

COUNCIL OF THE CITY OF PHILADELPHIA

COMMITTEE ON LAW AND GOVERNMENT

Room 400, City Hall
Philadelphia, Pennsylvania
Thursday, November 19, 2025
1:05 p.m.

PRESENT:

COUNCILWOMAN KATHERINE GILMORE RICHARDSON, CHAIR
COUNCILWOMAN CINDY BASS
COUNCILMAN ANTHONY PHILLIPS
COUNCILMAN MARK SQUILLA

ALSO PRESENT:

COUNCIL PRESIDENT JOHNSON
COUNCILMAN ISAIAH THOMAS
COUNCILMAN MIKE DRISCOLL

BILLS: 241056, 250651, 250950
RESOLUTIONS: 241070, 250970

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COUNCILWOMAN GILMORE

RICHARDSON: All right. Greetings
and good afternoon, everyone. I
now note that the hour has come to
begin today's hearing.

Clerk, will you please
call the roll to take attendance.
Members that are in attendance will
please indicate that you are
present when your name is called?

THE CLERK:
Councilmember Bass.

COUNCILWOMAN BASS:
Present.

THE CLERK:
Councilmember O'Neill.

(No response.)

THE CLERK:
Councilmember Squilla.

COUNCILMAN SQUILLA:
Present.

THE CLERK:
Councilmember Phillips.

1 COUNCILMAN PHILLIPS:

2 Present.

3 THE CLERK:

4 Councilmember Landau.

5 (No response.)

6 THE CLERK: Vice-Chair

7 Brooks.

8 (No response.)

9 THE CLERK: Chair

10 Gilmore Richardson.

11 COUNCILWOMAN GILMORE

12 RICHARDSON: I am present. Also,
13 joining us today in chambers is
14 Councilmember Mike Driscoll and
15 also Councilmember and Majority
16 Whip Isaiah Thomas. Thank you both
17 so much for being here.

18 A quorum of the
19 committee is present and the
20 hearing is now called to order.
21 This is the public hearing of the
22 Committee on Law and Government
23 regarding Resolution Nos. 241070
24 and 250970, and Bill Nos. 241056

1 and 250651 and 250950.

2 Clerk, will you please
3 read the titles of the bills and
4 resolutions.

5 THE CLERK: Resolution
6 241070, proposing an amendment to
7 the Philadelphia Home Rule Charter
8 to eliminate the requirement that
9 City officers and employees resign
10 from their City office or
11 employment before becoming
12 candidates for public office; and
13 providing for the submission of the
14 amendment of the electors of
15 Philadelphia.

16 Bill No. 241056,
17 providing for the submission to the
18 qualified electors of the City of
19 Philadelphia of the proposal set
20 forth in a Resolution approved by
21 Council proposing an amendment to
22 the Philadelphia Home Rule Charter
23 to eliminate the requirement that
24 City officers and employees resign

1 from their City office or
2 employment before becoming
3 candidates for public office; and
4 authorizing the appropriate
5 officers to publish notice and to
6 make arrangements for the special
7 election.

8 Resolution 250970,
9 proposing an amendment to the
10 Philadelphia Home Rule Charter
11 providing for this creation of the
12 Philadelphia Retirement Savings
13 Board; and providing for the
14 submission of the proposed
15 amendment to the electors of
16 Philadelphia.

17 Bill No. 250950,
18 providing for the submission to the
19 qualified electors of the City of
20 Philadelphia of the proposal set
21 forth in a Resolution approved by
22 Council proposing an amendment to
23 the Philadelphia Home Rule Charter
24 relating to the creation of the

1 Philadelphia Retirement Savings
2 Board; and authorizing and
3 directing the appropriate officers
4 to publish notice and to make
5 arrangements for the special
6 election.

7 Bill No. 250651,
8 amending Title 19 ("Finance, Taxes
9 and Collections") of The
10 Philadelphia Code to add a new
11 chapter, creating the Philadelphia
12 Retirement Savings Program as an
13 automated savings program for
14 certain employees in the City of
15 Philadelphia, to establish the
16 Philadelphia Retirement Savings
17 Board, and to establish the
18 Retirement Savings Administrative
19 Fund, all under certain terms and
20 conditions.

21 COUNCILWOMAN GILMORE
22 RICHARDSON: Thank you so much.
23 Before I ask the Clerk to call the
24 first panel, I'd like to recognize

1 the presence of our Council
2 President Kenyatta Johnson, who is
3 the sponsor of legislation in this
4 committee.

5 Council President
6 Johnson, I'd like to recognize you
7 for remarks.

8 COUNCIL PRESIDENT

9 JOHNSON: Thank you, Madam Chair.

10 And I want to thank all
11 the members who are present today.
12 And I just want to offer a brief
13 overview of a piece of legislation
14 that I've introduced in this
15 committee, and it's known as the
16 auto-IRA legislation, also known as
17 PhillySaves, and my office has been
18 working and developing to expand
19 access to retirement savings and
20 strengthen the financial future of
21 working Philadelphians.

22 First, I want to thank
23 my colleague Councilman Mike
24 Driscoll for his collaboration with

1 my team on this bill and his
2 leadership. For those who do not
3 know, Councilman Mike Driscoll
4 played a key role in advancing the
5 auto-IRA legislation at the state
6 level when he served in the General
7 Assembly of Pennsylvania, and that
8 work helped pave the way and
9 groundwork for where we are today
10 with the PhillySaves legislation.

11 I also want to thank our
12 Mayor Cherelle Parker for also
13 helping lay the foundation for our
14 work today through our formation of
15 a citywide task force that examined
16 the issue of the private sector
17 retirement security in 2016. Today
18 we are here to hear testimony on a
19 package of bills which will focus
20 on creating a Philadelphia
21 Retirement Savings program and the
22 Philadelphia Retirement Savings
23 Board which will oversee the
24 program.

1 Currently across the
2 United States, 17 states have
3 passed auto-IRA legislation and 14
4 states have programs running. And
5 if PhillySaves is passed,
6 Philadelphia has the opportunity to
7 be the first city to establish an
8 auto-IRA program. Philadelphia
9 needs PhillySaves as over 200,000
10 private sector workers in the city
11 do not have access to a retirement
12 savings program at work.

13 While we are no longer
14 the poorest big city in America,
15 our poverty rate -- let me say that
16 again -- our poverty rate is still
17 an astonishing 20%. Unfortunately,
18 the poverty rate for our older
19 population is even higher at 23%.
20 Because the number of older
21 residents living in poverty has
22 increased, more older
23 Philadelphians are being forced to
24 work past the age of 65 or return

1 to the workforce after retiring.

2 We want to make sure we
3 are lifting all Philadelphians out
4 of poverty, building generational
5 wealth and ensuring our seniors are
6 financially stable in retirement.
7 PhillySaves is a long-term solution
8 to reducing the retirement savings
9 gap and ensuring our residents are
10 able to retire comfortably.

11 PhillySaves will be an opt-out
12 program for employees who work for
13 qualified employers so employees
14 don't have to jump through hoops to
15 enroll in the program but can
16 easily opt out at any time.

17 And I'm going to say
18 that again, employees do not have
19 to jump through hoops but most
20 importantly, employers have the
21 opportunity to provide an
22 initiative and an opportunity for
23 individuals to participate, but
24 also employees have the opportunity

1 to opt out at any time.
2 Contributions will come from
3 payroll deductions at a default
4 contribution rate to be set by the
5 board, but employees can change
6 these rates at any time.

7 This comes at no cost to
8 employers, whose only role is to
9 facilitate payroll deduction. And
10 if employers decide to offer their
11 own qualified retirement plan, they
12 will no longer have to offer
13 PhillySaves to their employees.
14 The package of bills being heard
15 today also includes a Charter
16 change that will create the
17 Philadelphia Retirement Savings
18 Board upon approval of the voters
19 in the May 2026 election.

20 My team has been meeting
21 with various stakeholders, such as
22 the Diverse Chambers of Commerce
23 and AARP to inform this
24 legislation. We are committed to

1 minimizing administrative burdens
2 on employers that may arise from
3 this legislation as well as
4 educating employees on the
5 financial benefits this program
6 brings.

7 I also want to thank
8 some of our key partners who worked
9 with us on this initiative,
10 including John Scott, Project
11 Director of Retirement Savings at
12 the Pew Charitable Trust, who
13 completed a report for Council on
14 retirement savings in Philadelphia,
15 who is here today to testify as
16 well as representatives from AARP
17 who will speak on their support for
18 PhillySaves.

19 I am grateful to those
20 who have engaged with my team on
21 this legislation and those who are
22 here today, and I'm hopeful with
23 the passage of this legislation we
24 can make Philadelphia build a more

1 financially secure future for
2 themselves.

3 And just on a personal
4 note, right, going off script, I
5 just remember as a young man a
6 member I worked for, Councilman
7 Curtis Jones, Jr. with the
8 Philadelphia Old Company Store
9 under PCDC. And I remember us
10 being employers and organizing and
11 working with PCDC for a variety of
12 different programs that could be
13 offered to employees.

