25 80:6	75:21 90:7	53:7 64:11
110:16	13:15 14:9	2:14 65:17	25:11 32:5	56:14 73:11	80:11,22	136:14	70:4,8,19
Harvard 73:9	17:19 21:4	117:16	32:17,21,22	74:13,17	81:2,8,22	identify 75:19	70:22 72:24
hat 35:15	22:25 23:21	holding 67:8	34:3 36:11	122:7	82:12,19,25	125:17	73:17,19,25
40:20	43:24 44:9	76:7	39:11 44:19	houses 94:10	83:10,15,20	immense	74:12,15,21
head 6:22	49:14 60:8	holistic 128:7	50:10,14	95:2 96:22	83:24 85:5	73:23	74:22 77:10
health 8:9	61:17 75:18	Holly 110:3	52:13,14	119:23	85:12,22	impact 49:8	80:15
14:7 16:24	80:8 84:6	home 15:25	57:10 77:12	housing 1:15	86:15 88:13	121:12	106:19
76:22 81:4	92:20 113:9	16:3,7 24:7	81:19 82:6	2:14 3:12	89:18,23	impacts 8:4	107:5 109:5
109:7	115:23	27:13 32:7	84:4 88:9	3:16,19,24	90:4,11,14	implemented	118:15,20
127:25	121:19	32:8 34:9	91:21 99:23	4:23 6:12	90:15 91:25	10:18	122:7 123:7
128:11	helped 12:12	35:23,23,23	101:20	7:16,20 8:4	92:19,22	important	123:23
health-wise	111:2,4	36:14 37:3	104:2 106:4	8:13,16,25	94:6,13	3:8 4:21 5:4	127:5 129:5
37:16	helpful 44:8	37:5,11,19	115:15,17	9:25 10:12	100:11,17	25:24 26:2	131:22,25
healthcare	136:13	38:10 41:17	115:23	11:13 12:5	101:10	37:12 44:2	incomes 11:4
36:4 76:14	helping 14:13	41:18 45:7	116:2 129:2	12:19,21,25	102:2	49:3 58:16	11:16 72:9
						62:12,14	

Committee On Aging
October 2, 2017

Page 8

73:12 128:4 increase 7:18 69:24 72:25 74:18 78:16 82:2 127:23 increased 30:7 71:15 77:4 increases 8:21 increasing 75:13 83:12 129:13 Increasingly 109:3 incredible 134:9 independence 131:5 independent 132:5 independen... 88:16 Indian 102:17 indicated 72:14 73:16 individuals 8:9 23:21 70:25 73:2 127:13 128:4 information 6:13 8:14 13:18 19:4 20:9 21:3 23:4 29:3 41:25 42:10 55:3,17 58:5 62:9 63:15 80:2 101:7 116:5 116:20 117:10 infrastruct... 38:24 initial 21:6 initially 135:18 initiative 43:23 78:3 initiatives 16:17 68:9	injured 136:22 input 117:15 inside 32:15 insignificant 133:15 inspector 119:22 inspectors 119:17 Inspired 74:25 instance 86:4 instances 128:22 instinct 53:8 Institute 91:13 institutional 78:10 institutiona... 81:6 institutiona... 77:15 instrument 60:21 instrumental 39:11 integral 130:8 integrate 58:2 intended 87:2 135:18 intensive 37:18 intentionally 122:23 interact 57:20 interacting 58:4 interactions 8:6 interest 25:22 63:6 68:15 73:24 90:3 interested 35:8 69:16 82:21 130:12 interesting 56:3 88:6	90:7 131:16 132:16 international 23:6 102:15 intersections 128:9 introduced 6:10 introducing 79:7 invest 33:18 78:12 invested 38:2 investment 13:4 17:11 invite 89:22 inviting 67:9 involved 18:11 30:2 65:3 69:4 isolated 7:14 8:9 26:2 34:10 56:15 59:8 isolation 8:2 58:15 issue 4:14 6:14 25:5 27:19,22 29:4,6,11 31:7 34:23 37:22 40:21 40:22 42:5 43:5 45:5 48:5 58:2 77:17 111:14 113:21 114:23,25 117:25 126:7,10,18 130:17 131:10 issued 17:8 17:12 74:2 issues 3:13,23 8:11,16 39:15 42:15 67:25 104:9 109:8 113:4 113:4 128:11 130:3	issuing 17:9 J Jackson 93:25 94:2 Jardel 111:10 jeopardy 128:25 Jesse 51:21 Jewish 21:15 job 48:6 109:6 jobs 36:4 48:8 joined 30:7 Jon 125:12 126:2 judging 48:22 July 100:2 jurisdiction 89:7 K keep 13:16 19:14 40:4 96:2 97:5 136:20 keeping 60:24 82:8 Kennedy 102:19 103:14 Kensington 123:14 124:10 kept 122:22 Kerala 102:18 103:5,7 key 31:17 80:22 126:22,23 127:7 kind 32:13 33:17 53:23 55:3 71:19 76:2 86:22 86:23 87:15 88:6 90:4 92:8,12 93:15 95:5 96:24 97:4 97:5,7 98:4	98:22 109:8 109:8 112:14 113:3 123:11 131:11 132:13 133:19 134:9 135:9 135:14 kinds 27:12 27:23 kinship 34:24 34:25 37:9 89:21 kitchen 31:12 50:4,11,16 50:18 94:16 104:3,4 105:6 kitchens 105:7 know 3:25 16:19 18:4 18:21 19:18 21:12,14 28:5 32:6,6 34:24 37:21 38:16 40:7 48:20 51:10 54:24 55:20 56:10 58:11 59:15 62:2 62:13 63:24 64:13 65:6 75:15 79:10 96:10 97:17 98:22 99:5 99:24 100:14,23 101:4 107:4 107:14 110:12 112:4,11,20 114:13,22 115:4,6 116:24 119:6 121:18 knowledge 47:22 69:6 69:7,11 97:22	known 54:13 56:19 58:13 103:8 knows 89:24 94:3 119:5 Korean 60:3 L L 1:11 138:14 lack 8:4 ladder 105:17 105:19 laid 77:18 land 17:9 98:14 100:15 language 38:10 56:12 58:11 59:17 103:8 114:2 135:3 languages 38:5 56:18 58:13 60:4 Lansdale 86:7 large 22:3 57:18 99:11 128:20 larger 29:11 29:11 120:22 largest 70:12 81:12 84:19 84:21 Las 3:2 136:21 laser-like 63:17 late 3:22 Law 52:5 lawyer 67:15 lay 100:15 lead 81:5 leadership 5:7 31:7 96:24 136:11 learn 56:4 leasing 67:25 leave 88:9 136:15 leaves 111:21 leaving	122:14 left 2:7 59:8 114:14 129:16 135:9 legal 61:16 67:14,19,23 68:14,23,24 68:25 85:8 113:7,8,9 120:13 legislation 60:9 legislative 135:13 lend 106:6 lender 63:7 lenders 61:13 Let's 49:11 letting 97:17 level 12:3 16:11 70:21 71:3 81:14 99:4 101:9 116:22 levels 23:19 127:5 leverage 15:19,21 16:10,17 18:16 leveraged 13:5 Lewis 114:7 LG's 105:24 libraries 38:25 library 17:12 Liddonfield 98:6 life 3:10 7:17 37:12,14 53:5,14,23 54:11,19 74:25 77:10 92:2 94:5 96:2,5 97:24 lifts 102:6 LIHEAP 8:24 limbo 77:9 limited 8:7	37:23 80:6 83:16 Lindley 16:22 line 27:15 43:20 110:6 linguistic 57:13 linguistically 7:14 8:3 56:15 LISC 17:19 list 12:17 15:7 77:7 83:18 101:22 119:10 listen 113:14 116:4 lists 7:21 75:8 77:6,22 literacy 41:12 literally 89:3 little 32:12 41:21 55:6 56:16 90:13 94:25 99:14 100:9,15 112:22 121:18 131:11,13 131:25 livable 126:8 126:20,24 128:10 live 10:6 22:9 27:25 39:14 46:10,11 57:19 64:24 70:16,17,20 87:5 88:15 88:16 89:5 96:3 107:16 123:25 127:12,22 128:5,14 132:4 lived 23:2 47:4 57:13 livelihood 54:11 lives 23:2,11 33:4 89:11 128:6,15
---	---	--	--	---	--	--	--

