

Joint Committees on Finance & Commerce and Economic Development
September 30, 2020

COUNCIL OF THE CITY OF PHILADELPHIA
JOINT COMMITTEES ON FINANCE & COMMERCE AND ECONOMIC DEVELOPMENT

Remote location using Microsoft® Teams
Wednesday, September 30, 2020
9:30 a.m.

PRESENT:

COUNCILMAN DEREK S. GREEN, CHAIR
COUNCILMAN MARK SQUILLA, CHAIR
COUNCILWOMAN KENDRA BROOKS
COUNCILWOMAN JAMIE GAUTHIER
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILWOMAN HELEN GYM
COUNCILMAN CURTIS JONES, JR.
COUNCILWOMAN MARIA D. QUINONES-SANCHEZ

RESOLUTION: 200336

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2 COUNCILMAN GREEN: Good
3 morning. This is the Joint Committees
4 on Finance and Commerce and Economic
5 Development. My name is Councilmember
6 Derek Green. I'm the Chair of the
7 Finance Committee, joined by my
8 colleague Councilmember Mark Squilla,
9 Chair of the Commerce and Economic
10 Development Committee.

11 I understand that state law
12 currently requires that the following
13 announcement be made at the beginning of
14 every remote public hearing as follows:
15 Due to the current public health
16 emergency, City Council Committees are
17 currently meeting remotely. We're using
18 Microsoft Teams to make these remote
19 hearings possible. Instructions for how
20 the public may view and offer public
21 testimony at public hearings of Council
22 Committees are included in the public
23 hearing notices that are published, in
24 the Daily News, Inquirer and Legal
25 Intelligencer prior to the hearings and

1 can also be found on phlcouncil.com.

2 I note that the hour has come.

3 Mr. Iannuzzi, will you please call the
4 roll to take attendance.

5 Members that are in attendance
6 will please indicate that you are
7 present when your name is called. Also,
8 please say a few brief words when
9 responding so that your image will be
10 displayed on screen when you speak.

11 THE CLERK: Councilmember
12 Kendra Brooks.

13 Councilmember Allan Domb.

14 COUNCILMAN DOMB: Good morning,
15 everyone. Hope everyone has a great day
16 today.

17 THE CLERK: Councilmember Jamie
18 Gauthier.

19 COUNCILMAN SQUILLA: Can't hear
20 Jamie.

21 COUNCILWOMAN GAUTHIER: Sorry.
22 Good morning, everyone. Present.

23 THE CLERK: Councilmember
24 Katherine Gilmore Richardson.

25 COUNCILWOMAN GILMORE

1 RICHARDSON: Good morning. I'm here.

2 Thank you.

3 THE CLERK: Councilmember Helen
4 Gym.

5 COUNCILWOMAN GYM: Good
6 morning, everybody. Good morning,
7 colleagues.

8 THE CLERK: Councilmember
9 Curtis Jones, Jr.

10 COUNCILMAN JONES: Good
11 morning, Mr. Chairman. And in the
12 spirit of civility, how are you.

13 THE CLERK: Councilmember Maria
14 Quinones-Sanchez.

15 COUNCILWOMAN QUINONES-SANCHEZ:
16 Buenos dias. Buenos dias. Buenos dias.

17 THE CLERK: Co-Chair Squilla.

18 COUNCILMAN SQUILLA: Good
19 morning, Mr. Chairman and co-colleagues.

20 THE CLERK: And, Co-Chair
21 Green.

22 COUNCILMAN GREEN: I am
23 present. Thank you, Mr. Iannuzzi. A
24 quorum of the Committees is present and
25 this hearing is now called to order.

1 This is the public hearing of the Joint
2 Committees on Finance & Commerce and
3 Economic Development regarding Bill No.
4 200336.

5 Mr. Iannuzzi, will you please
6 read the title of the resolution.

7 THE CLERK: Resolution No.
8 200336, a Resolution authorizing the
9 Committee on Finance and on Commerce and
10 Economic Development to hold joint
11 hearings regarding Philadelphia's safe,
12 equitable and robust economic recovery
13 from the coronavirus pandemic.

14 COUNCILMAN GREEN: Thank you,
15 Mr. Iannuzzi.

16 Before we begin to hear
17 testimony from the witnesses that we
18 have here today, everyone who has been
19 invited to the meeting to testify should
20 be aware that a public hearing is being
21 recorded. Because a hearing is public,
22 participants and viewers have no
23 reasonable expectation of privacy. By
24 continuing to be in the hearing, you're
25 consenting to be being recorded.

1 I also would like to note that
2 Councilmember Kendra Brooks is also
3 present for this morning's hearing.
4 Additionally, prior to recognizing
5 Members for the questions and comments
6 they have for witnesses, I will note for
7 the record at this time that we will use
8 the chat feature available in Microsoft
9 Teams to allow Members to signify that
10 they wish to be recognized. In order to
11 comply with the Sunshine Act, the chat
12 feature must only be used for this
13 purpose.

14 Before we call the first panel,
15 would my Co-Chair Councilman Squilla
16 like to make any openings comments?

17 (No response.)

18 COUNCILMAN GREEN: Hearing no
19 comments from Councilmember Squilla, I'd
20 just like to say for the purpose of this
21 hearing, this is a continuation of the
22 conversation that we started over the
23 summer. We all know that COVID-19 has
24 been a global pandemic. In addition to
25 it being a global pandemic, it has been

1 an economic crisis that has devastated
2 businesses around the nation, the
3 Commonwealth and in particular, the City
4 of Philadelphia, especially so many of
5 our small businesses on commercial
6 corridors from Washington Lane to
7 Washington Avenue.

8 And so, this hearing is to talk
9 about some of the initiatives that have
10 been taken to address those issues and
11 concerns. I know the Greater
12 Philadelphia Chamber of Commerce has
13 tasked a Recovery Task Force to look at
14 various industries and various
15 subcommittees to talk about how we can
16 not only be on the defensive and try to
17 help support the City of Philadelphia,
18 but also on the offense in trying to
19 look at opportunities to grow the City.

20 In addition, our Community
21 Development Financial Institutions have
22 taken a lot of work and taken a lot of
23 resources to try to help small
24 businesses, especially those
25 neighborhood commercial businesses that

1 we talked about. And we'll hear from
2 organizations that have been doing a
3 yeoman's job to address and help small
4 businesses.

5 And then finally, we'll also
6 hear from our Commerce Department as
7 well as from PIDC about initiatives that
8 they've been doing regarding this issue.
9 I do have a concern that as we go into
10 the fall months when we have less
11 daylight, how will we continue to grow
12 our economy in spite of COVID, which has
13 been just a catastrophe in so many
14 aspects.

15 And the goal of this
16 conversation is to see what additional
17 steps that we can take as a City and
18 continue to move forward in all facets
19 and capacities that we can to enhance
20 and support our business community,
21 especially our neighboring small
22 businesses that have been critically
23 impacted by this pandemic.

24 With that, Mr. Iannuzzi, will
25 you please call the first panel of

1 witnesses we have to testify this
2 morning.

3 THE CLERK: James Burnett,
4 Executive Director at WPFSI, Dan
5 Betancourt, President and CEO of
6 Community First Fund.

7 COUNCILMAN GREEN: Thank you,
8 Mr. Iannuzzi. If both of the witnesses
9 can state your names for the record and
10 then proceed with your testimony.

11 MR. BURNETT: Yes, Councilman
12 Chairman Green. Jim Burnett, Executive
13 Director for West Philadelphia Financial
14 Services Institution.

15 MR. BETANCOURT: And Dan
16 Betancourt, President of the Community
17 First Fund.

18 MR. BURNETT: Again good
19 morning, Chairman Green, Chairman
20 Squilla, Councilmembers. Thank you for
21 the opportunity to share with you the
22 impact of the COVID-19 Relief Statewide
23 Small Business Assistance program.

24 Early this spring, 17
25 Pennsylvania-based CDFIs agreed to

1 collaborate to help small businesses
2 across Pennsylvania impacted by
3 COVID-19. Through the support of the
4 Senate, Democratic Caucus, Governor
5 Wolf, the Pennsylvania CDFI Network
6 received \$225 million in June to make
7 grants from \$5,000 to \$50,000.

8 In order to create a fair and
9 transparent process, the Network focused
10 on industries and businesses that were
11 most severely impacted by the shutdown.
12 Those businesses included restaurants,
13 barber shops, salons, day cares, event
14 spaces and others. We had additional
15 preferences for women, low-income
16 communities, low-income owners and
17 commercial corridors.

18 Finally and most importantly,
19 the state agreed to allocate half or
20 \$100 million to historically
21 disadvantaged businesses, which included
22 African-American, Hispanic, Asian,
23 Native American and Pacific Islanders.
24 The CDFIs have been around for 30 years.
25 Philadelphia has a luxury of being the

1 home to 11 CDFIs that range from large,
2 the United Bank of Philadelphia and PIDC
3 to midsize, FINANTA, the Enterprise
4 Center, to small, Entrepreneur Works
5 Neighborhood Promise Fund. Though it
6 was not the first time we worked
7 together, it was the first time at this
8 scale.

9 Each CDFI provided resources
10 including capital, staff and other
11 assets. PIDC led the communications
12 effort for the group. The Reinvestment
13 Fund provided support to make sure that
14 our assumptions and our systems were
15 fair. Three of our smallest CDFI
16 leaders are part of the six-member
17 Executive Committee and all of the CDFIs
18 opened their doors to small businesses
19 to help with the submission of
20 applications.

21 The Network assisted over
22 10,000 Philadelphia businesses apply for
23 \$198 million. In our first round, we
24 approved 1124 businesses for just over
25 \$20 million. In our second round which

1 will begin next week, we anticipate
2 funding another 1200 businesses for over
3 \$21 million. Last week Mayor Jim Kenney
4 awarded the network 20 million to focus
5 on Philadelphia. This will allow the
6 network to fund an additional 1,000
7 businesses.

8 In order to expedite the
9 distribution of funds to the small
10 businesses, the Network will utilize its
11 existing application and will only fund
12 businesses that did not receive a grant
13 under the PA state program. We are
14 grateful for the City's support in
15 driving more dollars to small businesses
16 severely impacted by COVID-19. Thank
17 you.

18 MR. BETANCOURT: This is Dan
19 Betancourt, President of the PA CDFI
20 Network and also of Community First
21 Fund. What I want to share with you is
22 what we all know is that the federal
23 stimulus dollars did not get to Black
24 and Brown businesses. And so, the PA
25 CDFI Network approached the Governor and

1 the State Legislature, particularly with
2 help from Senator Hughes because we knew
3 that there was \$4 billion in federal
4 dollars sitting there not being used for
5 Black and Brown businesses.

6 And just prior to this, we know
7 what happened with PPP dollars from the
8 SBA. They did not get to Black and
9 Brown businesses so we were dismayed by
10 what happened and came together as a
11 coalition as Jim described. So we are
12 grateful that Philadelphia City Council
13 and the Mayor awarded \$20 million to the
14 Network to do another round in
15 Philadelphia, another round of about \$20
16 million.

17 So as Jim said, the first was
18 20, the second was 20, those were state
19 dollars, and this third round is City
20 CARES dollars. After those three rounds
21 of about \$60 million, we know that
22 there's going to be about 160 million
23 left. One of our concerns is that after
24 those three rounds, there's going to be
25 about 7,000 Black and Brown and Main

1 Street businesses who will not be
2 funded.

3 And so, even if we want to fund
4 on a two-to-one basis which is what a
5 lot of counties did nearby, we would
6 have to fund another 70 million of 3500
7 businesses just to get to some level of
8 par with the other counties. Some of
9 the counties around Philadelphia have
10 used up to a third of their dollars, a
11 quarter to a third, specifically for
12 businesses in their community.

13 Berks County, for example, got
14 a \$40 million allocation and they
15 provided about \$10 million to small
16 businesses. York County got about 40
17 and they provided 15 million. Lancaster
18 County got 100 million. They provided
19 35 million to small businesses and it
20 goes on like that across the state. Jim
21 and I are working with Allegheny County
22 to ask them to also put CARES dollars
23 into small business.