14 And so, if somebody
15 really would have pulled my
16 coattail during those times -- when
17 you're young, you think you'll live
18 forever, there's another day, I
19 don't have to put any money to the
20 side, I'm going to be okay, there's
21 always another day to make a few
22 dollars, right. This is an
23 opportunity for us to educate
24 people from a financial literacy

1 standpoint, and also not even
2 paying attention to individuals who
3 work in let's say our restaurant
4 industries, right. And these are
5 people that basically work off of
6 tips every single day but don't
7 have the ability to have a
8 retirement savings, such as how we
9 all have pensions here, such as how
10 my children have IRA accounts
11 because we set them up early. But
12 there's other individuals who have
13 employers that do not provide that
14 type of service.

15 And so, this is
16 something that's minimum. But at
17 the end of the day, we'll have
18 long-term productive support. And
19 so, I just want to say I ask for an
20 affirmative vote and to be
21 supportive of this legislation.
22 And my team is here to ask any
23 questions, issues and/or concerns.
24 And I thank all the stakeholders

1 for participating.

2 Thank you very much,
3 Madam Chair.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Thank you so much,
6 Council President. And thank you
7 for your robust work on this
8 Retirement Security Initiative for
9 residents across the City of
10 Philadelphia.

11 The Chair would like to
12 recognize Councilmember Driscoll.

13 COUNCILMAN DRISCOLL:
14 Well, thank you, Madam Chair. And
15 thank you, members of the Law and
16 Government Committee, for the
17 opportunity to offer some brief
18 remarks on this legislation.

19 Retirement security has
20 been a personal priority for me for
21 many years. And, President
22 Johnson, thank you for allowing me
23 to introduce this bill on your
24 behalf. Your team has been

1 fabulous in working on this
2 important legislation.

3 During my time in
4 Harrisburg, I sponsored and
5 advanced KeystoneSaves, the
6 statewide retirement savings
7 proposal that passed the House this
8 year in 2025. That experience made
9 clear how many workers across
10 Pennsylvania and here in
11 Philadelphia move through their
12 entire careers without access to a
13 simple way to save for the future.

14 PhillySaves builds on
15 the same guiding principle. It
16 gives the more than 200,000 workers
17 in our city, who lack a workplace
18 retirement plan, a straightforward
19 payroll deduction option that they
20 can take with them from job-to-job.
21 It's portable. They can take it
22 with them.

23 This legislation follows
24 a successful approach used in other

1 states. There is no cost to the
2 employers. I'm going to say that
3 again. There is no cost to the
4 employers, no employer
5 contributions and no fiduciary
6 liability. The goal is to make it
7 easy for employees who want to save
8 and not burden employers who are
9 already managing their many
10 responsibilities.

11 I appreciate President
12 Johnson's office, their hard work,
13 their valuable improvements to the
14 bill. The proposed amendments
15 strengthen the composition of the
16 board, add clearer fiduciary
17 protections, allow for a phased
18 rollout that reflects business size
19 and payroll systems, provide
20 flexibility to hire necessary staff
21 and clarify penalties and initial
22 program funding. At every point,
23 the intention has been to keep the
24 program workable and accessible

1 while expanding retirement options
2 for the workers who need them the
3 most.

4 I want to thank the
5 Administration, AARP, Pew, our
6 small business partners and the
7 employers and employees who are
8 participating today. I'm proud to
9 support this effort and the
10 opportunity it creates to improve
11 long-term financial security for
12 Philadelphians.

13 Thank you, Madam Chair.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Thank you. Thank you
16 very much, Councilman Driscoll.
17 And thank you for your work too in
18 the Pennsylvania General Assembly
19 on retirement security. We
20 appreciate your continued service
21 here in Council on this issue.
22 Thank you both very, very much.

23 Clerk, will you please
24 call the first panel we have to

1 testify on Resolution No. 250970
2 and Bill Nos. 250950 and 250651.

3 THE CLERK: Will John
4 Scott, Rick Collins, Tiffany
5 Chavous and Patrick O'Brien make
6 their way to the podium.

7 (Witnesses approached
8 witness table.)

9 COUNCILWOMAN GILMORE
10 RICHARDSON: Thank you all so much
11 for being here. Please approach
12 the witness table. State your name
13 for the record and proceed with
14 your testimony.

15 MR. COLLINS: Good
16 morning. My name is Rick Collins.
17 I'm a volunteer with AARP,
18 Pennsylvania's Philadelphia team.
19 I'm joined together today by
20 several fellow volunteers. During
21 the past five months, we have been
22 engaged in conversations with
23 members of the City Council to
24 explore the creation of a citywide

1 retirement savings program for the
2 thousands of Philadelphians who
3 currently lack access to a
4 workplace retirement savings
5 option.

6 At AARP we know that
7 without access to retirement
8 savings programs at work, nearly
9 all workers fail to save. In fact,
10 AARP research shows that Americans
11 are 15 times more likely to save
12 for retirement when they are able
13 to do so at work. We call this
14 Work and Save.

15 Work and Save programs
16 are designed to address the
17 retirement savings gap using tools
18 such as payroll deduction that are
19 proven to work. This gels in
20 synergy with our own program to
21 support Social Security. So Social
22 Security plus a Work and Save
23 program could be the beginning of
24 retirement for thousands of

1 Philadelphians.

2 All Philadelphians
3 deserve the opportunity to retire
4 with dignity and financial
5 security. Yet the reality is
6 stark. About 208,000
7 Philadelphians and private sector
8 workers lack access to a workplace
9 retirement program. These workers
10 represent our neighbors, friends
11 and family members who face
12 difficult choices about their
13 future.

14 Rising costs for
15 essentials like housing, health,
16 food and utilities make it even
17 more challenging to hard-working
18 Philadelphians to set aside
19 savings, let alone decide when they
20 can afford to retire. As a
21 lifelong Philadelphian, my
22 volunteer commitment to AARP
23 Pennsylvania is rooted in the
24 desire to drive for meaningful

1 change.

2 My background as a
3 military retiree, as a veteran
4 advocate has shown me the value of
5 secure retirement benefits. While
6 my own life as a military retiree
7 has a guaranteed, defined benefit,
8 most Americans don't have that and
9 many Philadelphians don't have
10 that.

11 And so, in this piece we
12 want to endorse and want to thank
13 Chairperson Gilmore Richardson as
14 well as President Kenyatta Johnson
15 and special shout-out to Anthony
16 Phillips and Councilman Squilla and
17 Councilwoman Bass for this
18 opportunity to talk about the sense
19 of security that PhillySaves would
20 provide thousands of your
21 constituents.

22 I'm a proud resident of
23 the 4th Councilmanic District and I
24 want to say that it's time to

1 ensure that every Philadelphian can
2 build a secure retirement. It's
3 time for Philadelphia to lead the
4 way. Along that Amtrak corridor,
5 Delaware, Virginia, Pennsylvania,
6 New Jersey, they all have
7 retirement programs. It's time for
8 PhillySaves to be part of that
9 group. Thank you very much.

10 MR. SCOTT: Good
11 afternoon. Thank you, Council
12 President Johnson and Councilmember
13 Driscoll, for your leadership on
14 this issue and thank you, Chair
15 Richardson and members of the
16 committee, for the opportunity to
17 testify.

18 My name is John Scott
19 and I direct the Retirement Savings
20 Project at the Pew Charitable
21 Trust. Pew is a non-partisan,
22 nonprofit public-policy
23 organization. I am testifying
24 today in support of Council Bill

1 250651, which would create the
2 Philadelphia Retirement Savings
3 program, also known as PhillySaves.

4 PhillySaves would make
5 it easier for tens of thousands of
6 Philadelphia private sector workers
7 to save for retirement. This
8 testimony is based on a report Pew
9 submitted to the Philadelphia City
10 Council in June. The City Council
11 requested Pew to assess what other
12 states and cities are doing in
13 terms of retirement security and
14 recommend a program that would be
15 best for Philadelphia.

16 In general, employers
17 are not required to offer a
18 retirement plan. And while many
19 small businesses want to provide
20 one, they often cannot afford to
21 provide retirement benefits. As a
22 result, roughly half of working
23 Americans do not have access to a
24 new workplace retirement plan. We

1 know that people are much more
2 likely to save if they do so
3 through payroll deduction. So a
4 lack of access to workplace savings
5 mechanisms greatly reduces total
6 saving.

7 Insufficient savings
8 will have profound negative effects
9 on households, the economy and
10 communities and we need to boost
11 savings in a city like much of the
12 nation that is getting older. An
13 August report by Pew's Philadelphia
14 Research and Policy Team found that
15 the median income for older
16 households in Philadelphia is
17 39,412, but older non-Hispanic,
18 African American households had a
19 lower median income of \$30,931.
20 And older households at or below
21 those median incomes are highly
22 reliant on Social Security and
23 retirement savings.

24 Savings options are

1 available outside the workplace,
2 but the individual worker would
3 need to know what types of accounts
4 exist, evaluate them, make
5 decisions about investments and set
6 up recurring contributions.
7 Perhaps as a result, only 14% of
8 Americans save for retirement
9 outside the workplace.

10 In the face of these
11 issues, states and cities are
12 addressing retirement savings
13 shortfalls, focusing on three types
14 of programs, automated savings
15 programs, also known as auto-IRAs,
16 multiple employer plans, also known
17 as MEPs and Marketplaces.