Committee On Aging
October 2, 2017

Page 9

136:21 living 7:13 22:6 24:24 26:11 47:4 48:12,13 49:19 50:3 50:10 53:21 70:22,25 71:12,14,24 77:10,11 81:13,17 86:12,20 94:17 106:25 124:14 128:24 132:5 loan 39:24 40:12 local 12:21 79:13 located 68:11 location 61:23 96:11 locations 96:10 97:22 Logan 13:11 31:9 long 7:22 48:13 54:10 54:19 83:18 85:16 110:5 133:11 long-term 78:7 93:16 100:8,10,22 longer 4:17 12:16 30:3 33:20 47:4 48:13 49:19 122:17 longstanding 86:14 longtime 129:14 look 17:15 18:25 29:20 36:25 43:6 62:5 71:17 74:6 86:6 96:25 98:15 107:23 112:8	119:19 130:6 look-alikes 99:21 looked 103:22,24 104:19 105:14 114:13 looking 16:25 17:5 19:8 20:11 29:21 30:9 48:8 53:5,13 82:24 95:4 97:18 132:22 looks 36:6 119:22 losing 52:13 124:19 loss 52:9,20 74:4 109:5 109:8 123:8 lost 55:14 74:7 136:21 136:22 lot 25:7 31:17 32:25 33:22 40:23 41:11 42:9 44:4 48:21 52:11 57:18 59:5 61:13 66:6 71:10 92:4 94:9 97:12 98:11,11 116:17 124:3,19,24 133:8 lots 124:24 lottery 101:5 love 118:22 loved 4:16 low 70:19 73:11,17 74:21,22 106:19 107:4 low-cost 74:8 low-income 12:7 16:4 17:23 39:10	39:17 68:18 70:6 72:7 72:12,22 73:4,6 75:10 80:13 82:19 87:3 90:14 92:21 118:9 lower 50:23 74:12 108:14,15 122:7 123:23 lowest 70:4,8 74:15 Lydia 5:24 6:7 31:25 35:21 40:15 41:8 52:2 67:15 113:25 M magic 129:18 main 86:19 86:25 135:15 maintain 4:19 18:8 18:19 19:25 21:8 23:22 26:17 45:16 81:19 maintaining 40:7 82:6 maintenance 39:5 129:3 major 30:6 70:13 84:22 126:9 128:19 majority 82:13 112:22 118:21 making 8:2 10:4 26:15 31:15 33:23 64:10,15 73:18 104:23 121:5 Malayalese 103:9	Mammarella 76:17 man 58:13 manage 7:17 42:11 managed 38:8 99:24 100:21 Manager 76:12 managing 6:7 100:3 114:5 Mandarin 60:2 manifests 47:12 Manna 86:19 86:25 Maple 3:18 18:7 Marcha 28:9 28:18 Marian 31:13 Mark 66:20 79:2 110:3 market 20:4 88:6 90:16 92:10 93:2 122:14 123:22 master 50:18 match 78:4 matter 138:7 maximize 76:3 Mayor's 8:11 MCOs 100:4 meals 79:19 mean 41:4 54:11,11 97:12 98:9 122:19 123:16 meaning 22:5 70:21 71:12 72:16,21 74:9 means 18:21 44:21 138:22 mechanics 119:13 median 73:13	73:19 medical 41:18 49:2 92:7 96:6 medicine 47:3 48:14 meet 8:20 14:13 83:11 127:14,21 meeting 8:25 10:7 25:20 83:15 136:16 member 60:22 members 3:16,23 5:2 6:6 9:17,18 41:20 57:12 60:25 67:8 76:19 79:8 86:5 87:5 89:13 109:2 115:3 121:13 126:15,16 130:24 136:22 men 46:11 81:16 mental 109:7 mentioned 23:15 34:23 39:4 40:16 40:22 44:18 102:4 103:22 mentioning 31:8 mentors 47:23 mere 71:3 met 45:9 86:3 metro 73:17 MICHELE 138:14 Michelle 114:6 middle 50:17 51:22 64:7 64:8 73:24 105:8 midst 111:19	migration 57:3,5 millennials 31:19 million 13:4,5 15:21,22,23 46:20,20 72:20 73:10 78:13,14 126:15 millions 78:7 mind 32:11 136:20 minimum 135:15 ministers 55:18 minor 11:23 80:12,17 101:18 minority 82:4 121:7 Mission 89:23 missions 70:3 misuse 63:21 mitigate 43:13 mix 16:22 92:12 mixed 17:7 mixture 16:2 17:17 mobile 10:3 mobility 131:6 mod 12:5,16 12:17 model 85:21 88:2,4,22 89:15,18 90:4 94:5 96:6,20 115:13 119:18 modeling 88:12 models 18:25 76:2 88:21 moderately 133:6 modernized 129:11	modification 15:7 104:23 modifications 79:21 80:8 80:13 105:2 118:9 modify 102:8 moment 2:25 3:3 103:16 Monday 1:7 22:12 25:20 money 41:17 78:15 92:11 124:25 132:2,18 monitoring 126:11 Montgomery 86:15 month 1:15 2:16 51:21 71:5 74:10 74:10 monthly 71:6 months 7:22 46:9 Monty 111:10 112:6 morning 2:3 3:7 4:21 5:11 6:4 9:15 44:17 54:9 67:5 69:17,23 76:10 78:25 84:15 103:20,21 131:3 136:14 mortality 46:8 mortgage 7:9 13:17 41:13 44:21 60:23 63:2 106:4 mortgages 40:22 52:16 60:17 61:25 62:6,16,20 64:4 65:24 111:13 mother 37:10	89:4,10 104:10 Mount 13:12 25:10 26:9 move 19:6 40:10 77:8 78:18 82:23 100:25 105:6 129:6 moved 4:17 105:6 movement 22:13 25:16 moves 39:18 129:17 moving 82:21 99:25 105:14 121:9 129:7 much-needed 79:20 80:20 130:8 multi-faceted 75:12 multi-family 27:2 67:13 multi-unit 3:19 multiple 26:19 90:8 MURPHY 138:14 Myers 66:20 78:25 79:2 84:11,17 98:21 99:13 101:11 104:21 105:25 107:25 112:21 117:5,20 118:16 119:11,16 120:20 121:2,22 125:4 myriad 75:5 myth 73:4 N NAC 14:5 NACs 13:25 14:2
---	---	---	---	--	---	--	---