24 Again, we're here today to
25 thank you. We appreciate the

1 partnership. It's going to be a
2 significant amount of support. We're
3 going to help this next level of
4 business owners, about 1,000 of them.
5 We thank you for accepting the program
6 we have put together. We have, as I
7 said, 160 million sitting there and
8 they're all ranked and we're just going
9 to fund the next traunch and we also
10 invite you -- there's philanthropy out
11 there, dollars beyond CARES that you're
12 aware of. Please work with us.

13 We know that there may be other
14 dollars. But in the end, we ultimately
15 just want to thank you. We want to
16 thank Councilman Green and the other
17 Councilmembers on here and the Mayor for
18 the 20 million. And we encourage you to
19 consider other CARES money and other
20 sources to try to fund that 160 million
21 to 7,000 Black and Brown businesses
22 across Philadelphia. We thank you so
23 much.

24 COUNCILMAN GREEN: Thank you,
25 Jim and Dan. And I know you have

1 another appointment at 10:15, so I want
2 to ask my colleagues to be somewhat
3 brief and I will try to do the same.
4 But I just want to give a little
5 perspective on the work that both of you
6 have been doing from the very beginning.

7 From the beginning of COVID-19,
8 this body was very creative in doing
9 that \$85 million transfer ordinance and
10 that was very supportive. And out of
11 that \$85 million, we're able to provide
12 as a City about 7 million in General
13 Fund dollars to the City's PHL COVID
14 Grant and Loan Fund. And this was one
15 of the first initiatives like this in
16 the country. This actually predated the
17 Payroll Protection Program.

18 I know both of you were
19 involved in that initiative talking with
20 both our Commerce Director Sylvie
21 Gallier Howard as well as Anne Bovaird
22 Nevins from PIDC and then you had the
23 state program, and then that led to the
24 initiative you just talked about. And I
25 think through your continued advocacy

1 through each step of those programs has
2 allowed us to get to this point.

3 My question to both of you --
4 and you also made advocacy to
5 Congressman Dwight Evans because
6 initially, even with the Payroll
7 Protection Program, CDFIs like West
8 Philadelphia Financial Service
9 Institution and FINANTA were not really
10 part of that initiative and you provided
11 advocacy on that regard at the federal
12 level. But as you all know in that
13 initial program that the City stood up,
14 we had about 7200 applications that
15 reflected about \$146 million. And
16 although the City put in 7 and some of
17 the people I talked about earlier were
18 able to raise a number of dollars, I
19 think they also got up to close to
20 \$14 million. That's a significant
21 difference of 14 million and 146 million
22 in requests.

23 So can you give some
24 perspective on type of businesses that
25 would benefit from this new traunch of

1 \$20 million that will help augment the
2 state program? And how can we best as
3 members of Council get information out
4 to small business owners, especially our
5 neighbor commercial corridors that
6 desperately need assistance?

7 MR. BURNETT: Sure. I can
8 start with majority of the applications
9 that came in were from restaurants and
10 personal care businesses, so that's your
11 barber shops, your salon owners, your
12 naileries, and they represented almost
13 50 percent of our applications, so those
14 are your corridor-based businesses. And
15 so, those are the ones that probably are
16 going to get the majority of these
17 dollars.

18 That being said, there are all
19 other industries, event planners, day
20 cares and other types of industries that
21 will benefit from the grant dollars that
22 you have awarded us. I also want to
23 point out that some of the challenges of
24 all of these businesses, in particular
25 the applicants that were smaller in that

1 \$50,000 revenue range, is technology.

2 Most of the problems that we
3 had with applications was people not
4 being able to submit the documents that
5 were necessary, and that was primarily
6 because they didn't either have a tablet
7 or a computer or a scanning machine or a
8 copier. And if they did have a scanning
9 machine or a copier, they weren't able
10 to scan more than one piece of paper at
11 a time. And if you're trying to copy
12 your tax returns and you got 12 or 13
13 pages, you just can't do it. And
14 unfortunately, it just created more
15 time.

16 Now, the benefits of that is we
17 had multiple rounds. And because we had
18 multiple rounds, this wasn't a
19 first-come, first-served process. Most
20 of those people were able to get their
21 applications in the second round. But I
22 think as we look forward in terms of
23 partnering, we really need to look at
24 how do we help these small businesses
25 improve their technology use to get them

1 closer to this 21st century business
2 types.

3 COUNCILMAN GREEN: So just
4 follow-up on that and if Council
5 colleagues have questions, please
6 indicate in the chat feature. I see
7 Councilmember Jones. And so, I'll ask a
8 question before we come into
9 Councilmember Jones. I see also
10 Councilmember Gauthier and Councilmember
11 Maria Quinones-Sanchez.

12 And so, you're working with
13 various counties around the
14 Commonwealth. You mentioned Allegheny
15 County, Berks County. I know Montgomery
16 County recently allocated \$10 million
17 for small businesses in their county
18 using their Federal CARES dollar. So
19 the Administration put in \$20 million to
20 augment this program. So I think you
21 said a number. I just want to make sure
22 you state for the record, what's the
23 amount Philadelphia should put in to be
24 comparable with other counties in the
25 Commonwealth in reference to the amount

1 of CARES dollars they put in to help
2 small businesses?

3 MR. BETANCOURT: What I've
4 seen, it's a range of one-to-one and
5 two-to-one. What I mean by that is, for
6 example, in your county we just closed a
7 round about 16, 17 million in dollars in
8 small business applied and they
9 allocated about 12, so that's almost a
10 one-to-one. In Berks County, it's a
11 similar story. We had about 7 or 8
12 million and they allocated 6 million.

13 And so, what we thought a good
14 rule of thumb is to try to fund at least
15 a two-to-one. And since after those two
16 rounds we're going to have 160 million
17 left, a good rule of thumb would be
18 maybe to try to do \$70 or \$80 million.
19 Of course, you've already allocated 20
20 of that 70 to 80, so it's something to
21 consider.

22 COUNCILMAN GREEN: Thank you,
23 Dan.

24 We will now go to Councilwoman
25 Gauthier.

1 COUNCILWOMAN GAUTHIER: Thank
2 you both for your testimony.

3 COUNCILMAN GREEN: Councilwoman
4 Gauthier, I'm sorry. Councilmember
5 Jones did raise his hand first.

6 COUNCILWOMAN GAUTHIER: Okay.

7 COUNCILMAN GREEN: So I like to
8 acknowledge my elders. So Councilmember
9 Jones, then Councilmember Gauthier and
10 then Quinones-Sanchez, in that order.

11 COUNCILMAN JONES: So much for
12 civility. See, that debate last night.

13 COUNCILMAN GREEN: I'm
14 acknowledging my elders.

15 COUNCILMAN JONES: All right.
16 Listen, first and foremost I want to
17 thank you and your team. I'm going to
18 take a step back to the night of the
19 unfortunate sacking of the mall at 52nd
20 and Jefferson, which you are an intricate
21 part of. But I remember talking to you
22 that night and how steadfast you were
23 about holding your ground, standing your
24 ground and fighting for those businesses
25 there. That was echoed aftermath with

1 all of the relief that you were able to
2 give those individual businesses and now
3 reporting on the relief efforts for
4 financial assistance to businesses that
5 often don't come with the big accounting
6 firms providing them technical
7 assistance.

8 So for you to package those
9 kinds of loans for businesses that have
10 to balance walking and chewing gum,
11 building airplanes while they fly it,
12 kudos to you --

13 MR. BURNETT: Thank you.

14 COUNCILMAN JONES: -- and thank
15 you for making sure that those dollars
16 went to the appropriate parties. I also
17 want to say that in this regard but for
18 you, many of my members represent
19 commercial corridors that have not
20 reopened, businesses that are still
21 closed and many reasons are cited in
22 some of the technical assistance that
23 you provide, can that be expanded. One
24 of the things that we found out was a
25 lot of small businesses were

1 underinsured, that they had the bare
2 minimum amount of insurance in order to
3 say that they had insurance to meet loan
4 covenants to be able to deal with
5 slip-and-falls, but nothing that dealt
6 with business interruption for things
7 like pandemics and looting.

8 So is there a component of what
9 you're doing that can be enhanced to
10 provide more of that technical
11 assistance so that more businesses are
12 eligible? I sit on the Executive
13 Committee at PIDC, so I applaud our
14 approvals. But I also find that we need
15 to learn more from our denials and
16 figure out how we can get more people
17 eligible.

18 MR. BURNETT: Yes, Councilman,
19 and thank you for your recognition. I
20 appreciate it. There's definitely
21 things that you can do. I think the
22 technical assistance is really
23 important. I think one of the things
24 that you mentioned as it relates to the
25 insurance, we have business owners who

1 have identified an asset essentially.
2 Those businesses that they have and
3 those assets that they now have, they
4 want to grow those assets so they really
5 spend a lot of time figuring out how
6 they can grow the assets, first
7 identifying it and then growing it.

8 I think we need to also spend
9 time on how do we protect those assets
10 and we haven't done a whole lot of that
11 in the past. So that would include
12 insurance, that would include making
13 sure we have the right relationships.
14 And so, there's a lot of other things
15 that we can do. But the technical
16 assistance in teaching, that is what's
17 really going to be important. And quite
18 frankly, what it comes down to is
19 dollars.

20 There's a lot of very good
21 technical assistance providers in the
22 City of Philadelphia. A lot of us do it
23 for free. I know our organization does
24 a lot of it for free, but we can do more
25 if we had some additional resources.

1 COUNCILMAN JONES: And I want
2 to recognize my colleagues,
3 Mr. Chairman, who on the day of and the
4 day after some of that looting were out
5 there on the front line. Kathy Gilmore
6 Richardson wanted to go out, me and her
7 by ourselves, and that wasn't going to
8 happen. You mentioned respecting your
9 elders. She did not respect her elders,
10 wanted me to go with her along with
11 Member Gauthier. They're fireballs.

12 Listen, you know, we
13 experienced a lot, the 72 hours' worth
14 of uncertainty. But I have to tip my
15 hat to my colleagues who were fearless
16 in joining you out there on the front
17 line. And so, we're in this together.
18 I'm glad the Chairman has had this
19 hearing. And let us know what we can do
20 to help.

21 Thank you, Mr. Chairman.

22 COUNCILMAN GREEN: Thank you,
23 Councilmember Jones.

24 And I recall Councilmembers
25 Gauthier and Councilmember Katherine

1 Gilmore Richardson who was wearing blue
2 and she was joined by her members of
3 Zeta Phi Beta and Phi Beta Sigma, so I
4 will go mob them for their advocacy that
5 day.

6 Next we have Councilmember
7 Gauthier.

8 COUNCILWOMAN GAUTHIER: Thank
9 you, Mr. Chair.

10 I want to thank you both for
11 your testimony and for the work that
12 you're doing. I was so excited to know
13 that we were embarking on this program
14 and that we would have trusted partners
15 like CDFIs who really have the
16 credibility and the knowledge to reach
17 deep into our neighborhoods to get our
18 small businesses the resources that they
19 deserve during this time, so thank you
20 so much.

21 One thing that troubled me when
22 I first heard about this program were
23 some of the requirements around or the
24 restrictions around serving business
25 owners who have certain criminal

1 backgrounds. There are many people for
2 whom entrepreneurship is one of the only
3 paths that they can take given their
4 background. And so, it felt to me that
5 we might be blocking a lot of folks out
6 who are business owners in our
7 neighborhoods who have been through the
8 criminal justice system.

9 And so, I wanted you to talk a
10 little bit about how that's going. Is
11 it your sense that that's an impediment
12 to us serving business owners,
13 particularly on our neighborhood
14 commercial corridors? And can you also
15 remind us of some of those restrictions?

16 MR. BURNETT: Sure. We started
17 out utilizing the SBA policy for
18 criminal background checks. And one of
19 the benefits of being in a great
20 community with a huge network and a good
21 relationship with the Commerce
22 Department and others is that we were
23 contacted by the Commerce Department and
24 representatives from -- I can't remember
25 the legal entity that they had, but they

1 actually sued the SBA to reduce the time
2 frame and the felonies that would be
3 ineligible to participate.