18 Because of their
19 voluntary nature, neither MEPs nor
20 Marketplaces have significantly
21 increased the number of people
22 saving for retirement. 17 states
23 and 2 cities adopted the auto-IRA
24 as of September 2025. 11 of these

1 programs had amassed approximately
2 2.5 billion in savings across more
3 than 1 million participants and
4 260,000 employers.

5 In terms of what a
6 Philadelphia auto-IRA program might
7 look like, approximately 208,000
8 workers could be eligible for a
9 citywide auto-IRA program.

10 Additional uncovered workers could
11 be independent contractors and
12 other non-traditional workers who
13 have very low rates of access to a
14 retirement plan, but such
15 non-traditional workers are
16 difficult to reach. We also
17 estimated that the cost of a
18 citywide automated savings program
19 to be roughly a little over \$1
20 million in the first year and
21 \$647,000 for the second and
22 subsequent years. We recommend the
23 auto-IRA, as proposed in Council
24 Bill 25061, for the City of

1 Philadelphia because it best fits
2 four criteria:

3 One, any solution should
4 aim to increase the retirement
5 savings by workers at scale. Bill
6 No. 250651 would extend coverage to
7 all private sector workers at
8 employers with one or more
9 employees and non-traditional
10 workers like gig workers could self
11 enroll. Most importantly, workers
12 would be automatically enrolled
13 with the ability to opt out.

14 Two, the solution should
15 not compete with the private
16 employer-sponsored retirement
17 system. Covered employers can
18 start their own retirement plan at
19 any time and we are seeing an
20 increase in retirement plans when
21 states adopt these auto-IRA
22 programs.

23 Three, any solution must
24 be fiscally responsible. Under

1 PhillySaves, an appointed board
2 provides oversight, and through a
3 prudent bidding process, could
4 delegate recordkeeping and
5 investment management to outside
6 financial firms. As the program
7 grows, program revenue will at
8 least partially offset program
9 costs and partnering with other
10 state auto-IRA programs could
11 reduce costs and quickly implement
12 the program.

13 Four, finally any
14 approach must be attractive to
15 small business. PhillySaves would
16 not charge a fee to employers, but
17 would require that employers deduct
18 payroll contributions if employees
19 participate, something they do
20 already, and employers can adopt
21 their own retirement plan at any
22 time.

23 For these reasons, Pew
24 supports City Council Bill 250651.

1 Thank you again for this
2 opportunity to provide our views
3 and I look forward to your
4 questions.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: Thank you so much for
7 your testimony.

8 Are there any questions
9 for the witnesses, members of the
10 committee?

11 COUNCIL PRESIDENT

12 JOHNSON: Yeah, I have a question
13 just for the record.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Chair recognizes
16 Council President Johnson.

17 COUNCIL PRESIDENT

18 JOHNSON: Thank you very much.
19 Could you just clarify why IRAs
20 have to be chosen by other states
21 running this program as a default
22 option to enroll employees in?

23 MR. SCOTT: I'm sorry.
24 Council President, why?

1 COUNCIL PRESIDENT

2 JOHNSON: Can you explain why Roth
3 IRA has to be chosen by other
4 states running this program as the
5 default option to enroll employees
6 in?

7 MR. SCOTT: That's a
8 great question. So you have
9 traditional IRAs where you put your
10 money in and get a tax deduction
11 for that contribution. Then you
12 have Roth IRAs where the money is
13 taxed before you put the money in.
14 And really, every state program
15 offers both types of IRAs, but they
16 make the Roth IRA the default if
17 the participating employee doesn't
18 make any choice. And the reason
19 they've done that I think is
20 twofold.

21 One, the tax deduction
22 that you get from the traditional
23 IRA isn't as appealing to employees
24 in these programs, many of whom

1 don't have a federal income tax
2 liability. But I think the more
3 important reason is that under a
4 Roth IRA, you can pull out your
5 contributions at any time without
6 taxes or penalty. And that's
7 appealing for a lot of workers who
8 sometimes have fluctuations in the
9 work schedule or they might have a
10 financial shock like a car repair.
11 They really don't have any other
12 savings. For many of these workers
13 in these programs, this is really
14 the first opportunity to save
15 money. So life happens and
16 sometimes they do need to pull that
17 money out and the Roth IRA is
18 really the best vehicle to do that.
19 And we also find that these workers
20 keep saving even after they pull
21 that money out.

22 COUNCIL PRESIDENT

23 JOHNSON: I just wanted you to
24 clarify that question only because

1 a lot of times, and I experienced
2 this early on as a young man
3 working for the state for several
4 years and had to pull my savings
5 out for closing costs for a home,
6 and because it's not this
7 particular IRA, Roth IRA is not
8 taxable. I see it's more
9 beneficial because sometimes life
10 shows up, right. And you have the
11 ability to pull your savings and
12 also not be taxed on it as an added
13 benefit. And so, I just wanted to
14 clarify that just for the record.

15 MR. SCOTT: And if I
16 could just add a little bit more to
17 my answer. Having worked in the
18 retirement industry, the one
19 question we always got from workers
20 was can I get my money if I need
21 it. And so, I think there's an
22 element of trust there, that I'm
23 giving my part of my paycheck over
24 to you and I want to trust that

1 you're going to take care of it and
2 have access to it if I really need
3 it. And so, I think that's another
4 reason why they do that.

5 COUNCIL PRESIDENT

6 JOHNSON: Well, John, I'm going to
7 personally just say thank you for
8 doing a deeper dive on this
9 legislation with my team. I know
10 there's a lot of talk about
11 affordability now in our country,
12 and the prices of groceries are
13 going up and just life in general.

14 But the financial
15 literacy around savings and having
16 the options to save I think is key
17 to that whole equation when we talk
18 about the issue of affordability.
19 So I just want to thank you for
20 taking time out of your schedule,
21 for being here and the technical
22 assistance that you have provided.
23 And Mr. Rick Collins as well, and I
24 know the work that you do and AARP

1 does as well, personally just thank
2 you as well.

3 That's all I have, Madam
4 Chair.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: Thank you so much,
7 Council President.

8 And thank you both for
9 your testimony. If you two could
10 please approach the witness table.
11 State your names for the record and
12 proceed with your testimony.

13 (Witnesses approached
14 witness table.)

15 MS. CHAVOUS: Good
16 morning. My name is Tiffany
17 Chavous. I am the CEO of Somerset
18 Academy Early Learning Center.
19 Thank you for the opportunity to
20 provide testimony today regarding
21 the Council President and
22 Representative Driscoll's
23 legislation for the creation of
24 PhillySaves, an automated

1 retirement savings program.

2 As an employer that is
3 deeply committed to the well-being
4 of our staff, I see the PhillySaves
5 program as a gamechanger,
6 especially for employees in fields
7 like child care where wages often
8 make it difficult, if not
9 impossible, to set aside savings
10 for the future.

11 These are individuals
12 who dedicate their days to
13 nurturing and educating our
14 children, shaping the next
15 generation with patience,
16 compassion and skill. Yet many of
17 them lack the access to even the
18 most basic benefits, retirement,
19 savings, in some provider's
20 establishments, health care and in
21 some paid leave.

22 For example, we'll name
23 one of my employees Maria. She's
24 been with us for several years and

1 she's one of the most dedicated
2 educators I've ever met. She
3 arrives early, stays late and
4 treats every child as if they're
5 her own. But despite her
6 commitment, despite wanting to be
7 there, taking off little time,
8 Maria doesn't really have access to
9 a retirement plan. She's a single
10 mom. And after rent groceries and
11 child care for her own kids,
12 there's simply nothing left to
13 save. Life, as they say, be
14 lifing. And she's not alone.

15 This is the reality for
16 so many in the early childhood
17 field. The truth is even as
18 employers we face real constraints.
19 Child care providers operate on a
20 razor-thin margin. Reimbursement
21 rates for the public programs don't
22 reflect, as we know, the true cost
23 of care, and we can't just raise
24 tuition for private-paying families

1 without making care unaffordable.

2 That means offering comprehensive
3 benefits like retirement plans or
4 health insurance is often out of
5 reach despite our best efforts.

6 No matter how much we
7 want to provide them, a lot of
8 times providers just don't have the
9 extra means to do so. That's why
10 PhillySaves is so important. It
11 offers a simple no-cost way for
12 employees to begin building
13 financial security. It's
14 automatic, portable and flexible.

15 Employees can adjust
16 their contributions or opt out
17 entirely. And for employers like
18 me, it fills a critical gap. It
19 allows us to retain quality staff
20 in an atmosphere and in a program
21 where a lot of people are leaving
22 because they just -- not that they
23 want to leave, but they just don't
24 have programs like this to be able

1 to sustain their own households.

2 We can finally offer a
3 meaningful benefit without the
4 administrative or financial burden
5 that typically comes with
6 retirement plans with the
7 PhillySaves program. This is more
8 than just a policy. It's a step
9 toward equity. It's a way to honor
10 the people who care for our
11 children, clean our buildings,
12 serve our meals and keep our city
13 running. It's a way to reduce
14 poverty among older residents and
15 build a more stable, resilient
16 Philadelphia.