Committee On Aging
October 2, 2017

Page 10

name 2:3	92:23 94:23	12:24 17:14	95:25	41:5 85:16	82:9,13,22	opt 30:19	owner-occu...
35:4 47:14	101:22	29:20,23	103:24	119:4	83:5 109:4	option 82:19	10:22 45:7
62:3 67:11	104:17	30:5,16,20	111:9	occasions	113:5 126:8	103:25	ownership
76:11 79:2	108:10	40:11 46:16	134:22	113:12	128:18,22	104:20	53:9 111:16
87:24	115:18	46:18 55:18	Northwest	occupancy	128:25	106:9	112:2
125:23,25	130:6 132:8	57:14 87:23	4:2,12	72:11,16	129:16,19	132:10	owning 65:23
nation 22:14	needed 35:22	90:16 92:10	25:16,18	occupied 72:8	130:7	options 83:17	owns 23:23
45:10 70:11	37:17 82:7	92:25	91:10 114:7	occur 104:9	ombudsman	order 16:17	
84:20 99:12	87:3 112:16	129:11	132:24	108:13	115:6,8,21	50:4 66:24	P
nation's	135:14	NewCourtl...	134:22	occurring	116:3,6,24	102:8	p.m 137:7
70:19 81:12	needing 83:2	74:25 76:12	notary	21:17,19,21	117:8	ordinance	PACDC
national	85:25	76:18 77:18	114:14	43:11	ombudsmen	25:4	68:21
18:25 46:4	needs 10:7,14	78:15 85:20	notes 56:13	111:19	115:24	organization	Page 122:4
46:19 72:2	12:19 14:13	85:21 91:3	138:6	123:17,19	once 20:3	67:18	paid 72:23
nationally	19:4 27:24	91:6 96:11	noting 63:20	123:20	39:18 56:6	organizatio...	Pam 76:16
69:10,15	40:4 68:18	newest 23:8	65:12	124:20	59:17 92:14	67:25	panel 5:24
72:9,19	71:6,8 72:4	newspaper	number	October 1:7	104:9	organizations	44:16 66:18
naturally	72:13,21	57:17	23:13 65:22	offered 80:16	119:21	18:10,13	66:19
21:16,20	73:15,20	next-to-last	70:24 71:14	office 16:23	one-half	59:5,6	125:11
74:9 123:15	74:21 75:10	122:5	74:11 82:3	52:6 60:16	72:14,24	68:16,23	panelists 18:6
123:17,19	77:13 78:4	nice 31:20	93:11 99:11	68:11,13	one-person	69:4 70:3	paragraph
123:20	83:12,25	94:18	106:23	71:11 87:8	11:5	83:22 87:14	122:5
124:20	86:2,3	niche 88:6	107:7,21	98:25	one-story	87:18 99:25	parcels 97:23
nature 8:13	100:17	nickel 64:11	122:5,12	114:15	94:9	113:7	parent
near 26:22	102:9	nightmare	123:2,10	125:24	one-third	130:12	111:15,23
27:8	119:20	63:2,3	numbers 52:8	offices 48:8	70:18	organizing	111:25
nearby 88:18	127:15,21	Ninth 40:25	52:24 62:15	officials	106:19,23	130:23	parent's
nearly 13:20	135:16	nodding 32:7	71:16	130:12	107:18,20	origins 103:6	111:22
necessarily	negative 8:8	non-profit	106:13	oftentimes	ones 4:16	Otto 55:13	parents 47:21
49:6	negatively	18:17 19:10	107:8,11	105:13	62:6 135:17	out-wait	56:12,20
necessary	8:5	19:25 21:5	numerous	oh 24:14	ongoing 14:8	114:10	88:16
80:23	neighbor	67:18 68:2	68:8	66:13 91:14	43:4	outcome	Park 3:11,12
need 4:6 6:11	26:23 40:6	68:16,23	nursing 27:13	120:20	opening 2:19	36:15	3:15,20
10:2,3,4,6	neighborho...	69:3 70:2	35:22,23,23	okay 19:19	2:23 5:16	outcomes 8:9	18:4 75:2
21:7 24:9	13:25 14:3	75:5 76:13	36:10 37:3	20:17 30:22	5:18	outlay 132:17	115:7
24:21,23	22:17 80:23	86:13 99:2	37:5 77:15	49:15,17	operators	outside 32:9	Parker 1:11
25:8 29:16	82:20	non-profits	77:23,25	67:3 92:18	20:15	34:11	5:10,14
32:8,16	134:15	67:19 68:4	78:11 84:4	97:17 98:20	opinion 63:10	100:20	31:3,4
36:9 41:17	neighborho...	83:23	99:19,20	102:10	opportunities	101:2	34:16 36:19
41:18,19	13:10 64:5	NORC 21:21	115:9,11,17	109:17	4:23 34:6,7	116:17	38:13 40:13
42:13,19	64:8,9	25:19,19	115:23	120:20	76:4	overall 74:7	40:19 42:16
44:3,5 46:4	82:18	normally	116:2,4,9	old 33:15	opportunity	107:11,15	42:20 43:15
50:21 57:19	neighbors	58:22	Nutrition	40:20 46:15	4:11 6:13	108:8,12,15	43:20 52:15
59:15 69:19	27:8 40:6	Norris 28:10	8:23	53:15 54:22	9:3,22	Overbrook	63:12,13
69:23 70:5	net 109:9	28:16	nutritious	55:21 60:6	14:18 17:6	75:3	109:22,23
71:25 73:8	network 7:24	North 86:6	79:18	119:24	24:5 76:21	overlooked	112:8
73:22 74:3	22:17 97:12	86:11,16	O	134:17	78:23	44:3	113:13
74:18 75:19	116:2,12	87:21,22	objections	older 4:5	126:13	overwhelmi...	114:22
76:9,25	119:2	90:9 96:25	138:4	46:19 57:10	130:16,17	29:6	117:3,24
77:24 82:5	neutral	110:19	obtain 8:22	73:11 79:14	131:16	owned 7:7,8	118:2,7,24
83:6 85:11	116:15	133:3	obtained	79:17 80:8	opposed	44:19,20	119:15
85:18 88:20	Nevada 3:2	Northeast	94:21	80:14 81:9	53:10 98:25	89:6	120:17,21
92:18,19,20	new 12:18,21	25:21 93:23	obviously	81:13 82:3	116:21	owner 27:4	121:3,25
							136:12

Committee On Aging
October 2, 2017

Page 11

Parker's 16:21 65:20 99:15 parks 38:25 parse 31:22 parsed 34:22 part 17:11 22:14 24:6 24:10 26:2 28:16,25 36:20,23 39:20 47:10 49:9 57:25 83:8 85:20 91:24 98:5 120:22 122:11 125:5 129:23 130:8 participate 26:12 40:2 61:9 117:21 particular 64:17 87:20 89:7 123:8 particularly 32:14 34:4 34:18 40:24 70:7 75:16 76:20 87:11 113:24 124:4 132:23 partly 123:3 partner 19:25 partners 14:5 21:6 partnerships 30:2 68:2 parts 45:11 69:15 75:22 75:23 124:6 124:10 party 116:8 pass 48:20 65:25 pay 64:22 Payee 112:10 paying 64:14 payment 64:15 PCA 37:7	79:4,10,14 79:22 80:2 81:21 83:14 98:22 99:2 100:3,11,12 101:8 112:18 113:10 115:5 116:24 119:2,11 120:7,10 PCA's 80:6 peeling 32:24 Penn 86:6,11 86:16 87:21 87:22 90:10 Penn's 25:18 Pennsylvania 1:6 68:12 70:9 78:6 84:19 85:14 86:7 91:12 125:24 126:16 people 3:6 8:14 12:7 17:10 21:2 22:25 23:9 25:7,11 26:12 30:2 35:21 36:8 36:10,24 37:23 39:13 43:12 47:4 47:19 48:3 48:7 50:21 51:10 55:10 58:10,15 64:9 71:17 84:24 85:4 87:3,3 89:19,22 96:3 99:16 104:6 106:14 107:3 108:16 111:4 115:14,16 118:13 120:14 123:22	124:13,16 127:5,8,18 131:24 132:4,15 136:21 people's 27:11 41:11 71:18 percent 6:23 7:2,5,11,12 7:13 8:15 11:4,7,15 11:17 12:9 14:15 44:19 44:20 56:14 62:25 70:20 71:2 73:12 73:13,16,18 81:13,14,15 81:16 82:9 82:11,22 83:9 106:3 106:17 107:13 108:8,9 109:12 122:8,8 124:13 percentage 45:18 52:21 66:9 107:7 123:11 perfectly 38:9 period 3:21 37:17 permanent 12:8 permit 22:8 perpetual 77:9 person 6:20 23:22 71:12 98:9 personally 38:2 59:11 persons 22:9 24:24 72:8 perspective 6:14,18 26:23 34:19 41:6 63:20 pervasive 8:12	Peter 102:20 103:14 Pew 70:14 ph 102:17 phase 40:11 53:14 PHDC 10:18 11:12,21 phenomena 72:2 Philadelphia 1:2,6 4:13 6:19 7:19 10:9,11 14:6 22:7 24:11 25:9 25:22 27:20 28:5,8 36:7 38:4,20 39:2,22,23 40:12 44:9 45:4 46:3 47:24 49:25 53:2,12 56:16 57:5 58:9 64:3 68:9,13,20 68:24 69:20 70:11,16,18 70:23 71:9 71:22,23 73:17,21 74:7,14 75:11 76:16 77:20 79:3 80:14 81:10 81:16 84:3 84:21 85:15 89:17 90:5 91:10 93:23 103:10,11 103:24 106:22 107:12,17 118:10 123:24 126:3,17 128:20 129:9,17 130:4,14 131:17 Philadelphi... 74:21 83:13	Philadelphi... 9:24 26:3 68:19 70:5 70:7 79:14 81:9 82:10 82:14 83:5 103:6 126:8 130:7 Philadelphi... 80:9 Philly 95:25 97:2 123:13 124:5,6,11 133:21 134:10 physical 7:17 25:24 88:8 109:7 physically 72:15 picture 120:23 pillars 80:23 pin 120:18 pipeline 98:16 pipes 119:25 place 10:6 35:19 40:24 45:15 55:13 61:23 78:5 80:25 85:25 88:11 97:7 110:13 127:18 130:2 131:4 placements 78:2 places 22:3 57:16 66:12 88:25 96:23 plan 15:15 77:18 78:9 78:14 95:16 planning 9:20 26:17 78:12 135:11 plans 49:15 78:15 plate 135:20 please 5:21 44:10 59:12 66:18,24	102:20 103:17 125:10,17 137:2 plumbing 10:21 83:3 104:15 point 2:9 23:4 27:13 36:16 38:9 51:17 55:6 56:7 63:15 101:24 108:20 124:8 134:18 points 108:10 policies 69:12 policy 68:8 132:20 policymaking 128:8 population 29:8 46:19 47:16 49:24 52:11 70:12 74:22 77:3 83:14 84:20 84:23 85:15 106:18 108:8 Port 13:11 position 60:16 positions 100:14 positive 43:3 possible 54:24 57:25 103:2 potential 63:21 poverty 7:3,6 11:4,16 70:21 71:3 71:12,15,25 81:10,11,14 81:17 85:17 106:25 107:4,12,15 108:9,12,17 108:19,21 109:4,13	power 111:15 112:2 practices 43:8 prayers 136:20 precarious 77:11 predecessor 19:21 preference 77:21 prepare 20:25 prepared 70:14 Presby's 74:24 Presbyterian 26:10 present 1:9 78:24 preservation 68:5 69:5 69:24 preserve 17:20 30:20 74:19 131:5 preserved 19:7 preserving 19:12 39:12 69:21 75:14 President 38:17 40:10 75:17 76:17 pretty 45:2 85:12,12,18 117:8 134:15,20 prevent 77:25 preventable 77:14 preventing 81:17 prevention 13:18 previous 3:9 136:16 principal 68:11 principles 126:23	128:16 prioritize 20:14 127:17 privacy 132:6 private 10:19 28:3 30:4 pro 60:17 61:13 probably 28:7 50:20 55:10,14 57:2 89:16 108:12,17 112:5 133:2 133:12 134:12 problem 33:8 43:2 46:3,4 49:10 75:9 108:11,15 problematic 60:22 problems 43:14 68:17 105:10 proceedings 138:4 process 111:18 116:3,25 product 34:25 40:12 41:15,23 42:11 61:18 61:19 63:22 64:16,22 65:5 production 29:24 30:8 30:21 productive 46:23 47:20 51:11 products 39:24 professional 63:19 proficiency 8:8 37:23 program 8:24 10:18,20,25 11:15,19
--	--	--	---	--	---	---	---