4 So when we first started in the
5 grant program, and this is literally
6 happening within a week or two of the
7 start of the program, is we started with
8 five years. If you had a felony, a
9 financial felony for five years, you
10 would not be able to participate. And
11 if we had additional -- if you had other
12 crimes, it was I believe three years.
13 But after going through these
14 conversations with this legal group, and
15 it was a public legal group or nonprofit
16 legal group that handles this stuff, and
17 I just can't remember the name of them
18 at the moment, but they helped us come
19 up with a policy that reflected the new
20 SBA policy, and that reduced it to one
21 year of financial crimes.

22 So if you were on parole, you
23 were still eligible for the program. If
24 you were on probation, you were still
25 eligible for the program. So we don't

1 have the numbers as of right now because
2 even though it was a question of have
3 you ever had that, we just haven't
4 pulled that data yet. So I couldn't
5 tell you how many actually applied. We
6 can probably go back and get that
7 information later.

8 COUNCILWOMAN GAUTHIER: Thank
9 you. I'm glad to know that there were
10 changes in that area that lessened some
11 of those restrictions. And I do think
12 it's something that we should keep an
13 eye on as we move forward, just given
14 the reality of what's going on in our
15 neighborhoods.

16 MS. BURNETT: Agree.

17 COUNCILWOMAN GAUTHIER: Thank
18 you, Mr. Chair.

19 COUNCILMAN GREEN: Thank you,
20 Councilmember Gauthier.

21 Now, we'll now have
22 Councilmember Maria Quinones-Sanchez.

23 COUNCILWOMAN QUINONES-SANCHEZ:
24 Thank you, Mr. Chair. And I won't
25 prolong it. I want to respect and honor

1 the clock and the time that our partners
2 have given us.

3 I just want to echo some of the
4 comments and some of the sentiments.
5 I've always been a fan of us figuring
6 out how to better collaborate,
7 coordinate with our CDFIs. And I want
8 to thank Sylvie Gallier Howard at the
9 Commerce Department. When we did our
10 first initiative, I was a strong
11 advocate that we figure out a way of
12 doing this.

13 I want us to begin to look at
14 lessons learned about who qualify, who
15 didn't and really help inform what
16 technical assistance program would look
17 like, particularly for our commercial
18 corridors. Just last night, I was
19 having a conversation with an
20 independent contractor. He's a barber.
21 We talked a little bit about the need
22 for them to understand the filings of
23 their 1099s, independent contractors,
24 all of the things that some of his
25 partners and people in the business --

1 he said to me, he knew a dozen barbers
2 who left and are working for FedEx or
3 Amazon. They just didn't know how to
4 navigate because we made them just close
5 up shop. So we really want to figure
6 out how this crisis creates an
7 opportunity for us to better prepare
8 technical assistance for our commercial
9 corridor workers, how they can provide
10 technical assistance and really do a
11 campaign with our community accountants.

12 This is my biggest, biggest
13 struggle in the community. I'm facing
14 this now with the bodegas and others,
15 this need to hide revenue and really not
16 project out their income. It caused
17 them not to be able to show where they
18 have losses, if they legitimately have
19 losses, even though many of them did not
20 close up during this period.

21 So as part of this -- and thank
22 you, Mr. Chair, for doing this.

23 As part of this, let us not
24 waste this opportunity to come out with
25 some really clear-cut these are the

1 people we weren't able to help, this is
2 the reason why, how do we re-align our
3 programming to really hone in on those
4 gaps and then use our partners in the
5 Chambers, the Ethnic Chambers and others
6 to meet that need. And I'm going to be
7 really looking for that for next year as
8 the Commerce Department, as we pivot,
9 and some of the commercial corridors
10 pivot, I want it to be really aligned
11 with the experience.

12 You all have a list. People
13 applied. They didn't get funded. We
14 know who they are. We know where they
15 are. And even though we weren't able to
16 help them now, it doesn't mean we can't
17 go back to them and provide that kind of
18 technical assistance for the future.

19 So I want to honor the clock to
20 the gentlemen. I really want to thank
21 you. I think the work and your fresh
22 eyes on this and the fact that you knew
23 the people on the ground really added to
24 its success and it's greatly
25 appreciated. And I hope in the future

1 we value what you bring through your
2 microlens through all of your things in
3 the rebuilding of Philadelphia and
4 rebuilding a more equitable
5 Philadelphia.

6 Thank you, gentlemen. I look
7 forward to that work. I look forward to
8 you guys really giving us (inaudible)
9 that really outlines things so we can
10 work with our Chamber of Commerce to
11 meet those needs. Thank you.

12 Thank you, Mr. Chair.

13 COUNCILMAN GREEN: Thank you,
14 Councilmember Sanchez.

15 Councilmember Jones, if you can
16 put your yourself on mute.

17 I know Councilmember Gilmore
18 Richardson has a quick point of
19 clarification.

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Thank you, Mr. Chair.

22 Mr. Burnett and Mr. Betancourt,
23 I just wanted to say thank you all so
24 much for the work that you've been
25 doing. It's been a pleasure to work

1 with you on the ground and for you
2 helping small businesses that we have
3 connected you with through the programs
4 we've had via Zoom, the many Zoom
5 meetings we've had.

6 I just want to ask a quick
7 point of clarification. If Philadelphia
8 County was in par with the resource
9 allocation happening in other counties
10 across the Commonwealth, we should be
11 allocating an additional 50 to 60
12 million; is that correct? I just wanted
13 to get that point on the record.

14 MR. BETANCOURT: Yes. We've
15 already allocated 20. So to get to that
16 70 or 80, you're absolutely correct.

17 COUNCILWOMAN GILMORE
18 RICHARDSON: Okay. I just wanted that
19 point of clarification to be on the
20 record, and also echo the sentiments of
21 my colleagues relative to providing
22 technical assistance to all of our
23 businesses. I've heard from a number of
24 hair salons in my community who talked
25 about needing that technical assistance

1 throughout this process, and we were
2 able to help some of them, right,
3 particularly through the City process.
4 But we want to ensure that we can help
5 as many people as possible. So thank
6 you very much for your work.

7 And thank you, Mr. Chair.

8 COUNCILMAN GREEN: Thank you,
9 Councilmember Gilmore Richardson. I
10 want to thank my colleagues for their
11 questions.

12 And also thank you both,
13 Mr. Burnett, Mr. Betancourt, for the
14 work you're doing and the continued
15 advocacy that we need to provide. We
16 know that we need another \$60 million
17 from the City of Philadelphia to be on
18 par with other counties, and we know
19 there's a vast need even with that
20 additional \$60 million and we're working
21 and waiting to hear information from our
22 Finance Director Rob Dubow about the
23 available Federal CARES dollars that
24 have not been allocated because that
25 number keeps changing and that number

1 must be spent by the end of December of
2 this year. We know we have a lot of
3 businesses even if we were able to
4 provide another \$60 million, that still
5 will not get the support they need.

6 So thank you for all the work
7 you've been doing on behalf of the
8 businesses in the City of Philadelphia
9 and throughout the Commonwealth. Thank
10 you.

11 With that, Mr. Iannuzzi, can
12 you call the next panel.

13 THE CLERK: Will Carter, Vice-
14 president of Local Government Affairs
15 for the Greater Philadelphia Chamber of
16 Commerce, Claire Marrazzo Greenwood,
17 Executive Director of CEO Council for
18 Growth.

19 COUNCILMAN GREEN: Thank you,
20 Mr. Iannuzzi.

21 If both witnesses can state
22 their names for the record and then
23 proceed with their testimony.

24 MR. CARTER: All right.
25 Councilman, can you hear me?

1 COUNCILMAN GREEN: We can hear
2 you.

3 MR. CARTER: Okay. Great.
4 William Carter, Vice-president of Local
5 Government Affairs for the Chamber of
6 Commerce of the Greater Philadelphia.

7 MS. GREENWOOD: Good morning,
8 Mr. Chairman and Councilmembers. Claire
9 Greenwood, Executive Director of the
10 Chambers CEO Council for Growth.

11 MR. CARTER: So I will go ahead
12 and start. Good morning, Councilpersons
13 Green, Squilla and members of the Joint
14 Committees on Commerce and Economic
15 Development and Finance. I'm William
16 Carter, Vice-president of Local
17 Government Affairs for the Chamber of
18 Commerce for Greater Philadelphia. I'm
19 joined by my colleague who you just
20 heard, Claire Marazzo Greenwood, who is
21 Director of the Chamber CEO Council for
22 Growth and Lead Coordinator of the
23 Philadelphia Regional Recharge and
24 Recovery Task Force.

25 As we all are aware, the global

1 pandemic impacted the lives and
2 livelihoods of individuals across the
3 world, nation and region. Thanks to the
4 tremendous efforts of the City
5 Administration, City Council, civil
6 service workers, our healthcare systems,
7 front line workers and the philanthropic
8 community, our City has been able to
9 maintain a reasonable chance to recover
10 from this unprecedented crisis.

11 City Council's continued work
12 in this regard is invaluable and
13 hearings such as this not only help to
14 inform about recovery efforts, but also
15 help to serve to ensure the cohesiveness
16 in all efforts. And I know you guys are
17 busy. I follow you on social media.
18 You're not only on Zoom, but you're on
19 zoom. You're back and forth across the
20 City, helping those residents and
21 businesses and people and places in
22 need. And I just wanted to let you know
23 personally that is much appreciated.

24 As you also are aware, the
25 growth and productivity and valuability

1 of our business and civic communities,
2 particularly our small and minority-
3 owned enterprises have been greatly
4 affected over the past several months.
5 In an effort to reverse these effects,
6 the Chamber of Commerce for Greater
7 Philadelphia and its regional CEO
8 Council for Growth along with the City
9 and County governments, participants and
10 nonprofit cohorts initiated a public-
11 private collaboration with commitments
12 from 160 leaders to devise and present
13 and implement solutions for this crisis
14 in a unified voice as the Philadelphia
15 Regional Recharge and Recovery Task
16 Force.

17 The Task Force members convened
18 in June and July to discuss how to move
19 an inclusive recovery forward and to
20 develop a vision for our regional
21 recovery with the goal to both mitigate
22 our current economic emergency and
23 strengthen the region for a prosperous,
24 equitable future. All of this work was
25 done through a lens of diversity, equity

1 and inclusion throughout the process to
2 ensure that the recommendations benefit
3 all citizens and to help ensure outcomes
4 consistent with the Chambers' equity
5 pledge.

6 Through its recommendations and
7 with these collaborations, we believe we
8 were able to fund and build capacity to
9 ensure success, defend our reasonable
10 market share and even attain greater
11 market share from other regions across
12 several sectors. It should be noted
13 that this report is a plan for reopening
14 but a shared effort to stabilize,
15 energize and prepare a greater
16 Philadelphia for the future.

17 Having worked in City Council
18 for 16 years and with the insights I
19 have now advocating on behalf of the
20 business community, I'm certain that
21 collaborations like this Task Force are
22 necessary for Philadelphia's future
23 economic success. And with that, I'm
24 going to segue to Claire Marrazzo
25 Greenwood for further insights.

1 MS. GREENWOOD: Good morning.

2 Again, as I introduced myself, Claire
3 Greenwood. Maybe to add to Will's
4 comments, what emerged from the
5 stakeholder process of about 160 folks
6 over a five- to six-week period was a
7 clear vision for who we want to be as a
8 community, that really sort of looked
9 like a set of five aspirations with a
10 potential to support our region's
11 recovery but also differentiate
12 ourselves.

13 I believe I heard Chairman
14 Green earlier mention the idea that we
15 wanted to think about both where we
16 should be on the defense and to defend
17 our core and to be focused on our
18 community, but also where we could be on
19 the offense and to potentially take
20 opportunity that we may not recognize in
21 a different environment, this set of
22 aspirations sort of imagines the
23 Philadelphia region that's a new model,
24 a national model for how to learn
25 apprentice and work in the jobs of the

1 future, a place known for investing in
2 and growing small, local and Black and
3 Brown businesses, a digital community
4 with increased digital literacy,
5 technology and Internet use. I did hear
6 that in the previous panel's testimony,
7 how critical that is for businesses in
8 our community and certainly in the
9 neighborhood corridors.