17 PhillySaves is the kind
18 of smart, compassionate policy that
19 helps take care of the people who
20 take care of us. Let's all make
21 sure they have the tools they need
22 to build a future with dignity.
23 Thank you again for introducing
24 this. Thank you for thinking of

1 small businesses, of people that
2 may not always have the money to
3 save. Thank you for allowing me
4 this time.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: Thank you. Thank you
7 very much for your testimony.

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

11 MR. O'BRIEN: Good
12 afternoon, distinguished
13 Councilmembers. I am Patrick
14 O'Brien. I'm a founding member of
15 the Northeast Philadelphia Small
16 Business Alliance. We are honored
17 to be asked to testify here today
18 concerning the proposed legislative
19 matter.

20 The Alliance membership
21 includes over 1500 small businesses
22 representing less than 1 million in
23 annual revenue and less than 25
24 employees. These businesses are

1 primarily in the 6th, 9th and 10th
2 Councilmanic Districts. The
3 Philadelphia Chamber of Commerce
4 deems these businesses as micro
5 businesses. Micro businesses are
6 often women- and minority-owned
7 businesses. And unfortunately,
8 they're often overlooked or ignored
9 in reference to the contribution to
10 the economic stability and their
11 local communities.

12 These small businesses
13 frequently do not or cannot
14 participate in programs that the
15 mid and large businesses have
16 access to, such as tax incentives,
17 health benefits, subsidies and
18 additional programs and incentives.
19 Lack of access to these programs
20 often result in small businesses
21 deciding on a priority-based model
22 how to be creative in offering
23 benefits and hybrid-type
24 compensation models in order to

1 attract and retain the best talent.

2 Our research has
3 determined that approximately
4 200,000 private sector workers,
5 about a third in Philadelphia, lack
6 access to workplace retirement
7 plans. This gap contributes to
8 senior poverty, higher social
9 service dependency and lower
10 consumer spending. The PhillySaves
11 aims to strengthen small business,
12 employee, financial independence
13 and security, help small business
14 attract and retain talent and
15 promote a stronger growth-oriented
16 city economy.

17 Auto-IRA programs like
18 PhillySaves have already been
19 implemented in 14 states, with 4
20 additional states considering
21 programs. This directly impacts
22 Philadelphia small businesses to
23 recruit employees as neighboring
24 New Jersey and Delaware already

1 offered this program.

2 New York City is the
3 only major municipality that has a
4 mandated program at this time.

5 These programs have shown high
6 participation rates, approximately
7 70%, and significant asset growth,
8 2.5 billion. Compared to
9 Marketplace or multiple employer
10 plan models, auto-IRA offer,
11 simplicity, scalability and no
12 employer costs.

13 Northeast Philadelphia
14 Small Business Alliance has
15 determined that the PhillySaves
16 program presents a major step
17 forward, reducing the city's
18 retirement savings gap. Pending
19 voter approval in May of 2026, this
20 initiative could possibly launch in
21 2027 providing portable, secured
22 retirement options for over 200,000
23 workers as a part of an overall
24 revitalization effort. We predict

1 that this program will improve
2 long-term economic stability across
3 Philadelphia.

4 Northeast Philadelphia
5 Small Business Alliance endorses
6 these efforts of the Council to
7 launch this initiative and welcome
8 an opportunity to work with and
9 support Council in a grassroots
10 education initiative to include
11 conducting further research to
12 determine whether to operate
13 standard loan or join a
14 Pennsylvania or interstate
15 alliance, developing outreach and
16 marketing plans targeting small
17 businesses and low-access workers,
18 and establishing a framework for
19 enforcement and reporting
20 mechanisms. Thank you all for the
21 opportunity to participate in
22 today's hearing. I welcome any
23 questions at this time.

24 COUNCILWOMAN GILMORE

1 RICHARDSON: Thank you. Thank you
2 both so much for your testimony.

3 The Chair now recognizes
4 Councilmember Bass.

5 COUNCILWOMAN BASS:
6 (Inaudible). Improvise. There we
7 go. Thank you. Thank you, Madam
8 Chair.

9 I just wanted to say,
10 number one, I want to thank the
11 sponsor of the bill, our Council
12 President, for bringing forward
13 such a groundbreaking piece of
14 legislation. This really has the
15 opportunity to be a gamechanger.
16 When we talk about Philadelphia and
17 our struggles and challenges and we
18 know that we are among the top I
19 think second now largest big city
20 with a large population living in
21 poverty, this is the kind of
22 program and programming that we
23 need to see to be able to change
24 that.

1 When folks have the
2 opportunity to grow their wealth by
3 having a retirement savings plan
4 that will allow them to retire with
5 dignity in our communities, it
6 makes all the difference in the
7 world. And just to underscore,
8 there was a time when you could
9 retire just on Social Security
10 alone and that day has come and
11 gone. You just can't do it
12 anymore. You just cannot have the
13 level of financial independence
14 that anyone wants or needs to have
15 and be able to participate fully in
16 our society, in our city.

17 So I just really wanted
18 to say a big thank you to the
19 sponsor, Council President, and
20 also to all of my colleagues who
21 have been supportive of this
22 effort, which would affect, as it
23 was mentioned earlier, over 200,000
24 Philadelphians. So again, this is

1 a major gamechanger and I'm just
2 excited to be able to support these
3 pieces of legislation today.

4 Thank you, Mr. Pres --
5 thank you, Madam Chair and
6 Mr. President.

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Thank you so much,
9 Councilmember Bass.

10 The Chair now recognizes
11 any other members of the committee
12 for remarks or questions?

13 (No response.)

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Seeing none, thank you
16 all so much for your testimony and
17 thank you all for being here --

18 COUNCIL PRESIDENT

19 JOHNSON: Madam Chair, I just
20 wanted to thank the two of you for
21 providing your testimony as well as
22 Representative CEO of Somerset
23 Academy. We appreciate you taking
24 time for being here today.

1 MR. O'BRIEN: Quite
2 welcome.

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Thank you. Thank you
5 so very much.

6 I'd also like to
7 recognize that we received written
8 testimony from Rob Dubow, Director
9 of Finance for the City of
10 Philadelphia and that testimony has
11 been disseminated to all members of
12 the committee for the record for
13 these proceedings.

14 Are there any further
15 witnesses here to testify on Bill
16 No. 250651, Bill No. 250950 and
17 Resolution No. 250970?

18 (No response.)

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Okay. Seeing none, we
21 will now proceed with Bill No.
22 241056 and Resolution No. 241070.

23 And the Chair now
24 recognizes Majority Whip Thomas for

1 remarks.

2 COUNCILMAN THOMAS:

3 Thank you, Madam Chair. Good
4 afternoon, colleagues, members of
5 the committee. Good afternoon to
6 the listening public. My name is
7 Councilmember Isaiah Thomas and I
8 am the sponsor of the Resign-to-Run
9 legislation, which is Bill No.
10 241056 and Resolution No. 241070.

11 I want to first start by
12 acknowledging the amendments on the
13 bill for the committee members.
14 When we originally introduced the
15 bill, we were looking to strike
16 Resign-to-Run. The bill was
17 introduced over a year ago. So I
18 just want to remind folks that this
19 bill was introduced over a year
20 ago. We've spent a year talking to
21 people around the legislation. And
22 based on that due diligence over
23 the last year, what we have done is
24 we've amended the bill to reflect

1 the following based on feedback
2 from members and stakeholders.

3 Number one, the way the
4 bill has been amended, city-elected
5 officials can only Resign-to-Run --
6 I mean, can only keep their job to
7 run for state and federal seats.
8 If you're looking to run for a city
9 seat, you still have to resign. If
10 you're a city employee, you still
11 have to resign, and you cannot
12 appear on the ballot twice.

13 So based on the
14 amendments, I would not be able to
15 run for District Councilperson as
16 well as Councilperson At-large. I
17 would not be able to keep my seat
18 and run for mayor. And on top of
19 that, we also did not touch
20 anything with the Mayor's office.
21 So the Mayor's office, as it
22 relates to Resign-to-Run will stay
23 the exact same way. It is based on
24 the amendments that's been

1 circulated to members of this
2 committee.

3 What will change in
4 Resign-to-Run will be that a city-
5 elected official can run for a
6 state or federal seat and keep
7 their position. Anything besides
8 that, that city-elected official
9 would have to resign.

10 You're going to hear
11 testimony in a little bit from the
12 Board of Ethics. I want to say
13 thank you to the Board of Ethics
14 for providing perspective as it
15 relates to this particular piece of
16 legislation. I actually read the
17 testimony of the Board of Ethics,
18 and we agree with some of the
19 testimony there. So one of the
20 amendments that's been circulated
21 to members of this committee is a
22 specific reflection of the ask of
23 the Board of Ethics that we change
24 the language on the ballot.

1 So in our original
2 amendment, we had it being read one
3 way. Based on looking at the
4 testimony from the Board of Ethics,
5 we're now changing that. So the
6 Board of Ethics said that we need
7 to look at the ballot question that
8 would be on the ballot in the
9 spring. And they said that they
10 believe it should be more precise
11 and accurate and it should refer to
12 the elected position as city-
13 elected officials.

14 So we agree with the
15 Board of Ethics. And the most
16 recent amendment that has been
17 circulated to members of the
18 committee specifically looks to
19 address that issue, and we want to
20 thank the Board of Ethics for
21 providing their testimony.