Committee On Aging
October 2, 2017

Page 12

12:2,13,16 23:12 24:20 39:8 55:23 68:10 69:8 77:24 79:24 80:11 83:20 86:19,25 99:17,18 101:13,18 102:3 112:9 112:10 115:6,22 117:8 118:8 118:14,18 118:23 119:5,7 120:4 programm... 68:8 programs 14:4,10,14 15:14,22 26:5 29:16 42:4 45:9 51:6 69:12 100:11 prohibitive 129:8 project 18:5 18:19 19:20 21:6,8 28:9 31:15 43:4 86:6,16 87:20 90:2 90:10,14 91:3 project-bas... 20:10 projects 17:21 18:17 19:7,15 28:4 30:18 85:7 93:24 promote 4:23 14:10 37:24 127:25 promoted 78:8 proper 86:2 properly 122:20 properties 11:9 22:4	22:22 30:13 52:22 122:15,16 122:17 124:12,15 property 26:25 27:4 28:15 33:21 40:5,8 45:17,17 61:3 64:14 89:3 98:6 98:13,14 129:3,23 131:21 proposed 15:16 26:9 29:22 Protective 113:6 proven 39:8 provide 11:23 13:9 20:20 20:22 37:19 62:4,7 76:21 79:19 80:20 81:23 83:24 99:22 101:17,18 115:8 116:5 116:16 126:13 127:2 provided 3:16 14:16 24:13 35:25 78:10 79:22 80:13 84:6 101:3 118:9 provider 76:13 86:14 providers 75:6 provides 24:4 67:18,23 79:15 80:7 86:24 90:25 providing 18:3,9 68:3 81:22 115:22 proviso 26:24 Psychiatric	91:12 public 17:15 57:23 68:15 138:15 Puertorriq... 28:9,17 pulled 57:23 purpose 85:24 purview 100:9 push 42:14 put 6:17 21:6 46:17 50:10 55:12 95:10 102:5 105:4 120:18 puts 45:14 putting 32:2 33:25 60:24 104:4 Q qualify 73:19 quality 31:17 37:14 53:5 53:13 72:18 127:13 quarter 83:5 question 15:3 29:8 33:12 44:16 45:3 46:24 47:18 47:18 56:8 60:13 63:25 85:11 99:2 106:11 108:7 118:4 122:3 129:23 questioning 43:21 questions 9:12,14 14:20 15:20 33:2,25 34:2 45:21 56:9 67:3 103:21 135:25 quick 8:10 quickly 102:14 quorum 2:5	quote/unqu... 23:23 R raise 49:6 117:24 raised 23:5 35:11 40:23 43:22,25 47:6 49:18 113:21 raising 28:22 31:7 46:25 64:18 ramifications 120:13 range 67:23 79:15 rapid 85:12 rate 20:4 41:2 52:3,7,18 63:6 81:11 107:12 rates 64:6 raw 107:7 RCAP 92:11 re-enroll 20:16 reach 19:17 21:3 110:21 129:13 reaching 59:7 read 2:10 31:25 128:17 reading 106:19 108:22 ready 130:10 real 15:11 33:16 62:21 63:19 90:21 108:13 realistic 49:12 realities 38:3 reality 78:21 128:24 realize 45:21 84:25 really 24:15 25:5,11 28:3 33:11 36:12,25	37:18 40:15 41:22 44:22 45:15,24 46:12 51:25 53:15 69:17 69:23 71:10 71:17 88:24 104:17 111:23 114:16 120:16 121:15 133:2 134:10 reason 83:7 122:12 reasons 66:7 Rebuild 38:23 rebuilding 38:24 rec 38:25 recall 114:23 receive 72:22 80:4 112:11 received 11:9 13:21 recess 136:18 137:2 recognition 1:15 2:15 recognize 5:10 128:9 recognized 69:9 102:21 recognizes 14:23 31:2 recognizing 126:21 recommend 63:9 record 32:3 49:16 50:24 61:22 63:15 63:21 65:12 113:16 125:18 recreate 58:25 Recreation 111:10 recruitment 47:12 121:6	redevelopm... 17:5,8 reduce 11:13 reduction 122:14 refer 34:21 112:25 113:6 reference 3:24 15:5 15:12 21:10 26:14,17 85:2,4,6 99:4,10 101:5 referral 8:15 29:3 41:25 referred 113:5 referring 34:6 42:6,7 reflect 51:18 84:16 reflection 52:4 reform 135:2 refugee 58:21 refusal 18:18 regard 85:9 regarding 1:14 2:14 2:25 3:8 6:9 7:10 52:3 67:10 101:9 114:24 116:5 region 70:17 100:23,24 103:11 106:22,22 107:18 126:17 Regional 67:13,17,22 68:7 69:2 regulations 19:2 rehabilitated 13:3 rehabilitation 12:22 Reinvestme... 43:5	related 25:14 112:24 relationship 25:25 106:5 111:20 relative 131:21 relocate 36:10 relocating 7:23 remain 22:16 22:17,25 48:10,11 82:14 remainder 67:7 remarkable 133:20 remarks 5:16 5:18 remember 40:20 58:17 107:11,23 107:24 110:12 remiss 51:17 Rendell 35:16 36:17 rent 24:8 44:21 45:13 72:24 74:10 82:11 rental 69:25 73:24 74:8 74:11,13 122:6,13 rentals 124:21 rented 7:9 renter 74:17 122:7 renters 72:7 72:12,20,22 73:18,25 74:15 renting 53:10 131:23 rents 8:21 Rep 112:10 repair 10:17 12:15 32:9 39:8,16,20	40:3 41:18 80:11 83:6 repairing 10:2 repairs 10:20 11:24 32:17 79:20 80:7 80:12,18 81:20 82:7 83:3,7 101:19 118:8 repeat 133:23 report 12:12 12:13 70:14 72:4,13 73:15 74:2 83:2,6,9 reported 72:3 73:2 reporter 138:24 represent 52:5 74:23 74:24 75:4 representat... 67:19 representing 69:3 88:23 represents 106:17 reproduction 138:21 requested 120:9 requests 29:4 32:13,18 79:25 require 129:2 132:17 requirement 61:9 requirements 53:18 requires 75:11 129:15 RES 2:1 3:1 4:1 5:1 6:1 7:1 8:1 9:1 10:1 11:1 12:1 13:1 14:1 15:1
---	---	--	---	---	--	--	--