10 The healthiest and most livable
11 community in the Northeast and clearly
12 the public health crisis is front and
13 center right now and is a critical
14 element to, as Will said, getting to a
15 point of the elements of recovery
16 strategy. And the last and just as a
17 point of focus, the group really felt
18 like the opportunity particularly to be
19 on an offense is as a global center for
20 cell and gene therapy.

21 The core to achieving these
22 aspirations are a set of short-term
23 actions and our ability to focus right
24 now and really work collaboratively
25 across government, private sector

1 industries to collectively work towards
2 a handful of things and see progress
3 towards our short-term goals. So I
4 think Will mentioned we released a week
5 and a half ago that sort of first-phased
6 work, this first six items of focus in
7 the short-term action and they're really
8 around three concepts.

9 The first we view as sort of
10 table stakes for future economic
11 recovery in prioritizing regional health
12 and safety through coordinated and
13 equitable testing, contact tracing, the
14 communication around the public health
15 crisis and certainly operating
16 standards. The second area is really
17 focused on creating opportunities for
18 displaced workers and being intentional
19 to commit to diversifying the workforce.
20 And the last is really how we think
21 about in the short-term getting on a
22 path to bolster support for Black, Brown
23 and local businesses.

24 So, Will, I think if you want
25 to add anything about the important

1 advocacy items that we're working on
2 right now against those top six actions
3 and then I'm sure we can take questions
4 from the Committee.

5 MR. CARTER: Certainly. The
6 conversations that we have been having
7 since the announcement have really
8 focused on our inclusive growth
9 strategy, working with cohorts to
10 upskill individuals in every possible
11 new economy job across the spectrum and
12 for current jobs that haven't gone away.

13 Obviously, we know that a lot
14 of individuals don't go to four-year
15 colleges or don't go on to any type of
16 graduate degree, but have skills and
17 have the ability to work and maintain a
18 family-sustaining wage and we want to
19 make sure that we're more intentional,
20 and I need to say more intentional,
21 about doing it.

22 Prior to my joining the
23 Chamber, the Roadmap for Growth was in
24 effect and most of you guys are familiar
25 with that, which was about making sure

1 that I guess the narrative right now of
2 a tale of two cities is evaporated and
3 we're more intentional about being in
4 neighborhoods and supporting our
5 entrepreneurs in those neighborhoods and
6 along commercial corridors. And that is
7 what the Chamber is walking in terms of
8 our equity pledge and it's important
9 that we are walking that talk.

10 So we are providing more
11 resources and being more intentional
12 about helping to upskill individuals
13 into the current jobs in the current
14 economy and we're also putting more
15 supports behind minority, small, Black
16 and Brown businesses, which it was
17 mentioned earlier some of the problems
18 that they had, a lot of businesses, not
19 just Black and Brown, but small
20 businesses have in getting the relief
21 that they needed for recovery from the
22 federal and state government and local
23 government was due to lack of
24 infrastructure and technical services.

25 And so, we are being even more

1 intentional helping to provide those
2 supports in those areas to make sure
3 that they're shored up. And so, if
4 there is a future emergency, that
5 they're straight. But if there's not a
6 future emergency, they're more
7 foundational to growth. And so, that's
8 what we have been working on. And we'll
9 continue to work on with Councilmembers,
10 some of the Councilmembers on this call
11 and other stakeholders throughout the
12 City. So with that, we'll take
13 questions.

14 COUNCILMAN GREEN: All right.
15 Thank you both for your testimony. I
16 wanted to touch base with some of the
17 aspirations that you talked about. In
18 particular, I know you at the Chamber
19 and the Council of Growth have been
20 working with McKinsey, which is a large
21 and national management consulting firm.
22 I think in the very beginning of this
23 pandemic, they defined the pandemic from
24 a five-stage perspective. The first
25 being resolve, resilience, return,

1 reimagination and reform.

2 And when I think about that
3 five-stage perspective, it reminds me of
4 someone on a day like today, we did not
5 have COVID, who was walking down Broad
6 Street at 12 o'clock and rushing to a
7 meeting and they missed something and
8 they tripped and fell and all their
9 papers scattered all over Broad Street.
10 And so, for the next few moments they're
11 trying to figure out what just happened.
12 And that kind of reminds me of what
13 happened with COVID. It just came out
14 of nowhere and then we had to figure out
15 what is going on. And that's kind of
16 the resolve phase.

17 The next phase is resilience
18 where you now realize, okay, I tripped
19 and fell, I'm on Broad Street, I'm okay,
20 there's no cars coming around, let me
21 try to find my papers and let me get
22 that stuff together, I may have scuffed
23 my shoes or my knee or my heels, but let
24 me kind of get myself together from what
25 just happened, which is how we started

1 moving out of COVID and trying to figure
2 out how do we deal with this.

3 And then the next phase is
4 return. I'm trying to get back to where
5 we were or where I was before I tripped
6 and fell and got my heels caught in the
7 sidewalk or I tripped or messed up my
8 Oxfords. That's the return. And now,
9 we as a nation are trying to get back to
10 where we were prior to COVID.

11 And I think the private sector
12 and the public sector will spend a lot
13 of time on that resolve, resilience and
14 return. But I want to take a little
15 moment to talk about the last two, which
16 is reimagination and reform. And we're
17 able to use and have conversations like
18 this because of technology and use
19 platforms like Microsoft Teams or Zoom
20 or WebEx. And in your Recharge or
21 Recovery Task Force, you have these
22 aspirations.

23 And one aspiration you're
24 talking about, becoming a national model
25 as Philadelphia being a place for small

1 Black and Brown and locally-owned
2 businesses to grow and thrive. And that
3 goes back to what Ms. Greenwood talked
4 about, being on the offense and what I
5 talked about in my initial conversation.
6 So can you give a little detail on that
7 aspiration? How are we going to have
8 Chamber members help to grow small Black
9 and Brown and locally-owned businesses
10 and allow the City of Philadelphia to
11 become a national model for this type of
12 investment that can really put
13 Philadelphia on the offense?

14 And then also your other point
15 and aspirations in reference to
16 workforce. We know we have a 26 percent
17 poverty rate. We have a number of
18 people that need jobs and we have a
19 number of jobs that are available, but
20 they don't have the resources to get the
21 skills to access those jobs.

22 So when you talk about being a
23 national model in reference to
24 workforce, how are you going to do those
25 things and give us some perspective on

1 what are your action steps on the
2 workforce perspective as well as making
3 Philadelphia a place that's going to be
4 known for growing and investing in small
5 Black, Brown and locally-owned
6 businesses?

7 MR. CARTER: Certainly. I'll
8 jump in first and then I'll let Claire
9 follow. First of all, there's a number
10 of ways that this can be achieved. But
11 the primary way we've been talking about
12 in terms of short-term goals is to go
13 through the procurement process with
14 many of our large institutions and be
15 more intentional once again about
16 selecting Black and Brown businesses for
17 those opportunities.

18 Once again when I worked in
19 City Council, I actually co-wrote the
20 legislation that requires economic
21 opportunity plans on all City projects
22 back in 2007 with a guy from the Law
23 Department named Howard Rye who is no
24 longer with us. And I remember thinking
25 at that time, oh, this is going to help

1 so much, this is going to make Black
2 businesses move the needle in terms of
3 how much business they're getting from
4 the City.

5 And dishearteningly, it didn't
6 happen that way. There were goals to be
7 met, but I don't think it was the
8 intention behind it from a lot of
9 companies to follow through with those
10 goals. And you guys know in City
11 Council and we've said at several
12 hearings, trying to fill out paperwork,
13 watching the applicants fill out
14 paperwork on their EOPs right there
15 during Council session and it was an
16 afterthought. And what we need to do is
17 change that afterthought into a
18 forethought. And that has to not just
19 happen on the public level, although a
20 lot of Black and Brown businesses go for
21 City business, the larger pool of
22 resources and revenue and possibility of
23 opportunities is in the private sector.

24 And so, you see in the report
25 one of the primary six goals is to

1 increase Black and Brown procurement in
2 the private sector. That means we're
3 going to be more intentional in terms of
4 making sure those businesses get those
5 opportunities. And I'm going to tell
6 you, I have conversations just about
7 every day on this exact subject. A good
8 80 percent of my goals have to do with
9 inclusion. That lets me know and even
10 further encourages me after joining the
11 Chamber back in October, that the people
12 at the Chamber are intentional about
13 doing this and intentional about doing
14 it.

15 You got to understand I'm a guy
16 who worked in public service with you
17 guys for several years and I had a
18 different perception of the Chamber than
19 I have now. Just like they're in City
20 Council, there's a lot of good people
21 who want to do great things in the
22 private sector. Also, it's just that in
23 my opinion it could be better
24 collaboration and I mentioned that in my
25 previous notes.

1 Secondly, in terms of
2 workforce, you're right, we have to
3 upskill individuals for those positions.
4 There were a lot of companies previously
5 who required you to have a Bachelor's
6 degree, required you to have an
7 Associate's degree, some type of degree
8 before they would even consider you.
9 And I'm hearing a lot more conversation
10 around, okay, we don't need those
11 particular degrees, we need you to have
12 skills to do the job and do the job
13 well. And it's more about training
14 people for the soft skills in office
15 work.

16 And so, I can tell you this. I
17 remember, telling my age, but when
18 Windows came around, it took me a second
19 to figure out how to work that and there
20 are a lot of people who still don't know
21 how to work Windows and we need to be
22 able to put them in a position to learn
23 those skills. I still can't use the
24 copier where I work at. That's
25 embarrassing, but I'm an attorney and I

1 should know that. I have to get people
2 to help me work the copier because these
3 copiers are new now. But these are the
4 soft skills that you learn being on the
5 job, communicating with people and
6 understanding what it takes to be an
7 integral part of a team. And the
8 Chamber is definitely and its membership
9 is going to be more intentional about
10 providing those opportunities.

11 Claire, I'll pass it over to
12 you.

13 MS. GREENWOOD: So maybe I'll
14 just follow Will's comments with a
15 couple of specifics, in particular I'll
16 start on the workforce and upskilling I
17 think, Chairman Green, that you asked
18 about.

19 So the sort of focus there is
20 around a handful of things. First, how
21 do we help kind of as a community but
22 certainly with the resources of the
23 business community support and provide
24 access to training, so you're talking
25 about sort of upskilling and providing

1 resources for individuals. We have at
2 least one member and I believe there are
3 others who are coming to the table who
4 are going to provide access to their
5 learning management platform as a
6 service through Philadelphia Works to
7 collaborate on really bringing scale to
8 access to training.

9 We are beginning to look at how
10 to encourage, as Will just described,
11 what's referred to as skills-based
12 hiring and other HR policies that are
13 really focused on reducing barriers to
14 employment and hopefully, folks are
15 aware. But if not, skills-based hiring
16 is really on emphasizing a candidate's
17 skills and prior experience and
18 practical experience rather than a
19 degree as a proxy for that experience.
20 So it is one example, but certainly a
21 key example of one way of doing that, so
22 how do we both share best practices
23 around those areas of work within our
24 membership, but also to extend that
25 conversation beyond.

1 We are right now really
2 focusing on understanding where
3 upskilling and reskilling can be most
4 relevant for high-demand jobs, so we
5 were trying to be very focused about
6 where those roles are and making the
7 connection points as effectively as
8 possible. So a few short-term
9 opportunities we think are in
10 warehousing and logistics, information
11 technology and energy and
12 infrastructure, but we know importantly
13 in health care, financial services and
14 others, but how to be really focused and
15 leverage commitments from organizations
16 to participate in that process.

17 On your additional question
18 regarding a vision of being a community
19 that supports companies and
20 organizations that are local and to
21 Will's point in particular on the
22 employment and diversity piece, our
23 intent is to gather interests and
24 commitments from organizations in the
25 region and then work with them to

1 understand sort of where they are in
2 that process; do you look at your
3 spending and your vendor database, you
4 should; how do we help you do that to
5 share those best practices and help
6 organizations learn. Some we know are
7 farther on that road than others.