22 I just want to close out
23 by providing some facts out of
24 respect for members of the

1 committee because I'm not on the
2 committee. I did not ask a bunch
3 of people to come down to testify
4 because I know that that can be a
5 little time-consuming for you all,
6 especially in the afternoon.

7 We had a long hearing
8 yesterday. We have a long hearing
9 tomorrow. This is the life that we
10 signed up for. So out of respect
11 for your time, let me just give you
12 some facts about people who some of
13 us we'll call friends and other
14 people we'll call colleagues.

15 When you look at the
16 last mayors in the City of
17 Philadelphia, our current mayor,
18 Mayor Cherelle L. Parker, former
19 member of City Council, the mayor
20 before that, Mayor Jim Kenney,
21 former member of City Council, the
22 mayor before that, Mayor Michael
23 Nutter, former member of City
24 Council, the mayor before that,

1 Mayor John Street, former member of
2 City Council, in the spirit of
3 Resign-to-Run, the purpose of the
4 legislation was to assure that you
5 see turnover and to assure that
6 people when they're looking to run
7 for office, they have to resign.
8 They can't do both.

9 So think about the fact
10 that no member of City Council
11 since 1970, 75 years, no member of
12 City Council has resigned to run
13 for any other office but mayor. So
14 the spirit of Resign-to-Run will
15 remain based on the amendments that
16 we've produced, but based on what
17 we know about the bill and what is
18 done in the past. The only thing
19 members of City Council have
20 resigned to run for is mayor, and
21 that doesn't change. If a member
22 of City Council wants to run for
23 mayor, they still have to Resign-
24 to-Run.

1 Now, the unfortunate
2 side of what we've seen over the
3 last 75 years is why it's been a
4 lot of talented people that have
5 sat in this chamber, a lot of them
6 before us and had this seat.
7 Nobody, not one member, has been
8 put in a position to be able to do
9 things that our state partners have
10 done.

11 So I'll start with one
12 of my mentors and former boss,
13 former City Controller Alan
14 Butkovitz. A lot of people don't
15 realize Alan Butkovitz was a State
16 Rep before he became City
17 Controller. He did not resign his
18 State Rep seat to run for City
19 Controller, and he was able to do
20 that.

21 State Rep Ahmed Brown
22 recently ran for mayor. He did not
23 have to resign his job to do that.
24 State Senator Hardy Williams ran

1 for mayor. He did not have to
2 resign his job to do that. Our
3 Lieutenant Governor Austin Davis
4 was a State Rep. Austin Davis sat
5 in the House as a State Rep and he
6 kept his job as a State Rep, and he
7 ended up becoming the first Black
8 Lieutenant Governor in the
9 Commonwealth of Pennsylvania.

10 I can go on and on and
11 on. I got four pages of examples
12 like this, including our own
13 Council President, Council
14 President Kenyatta Johnson, who was
15 a State Rep and was able to keep
16 his job when he decided to run for
17 City Council. We can even look at
18 our members of Congress. We
19 appreciate Congressman Evans on his
20 way out, he resigned from his job
21 but he had a choice. He could have
22 kept his job.

23 Congressman Brendan
24 Boyle did not resign his job when

1 he decided to run for State Rep.
2 And I can go on and on and on,
3 folks. I have notes, pages of
4 notes, including my former
5 colleague behind me, who actually
6 was a State Rep as well too who did
7 not have to resign his job to run
8 for City Council in an election.

9 With that being said,
10 colleagues, I just want us to think
11 about how intelligent and talented
12 the members of City Council are.
13 And when we think about
14 representation of the City of
15 Philadelphia, especially in a
16 climate that we're in right now, I
17 think it's fair to put City
18 Councilmembers in the exact same
19 position as State Reps, State
20 Senators, members of Congress and
21 other legislators to best represent
22 the City of Philadelphia and the
23 Commonwealth of Pennsylvania.

24 I'm not here to play

1 politics, but the reality is we
2 know we have some very important
3 and controversial elections that
4 are happening in 2026, 2028 as well
5 as 2030.

6 I think for the City of
7 Philadelphia to be best
8 represented, some of my colleagues,
9 some of the amazing people who do a
10 phenomenal job here in the City of
11 Philadelphia should be considered
12 for some of those seats.

13 Madam Chair, that is it.
14 I could probably go on for another
15 15 minutes, but I respect the time
16 of the members of this committee
17 and I just want to make sure that
18 we understand that this is
19 important legislation, not for the
20 present but for the future of our
21 city.

22 Thank you, Madam Chair.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Thank you. Thank you

1 very much, Whip Thomas, for your
2 work on this legislation. I know
3 you've had a ton of conversations
4 over the last year and I appreciate
5 your work on this and the continued
6 partnership.

7 Any other comments prior
8 to receiving testimony? The Chair
9 now recognizes Councilmember Bass.

10 COUNCILWOMAN BASS: I
11 didn't have a question, but I just
12 had a comment. I wanted to thank
13 the Councilmember for his work on
14 this. And for me, it's an issue of
15 consistency across the board. So
16 there's one policy for city
17 legislators. There's another
18 policy for state and federal
19 legislators.

20 So I think if we just
21 have one policy across the board in
22 the Commonwealth of Pennsylvania,
23 either everybody's doing the same
24 thing or everybody's doing

1 something different. It's crazy
2 when everyone's doing something
3 different because you have no idea.

4 People ask me all the
5 time, well, does that person have
6 to resign to run, does that person
7 have to stay. You know, people
8 just don't know because it's
9 clearly a different set of rules
10 for different legislators and it
11 just doesn't make any sense. So I
12 think that you bring a very
13 commonsense approach to just having
14 one policy across the board. So
15 thank you.

16 COUNCILMAN THOMAS:
17 Thank you, colleague. I appreciate
18 that and in a dream world, I would
19 have it that way. But this is
20 reflective on what people asked
21 for. I personally think that you
22 shouldn't have to resign to run for
23 anything, but this is a compromise.
24 That's our life.

1 And in order to put us
2 in a position to have legislation
3 that I feel like everybody's
4 comfortable voting for as well as
5 advocates in the public are
6 comfortable supporting, this is
7 what I felt like is the compromise
8 and it's the closest thing to
9 everybody being able to adhere to
10 the same rules. So I agree with
11 you 100%. Thank you. I appreciate
12 you, colleague.

13 COUNCILWOMAN BASS:
14 You're welcome. It's a step in the
15 right direction towards having a
16 consistent policy that makes sense.

17 COUNCILMAN THOMAS:
18 Thank you, Madam Chair. Thank you,
19 colleague. I appreciate you.

20 COUNCILWOMAN BASS:
21 Thank you.

22 COUNCILWOMAN GILMORE
23 RICHARDSON: Thank you so much,
24 Councilmember Bass. And again,

1 thank you, Councilmember Thomas,
2 for seeking to bring parity to this
3 conversation.

4 So now, we will have the
5 Clerk call any witnesses for Bill
6 No. 241056 and Resolution No.
7 241070.

8 THE CLERK: Will Jordana
9 Greenwald please come up to
10 testify.

11 (Witness approached
12 witness table.)

13 COUNCILWOMAN GILMORE
14 RICHARDSON: Thank you so much for
15 being here. Please state your name
16 for the record and proceed with
17 your testimony.

18 MS. GREENWALD: Good
19 afternoon, Chair Gilmore Richardson
20 and members of the committee. My
21 name is Jordana Greenwald. I am
22 general counsel for the
23 Philadelphia Board of Ethics and I
24 thank you for the opportunity to

1 speak about this legislation, which
2 would, as we've said, revise the
3 Resign-to-Run rule found at Section
4 10-1075 of the City's Home Rule
5 Charter.

6 Since its inception, the
7 Board of Ethics has administered
8 the rules of the Charter in the
9 Code that relate to ethics and
10 transparency, including the
11 political activity restrictions
12 that are found in that part of the
13 Charter. The Board has interpreted
14 parts of Section 10-107 through
15 Board Regulation No. 8, and the
16 board and its staff are the sole
17 source of legally protective
18 guidance on Section 10-107.

19 I personally have been
20 with the board since 2019. For
21 context, I provide a lot of the
22 training and advice on Section
23 10-107 and was involved in both
24 2019 and 2020 amendments to

1 Regulation 8.

2 So the proposed
3 legislation -- and I appreciate the
4 sponsor's acknowledgement of our
5 input and response to the input so
6 far. This would narrow the Resign-
7 to-Run restriction as it applies to
8 city-elected officers, and
9 specifically to allow city-elected
10 officers, as I understand it not
11 just Councilmembers, to run for any
12 non-city office without resigning
13 their city position.

14 That would allow certain
15 officers, other than the Mayor,
16 who's further restricted under
17 Section 3-400 of the Charter to run
18 for any state, federal or non-city
19 local office in addition to running
20 for re-election.

21 The board and its staff
22 were not involved in the drafting
23 of the proposed legislation or of
24 the amendments that have been

1 introduced at hearing. And I have
2 I don't think seen the most recent
3 form of amendments to the proposed
4 legislation. So I will do my best
5 to keep up and comment on what you
6 all are looking at without having
7 seen it.