Committee On Aging
October 2, 2017

Page 13

16:1 17:1	122:1 123:1	112:13	Richmond	138:15	106:12,21	12:11 21:23	52:22
18:1 19:1	124:1 125:1	responsibly	13:11	RSA-5	107:6,10,22	31:15 34:15	seniors 4:3,9
20:1 21:1	126:1 127:1	114:4	right 2:6 15:8	134:14	108:3,23	41:9,10,24	7:11,20,23
22:1 23:1	128:1 129:1	rest 48:3 76:6	16:6 18:18	RSD-1	109:16	52:23 64:3	8:5,11 9:9
24:1 25:1	130:1 131:1	82:11	25:3 27:7	135:16	122:2,11,21	75:22 101:6	10:8 11:25
26:1 27:1	132:1 133:1	restate 86:9	27:14,17	running	123:6 125:4	101:11	12:12,20,25
28:1 29:1	134:1 135:1	result 109:5	28:14 38:23	19:14	125:7	segue 91:7	13:7,9,15
30:1 31:1	136:1 137:1	retail 90:12	48:24 49:4	rural 89:2	school 35:13	sell 129:6	14:4,8,13
32:1 33:1	research	90:17 91:24	58:13,15	Russian	57:23 94:2	Senator	22:6,16,21
34:1 35:1	71:21	92:4,5	60:8 61:19	59:25	SEAMAAC	31:12	25:25 26:13
36:1 37:1	131:14	rethink 49:5	91:20 93:14	rust 48:3	59:4	send 119:18	26:21 27:3
38:1 39:1	researchers	rethinking	93:16,19		seasoned 4:4	senior 1:15	28:11 32:4
40:1 41:1	120:7	47:14	94:16,17,20	S	4:15,25	1:15 2:14	32:14 33:4
42:1 43:1	Reserve 74:3	retire 49:13	95:18 96:20	S 1:11	29:9	2:15 3:11	33:17,23
44:1 45:1	reserved	49:16	98:15	sad 61:6	seats 80:19	6:12 7:16	34:9 35:9
46:1 47:1	135:4	retired 23:10	101:22	safe 70:5 81:2	second 33:5,9	9:8,25 10:9	36:13 38:5
48:1 49:1	reside 9:8	52:12	105:20	88:10 97:7	50:5 66:19	11:8 12:10	38:6 45:14
50:1 51:1	residents	retirement	109:16	127:11	82:17	13:20 14:10	50:6,13
52:1 53:1	8:17 9:8	21:21 46:16	114:2 117:3	128:5	104:25	14:16 16:18	52:9,12
54:1 55:1	14:3 25:6	47:2,6 49:7	121:2,8	129:20	106:11	16:23 17:2	53:6 58:19
56:1 57:1	32:3 128:13	49:14 71:19	128:3	safer 80:9	Section 20:10	18:8,11	60:17 61:17
58:1 59:1	129:12,14	123:19	ring 124:4,5	safety 9:9	135:5	19:19 20:2	64:25 70:8
60:1 61:1	129:16	return 63:7	rise 102:20	109:9	sector 28:4	21:8,12,13	70:10,12,15
62:1 63:1	residents'	returned	risk 32:4 63:8	127:25	30:4	23:10 24:6	70:19 71:14
64:1 65:1	7:16	17:16	77:13 81:3	128:11	secure 70:6	27:25 28:20	71:24 73:5
66:1 67:1	resilient 9:6	reuse 104:5	role 41:8 49:2	Sanchez 98:8	73:7 80:9	34:19 45:23	73:7,22
68:1 69:1	resolution	104:13	59:10 114:5	Saturday	126:25	47:12,13,14	75:7,10
70:1 71:1	1:14,14	reverse 13:17	roles 48:11	113:17	security 49:7	48:17 51:6	76:15,23
72:1 73:1	2:11,12,20	40:21 41:13	roof 22:10	saving 78:6	55:11 86:19	67:12 70:25	77:10,11,22
74:1 75:1	6:9 9:22	50:14 52:16	24:25 33:3	saw 40:23	109:9	74:22 75:20	80:24,25
76:1 77:1	21:13 46:18	60:16 61:25	roofing 10:21	48:7	112:11	76:12 77:2	83:2 84:3
78:1 79:1	67:10	62:5,16,20	33:2	saying 35:22	see 26:22	77:5,7,19	85:24 87:17
80:1 81:1	100:21	63:2 64:4	roofs 83:3	35:24 36:9	48:6 51:9	78:17 79:16	87:19 88:5
82:1 83:1	117:13	65:24	room 1:6 50:3	42:4 64:7	56:18 69:18	80:10 81:18	88:7 90:15
84:1 85:1	resolved	111:12	50:4,10,11	94:8,15	82:2,16	82:25 84:20	95:11 99:5
86:1 87:1	24:11	review 8:10	50:12,17,18	108:24	85:3 88:3,5	84:22 85:5	99:11 104:7
88:1 89:1	resort 62:22	24:23	50:21 94:17	116:8	88:12 92:13	85:11,22	105:12
90:1 91:1	63:5,5	reviewed 29:3	104:3,18,19	120:12	93:4 100:23	86:14,14,18	106:16,18
92:1 93:1	resource	reviews 15:12	105:8	124:18	101:3	90:11 91:25	106:23
94:1 95:1	59:24	Revitalizati...	111:21	says 119:21	111:21	92:2 94:6	107:17
96:1 97:1	115:25	75:3	rooms 22:4	135:4	112:17	94:13	108:9,21
98:1 99:1	resources	revitalize	roughly	scale 80:17	117:13	101:10	112:10
100:1 101:1	18:14,20	67:22	108:6	87:17	119:22	108:15,18	113:24
102:1 103:1	19:24 21:4	revolutionary	Rouse 125:13	scattered	124:8,9,9	112:25	115:9,23
104:1 105:1	21:7 59:18	35:20 38:23	125:21,23	93:21,22	124:10	113:2 115:8	116:6,17
106:1 107:1	respond 9:11	RFP 17:12	126:4	95:9 96:4	seeing 69:14	115:17,21	seniors' 131:3
108:1 109:1	response	RFPs 17:9	135:24	96:17 97:19	85:19 87:9	115:24	sense 23:17
110:1 111:1	34:17 136:3	Rhawnhurst	route 92:9	97:25	89:21 99:4	116:12,13	23:20 25:24
112:1 113:1	136:7	21:15 25:19	row 32:21,22	Schlossberg	99:9 101:21	116:18	25:25 41:16
114:1 115:1	responsibility	rich 64:9	32:25 34:3	66:20 67:5	seek 84:2	117:7	42:16 49:5
116:1 117:1	55:2	128:23	94:10	67:11 84:17	seeking 8:22	126:19	62:13 90:12
118:1 119:1	responsible	Richman	103:25	85:3,10	83:14	130:13	122:19
120:1 121:1	79:12	35:20	RPR-Notary	86:9,10	seen 4:14	senior-owned	134:21
				90:19 91:2			