8 And as Will said, we are
9 already working with many members who
10 are looking to understand where they can
11 find diverse businesses, whether that is
12 through the City's OEO database or other
13 resources. Our colleagues, as you heard
14 from Jim earlier, are really I think
15 leading the charge and focused around
16 how to provide capital, and I think
17 we'll hear more from Anne later, Anne
18 Nevins from PIDC, about sort of the
19 constraint around the capital resource
20 for Black and Brown businesses in the
21 community.

22 And then related, we are also
23 trying to help support a couple members
24 of the community who are looking at the
25 development of a Black venture fund

1 specifically targeted to technology
2 entrepreneurs, so those are just a
3 handful of maybe more specific examples,
4 but happy to take additional questions
5 there.

6 Certainly as Will mentioned in
7 our own programming at the Chamber, for
8 more than 10 years we have had our CEO
9 Access Network which we are continuing
10 and growing those partnerships this year
11 as well as our Roadmap for Growth, which
12 this year we'll be doing a series of,
13 I'll call them events, but sort of
14 workshops in communities. And I hope
15 that we can partner with others that
16 you're hearing from today on that kind
17 of content and technical assistance that
18 will be most useful for us to bring to
19 those conversations.

20 And of course, we continue our
21 advocacy for the resources from the
22 federal government to flow to state and
23 local in order to support additional
24 capacity for Jim and Dan and Anne and
25 others to provide more of the necessary

1 capital to organizations in
2 neighborhoods and in our communities.

3 COUNCILMAN GREEN: Thank you.
4 I just have one question and I know we
5 have one final question, and then we'll
6 have questions from Councilmembers
7 Katherine Gilmore Richardson,
8 Councilmember Domb and Councilmember
9 Gauthier.

10 In reference to the things you
11 talked about, especially regarding
12 procurement and diversifying as well as
13 workforce in helping to have more people
14 from the City of Philadelphia,
15 especially African-American and Latin
16 constituents, how will the Chamber hold
17 businesses accountable to meeting those
18 goals and standards?

19 MR. CARTER: So I'll once again
20 go first on that. That is a mechanism
21 that we are currently working on at this
22 time. We want to make sure that we're
23 moving the needle no matter -- as Claire
24 mentioned, you have people who are
25 further along in this area and people

1 who quite frankly haven't done that well
2 in that area.

3 So in the equity pledge, we had
4 several members of the Chambers sign up
5 that pledge. We also are encouraging
6 other individuals to sign it. When they
7 sign this pledge, we're not talking
8 about a pledge. Everybody here is about
9 a pledge all the time. We're talking
10 about walking that talk. And once
11 again, I can't use the word enough, more
12 intentional about walking that talk
13 because several of our business
14 community members have been walking that
15 talk for some time. So we're developing
16 a mechanism to be able to track that.

17 We want to make sure that
18 people are encouraged to walk in those
19 steps. We don't want -- it's not about,
20 hey, we're going to point you out for
21 not being that diverse. No, we want to
22 help you get to be as diverse as you can
23 be. So part of that and I say this all
24 the time, my three Bs is first setting a
25 baseline; secondly, employing best

1 practices, whatever they may be; and
2 then three, committing to bettering
3 those numbers year after year. And I
4 think with that framework we will be able
5 to get to where we want to be in this
6 area. So I'll pass it on again to
7 Claire.

8 MS. GREENWOOD: Yes, thank you,
9 Will. I think you probably covered it
10 there.

11 But the importance here,
12 Chairman Green, will be to figure out
13 how we set the effective baseline so
14 that we can measure progress against a
15 baseline. As I'm sure you're all aware,
16 particularly at a five-county level,
17 there's no good data set for measuring
18 progress here. So I think our first
19 task here is to design what a dashboard
20 could look like and do so in
21 collaboration with not only those who
22 need to procure services, but certainly
23 with the key voice of diverse business
24 owners at the table because it may not
25 just be a spend shift that matters.

1 It may be a long-term contract
2 as an example versus a single engagement
3 with an organization that is really
4 critical to moving the needle and adding
5 jobs for that organization over time.
6 So we want to be really intentional
7 about that process, and as Will said,
8 are working on developing those measures
9 as we speak.

10 MR. CARTER: And I would say in
11 that regard we're working with the City
12 OEO. We're working with the African-
13 American Chamber of Commerce. We're
14 also working with the Economy League and
15 several other people who have been doing
16 good work in this space already to get a
17 model that we believe will work and be
18 the most effective for the City of
19 Philadelphia.

20 COUNCILMAN GREEN: Thank you.
21 We'll now go to Councilmember Katherine
22 Gilmore Richardson.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Okay. Thank you so much.
25 Pardon me. Virtual school.

1 MR. CARTER: Sounds like my
2 house.

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Yes. Thank you so much,
5 Mr. Chair.

6 And thank you for your
7 testimony. I just wanted to circle back
8 to the workforce development piece and
9 you took a special amount of time to
10 speak of upskilling and soft skills
11 development. But I wanted to know if as
12 a part of your Task Force if you've done
13 any research or worked with the
14 workforce development organizations like
15 Philadelphia Works and others to look at
16 our labor market forecasts post and
17 through COVID-19 in the City. And you
18 mentioned a warehousing or I guess
19 multi-mobile logistics type of
20 companies, info and technology, energy
21 infrastructure, health care and finance.

22 Could you just talk about the
23 labor market forecast piece and what you
24 all are seeing and who you have worked
25 with? And then also, I wanted to pay

1 special and close attention to the
2 energy infrastructure, particularly
3 around the green economy and how we can
4 focus on the green economy through our
5 recovery efforts here in the City of
6 Philadelphia. So thank you so much.

7 And thank you, Mr. Chair.

8 MR. CARTER: Claire, you want
9 to take that --

10 MS. GREENWOOD: Yes. Sorry.
11 Quickly --

12 MR. CARTER: -- one?

13 MS. GREENWOOD: -- thank you
14 for the question. We are doing this
15 work in collaboration with Philadelphia
16 Works so I think that was sort of the
17 initial premise of your question. We
18 are leveraging both the partnership, I
19 think the desire to work in
20 collaboration across the sort of public
21 and private effort. And I know that
22 they are also working very closely with
23 Commerce and PIDC on these efforts as
24 well, so that's sort of I think the
25 first response.

1 In doing so, we're really
2 leveraging their data set on the labor
3 market indicators. But what we hope to
4 bring to that is sort of a check on that
5 data set in the context of the reality
6 of markets for individual employers. So
7 the plan is to say if we think it's
8 warehousing and logistics, let's get a
9 group of 15 of those employers together
10 and really check to make sure that even
11 though there may be a huge number of
12 listings, are you hiring, what's the
13 timing of your hiring and what are the
14 skills necessary to meet the threshold
15 for those roles.

16 There are examples where the
17 labor market data would suggest there's
18 large hiring needs in particular sectors
19 or at particular employers. They may be
20 posting jobs, but they may not be hiring
21 for those roles right now. So we really
22 view part of this exercise in the very,
23 very short-term is to ensure that we
24 have as real information as possible
25 about what those demands and needs are

1 so that the system with Philadelphia
2 Works and now also, which we appreciate
3 very much, bringing the other counties'
4 wits into the conversation, so that
5 we're really working in collaboration
6 with the public workforce system on this
7 effort.

8 COUNCILWOMAN GILMORE

9 RICHARDSON: Mr. Chair, quickly.

10 Thank you so much for that
11 response. And I just wanted to follow
12 up and say that I think it's important
13 that we also continue to work with the
14 School District on curriculum
15 re-alignment for the career and
16 technical education programs that we
17 have in the City of Philadelphia as
18 well. So I just wanted to put that on
19 the record.

20 I do have a resolution on that
21 issue that's pending. We will be having
22 hearings, but we need to work with the
23 District around curriculum re-alignment
24 for the labor market indicators we're
25 seeing in the City of Philadelphia so

1 that we can adequately prepare young
2 people for those job opportunities that
3 will be coming on board as they
4 graduate.

5 Because as you stated earlier
6 in your testimony, Mr. Carter, that not
7 all of our young people will go to
8 college but they should be career-ready
9 upon graduation and that is the role we
10 are tasked with in the City of
11 Philadelphia. So thank you very, very
12 much.

13 And thank you, Mr. Chair.

14 COUNCILMAN GREEN: Thank you.
15 Next, we'll have Councilmember Domb,
16 followed by Councilmember Gauthier and
17 Councilmember Maria Quinones-Sanchez.

18 COUNCILMAN DOMB: Thank you,
19 Chairman Green and Co-Chair Squilla, for
20 this hearing today. I think that's
21 great.

22 And thank you, Chamber, for
23 your testimony. I have two questions.
24 One is just informational for my
25 benefit. I'm assuming that the

1 Philadelphia Chamber of Commerce also
2 meets with on a regular basis all of the
3 other Chambers of Commerce in this City,
4 like the African-American Chamber, the
5 Hispanic Chamber, the Asian Chamber, and
6 I'm assuming we are all working
7 collaboratively together to help all
8 businesses in the City. Is that on a
9 monthly basis? Tell me how that exactly
10 works, those meetings occur.

11 MR. CARTER: Yes. We actually
12 have a monthly meeting with the Chambers
13 as a cohort all together, but I'm on
14 conversations and in conversations with
15 the leaders of all of those Chambers on
16 a regular basis in between that time.
17 We were just on a call yesterday
18 about we had an event -- I believe it
19 was yesterday -- regarding investing in
20 Black and Brown businesses, and we had
21 Jennifer Rodriguez from the
22 Hispanic-American Chamber of Commerce
23 she was one of the panelists.

24 I talk with Steve Bradley from
25 the African-American Chamber of Commerce

1 on a regular basis and Zach Wilcha from
2 the Independence Chamber and Nick
3 Shenoy, I actually have a call with him
4 today from the Asian-American Chamber of
5 Commerce. So, yes, we do talk on a
6 regular basis.

7 COUNCILMAN DOMB: That's great.

8 And do you have -- I mean, pre-COVID I
9 guess, but maybe post-COVID we can do
10 it. Are there actually functions and
11 events where all members of all the
12 Chambers are invited where there can be
13 a mixing of everybody together so that
14 everyone can have an ability to meet
15 each other and collectively and
16 collaboratively help each other?

17 MR. CARTER: Yes. I didn't
18 realize how many events the Chamber did
19 prior to coming over there -- over here
20 now, the transition is done. But yes,
21 it's about 300 different events that the
22 Chamber does, a little over 300 events.
23 And many of them have to do with
24 collaborating with the other Chambers.
25 And we've been trying to maintain that

1 as much as possible during COVID through
2 the Zoom platforms and Microsoft Teams
3 and things like that.

4 COUNCILMAN DOMB: Okay. Thank
5 you. And here's my second question,
6 probably maybe a little more in-depth
7 and, that is, if you were going to
8 recommend to this Council body three
9 legislative priorities that we can
10 actually accomplish, okay, for City
11 Council to help smartly restart our
12 economy and to help the existing
13 businesses that we've talked about
14 recover and help us grow new businesses,
15 what would those three priorities be for
16 us?

17 And let me give you some
18 background of where I'm going with this
19 so you understand where my head's at.
20 There was a study done that showed the
21 top 35 cities in the U.S. for employment
22 chains in the last 10 years, '09 to '19,
23 Philadelphia ranked 28 out of 35, almost
24 towards the bottom of the top 35 cities
25 in the country, which concerns me.

1 The second chart I want to call
2 to your attention has to do with the
3 development of Black-owned businesses
4 per 1,000 residents compared to, I
5 guess, Philadelphia, and you've probably
6 seen the study, compared to Atlanta, New
7 York, Boston and Washington. And it
8 showed for Philadelphia, 1.8. It showed
9 for Boston, 2.5; Washington 5.0 per
10 1,000; New York, 3.4 and Atlanta, 4.7.
11 And it also showed for total business,
12 kind of shocking for me, maybe, maybe
13 not, that Philadelphia per 1,000
14 residents for all businesses was only
15 12.1 and was the lowest compared to
16 Atlanta at 24.6, double Philadelphia's
17 production of new businesses existing.

18 And then it showed by the
19 region, which also concerns me, that of
20 those five cities I mentioned, that
21 which Philadelphia is one of them, New
22 York, Boston, Atlanta and Washington,
23 Philadelphia is the only city where the
24 jobs are greater in the suburbs than in
25 the city. We're the only region where

1 jobs are greater than in the suburbs
2 than the city. Every other city has
3 more jobs than their suburbs.