8 We learned of the
9 amendments on Monday and I do
10 really appreciate the efforts of
11 staff from Councilmember Thomas'
12 office to meet with us that
13 morning. But the reality is that
14 the board has not yet had the
15 opportunity to fully consider this
16 proposal. And I also note just as
17 a caveat the board didn't have a
18 chance to deliberate on the
19 testimony that I submitted
20 yesterday, so I am presenting sort
21 of the preliminary opinions of
22 staff members and individual board
23 members as they were expressed to
24 me.

1 I will also note that
2 the Board met at 1:00 p.m. today
3 and did adopt I guess a resolution
4 essentially that they're just not
5 able to support the proposed
6 changes at this time. As you know,
7 the drafters of the Charter saw the
8 political activity restrictions in
9 10-107 as really a core value of
10 the new form of city government
11 that that Charter established. And
12 we believe that it really is
13 critical to take great care in
14 making any changes to this
15 provision.

16 With that said, we also
17 recognize the value of assessing
18 how well the restrictions on
19 political activity are meeting the
20 needs of the city and of city
21 government and of city residents.
22 That assessment should be grounded
23 in thorough research and
24 discussion, and those efforts are

1 really critical to making sure that
2 any changes that are made are
3 effective, benefit the city as a
4 whole and won't result in
5 unintended consequences.

6 So while we haven't
7 really gotten to fully analyze the
8 amended proposal, we do have
9 several concerns about the
10 downstream effects of this. These
11 transparency and ethics laws that
12 the board administers were all
13 written and drafted with the
14 premise that nobody who is a city
15 employee or officer could run for
16 office. And as a result, even a
17 narrow change to Resign-to-Run
18 potentially affects not only the
19 other political activity rules, but
20 also the ability of the city's
21 Campaign Finance law, the Lobbying
22 law, the Pay-to-Play contracting
23 rules and the other ethics rules to
24 be a fully effective, because it

1 just wasn't contemplated when those
2 rules were drafted and they were
3 tailored to the existing landscape.

4 So some of the resulting
5 impacts, if this legislation moves
6 forward and the voters approve it,
7 might require a legislative fix or
8 even further Charter amendments.
9 I'm not sure that all of them can
10 be resolved through regulatory work
11 of the board.

12 So while we're still
13 evaluating the impact, I will give
14 you a couple of examples of the
15 concerns. Under Section 10-1074,
16 as it was amended in 2020,
17 Regulation 8, as you probably know
18 allows most city employees to
19 volunteer in a non-managerial,
20 non-fundraising role for non-local
21 campaigns. And under this proposed
22 legislation, we potentially are
23 looking at a situation where an
24 employee of the Administration

1 could be prohibited from
2 volunteering for a Councilmember's
3 re-election campaign, but would not
4 be prohibited from volunteering for
5 that same Councilmember's campaign
6 for a statewide office such as
7 Governor.

8 I'm excited to hear that
9 the new amendment seemed to address
10 the concern about running for two
11 offices at once. I think even on a
12 statewide level that's been
13 something that's been raised as a
14 concern, having folks running for
15 two offices at once.

16 But really where the
17 concerns lay in this area in terms
18 of the volunteering for campaigns
19 is around concerns about pressure
20 to either participate in the
21 campaigns of sitting city
22 officials, which they couldn't
23 otherwise do if they're running for
24 re-election because that's a local

1 office, and also potentially a
2 chilling effect on their
3 willingness of city employees to
4 participate in the campaigns of
5 folks who are opponents to sitting
6 city officials for state or federal
7 office. I think we've addressed
8 the simultaneous election issue.

9 I think there are still
10 some concerns that we have around
11 campaign finance law because the
12 existence of multiple committees
13 means that there are potential
14 pitfalls I think both for
15 candidates and for folks who are
16 participating on the political
17 activity side. But really, the end
18 of the day it's about the
19 opportunity for potential
20 circumvention of the city's
21 campaign finance laws and
22 contribution limits and access to
23 the records, because the records
24 for state and federal campaigns

1 will not be something that is filed
2 with the board.

3 We did have a concern.
4 It's a little technical, but as I
5 pointed out I think the way I
6 understand this to be drafted is
7 that any city-elected official
8 could run for state or federal
9 office. And as it is applied to
10 the City Commissioners, have some
11 concerns that that could result in
12 incumbents who are unable to
13 supervise elections because state
14 law requires them to step down from
15 that role as a City Commissioner if
16 they are running for office. So
17 that's not a law or change that the
18 city could effectuate, and we do
19 have some concerns about that
20 piece.

21 In addition to sort of
22 the downstream issues, we have some
23 technical concerns about the
24 wording. It does sound like some

1 of that has changed. So again, I
2 can only speak to what I have.
3 What was shared with me, the
4 language seems to create separate
5 rules within 10-1075 for officers
6 and employees. And officers are
7 the ones for whom the rules are
8 changing.

9 We have some concerns
10 because the board's reading of
11 officers and employees appears in
12 several places in the Code and in
13 the board's regulations, including
14 in Regulation No. 8, which
15 interprets other parts of 10-107.
16 And the way that the board
17 currently understands and the Law
18 Department has approved our
19 understanding of officers includes
20 far more than just city-elected
21 officials.

22 I'm not sure if that
23 language has been adjusted in the
24 most recent amendments, but we

1 certainly would want to make sure
2 that if the change is intended to
3 apply beyond city-elected
4 officials, that that be made clear
5 both in the ballot question and in
6 the language of the Charter
7 amendment itself.

8 I think it sounds like
9 Councilmember Thomas' staff has
10 reworked some of the language in
11 the ballot question, which raised
12 some concerns for us around the
13 reference to local-elected
14 officials because that's also a
15 defined term and we appreciate that
16 responsiveness.

17 All together I think
18 there may be other things that we
19 haven't yet identified. The board
20 has not spoken to sort of the
21 general idea of the legislation.
22 Our concerns are much more
23 technical and we want to make sure
24 that we have a full understanding

1 and a plan to address
2 legislatively, if needed, any
3 downstream impacts to make sure we
4 can still carry out the purposes of
5 the other parts of the laws we
6 administer.

7 It is our understanding
8 that if the committee advances the
9 legislation today, Council will
10 vote on it before the board's next
11 public meeting on December 17. But
12 I want to make sure you understand
13 that the board would --

14 COUNCILWOMAN GILMORE

15 RICHARDSON: I apologize. I didn't
16 hear that last part of what you.

17 MS. GREENWALD: Oh, I'm
18 sorry. It's my understanding
19 timing-wise that if this moves out
20 of committee today, it would go to
21 Council before the Board of Ethics
22 next meets publicly, their next
23 scheduled public meeting on
24 December 17. I don't have

1 confirmation of the exact dates of
2 what the plan is for timing on
3 this.

4 But I wanted to make
5 sure it was clear that while the
6 board isn't scheduled to meet until
7 December 17th, they do welcome the
8 opportunity to participate in
9 further discussion about this
10 legislation with Councilmembers and
11 staff.

12 And with that, I would
13 be happy to answer any questions
14 you may have and thank you again
15 for taking up this important issue.
16 We look forward to working with
17 you.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Thank you. Thank you
20 very, very much for your testimony.
21 I will recognize Councilmember
22 Thomas. But prior to doing that, I
23 just wanted to address a few things
24 that I heard in your testimony.

1 You all are prepared as
2 a board that if this legislation
3 should go before the voters, you
4 are prepared to give us a list of
5 your concerns in a format that is
6 easy for us to digest. And when I
7 say that, I mean I read your
8 testimony at midnight last night,
9 okay.

10 And so, in reading your
11 testimony my first thought process
12 was for all the legislation that
13 you referenced, give us the draft,
14 okay, so that way it addresses the
15 concerns that you notated in the
16 testimony, but also it gives you
17 all an opportunity to further
18 address it at the board meeting for
19 all the additional regulations in
20 the subsections that you all
21 administer.

22 And so, the only thing
23 that I would request is if, based
24 on what your testimony stated, you

1 said there were a number of areas
2 that you wanted to address, whether
3 it be regulation, legislation,
4 potential additional Charter
5 change, I would ask that you give
6 us what that list is and list it
7 out to say, this is an if-then.
8 Because this is not a situation
9 where we're not able to make the
10 correction, we would technically be
11 changing one thing which would then
12 trigger, as you stated, a
13 downstream impact on how other
14 areas of your regulations and code
15 is stated for members of Council
16 and for other elected officials.

17 I would ask that you
18 give us that list because that way
19 we can ensure that you know if this
20 legislation comes out of committee
21 and goes before the voters, that we
22 have everything that you all need
23 to ensure that it aligns with that
24 happening. But this is an if-then

1 situation. So you understand what
2 I'm saying?

3 MS. GREENWALD:

4 Absolutely. And I think that's
5 exactly what we're trying to do and
6 what we tried to put together at a
7 very low level as quickly as we
8 could. I think there are probably
9 things we haven't even identified
10 yet. But, yes, absolutely happy to
11 try and provide a list of where we
12 see the potential issues that need
13 to be addressed.