Committee On Aging
October 2, 2017

Page 14

sent 13:18 23:8 separate 24:7 93:17 SEPTA 48:20 serious 8:18 32:5 33:8 128:25 serve 22:18 39:24 48:9 70:2,3 74:20 80:21 83:19 87:19 99:14,16 100:5 102:8 117:6 118:22 served 11:18 11:25 13:23 serves 12:2 service 8:15 61:16 83:20 100:6 101:25 116:16 services 13:21 14:16 27:16 34:7 40:11 59:14 67:14,23 68:14,24 75:2,4 76:13,15 77:24 79:15 79:21,23 80:15 81:22 83:24 85:23 86:13 90:9 95:13,23 99:22 100:17 102:2 113:6 113:8 115:9 115:18,19 118:19 120:9 127:4 127:20 serving 43:12 87:17,18 110:9 set 20:13 30:5 53:18 94:14 setting 53:24	101:15 127:22 settle 84:5 seven 100:13 seven-year 11:2 Seventy 82:9 severe 74:4 85:18 sexy 35:4 shaken 136:24 share 6:13 54:7 55:2 75:20 117:9 shared 89:18 sharing 54:21 SHARP 80:12,15 83:19 101:13,17 118:8,14 119:5 shell 57:13 shepherding 35:18 shift 111:7 Shirley 31:12 shopped 57:14 short 37:17 shoulder 110:22 shoulders 65:7 shout-out 31:11 show 52:9 shows 8:12 side 41:5 sign 111:25 signal 131:12 significant 16:20 17:21 82:2 129:4 significantly 15:18 78:16 81:3 signing 60:23 silence 2:25 3:3 silver 132:12 132:14	133:4 simple 56:24 simply 10:5 59:15 73:9 84:5 single 71:12 97:6 single-family 27:2 133:17 133:25 single-story 94:9 96:21 132:9 sir 98:2 sister 23:7,8 site 17:17 91:11 93:21 93:22 95:4 96:4 sites 17:7 95:9 96:17 97:4,19,25 sitting 49:23 situation 8:13 104:11,22 112:25 128:23,25 six 7:21 126:23 size 84:22 94:19 skilled 77:15 78:10 skills 48:2 sliding 80:17 slipped 124:17 small 10:19 34:12 68:13 108:19 smaller 94:5 124:21 129:6 Smart 55:25 social 17:10 49:6 55:11 75:4 109:9 112:11 119:18 128:13 societal 49:3 society 49:13 solution	129:19 somewhat 83:10 89:17 115:2 soon 98:3 120:19 121:16,19 sort 32:2 38:22 63:14 88:19 89:8 110:6 111:7 114:15 119:2 120:23 123:14,16 123:18,23 124:3 132:10 135:19 sources 13:6 87:12 92:13 South 25:21 110:19 Southwest 100:23 space 16:23 24:9 26:11 104:5,16 116:15 132:5 134:24 spaces 129:7 135:8 Spanish 53:15 57:15 57:16 59:22 60:3 speak 59:16 59:20 103:7 126:14 speaks 99:14 special 31:10 110:3 111:3 specific 57:6 spells 135:6 spend 34:10 spoke 56:21 57:15,16 spoken 38:5 sponsor 2:20 spot 135:4 square 89:5 92:4 94:11	96:22 131:19 St 93:24 95:3 98:8 stabilization 80:24 staff 69:9 112:18 113:8 119:11 120:3 stair 102:6 stairs 4:6 80:18 105:17,18 132:9 stamp 114:14 standpoint 47:8 stands 101:23 130:10 134:25 start 4:15 55:22 66:24 125:18,19 starting 93:21 state 11:12 16:11,13 31:12 33:24 61:22 69:15 70:10 75:23 78:19 79:13 85:13 98:24 99:4,8 101:9 102:18 103:4,7 113:16 state-design... 79:11 statement 65:19 statements 99:15 States 58:22 65:22 132:25 statewide 68:10,10 69:9 statistical 47:7	statistics 7:15 108:22 status 26:8 stay 4:10 25:12 36:14 36:14 39:10 50:13,22 104:13 106:7 steady 40:3 stenographic 138:6 step 42:12 61:15 steps 50:6 104:6,12 stock 38:20 39:6,12 49:25 50:2 50:9 78:17 129:11 stores 57:15 stories 104:2 story 97:6 strategies 18:24 19:5 19:11 20:14 40:8 43:10 strategy 17:11 39:21 129:15 stream 131:22 Street 86:20 87:2 93:25 stretch 77:5 strong 44:23 69:21 90:3 struck 40:16 structural 39:15 structure 85:7 structured 46:14 structures 58:18 struggle 3:14 81:10 student 124:23 students 25:6 study 43:5	63:24 73:10 114:8 subsidize 92:20 subsidized 20:12 73:6 suburbs 53:3 success 31:8 successful 17:14 119:4 successfully 80:25 sudden 111:13 suffers 7:19 suggest 29:15 suite 50:19 suites 131:18 sunset 20:13 supervision 138:23 Supplemen... 8:23 supply 17:22 74:19 75:13 75:15 support 10:17 11:21 12:21 13:24 29:23 35:9 44:4,4,5,6 49:20 78:6 78:20 89:12 89:13 99:20 128:3 supported 12:14 26:23 58:19 73:5 supportive 76:15 77:24 99:22 supports 12:5 30:20 37:13 sure 3:15 31:15 37:6 37:13 40:18 58:5 59:8 62:23 96:24 106:12 118:6 121:5 121:13 surface 117:13	survey 6:22 36:13 120:10 sustainability 128:2 sustaining 71:8 system 33:12 33:13,19 49:21 55:11 55:12,15 101:5 systematic 68:17 systems 10:17 10:21 12:15 39:8,20 40:3 46:15 57:20 58:4 83:4 T table 6:3 66:22 125:15 take 2:24 17:15 26:3 26:18 31:23 35:6 65:24 110:13,17 116:14 130:6 135:14 taken 65:6,10 115:11 132:24 138:6 takes 20:25 33:20 101:24 talk 4:22 32:12 37:9 39:3 69:13 69:18 93:7 113:25 116:10 117:10 119:19 120:10 talked 21:13 29:18 90:9 103:12 talking 37:7 90:8 92:16
---	---	--	---	--	--	--	---