4 So with that backdrop, can you
5 give this Council body three ideas how
6 we can change that dynamic and restart
7 our economy in a smart way, and this is
8 a great opportunity for us, because this
9 crisis gives us an opportunity to change
10 what we've been doing in the past and
11 hopefully get on a different path than
12 what these numbers are indicating?

13 MR. CARTER: Certainly. First,
14 I would like to bring everyone's
15 attention back to the recommendations in
16 the report that we had. We had six
17 short-term recommendations. The first
18 is, number one, we have to make sure
19 that we have a safe city and brand our
20 city as the safest city in America. No
21 matter how we do that that takes
22 coordinated efforts in terms from the
23 City, the local nonprofit sector and the
24 local private sector in terms of
25 branding our City and making sure that

1 we can back that up.

2 So that takes contact tracing,
3 working with the City. We talked with
4 Dr. Farley on a number of occasions and
5 we had what we call a City Hall
6 Connectors program with him last month
7 where he talked about the City's process
8 for contact tracing, how they're trying
9 to build that up. We want to be known
10 as the best city for that. We want to
11 be known as the city that has the best
12 coordinated efforts in ensuring our City
13 is safe.

14 I tell people this all the
15 time, my mother won't come out of the
16 house, let alone go to a restaurant or
17 do anything like that. And so, until
18 she feels safe and a number of people
19 are just like her, we're not going to
20 get that robust boost to our economy
21 back, so we have to do that.

22 Secondly, as we talked about,
23 upskilling Black and Brown -- upskilling
24 people period, but making sure that
25 Black and Brown workers are in the

1 workforce to the degree that they should
2 be and represented in businesses as they
3 should be. So we have to invest in
4 that. We have to invest in the ability
5 to skills training programs. We have to
6 offer those. We have to work with the
7 City in that regard.

8 We mentioned Philadelphia
9 Works, and there are a number of cohorts
10 in the non-profit sector that do this.
11 We want to help scale those. We were
12 actually working with the Council
13 President on an initiative that he's
14 announcing tomorrow in North
15 Philadelphia where we're going to be
16 upskilling returning citizens to work in
17 landscaping and things like that so they
18 have experience to be able to come out
19 of a program and work for some of the
20 landscaping companies that are part of
21 the Chamber, and those Chamber members
22 have committed to hiring these
23 individuals. So we want to do that in
24 all spectrums of the job market.

25 And in the business market,

1 once again it's really about investing
2 in businesses. And so, not only are we
3 talking about more intentionality about
4 providing opportunities for procurement,
5 but we're also talking about making sure
6 that financial institutions are being
7 more intentional about lending to these
8 ambitious and capable entrepreneurs out
9 here in our City. And so, I say this
10 all the time, it takes two things to
11 succeed. It takes a genuine opportunity
12 and the ability to take advantage of
13 that genuine opportunity.

14 And so, I'll tell you this, the
15 Chamber is in the business of providing
16 and offering genuine opportunities and
17 working with whomever to make sure that
18 individuals are prepared to take
19 advantage of those opportunities. So
20 any type of legislation that you have in
21 that regard that would help move these
22 things forward, obviously allocations
23 and investments for skills, training and
24 things like that would be great, would
25 be very welcomed.

1 And I know this is something
2 that you particularly have talked about,
3 Councilman Domb. We have to talk about
4 training in high school, financial
5 literacy training in high school. I've
6 been to Cristo Rey School. As a matter
7 of fact, you participated in an event
8 with us at Cristo Rey and I was blown
9 away.

10 And I come from a long line of
11 teachers, grandmother, great-
12 grandmother, mother, all teachers. And
13 just the format that that school works
14 in where they're training entrepreneur
15 skills and they're training for other
16 skills and they also have financial
17 literacy training is key. A lot of
18 people come out of college -- I came out
19 of college and I didn't have great
20 credit because I messed it up in
21 college. I had to rebuild my credit. I
22 didn't have a sense of that. But if
23 you're not teaching these skills or if
24 you start teaching these skills, say, in
25 freshman or high school, you come out,

1 you have a relationship with a bank
2 because you've been keeping a checkbook.
3 Apparently, they used to do that.
4 Councilwoman Sanchez said they did that
5 a long time ago.

6 We need to be able to have
7 individuals come out if they're not
8 going to go into college, be ready to
9 start a business if they have the
10 ability because they have good financial
11 literacy skills. So anything that you
12 can do in that regard with the School
13 District -- and I know you've been
14 pushing on that -- I'm sure will be
15 welcomed.

16 COUNCILMAN DOMB: Thank you.
17 Well, I guess in that light I'm just
18 going to reiterate what everybody knows
19 I'm going to say and, that is, we should
20 be mandatorily teaching pre-K to 12th
21 grade financial literacy, coding tech
22 and entrepreneurship mandatory in every
23 grade.

24 Having said that I guess, Will,
25 really is that we have a structural

1 problem. This information that I stated
2 is from the last 10 years even before
3 the pandemic. As a city, this is an
4 opportunity for us to really restructure
5 I think our tax system so that we are
6 not at the bottom of these charts, we're
7 at the top.

8 And I guess what I'm looking
9 for from the Chamber, and you don't have
10 to give it me today, you can go back to
11 the Chamber and come back to this body
12 through the Chairperson and give us the
13 recommendations, what should we be doing
14 as a Council to change these statistics
15 for the City overall because I believe
16 we have to grow the whole pie? Everyone
17 benefits when we grow the whole pie.

18 And so, Black and Brown communities, our
19 numbers are also atrocious and we need
20 to figure out why is that happening, but
21 it's also bad for all business. This is
22 not just one set. This is the whole
23 Philadelphia. This is a chance for us
24 to change what we've been doing, and
25 that's what I'm looking for from the

1 Chamber to come back with those three
2 concrete recommendations. Thank you for
3 your testimony today.

4 Thank you, Chairman Green.

5 MR. CARTER: Absolutely. I'll
6 take that back and get back with you.

7 COUNCILMAN DOMB: Thank you.

8 COUNCILMAN GREEN: Thank you,
9 Councilmember Domb.

10 Now, we'll have Councilmember
11 Gauthier, Sanchez, Brooks and then
12 Gilmore Richardson.

13 COUNCILWOMAN GAUTHIER: Thank
14 you, Mr. Chair.

15 Good morning, Will and Claire.
16 Thank you for sharing the outcome of
17 your report and your recommendations.
18 My question is similar to Councilmember
19 Domb's, but I was wondering if you could
20 talk specifically about how many and the
21 ways in which you've engaged Black and
22 Brown businesses in the Task Force, in
23 the work of developing the
24 recommendations to ensure that the
25 recommendations in this area are

1 meaningful and relevant to them. And in
2 particular, I'm thinking about some of
3 the more vulnerable small businesses
4 like those on our corridors, if you
5 could speak to that.

6 MR. CARTER: Claire, do you
7 want to talk about the formation of the
8 Committee and the diversity?

9 MS. GREENWOOD: Yes, thank you.
10 I was actually just trying to pull the
11 exact numbers so that I can give you a
12 very clear answer to the question. To
13 your question, the 165 folks or so who
14 were kind of foundational over June and
15 July, and I will get you that specific
16 number, were intentionally a diverse
17 group of individuals. I'll give you the
18 specific statistics when I can --
19 because I can't talk and look it up at
20 the same time.

21 And to my comment previously,
22 as we go forward on the specific
23 recommendation around short-term
24 strategy to encourage more sort of
25 buying local, Black and Brown, our

1 intent is to even further deepen the
2 engagement with organizations and
3 individuals who are running businesses
4 so that their voice can really help
5 define not only the measures by which we
6 want to measure progress, but the action
7 plan itself.

8 So let me dig through my notes
9 so I can give you that number
10 specifically, but I take your point and
11 it is a very good one, that as we go
12 forward with this strategy, it's really
13 critical that the voice of Black and
14 Brown businesses are at the table,
15 again, to design how we measure progress
16 and what the specific action items are.

17 MR. CARTER: And while Claire
18 pulls that up, I will say that the
19 diversity numbers were high in this
20 regard and purposely. Prior to us
21 coming in and testifying, I believe Jim
22 Burnett was on and he was part of the
23 Task Force, and he works with West
24 Philadelphia Financial Services and
25 several of the local CDFIs and

1 organizations like Enterprise Center, we
2 work with them on a regular basis also.

3 So I would say to further
4 enhance this, you can always improve --
5 we want to be able to work with each
6 Councilmember and if you are
7 recommending any organizations or
8 cohorts in your Districts to work with
9 us, we definitely welcome that and look
10 forward to working with them.

11 COUNCILWOMAN GAUTHIER: Sure.
12 You named a number of organizations who
13 I would think would be at the table and
14 who are experienced in this work. I
15 just think it is also important to hear
16 directly from small business owners
17 around recommendations that we're going
18 to put forward. If we're talking about
19 barriers to procurement for instance, we
20 have to understand that from the
21 perspective of a small business owner.

22 If we're talking about capital
23 and barriers to that, we have to
24 understand that directly from the
25 experience of a small business owner and

1 the type of small business owner that
2 would be in our neighborhoods. So I
3 look forward to seeing more on that
4 information. Particularly if our
5 Council is going to sort of embrace
6 these recommendations, we have to make
7 sure that they're vetted by the folks we
8 want to serve.

9 MR. CARTER: And let me just
10 add to what I said earlier. You're
11 absolutely right, the Task Force was
12 broken down into eight verticals, our
13 subcommittees and one of them was on
14 small businesses, and there were a
15 number of local businesses that was part
16 of that particular meeting and
17 particular Task Force subcommittee. And
18 I was on a few of those calls, and they
19 were very aggressive calls and I believe
20 they should have been. People were
21 talking about the historic
22 disenfranchisement that they have
23 experienced.

24 What I thought was best about
25 that call was the candidness of the

1 call, the diversity of the members of
2 that Task Force subcommittee and the
3 number of topics they broached that you
4 and I may talk about when we're
5 somewhere or that I'm used to talking
6 about in groups, but there's a diverse
7 group of members of that Task Force that
8 were able to hear the concerns, the
9 frustrations and come back with
10 recommendations in that regard, so we
11 want to continue to expand it.

12 COUNCILWOMAN GAUTHIER: Thank
13 you.

14 Thank you, Mr. Chair.

15 COUNCILMAN GREEN: Thank you.

16 Councilmember Sanchez. Then
17 Councilmember Brooks and Gilmore
18 Richardson.

19 COUNCILWOMAN QUINONES-SANCHEZ:
20 Thank you all very much and thank you,
21 Mr. Chair, for continuing to convene
22 these conversations around our progress.
23 I think this is not only timely, but
24 necessary so folks get on the same page
25 around this work.

1 So, Will Carter, I was very
2 happy to hear you say equity pledge.
3 That's music to my ears because
4 ultimately, outside of setting up a
5 baseline, goals are important and any
6 matrix should have some goals. I just
7 kind of want to amplify some of the
8 comments by my colleagues Katherine from
9 the CTE perspective and how do we build
10 the workforce and Councilperson Gauthier
11 around connecting that, and I know Beth
12 McConnell from PACDC is going to be
13 testifying. We really need to get the
14 Chamber very much engaged in these
15 commercial corridors and some of the
16 work that is being done there.

17 The PACDC, because of the work
18 they've done on the ground, I think
19 provides a unique opportunity for the
20 Chamber as it really outlines its goals.
21 When I was doing B Corp legislation, one
22 of the things that I learned when I went
23 throughout the City and visited some of
24 the B Corps is you don't know what you
25 don't know or you don't want to see

1 until you create some sort of framework
2 to evaluate yourself.

3 And so, I would encourage you
4 that that baseline really needs to speak
5 to, you know, you don't want to
6 embarrass your members, but you do need
7 to establish a profile of your
8 membership. You do need to give us the
9 data about if your members are serious
10 about setting up aspirational goals for
11 this, they need to show us their profile
12 and we need to be able to call out the
13 President or CEO of Wells Fargo when he
14 says he doesn't have a resume file. We
15 need to say that is unacceptable in
16 2020. And so, while I don't want you to
17 beat up your members, I do want you to
18 have your members really reflect around
19 what this means and you can't do that if
20 you don't have that baseline data.