14 Getting together drafts,
15 we don't have our own legislative
16 staff, so getting together drafts
17 is something we can work on. It
18 doesn't happen as quickly for us as
19 it does for you all --

20 COUNCILWOMAN GILMORE

21 RICHARDSON: No, and that can
22 happen in consultation with the
23 sponsor's office.

24 MS. GREENWALD: Yes.

1 COUNCILWOMAN GILMORE

2 RICHARDSON: But I'm just stating
3 that it's not as if there is not an
4 opportunity to make this
5 correction. I think from Council's
6 standpoint this is an opportunity
7 for parity for members of Council,
8 the same way that members of the
9 State House and also federal-
10 elected officials have the ability
11 to run for other offices without
12 having to resign.

13 And so, seeking to level
14 the playing field, right, you just
15 need to let us know what you all
16 need to see additionally in order
17 for this to be done in a way that
18 happens in decency and in order and
19 we have enough time to do that
20 right now.

21 And I would ask that we
22 don't wait or belabor to do that
23 because the Primary is May 19th of
24 2026. And so, we have enough time

1 to have an additional hearing to
2 address any of those additional
3 concerns. But I don't think that
4 should necessarily preclude us from
5 deliberating on this particular
6 legislation today. And I receive
7 everything you say, okay, but I
8 don't think that that should
9 necessarily stop what we're seeking
10 to accomplish today, but that we
11 should commit to work with you all
12 to do everything that you have
13 stated.

14 MS. GREENWALD: And that
15 is exactly what the board I think
16 is hoping for, is that this is the
17 beginning of a discussion and wants
18 to just ensure that that was
19 understood, that there are sort of
20 a broader ripple that comes out
21 from this and that we want to be
22 part of the discussion and how to
23 address that appropriately.

24 Again, there's no

1 statement from the board at all on
2 whether this is the parity. The
3 reasons for it are not what the
4 board is addressing. They really
5 want to address the cooperative
6 process of moving forward to make
7 sure that it all hashes out in a
8 way that doesn't have unintended
9 consequences for other laws or for
10 the people who are hoping that this
11 will bring parity. Because what we
12 don't want is for this to be passed
13 and then it to become something
14 where there are unintended problems
15 or pitfalls for people who choose
16 to take advantage of it.

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Received. No, I
19 received that very much so, more
20 than you probably understand. So
21 we want to ensure that you all
22 continue to work together after
23 today. And I even made a notation
24 here around the plain language

1 statement as well.

2 We know that Councilman
3 Thomas' office updated the question
4 language that you notated in your
5 testimony that will also
6 potentially spill over to the
7 preparation of the plain language
8 statement with Law. So I'm hopeful
9 that we'll have that included as
10 well.

11 Okay. All right. Chair
12 now recognizes Councilman Thomas.

13 COUNCILMAN THOMAS:
14 Madam Chair, first of all, thank
15 you for the opportunity and the
16 platform. And honestly, you just
17 condensed my remarks by about three
18 minutes because everything you just
19 said, I agree with you 100%. But I
20 think it's important that the Board
21 of Ethics hear it from me.

22 So first and foremost, I
23 want to thank you for being here
24 and thank you to the entire Board

1 of Ethics for the great work that
2 you do. I reach out to the Board
3 of Ethics often.

4 I also want to go on
5 record and apologize. This bill
6 was introduced 370 days ago. Over
7 the last 370 days, I've had so many
8 conversations with so many people.
9 And, Madam Chair, I can assure you
10 that had I known that I should have
11 talked to the Board of Ethics, I
12 would have done it. That is my
13 mistake. I apologize. I am more
14 than willing to put that on the
15 record.

16 But at the same time, I
17 did not have the Board of Ethics
18 reach out to me to say, hey,
19 Councilman, you introduced Resign-
20 to-Run, can we have a conversation
21 about this legislation to see how
22 you feel about it and what
23 direction you essentially plan on
24 going. So for my part of that, I

1 do apologize.

2 But I do want to commit
3 to the members of this committee as
4 well as to the members of City
5 Council and all of those who are
6 interested in this legislation that
7 my door is open, my office and my
8 team are very inclusive. As soon
9 as the Board of Ethics reached out
10 to us, we immediately moved things
11 and canceled things to be able to
12 have an emergency meeting.

13 Once we listened to
14 concerns that we were able to
15 address, we addressed them right
16 away in today's amendments. That
17 spirit will not change if we are
18 fortunate enough to see the bill
19 voted out of committee. And even
20 if the bill is passed off the
21 Council floor, I am committed to
22 working with the Board of Ethics as
23 well as other stakeholders to make
24 sure that the concerns, some that

1 were communicated today, some that
2 may come in the future are
3 addressed and there are not any
4 unintended consequences. If we can
5 do something about it, I'm more
6 than willing to jump out and do
7 something about it.

8 But, Madam Chair, I'll
9 close out by just repeating after
10 you. If you could just give us a
11 list of every single thing that you
12 feel like we need to be thinking
13 about, what we should be doing, how
14 we can do this and do it the right
15 way. I just want to close out by
16 saying what Councilmember Bass
17 said, we just want to even the
18 playing field. That's it.

19 We have some very
20 important elections that are on the
21 horizon. And I think in order to
22 put Philadelphia in a position to
23 have as best possible
24 representation, we should be able

1 to choose from as many phenomenal
2 people as possible. So thank you.

3 Thank you to the entire
4 Board of Ethics. We are committed
5 to working with you if the members
6 of this committee feel the ability
7 to pass this bill out of committee
8 and members of Council vote for it.
9 Thank you, Madam Chair.

10 COUNCILWOMAN GILMORE

11 RICHARDSON: Thank you. Thank you
12 very, very much. And so, we'll
13 look forward to ensuring that you
14 all are working together to receive
15 the list.

16 And you could just send
17 it to my office and we'll
18 disseminate it to all members of
19 the committee so that we have the
20 follow-up of that information as
21 well. Because one thing I will
22 say, nobody wants to intentionally
23 get in trouble. That's not even a
24 thing anymore --

1 MS. GREENWALD: And we
2 don't want that either.

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Okay. All right. So
5 we want to get this straight on the
6 front end. Okay. All right.

7 Are there any further
8 questions for this witness?

9 (No response.)

10 COUNCILWOMAN GILMORE

11 RICHARDSON: Okay. Seeing none, we
12 thank you very much for your
13 testimony and look forward to the
14 continued work. We appreciate you.
15 Thank you very, very much.

16 Are there any further
17 witnesses on Resolution No. 241070,
18 on Bill No. 241056?

19 (No response.)

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Seeing none, are there
22 any witnesses here to provide
23 public comment?

24 (No response.)

1 COUNCILWOMAN GILMORE

2 RICHARDSON: Okay. Given that
3 there are no further witnesses, we
4 will conclude the public hearing
5 and move into the public meeting.
6 We will now begin the public
7 meeting on the previously mentioned
8 bills.

9 Clerk, will you please
10 call the roll to take attendance.
11 Members that are in attendance --
12 pardon me one moment.

13 Okay. Thank you.
14 Clerk, will you please call the
15 roll to take attendance. Members
16 that are in attendance will please
17 indicate that you are present when
18 your name is called.

19 THE CLERK:
20 Councilmember Bass.

21 COUNCILWOMAN BASS:
22 Present.

23 THE CLERK:
24 Councilmember O'Neill.

1 (No response.)

2 THE CLERK:

3 Councilmember Squilla.

4 COUNCILMAN SQUILLA:

5 Present.

6 THE CLERK:

7 Councilmember Phillips.

8 COUNCILMAN PHILLIPS:

9 Present.

10 THE CLERK:

11 Councilmember Landau.

12 (No response.)

13 THE CLERK: Vice-Chair

14 Brooks.

15 (No response.)

16 THE CLERK:

17 Councilmember Gilmore Richardson.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: I am present. Thank
20 you. A quorum of the committee is
21 present.

22 The Chair recognizes
23 Councilmember Squilla for a motion
24 on the amendment to Resolution No.

1 241070.

2 COUNCILMAN SQUILLA:

3 Thank you, Madam Chair.

4 I offer an amendment to
5 Resolution No. 241070. A copy of
6 the amendment has been circulated
7 to all members of the committee. I
8 move that the amendment to
9 Resolution No. 241070 be approved.

10 (Duly seconded.)

11 COUNCILWOMAN GILMORE

12 RICHARDSON: The Chair notes for
13 the record that Councilmember Bass
14 seconds the motion. It has been
15 moved and properly seconded that
16 the amendment to Resolution No.
17 241070 be approved.

18 All those in favor of
19 the motion will signify by stating
20 aye.

21 (Aye.)

22 COUNCILWOMAN GILMORE

23 RICHARDSON: Those opposed?

24 (No response.)

1 COUNCILWOMAN GILMORE

2 RICHARDSON: The ayes have it and
3 the motion carries.

4 The Chair now recognizes
5 Councilmember Squilla for a motion
6 on Resolution No. 241070 as
7 amended.

8 COUNCILMAN SQUILLA:

9 Thank you, Madam Chair.

10 I move that Resolution
11 No. 241070 as amended be reported
12 from this committee with a
13 favorable recommendation.

14 (Duly seconded.)

15 COUNCILWOMAN GILMORE

16 RICHARDSON: It has been moved and
17 properly seconded that Resolution
18 No. 241070 as amended be reported
19 from this committee with a
20 favorable recommendation.

21 All those in favor of
22 the motion will signify by stating
23 aye.

24 (Aye.)