Committee On Aging
October 2, 2017

Page 15

92:17 97:16 111:11 116:7 132:7 targeted 43:8 43:9 64:4 targeting 64:16 targets 11:3 11:15 Tasco 31:13 Taubenber... 1:10 2:2,3 2:17 5:5,15 5:20 6:5 9:13,16 14:21 21:18 23:3,25 24:14,18 25:2 30:24 31:5 35:2 40:18 43:18 44:13 51:2 51:13 54:4 54:20 58:7 59:9 60:7 60:12 61:5 61:21 62:11 63:11 64:2 64:20 65:13 66:4,23 67:6 79:5 84:10 94:3 102:12,23 103:19 109:20 113:15 114:18 117:12,22 118:6 121:10,24 122:18 123:4 125:2 125:9,16 130:18,22 133:22 134:2,5 135:23 136:4,8 taught 56:12 tax 16:4,5,6 16:12 17:20 17:24 18:7 18:17 19:12	20:3,9 30:18 45:17 66:7,14 78:7 90:14 90:16 92:10 92:22 93:2 129:22,23 taxes 64:14 129:3 taxpayer 132:18 team 36:21 96:24 technical 19:3 68:3 television 57:17 tell 36:6 48:19 57:22 74:23 111:7 112:8 telling 110:12 120:8 ten 17:25 81:12,25 82:15 tenant 131:23 tend 133:6 tenor 8:6 term 30:3 48:13 terms 24:23 48:5 terrible 136:23 testify 6:9 9:22 67:9 136:6 testimony 32:2 38:14 39:4 44:17 67:2 76:21 84:15,16 93:7 106:15 106:20 109:18 122:4 126:13 136:13 thank 2:17,21 3:4,6 5:2,6 6:12 9:21 14:18,21,25	30:22,25 31:4,5 38:13 40:9 40:13 43:15 43:17,20 44:12,13 50:25 51:12 54:20,21 55:4 62:18 63:13,14 64:17,21 65:11,14,15 66:3,15 67:6 76:5,5 76:19 78:22 78:23 79:5 84:9,10,13 84:14 85:10 102:11,12 102:23 103:18 109:17,19 109:20,23 109:25 114:21 118:2 121:20,22 121:25 125:2,3,5,8 126:5,12 130:15,21 130:24 135:22,24 136:9,10 137:5 thankfully 10:24 37:16 thanks 31:10 110:3 111:3 theatre 54:2 Theil 66:20 76:10,11 91:8,15,19 93:3,9,13 95:14,17,24 96:15,20 97:14,20 98:2 125:4 thing 98:10 134:19 135:6,15 things 16:15 26:25 29:14	29:17 32:23 43:11 49:8 55:7,14,25 56:4,5 58:8 61:8 69:14 98:3 99:9 124:17,24 136:13,25 think 15:6 17:4 18:23 19:10,16 20:24 23:14 24:22 25:23 26:14 27:6 27:19 29:19 35:17 36:13 36:22 38:3 41:11,15 42:22 43:3 43:25 44:3 44:7,17 46:5 47:9 47:24 48:4 48:7,21,25 49:4,9,17 53:7,8,19 54:18,25 56:4,24 58:16 59:17 60:9,19 61:14 62:12 62:15 63:25 66:8,10 67:14,16 69:8 74:5 81:23 84:23 84:24 85:20 87:23,25 89:23 92:17 100:24 101:16 106:10 108:21,23 111:8 113:23 114:6,23 117:2,3,18 122:9 132:13,15 133:8 134:16,20 135:16 137:2	thinking 20:13 35:20 38:22 46:5 49:24 50:7 65:5,8 119:3 third 53:16 88:22 108:2 108:4,6 116:7 133:17,24 134:3 thought 106:3,10,24 113:18 thousand 11:8 thousands 33:18 three 22:9 37:4 44:24 50:5 66:24 87:13 three-way 89:8 thrive 84:7 throw 95:2 ties 86:21 time 3:21 20:25 23:10 25:8 37:17 39:9 46:6 62:25 90:19 97:8 114:15 129:10 timeline 19:14 times 29:2,5 37:4 39:23 44:2 46:18 57:22 112:23 124:14 title 2:10 today 14:19 20:15 45:22 47:3 67:10 75:18 77:6 109:18 125:6 126:5 126:14 130:2,16 131:8	today's 81:24 126:14 131:3 toddlers 35:12 ton 50:20 top 36:15 44:24 topic 3:9 76:22 78:24 79:9 117:18 126:19 131:14 torn 122:15 total 13:22 14:15 74:8 78:16 totally 57:13 58:23 touch 51:25 110:22 touched 8:16 tough 45:15 tour 31:24 toured 31:18 town 45:12 townhomes 50:15 townhouse 32:25 trace 103:6 Traditionally 10:15 tragedy 3:2 training 54:15 transcript 138:8,21 transition 77:23 91:6 transitions 100:22 translate 7:15 57:20,24 translated 59:23 transportat... 71:7 127:3 127:10,16 travels 4:12 treasured 4:24 tremendous	47:22 77:2 104:11 trends 85:3 99:3 tried 42:23 61:15 114:10 121:17 tries 10:13 111:14 trips 116:14 true 56:2 138:7 trust 12:5 16:3 70:15 114:4 129:21 try 17:20 43:13 61:18 62:22 87:10 95:19 trying 3:15 18:8 21:24 28:6 36:10 59:7 87:14 88:18 90:3 92:6 96:2 107:15 tub 80:19 turn 77:8 124:22,23 turned 48:19 51:18,21 turning 51:23 twilight 34:20 two 7:22 15:20 19:19 46:22 48:19 50:4 59:25 88:20 91:16 103:21 104:2 type 4:7 21:22 23:12 24:20 26:18 26:24 83:6 92:23 95:23 105:4 112:24 115:22 119:17 types 4:7 18:24 59:25	82:12 113:4 U U.S 70:13 unable 39:25 88:9 unbelievable 47:3 Uncle 51:21 51:22 uncles 54:9 uncommon 75:7 underlying 108:11 underneath 124:17 underscore 131:7 understand 106:13 108:24 135:10 understand... 41:12,22 42:18 understands 62:24 unfortunate 3:2 unique 8:3 77:13 98:22 unit 24:7 27:25 28:21 95:5 113:6 134:8 United 58:22 65:21 132:25 units 12:25 13:5,7 17:22 20:12 24:5,17 26:20 27:12 27:23 28:21 30:9 72:6,8 72:10,15 74:5,9,9,11 74:16 77:20 91:7 93:8 93:12 94:6 94:14 95:16 96:4,13 97:13 98:17
--	---	---	---	---	--	---	--

Committee On Aging
October 2, 2017

Page 16

105:22	133:2,11,18	von 55:13	wash 105:19	124:18	66:21	wouldn't	York 30:5,16
122:6,13	134:3	vulnerable	105:23	126:11	125:14	58:12 89:16	46:18 57:14
123:2,9,21	variety 80:7	8:2 83:13	washer	136:18	women 46:10	Wright 66:17	young 25:7
124:21	various 39:24		105:11	we've 17:18	81:15 121:6	125:10	younger 28:2
131:9,10	82:11	W	Washington	19:8 20:8,9	wonder	write 56:13	88:14
133:14,19	vast 69:20	wait 75:8	90:2	32:10 34:15	118:13	135:7	youngest
universe	Vegas 3:2	77:7 111:20	wasn't 123:25	38:16 43:4	wonderful	written	51:20
20:12	136:21	112:16	water 13:19	63:16 64:3	110:13	135:18	Yup 93:3
university	Velez 5:24	waited	33:8	75:22	word 102:25	Wynnefield	95:14
25:6	6:4,7 15:5	114:10	way 30:15	101:15	work 9:4 14:2	13:12 75:2	
unnecessary	21:9,17,25	waiting 7:21	34:8 38:11	105:6,14	19:24 24:12	X	Z
77:25	23:18 24:3	12:16 15:7	38:11 47:4	111:4 120:5	32:9 43:24		zip 61:23
unnerving	24:16,22	77:6,22	47:20 49:16	124:2	54:13 68:15	Y	zoning 24:2,3
112:3	25:4 27:10	83:18 99:6	50:22 62:13	134:10	68:19 76:8		26:15
114:16	27:15,18	101:22	86:22 92:18	wealth 65:10	78:22 83:24	yards 134:23	132:20
unrelated	28:14,20	waiver 99:17	92:19 94:23	65:22,24	88:24,25	yeah 20:21	135:2,8
22:6,9	32:19 36:12	99:17 102:3	94:25	wearing	89:16 100:4	32:6 42:2,4	
24:24	36:22 41:10	120:4	110:17,23	110:4	102:4	45:25 49:4	0
unsuitable	42:18 44:18	walk 53:25,25	116:6,25	Weatheriza...	110:24	56:2 66:13	1
77:12	45:6,25	54:2,2	119:12	11:19	111:2	90:22 98:9	
up-kept	47:9 48:4	94:15	132:2	weeds 90:21	118:19,20	108:4	1,000 8:14
122:20	48:25 52:23	walls 32:24	133:11	week 16:19	119:2,13,24	112:21	71:5 98:17
upper 73:25	56:10 57:2	want 3:6 4:9	ways 17:2,5	111:8	121:4	134:4,8	1,160 79:23
urban 53:24	58:17 59:23	5:2 22:16	17:14 29:20	weeks 34:10	125:20	year 11:7,10	1,200 48:7
urgency	60:11 65:15	25:12 32:11	29:24,25	120:8	126:3	13:16 19:19	1,560,000
42:17,19	Vernon 3:12	35:14,15	75:24 98:18	welcome 9:3	128:12	46:7 71:4	106:14
urgent 92:8	veterans	36:14,14,24	105:14	43:19 51:3	130:5,10	71:13 74:2	1.8 126:15
usable 19:5	112:12	36:24 38:21	we'll 9:13	130:19	135:9	79:22 80:4	1.85 72:19
use 16:10	vetted 120:11	39:2 42:21	55:22	welfare 14:7	worked 19:20	81:21 95:16	10 19:22 47:5
17:5 24:8	viable 122:17	44:7 48:10	100:22	76:23	19:21 38:7	95:19	10,000 17:23
90:18 92:10	122:19	48:11 49:5	112:25	wellness	41:6 45:8	101:25	99:16
92:24 96:8	vibrant	51:4 53:23	121:15	48:15	49:11 52:4	years 6:15	10/2/17 2:1
99:21	103:10	53:23,24	137:2	128:11	57:15	7:22 12:23	3:1 4:1 5:1
101:12	Vice 2:7	55:19 62:19	we're 2:9 4:22	went 31:23	worker	17:25 19:19	6:1 7:1 8:1
118:18	44:14 46:17	65:18,25	12:13 16:25	55:17 58:20	119:18	19:22 22:13	9:1 10:1
120:12,15	76:17	67:6 76:5	17:14 18:4	weren't	workers 36:5	23:13 33:15	11:1 12:1
uses 10:15	Vietnamese	79:4 84:15	20:19 30:9	122:19,21	workforce	34:20 35:10	13:1 14:1
12:20 13:14	57:8 60:3	97:5 103:3	45:2 49:19	WES 16:24	48:10 71:20	37:11 38:8	15:1 16:1
85:21	view 30:3	106:12	68:10 69:14	31:10	working	39:21 46:21	17:1 18:1
usual 112:7	village 3:18	111:6 112:7	87:9 88:2,4	West 60:4	17:18 18:5	47:5 54:22	19:1 20:1
usually 42:13	18:7 22:2	118:18	88:12,23	123:13	21:15 54:18	55:21 57:23	21:1 22:1
63:5,6	22:13 25:16	119:21	89:20 90:8	124:4,5,11	67:21 91:23	69:2 77:7	23:1 24:1
64:10,23	25:18,18	120:18	90:21 91:8	wheelchair	98:7 136:17	77:20 81:25	25:1 26:1
65:4,10	26:8 95:8	126:4	91:22,25	102:6	works 10:19	82:15,24	27:1 28:1
utility 8:25	villages 21:14	131:25	92:5,8 93:4	wide 69:6,7	30:16 41:14	83:17 85:8	29:1 30:1
utilize 48:2	25:23	132:11	93:17,20,22	79:15	94:24	91:16 93:8	31:1 32:1
96:5	Vincent	136:9	94:4,4,11	wife 61:2	116:24	95:20	33:1 34:1
utilized 47:23	102:19	wanted 2:24	95:19,24	willing 42:14	119:12	100:13	35:1 36:1
	violation 43:7	51:25 69:18	96:2 97:18	129:5	world 66:10	101:6,17	37:1 38:1
V	visions 75:21	131:7,10	98:7,9,14	witness 5:22	worry 118:12	119:24	39:1 40:1
vacant	visit 113:23	wants 30:19	99:5 108:14	6:2 66:21	worst 72:3,12	yesterday	41:1 42:1
124:15	visits 81:7	111:24	111:8,9,11	125:14	72:20 73:15	51:18,19	43:1 44:1
Vancouver	volume 80:3	125:19	121:9,18	Witnesses 6:2	73:20	YMCA 86:21	45:1 46:1
132:25		ward 61:23				86:24	47:1 48:1