21 Again, I think the neighborhood
22 growth strategy, if you've learned
23 anything through that process and those
24 of us who have participated with you in
25 that process is that there are a lot of

1 strategic stakeholders on the ground
2 that really want to be engaged. But
3 there has to be a value system set up
4 for that, right, because I think
5 people -- how many meetings do you go
6 to, how many times do you sit at the
7 table as the only person, you know, and
8 you're preaching to yourself, right,
9 because when you sit through these
10 discussions and if we're going to move
11 the needle on this, and I appreciate
12 that this Committee is committed to this
13 process, I want to see us as part of
14 that restart and that smart restart that
15 Allan Domb talks about.

16 Businesses are closing
17 downtown, how much are you going to do
18 as a Chamber to help businesses consider
19 the neighborhoods, businesses that need
20 larger spaces. And you can't do that if
21 you're not really setting some
22 aspirational -- some big goals. You got
23 to think big.

24 And I think that one of the
25 frustrations with people, and hopefully

1 it will not be reflected in this
2 election. I hope people come out.
3 People are frustrated because we've had
4 these conversations before. And so,
5 we're looking for something different.
6 It has to feel different. And part of
7 feeling different is a recognition of
8 where you are and where you're not,
9 right, as a member.

10 So speak to me about what
11 framework. What in your current system
12 allows you to create a profile of your
13 business membership that allows us to
14 see that we're going to be more
15 transparent in the relationship?

16 MR. CARTER: Well, thank you
17 for that question, Councilwoman. And we
18 currently right now have a breakdown of
19 our membership. It's on our website for
20 public consumption and you can change
21 the form by a particular demographic.
22 So if you want to say African-American
23 owned businesses, you can click that and
24 it will show all the African-American
25 owned businesses. It will show the

1 women-owned businesses and so forth.

2 And so, what I talked about in
3 the three Bs is following best practices
4 in that regard. I think that's
5 important for anybody and any government
6 entity, any nonprofit like the Chamber
7 or any public or private entity. We
8 want to put in place a mechanism that we
9 will able to set those baselines, be
10 able to set benchmarks and then have
11 people employ best practices from across
12 the world, if necessary. There are
13 several people who are experts in the
14 space of diversity, equity and
15 inclusion. We don't have to re-invent
16 the wheel as a Chamber.

17 We need to be able to bring
18 people in and to talk to us, like we do
19 on a regular basis with our over 300
20 events. That's what we have experts
21 talking about, different things and this
22 is the priority for hopefully forever to
23 make sure that there's equity and
24 inclusion in our business community.
25 And so, I don't want to say exactly how

1 we're doing it because once again, we're
2 constructing that. But what we're
3 talking about is ensuring that there's
4 experts involved who do this, who
5 understand how these metrics work and
6 how they can work best and in engaging
7 with them to come help us build.

8 COUNCILWOMAN QUINONES-SANCHEZ:

9 Thank you. Again, the workforce
10 development component, again this crisis
11 is a real opportunity as the Chairman
12 was saying, we really do have to
13 reimagine. That's the space that I'm
14 in. I've had the conversation for 33
15 years. We really got to reimagine and
16 refocus in a way. And the Chamber,
17 because of the equity, the stature that
18 you have has to lead that discussion in,
19 as you said, an intentional and focused
20 way. But part of it is owning where you
21 are, right, and that's how --

22 MR. CARTER: Right.

23 COUNCILWOMAN QUINONES-SANCHEZ:

24 -- how you are transparent on that is
25 going to be telling on how this process

1 is going to be different. And so, we
2 look forward to that because again, I've
3 participated in many of the
4 conversations and I'm encouraged. I'm a
5 little bit more positive right now. I'm
6 encouraged. But ultimately again, when
7 I'm having a conversation with a barber
8 who visits me at my house to tell me how
9 this industry, to Councilmember
10 Gauthier's point, where sometimes that's
11 the only opportunity returning citizens
12 and others have and they have to walk
13 away from that, right. And here again,
14 we've created an obstacle for folks.

15 Last night in watching the
16 debate, I was very frustrated because I
17 didn't have answers for him and I
18 couldn't reassure him that those people
19 who own their private businesses or had
20 a chair and were independent
21 contractors, I couldn't really say
22 anything encouraging about their ability
23 to go back to that. So now they're in
24 logistics and they're earning less than
25 \$15 an hour when they owned their own

1 chair, they owned their own business,
2 they had their own clients. It's like
3 they're starting over and really feeling
4 like we're not giving them a pathway to
5 that independence.

6 And again, that's a challenge
7 for all of us. I just want to make
8 sure -- I couldn't say anything to him
9 last night to assure him that this
10 conversation was going to be different
11 and I felt frustrated for that.

12 MR. CARTER: Well, let me say,
13 Councilwoman, first of all and we do
14 appreciate you having participated in a
15 lot of our programing and our City Hall
16 Connected series and our Roadmap for
17 Growth series. And this is something
18 that you've been on for a long time and
19 I know you really want to see the needle
20 moved in this regard, probably more than
21 I do. So we look forward to continuing
22 to work with you, and any type of ideas
23 that you have is really key.

24 And I said this at the top of
25 my testimony, the collaboration is key,

1 particularly right now, particularly
2 right now because you have businesses
3 dying at market rates. Obviously,
4 people have been getting sick and
5 passing away. But businesses have also
6 been doing that, and it's an unhealthy
7 business environment and we have to be
8 able to work together and triage these
9 businesses and keep them on life support
10 and provide them and help them recover
11 for this region. And we have to do that
12 in an inclusive way. It has to be that
13 way, and I can't stress it enough.

14 I'm in the Executive Committee
15 meetings. Claire is there and they are
16 talking about this. I have further
17 encouragement from being in those
18 meetings and they're talking about it to
19 the extent that we should be talking
20 about equity and inclusion. I will say
21 look towards the future. We're going to
22 continue to collaborate with you and you
23 will see that needle moving further
24 soon.

25 COUNCILWOMAN QUINONES-SANCHEZ:

1 Thank you, Mr. Chair. And I know that
2 one of the frustrating things for Rob
3 Wonderling is the 157 steps to opening
4 up a business. And I know you
5 Co-Chaired our Regulatory Committee. I
6 think it's time to kind of reset that a
7 little bit too and look at those ways.
8 One of the things that we have found
9 through this process is you heard from
10 our CDFIs, we have a lot of issues with
11 businesses being compliant because we
12 have a lot of rules.

13 And let us do that in tangent.
14 Let us show good faith to businesses by
15 figuring out how we make 157 steps 50
16 and show that we want people complying
17 and I know people want to be compliant,
18 but there's some space for us for some
19 improvement. So thank you again for
20 continuing to host these public
21 conversations and your commitment to
22 this work. Thank you.

23 Thank you, Mr. Chair.

24 MR. CARTER: Absolutely. Thank
25 you.

1 COUNCILMAN GREEN: Thank you,
2 Councilmember Sanchez.

3 And we've been taking some
4 progress in that regard, but then COVID
5 just knocked us off of our platform. So
6 we're going to have to continue to focus
7 on this and use new technology. I know
8 you're familiar with L&I and eCLIPSE.
9 Luckily, that launched right before
10 COVID but we got to continue to push
11 forward in spite of the pandemic that
12 impacted so many in our day-to-day
13 lives.

14 Next, we'll hear from
15 Councilmember Brooks and then go back to
16 Councilmember Gilmore Richardson, and
17 then we'll get to our next and final
18 panel.

19 COUNCILWOMAN BROOKS: Thank
20 you, Chairman. Thank you everyone on
21 this call.

22 So you mentioned or I think
23 Councilman Domb talked about the
24 systemic issues around just workforce
25 development and building

1 entrepreneurship in the City. And you
2 also mentioned the work that you're
3 doing around re-entry, around youth and
4 around training. But I'm also concerned
5 on how or what are you doing to
6 eliminate some of these barriers. And I
7 know a barrier is capital. But in this
8 post-COVID world, we have thousands of
9 people that won't go back to work.

10 We have so many people that may
11 be interested in starting a business,
12 but the thought of starting a business
13 and building capital is difficult when
14 you don't even have a stable place to
15 stay. So I know real estate and
16 development all fall under the Chambers.
17 Are those folks also a part of the
18 conversation in what it looks like to
19 restart our economy post-COVID? And
20 what does that look like, because in
21 order for us to build new entrepreneurs,
22 we need to make sure people are
23 stabilized and people can't think about
24 starting a business if they don't have a
25 clue of where they're going to stay next

1 so are they a part of the conversation
2 as well?

3 MR. CARTER: Claire, you want
4 to jump in on that one?

5 MS. GREENWOOD: If I can find
6 my unmute button. Are you asking
7 specifically about the real estate
8 community, whether they were engaged in
9 this process or I apologize if you
10 wouldn't mind restating the question,
11 Councilwoman Brooks?

12 COUNCILWOMAN BROOKS: So the
13 question is when we think about
14 workforce development, we also need work
15 towards housing and we realize there's
16 not enough low-income affordable housing
17 in the City and we also realize that
18 many people are about to lose what they
19 call home right now. So when we're
20 talking about restarting the economy and
21 we know jobs aren't coming back as well,
22 are the folks that have the power to
23 assist, to help stabilize folks to focus
24 on building business and restabilizing
25 our workforce at the table and a part of

1 this conversation in a way to really
2 help us promote some growth here in the
3 City?

4 MS. GREENWOOD: Will, you're
5 actually -- I don't know if you're
6 better to comment on that.

7 MR. CARTER: Yes. Let me
8 jump --

9 MS. GREENWOOD: To the point of
10 just the eight areas of focus from the
11 original Recharge Task Force, I think
12 the question that you're asking was not
13 explicitly a part of those eight
14 subcommittees. The challenges I think
15 that you're describing were an important
16 part of the conversations that occurred
17 across many of those subcommittees and
18 we can make sure that we send as a
19 follow-on if it's helpful the resource
20 we've developed, the hub where we're
21 hosting all of this information that
22 describes what those eight groups are,
23 the aspirations we talked about and the
24 key short-term actions. But it was not
25 a separate subcommittee discussion

1 because we really wanted to thread
2 through the sort of key foundational
3 community challenges across all of the
4 discussions and they were more
5 industry-focused than whether it was
6 housing or transportation or some of
7 those other foundational conversations.
8 But I'm not sure I'm explicitly
9 answering your question.

10 MR. CARTER: Let me jump in
11 really quickly now that I understand
12 your question further. There was a
13 subcommittee that had to do with
14 construction and manufacturing all
15 together. But the committee itself, the
16 Task Force itself, was more focused on
17 business recovery and economic recovery
18 for businesses. It wasn't necessarily
19 focused on housing and the things that
20 you're talking about.

21 I know that is one of your key
22 issues and something that you are
23 focused on. But this particular
24 committee was really focused on short-
25 term and long-term goals for economic

1 recovery for business and workforce.
2 And I totally understand your point,
3 that it helps to have a stable
4 foundation and is probably necessary to
5 be able to further grow from there. But
6 I can say that this subcommittee didn't
7 broach that deeply.

8 COUNCILWOMAN BROOKS: Thank
9 you.

10 COUNCILMAN GREEN: Does that
11 complete your questions, Councilmember
12 Brooks?

13 COUNCILWOMAN BROOKS: Yes, I'm
14 done.

15 COUNCILMAN GREEN: Okay. Thank
16 you. We will now go to Councilmember
17 Gilmore Richardson.

18 I actually misspoke. We
19 actually do have two more panels and
20 we'll start those two panels after
21 Councilmember Gilmore Richardson's
22 questions.

23 COUNCILWOMAN GILMORE
24 RICHARDSON: Thank you so much,
25 Mr. Chair, and I'll be quick and brief.

1 My last two questions for this
2 panel centered around the green economy
3 and how you are prioritizing that
4 economy in your recovery efforts. And
5 then secondly, I wanted to mention
6 because I saw this message on Facebook
7 and we know that we interact with our
8 constituents on a variety of mediums,
9 but it was specifically about the CEO
10 Access program. And I wanted to know if
11 you all were considering a change in the
12 parameters of that program now in this
13 post-COVID environment.