1 COUNCILWOMAN GILMORE

2 RICHARDSON: Those opposed?

3 (No response.)

4 COUNCILWOMAN GILMORE

5 RICHARDSON: The ayes have it and
6 the motion carries. Pardon me one
7 moment.

8 Thank you. It has been
9 moved and properly seconded that
10 Resolution No. 241070 as amended be
11 reported from this committee with a
12 favorable recommendation. All
13 those in favor -- we already voted.
14 Thank you. My apologies. We'll
15 move forward.

16 The Chair now recognizes
17 Councilmember Squilla for a motion
18 on the amendment to Bill No.
19 241056.

20 COUNCILMAN SQUILLA:

21 Thank you, Madam Chair.

22 I offer an amendment to
23 Bill No. 241056. A copy of the
24 amendment has been circulated to

1 all members of the committee. I
2 move that the amendment to Bill No.
3 241056 be approved.

4 (Duly seconded.)

5 COUNCILWOMAN GILMORE

6 RICHARDSON: The Chair notes for
7 the record Councilmember Bass
8 seconds the motion.

9 It has been moved and
10 properly seconded that the
11 amendment to Bill No. 241056 be
12 approved.

13 All those in favor of
14 the motion will signify by stating
15 aye.

16 (Aye.)

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Those opposed?

19 (No response.)

20 COUNCILWOMAN GILMORE

21 RICHARDSON: The ayes have it and
22 the amendment to Bill No. 241056
23 has been approved.

24 The Chair now recognizes

1 Councilman Squilla for a motion on
2 Bill No. 241056 as amended.

3 COUNCILMAN SQUILLA:

4 Thank you, Madam Chair.

5 I move that Bill No.
6 241056 as amended be reported from
7 this committee with a favorable
8 recommendation and further move
9 that the rules of Council be
10 suspended as to permit first
11 reading of this bill at the next
12 session of Council.

13 All those in favor of
14 the motion will signify by stating
15 aye.

16 (Aye.)

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Any opposed?

19 (No response.)

20 COUNCILWOMAN GILMORE

21 RICHARDSON: The ayes have it and
22 the motion carries. Bill No.
23 241056 as amended will be reported
24 from this committee with a

1 favorable recommendation with a
2 request that the rules of Council
3 be suspended to permit first
4 reading at the next session of
5 Council.

6 The Chair recognizes
7 Councilman Squilla for a motion on
8 the amendment to Resolution No.
9 250970.

10 COUNCILMAN SQUILLA:

11 Thank you, Madam Chair.

12 I offer an amendment to
13 Resolution No. 250970. A copy of
14 the amendment has been circulated
15 to all members of the committee. I
16 move that the amendment to
17 Resolution No. 250970 be approved.

18 (Duly seconded.)

19 COUNCILWOMAN GILMORE

20 RICHARDSON: The Chair notes for
21 the record that Councilmember Bass
22 seconds the motion. It has been
23 moved and properly seconded that
24 the amendment to Resolution No.

1 250970 be approved.

2 All those in favor of
3 the motion will signify by stating
4 aye.

5 (Aye.)

6 COUNCILWOMAN GILMORE

7 RICHARDSON: Those opposed?

8 (No response.)

9 COUNCILWOMAN GILMORE

10 RICHARDSON: The ayes have it and
11 the amendment to Resolution No.
12 250970 has been approved.

13 The Chair now recognizes
14 Councilmember Squilla for a motion
15 on Resolution No. 250970 as
16 amended.

17 COUNCILMAN SQUILLA:

18 Thank you, Madam Chair.

19 I move that Resolution
20 No. 250970 as amended be reported
21 from this committee with a
22 favorable recommendation.

23 (Duly seconded.)

24 COUNCILWOMAN GILMORE

1 RICHARDSON: It has been moved and
2 properly seconded that Resolution
3 No. 250970 as amended be reported
4 from this committee with a
5 favorable recommendation.

6 All those in favor of
7 the motion will signify by stating
8 aye.

9 (Aye.)

10 COUNCILWOMAN GILMORE

11 RICHARDSON: Those opposed?

12 (No response.)

13 COUNCILWOMAN GILMORE

14 RICHARDSON: The ayes have it and
15 the motion carries. Resolution No.
16 250970 as amended will be reported
17 from this committee with a
18 favorable recommendation.

19 The Chair now recognizes
20 Councilman Squilla for a motion on
21 the amendment to Bill No. 250651.

22 COUNCILMAN SQUILLA:

23 Thank you, Madam Chair.

24 I offer an amendment to

1 Bill No. 250651. A copy of the
2 amendment is circulated to all
3 members of the committee. I move
4 that the amendment to Bill No.
5 250651 be approved.

6 (Duly seconded.)

7 COUNCILWOMAN GILMORE

8 RICHARDSON: The Chair notes for
9 the record that Councilmember Bass
10 seconds the motion. It has been
11 moved and properly seconded that
12 the amendment to Bill No. 250651 be
13 approved.

14 All those in favor of
15 the motion will signify by stating
16 aye.

17 (Aye.)

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Those opposed?

20 (No response.)

21 COUNCILWOMAN GILMORE

22 RICHARDSON: The ayes have it and
23 the amendment to Bill No. 250651
24 has been approved.

1 The Chair now recognizes
2 Councilman Squilla for a motion on
3 Bill No. 250651 as amended.

4 COUNCILMAN SQUILLA:

5 Thank you, Madam Chair.

6 I move that Bill No.
7 250651 as amended be reported from
8 this committee with a favorable
9 recommendation and further move
10 that the rules of Council be
11 suspended as to permit the first
12 reading of this bill at the next
13 session of Council.

14 (Duly seconded.)

15 COUNCILWOMAN GILMORE

16 RICHARDSON: It has been moved and
17 properly seconded that Bill No.
18 250651 as amended be reported from
19 this committee with a favorable
20 recommendation and further move
21 that the rules of Council be
22 suspended as to permit first
23 reading of this bill at the next
24 session of Council.

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

4 (Aye.)

5 COUNCILWOMAN GILMORE

6 RICHARDSON: Those opposed?

7 (No response.)

8 COUNCILWOMAN GILMORE

9 RICHARDSON: The ayes have it and
10 the motion carries. Bill No.
11 250651 as amended will be reported
12 from this committee with a
13 favorable recommendation with a
14 request that the rules of Council
15 be suspended as to permit first
16 reading at the next session of
17 Council.

18 The Chair now recognizes
19 Councilman Squilla for a motion on
20 the amendment to Bill No. 250950.

21 COUNCILMAN SQUILLA:

22 Thank you, Madam Chair.

23 I offer the amendment to
24 Bill No. 250950. A copy of the

1 amendment is circulated to all
2 members of the committee. I move
3 that the amendment Bill No. 250950
4 be approved.

5 (Duly seconded.)

6 COUNCILWOMAN GILMORE

7 RICHARDSON: The Chair notes for
8 the record that Councilmember Bass
9 seconds the motion. It has been
10 moved and properly seconded that
11 the amendment to Bill No. 250950 be
12 approved.

13 All those in favor of
14 the motion will signify by stating
15 aye.

16 (Aye.)

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Those opposed?

19 (No response.)

20 COUNCILWOMAN GILMORE

21 RICHARDSON: The ayes have it and
22 the amendment to Bill No. 250950
23 has been approved.

24 The Chair now recognizes

1 Councilmember Squilla for a motion
2 on Bill No. 250950 as amended.

3 COUNCILMAN SQUILLA:

4 Thank you, Madam Chair.

5 I move that Bill No.
6 250950 as amended be reported from
7 this committee with your favorable
8 recommendation and further move
9 that the rules of Council be
10 suspended as to permit the first
11 reading of this bill at the next
12 session of Council.

13 (Duly seconded.)

14 COUNCILWOMAN GILMORE

15 RICHARDSON: It has been moved and
16 properly seconded that Bill No.
17 250950 as amended be reported from
18 this committee with a favorable
19 recommendation and further move
20 that the rules of Council be
21 suspended as to permit first
22 reading of this bill at the next
23 session of Council.

24 All those in favor of

1 the motion will signify by stating
2 aye.

3 (Aye.)

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Those opposed?

6 (No response.)

7 COUNCILWOMAN GILMORE

8 RICHARDSON: The ayes have it and
9 the motion carries. Bill No.
10 250950 as amended will be reported
11 from this committee with a
12 favorable recommendation with a
13 request that the rules of Council
14 be suspended as to permit first
15 reading at the next session of
16 Council.

17 There being no further
18 bills or resolutions on the agenda
19 this afternoon, this concludes the
20 business before the Committee on
21 Law and Government today. Thank
22 you very much for your attendance
23 and your participation.

24 (Committee on Law and

1 Government concluded at 2:24 p.m.)

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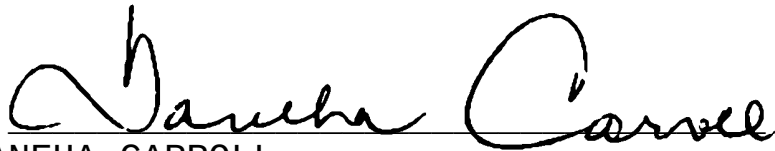
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C E R T I F I C A T I O N

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

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

TANEHA CARROLL
Court Reporter - Notary Public

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