Committee On Aging
October 2, 2017

Page 17

49:1 50:1	105 93:19	63:1 64:1	77:19 91:6	30 33:15	46:24 47:19	80's 54:23
51:1 52:1	11,000 71:4	65:1 66:1	93:8,13	35:10 38:8	48:9,18	80,000 95:2
53:1 54:1	11th 51:24	67:1,10	97:12	39:21	51:7	800,000
55:1 56:1	12,000 13:23	68:1 69:1	2,600 133:14	30's 88:14	5600 93:25	126:16
57:1 58:1	12.3 106:17	70:1 71:1	20 33:15	300 93:14	580,000	81 46:11
59:1 60:1	12:15 137:7	72:1 73:1	46:21 47:5	300,000 95:5	70:15	82 74:13
61:1 62:1	120 78:14	74:1 75:1	20,000 106:6	3232 91:10	59 55:21	122:8
63:1 64:1	135 13:5	76:1 77:1	117:6 123:9	91:19		84 46:10
65:1 66:1	15:22	78:1 79:1	123:9	33 7:12 74:16	6	85 51:18
67:1 68:1	14-604(11)	80:1 81:1	200 7:5 11:15	108:9	6,000 92:3	88 51:23
69:1 70:1	135:5	82:1 83:1	13:2 70:20	33,000 70:25	60 47:19	88.52 6:23
71:1 72:1	14,500 71:24	84:1 85:1	75:8 81:14	106:25	80:14 82:3	
73:1 74:1	142 93:15	86:1 87:1	93:20,20	33.4 7:8	600 12:24	9
75:1 76:1	94:6	88:1 89:1	94:22 95:18	44:20	94:11 96:21	90 51:21
77:1 78:1	15 19:22	90:1 91:1	2000 46:9	342,287 6:19	60s 22:23	90's 54:23
79:1 80:1	22:13 77:20	92:1 93:1	2005 74:14	35 106:3	62 55:23	90s 3:22
81:1 82:1	93:8	94:1 95:1	110:11	36 73:13	73:11	99.9 62:25
83:1 84:1	15-year 78:14	96:1 97:1	122:9	38 72:9 106:3	64 54:22	9th 28:9,16
85:1 86:1	15,000 106:6	98:1 99:1	2011 73:10	38.3 7:7	64,000 108:6	
87:1 88:1	150 11:4	100:1 101:1	2012 135:2	44:18	65 46:19	
89:1 90:1	17 11:10	102:1 103:1	2013 71:23	382,000	47:16,19	
91:1 92:1	17.7 6:25	104:1 105:1	73:3	72:25	48:19,23	
93:1 94:1	170375 1:14	106:1 107:1	2014 74:14		51:7 70:16	
95:1 96:1	2:1,11 3:1	108:1 109:1	74:17 122:9	4	81:13,17	
97:1 98:1	4:1 5:1 6:1	110:1 111:1	2015 6:21	4 81:16	106:17	
99:1 100:1	6:9 7:1 8:1	112:1 113:1	72:19	40 11:8 35:10	65-plus 77:3	
101:1 102:1	9:1,23 10:1	114:1 115:1	2017 1:7 11:7	69:2 83:9	66 72:5	
103:1 104:1	11:1 12:1	116:1 117:1	12:8 46:10	94:21 95:10	68 51:10	
105:1 106:1	13:1 14:1	118:1 119:1	72:4,13	95:18	74:13 122:8	
107:1 108:1	15:1 16:1	120:1 121:1	2018 100:2	40's 88:15	6th 17:13	
109:1 110:1	17:1 18:1	122:1 123:1	202 20:11	40-plus 81:21		
111:1 112:1	19:1 20:1	124:1 125:1	21 13:4 15:21	40,000 95:2	7	
113:1 114:1	21:1 22:1	126:1 127:1	15:23	40.2 7:3	7 108:10,20	
115:1 116:1	23:1 24:1	128:1 129:1	22,000 70:23	400 1:6 89:5	109:12	
117:1 118:1	25:1 26:1	130:1 131:1	23,000 74:8	131:19	7.6 7:13	
119:1 120:1	27:1 28:1	132:1 133:1	123:9	42 73:16	56:14	
121:1 122:1	29:1 30:1	134:1 135:1	24,000 11:17	450 101:23	70 8:15 12:9	
123:1 124:1	31:1 32:1	136:1 137:1	25 14:15	47 46:7	47:19 48:23	
125:1 126:1	33:1 34:1	18,000 11:6	44:25 82:10	48 46:20	51:10 95:10	
127:1 128:1	35:1 36:1	1880s 55:16	82:22		70,000 95:2	
129:1 130:1	37:1 38:1	56:2	25,000 10:10	5	700 94:11	
131:1 132:1	39:1 40:1	1900 46:6,7	25.9 107:12	5 19:22 81:15	70s 57:9	
133:1 134:1	41:1 42:1	193,000	26 107:15	5,700 71:13	711 11:19	
135:1 136:1	43:1 44:1	70:17	108:8	50 11:7,17	73.5 44:22	
137:1	45:1 46:1	106:15	109:13	44:25 73:12	74 82:3	
10:15 1:7	47:1 48:1	107:3,16	26.5 7:9	73:18 95:10	75 46:9 47:16	
100 7:2 12:9	49:1 50:1	1950 7:12	44:21	95:19	50:19 51:11	
13:6 71:2	51:1 52:1	46:8	27 100:13	50's 88:15	750 74:10	
72:6,11	53:1 54:1	1972 35:4		500 75:8	79 46:20	
74:12,17	55:1 56:1	1980s 133:13	3	78:13 89:5		
119:24	57:1 58:1		3 122:4	131:19	8	
122:7	59:1 60:1	2	135:17	52 44:23	8 20:10	
124:13	61:1 62:1	2 1:7 135:17	3.0 126:3	54 7:11	80 50:19	
		2,000 13:20	3.9 73:10	55 6:21 45:24	95:10	