14 Particularly, the constituent
15 stated that for the program you have to
16 demonstrate annual sales of at least
17 500,000 and an increase from the prior
18 year. And they were also concerned that
19 the definition of small businesses does
20 not match the SBA's definition. So can
21 you speak to if you all are considering
22 changing the criteria for the CEO Access
23 program? And then what you're doing
24 around the green economy and the green
25 economy recovery. Thank you.

1 MR. CARTER: All right. The --
2 not necessarily a focus on the green
3 economy itself, I know that the CEO
4 Network, Access Network, is a cohort of
5 obviously regional CEOs that work with
6 up and coming individuals who own
7 businesses so they can learn the skills
8 from those particular experts in that
9 area and in those areas. But I don't
10 have right now any substantive
11 information about the green economy
12 itself. And maybe that's something that
13 we can inject into the conversation.

14 Obviously, for some time the
15 Building Construction Code has had
16 bonuses for green rules and things like
17 that and other advancements in
18 sustainability. But at least in the
19 conversations that I participated in, we
20 didn't talk too much about the green
21 economy. There are, however, if you're
22 talking about jobs in the green economy,
23 I think that's another sector that we
24 can look at even further because we want
25 to look across -- and Councilman Green

1 would like this. Every form of human
2 endeavor, every field of human endeavor
3 to look at what is possible for growth
4 in our City and making sure that there's
5 inclusive growth in those areas. And
6 the green economy is obviously something
7 that's going to be moving forward at an
8 aggressive rate. And so, that's
9 something we need to look at and we can
10 further talk with you about that.

11 MS. GREENWOOD: I'll only add
12 to Will's point, neither of us are
13 equipped to speak to the details of CEO
14 Access program on this call, but I think
15 we can certainly take that back to the
16 team and ask the question that you're
17 posing for sure.

18 COUNCILWOMAN GILMORE
19 RICHARDSON: Excellent. Thank you so
20 very much.

21 And thank you, Mr. Chair, for
22 the latitude.

23 COUNCILMAN GREEN: Thank you,
24 Councilmember Gilmore Richardson.

25 Our next panel will be

1 Ms. McConnell from Philadelphia
2 Association CDC and Ms. Smith from
3 PennFuture.

4 I want to thank our last panel
5 for your information as well as my
6 Councilmembers for providing great
7 questions. We'll continue to dream a
8 better future for our City and we'll
9 keep achieving and follow Mr. Carter's
10 perspective of making sure we maximize
11 all forms of human endeavor through
12 achievement.

13 With that, if we can have
14 Ms. McConnell and Ms. Smith. Please
15 state your names for the record and your
16 organization and proceed with your
17 testimony.

18 MS. McCONNELL: Good morning,
19 Chairperson Green and Chairperson
20 Squilla. My name is Beth McConnell.
21 I'm the Policy Director at the
22 Philadelphia Association of CDCs. It's
23 good to see all of your faces this
24 morning. I submitted some longer
25 written testimony for the July hearing

1 so I'm going to just summarize a few
2 things and just update you on a few
3 things that have happened since July.

4 For the last seven years just
5 by way of background, I've convened PA
6 CDCs Commercial Corridor Working Group.
7 It's a monthly gathering of staff that
8 manage between 20 to 30 of our
9 neighborhood commercial corridors,
10 including CDCs and bids. And I just
11 want to first just make sure everybody
12 understands that the work that these
13 corridor managers have done through
14 COVID and continue to do has just
15 underscored how vital they are in
16 helping us recover from this crisis and
17 manage the crisis.

18 They've been the direct conduit
19 to small businesses to get them enrolled
20 in the PPP program, get them access to
21 other sorts of grants and loans, keep
22 them updated on rules around limits to
23 business activity and closure. They
24 work with store owners whose properties
25 were either destroyed or damaged in

1 recent social uprisings to clean it up,
2 secure the storefronts and find
3 resources to repair, rebuild and
4 restock. They served as translators for
5 business owners.

6 As I mentioned in the last
7 hearing, even really provided emotional
8 support which is not something they've
9 been trained for but it's been really
10 challenging as we see business owners
11 who have worked their whole lives to see
12 their business slip away from something
13 that they can't control. And so,
14 they've been the people on the ground
15 there that have been working directly
16 with them.

17 I do want to also really
18 applaud Commerce and PIDC and the CDFIs.
19 Since pre-COVID but certainly during
20 COVID, we worked very closely. We have
21 a weekly meeting with Commerce and
22 Philadelphia LISC to coordinate our work
23 and activities to support commercial
24 corridors. The programs that the CDFIs
25 or the grant funds that the CDFIs have

1 made available have been extraordinarily
2 helpful in reaching some of the smallest
3 businesses that could not access PPP or
4 other programs that just are not kind of
5 geared towards some of our smallest and
6 most disadvantaged businesses.

7 The grant program that Commerce
8 and PIDC worked on to quickly get
9 resources out of the door early in the
10 crisis really provided a lifeline. It
11 wasn't a lot of resources because they
12 just didn't have them, but at least
13 could help some businesses get through a
14 month or so. And I also want to
15 acknowledge the importance of the work
16 to kick off the PHL-TCB program has been
17 at this time, because if we're going to
18 recover from this, these corridors need
19 to be kept clean. They need to be safe,
20 clean, well-lit. That's the mantra that
21 we know.

22 So expanding the cleaning
23 programs not only is important for
24 opportunities for job access for the
25 cleaning staff, but they're eyes and

1 ears on the street and they're going to
2 be vital and they are vital in helping
3 attract more foot traffic back and more
4 businesses to open. Just to comment on
5 a few of the key challenges that we're
6 facing, I think at the beginning of this
7 pandemic if I could go back in time to a
8 year ago, I think the first thing we
9 would have done is worked much more
10 aggressively on a data collection and
11 data management system.

12 We just don't know how many
13 businesses on our corridors are sit-down
14 restaurants or take-out restaurants, how
15 many are beauty salons or nail salons or
16 corner groceries. We don't know what
17 language their business owner speaks so
18 we don't necessarily always know what
19 materials need to be translated or what
20 interpreters need to be available. We
21 don't know who takes ecommerce and who
22 doesn't.

23 There's a whole range of other
24 data points on our corridors that we
25 really don't have in any sort of

1 centralized way that allows us to both
2 administer programs and evaluate what's
3 working. We have bits and pieces of
4 data in a million different places. And
5 we've been working with Commerce and
6 with their support to try to address
7 that issue and start to build out that
8 database, and I can talk more about that
9 if there's time.

10 The only thing I want to
11 acknowledge, of course as everybody
12 knows, rents come due. Some of these
13 grant programs have been helpful in
14 helping the business owners pay back
15 rent or stay on top of rent or pay
16 partial rent, but those resources are
17 running out. They've gotten them by,
18 month by month, 5,000 bucks here, 5,000
19 bucks there. But at a time when their
20 revenues are significantly down, being
21 able to work with their landlords to
22 come up with payment agreements or
23 renegotiate leases is a complicated
24 system because banks sometimes can be
25 involved that own the mortgages on those

1 properties, so really a comprehensive
2 thought about how we're going to help
3 these business owners and their
4 landlords, but on those properties are
5 sometimes small business owners
6 themselves kind of get through the
7 situation.

8 And the other thing that I
9 think is a big challenge for our
10 commercial corridors is in the past in
11 order to drive the traffic to the
12 corridors, they relied on a lot of
13 events and festivals that we just can't
14 do anymore. So we really need to
15 rethink how we market these corridors to
16 bring business back, to bring shoppers
17 back and to keep them vibrant.

18 And then finally, I want to
19 just mention vacancy is going to be a
20 huge challenge. It's still too early to
21 know what we're looking at, how many
22 businesses will or won't reopen. And
23 again, we have that data challenge of
24 not really knowing who has or hasn't
25 reopened in any sort of centralized way.

1 And so, I think that's a challenge and
2 we really need a multi-prong strategy
3 that's going to be different on every
4 corridor.

5 I think one part of that
6 strategy is figuring out how to take
7 advantage of the moment where we may see
8 more vacancy to increase local
9 ownership of those properties and
10 ownership by businesses of color. The
11 other challenge but is also an
12 opportunity is when those spaces become
13 vacant, there's an opportunity for rehab
14 and repair to put them in way better
15 condition than they were before and get
16 them rental ready. We don't really have
17 a lot of resources to do that, so that's
18 a huge challenge.

19 And then I think also
20 connecting our entrepreneurship programs
21 with kind of retail recruitment on our
22 corridors, so we're moving folks that
23 want to start new businesses or are
24 starting new businesses and really
25 encouraging them to do a brick and

1 mortar business on our corridor, I think
2 is another kind of connection that I
3 think can be made a little bit stronger.

4 As you all know, capital access
5 for businesses owned by people of color,
6 it continues to be a challenge, whether
7 it's a new business or an existing
8 business and I know many of you have
9 been working on that for a while. So I
10 want to close just by saying a few
11 things that we're doing in addition to
12 working with Commerce and LISC on that
13 data program.

14 We have also rolled out a pilot
15 program on four commercial corridors
16 that is creating a kind of data
17 management program to both collect and
18 analyze and evaluate that data, a whole
19 bunch of different points of data from
20 who owns the building, to what kind of
21 business is in there, how many employees
22 they have, a whole range of other
23 things.

24 We're about to launch an
25 on-boarding program for new commercial

1 corridor managers to help prepare them
2 for the work they're about to do in this
3 incredibly new environment. It's a
4 different kind of corridor management
5 than they had done before, so we really
6 want to prepare them to be the best
7 professionals they can be to support our
8 businesses strongly.

9 And then similarly, we're about
10 to launch -- this will probably be all
11 in January to actually do the launch, a
12 kind of problem-solving learning log
13 where we'll bring some of the more
14 experienced corridor managers together
15 to grapple with these issues like what
16 do we do, we can't do any more festivals
17 and events, what do we do when other
18 kind of COVID-related challenges, like
19 access to ecommerce continue to be real
20 big challenges on our corridors.

21 I'll close by just mentioning
22 in case no one has mentioned it already,
23 the Federal Reserve Bank of Philadelphia
24 is putting out a survey. I think its
25 deadline is October 31st to try to

1 gather some more data from our small
2 businesses, and the Merchants Fund is
3 encouraging. And if I understand,
4 Commerce is also participating in this,
5 PACDC and LISC, to all use the same
6 survey link because if we get a certain
7 number of businesses using that same
8 link to fill out the survey, we'll get
9 access to the data which I think will be
10 really useful for us here in Philly.

11 So I can share that link with
12 Council staff if members of Council
13 would like to circulate among the
14 businesses in your communities, and
15 we'll be doing the same with our
16 corridor staff. So thank you very much
17 for the opportunity to testify. We're
18 really grateful for the work of Council
19 and the Administration to support
20 corridor management programs despite
21 really challenging budget times, and we
22 hope to continue to work with you to be
23 part of a recovery that brings things
24 back even better than they were before.
25 Thank you.

1 COUNCILMAN GREEN: Okay. Thank
2 you, Ms. McConnell.

3 Ms. Smith, please proceed with
4 testimony. Please state your name for
5 the record and your organization.

6 MS. SMITH: Yes. Good morning.
7 My name is Lena Smith and I'm here with
8 PennFuture. And I'd like to thank you
9 for the opportunity to speak today. I
10 submitted some longer comments to you,
11 Councilman Green, for the Committee to
12 review, but just to cover today some
13 summary of my testimony.

14 I'm a Philadelphia Campaign
15 Manager for PennFuture and we are a
16 statewide environmental advocacy
17 organization. Our team is working daily
18 to protect public health, restore and
19 protect natural resources and move
20 Pennsylvania towards a clean energy
21 future. So I'm here today to speak
22 about how we can address the crises that
23 our City is facing by focusing on
24 building a green economy and by
25 investing in green space.

1 What this pandemic has really
2 exposed in the fragile foundation that
3 our political economy has been built
4 upon and the reliance on fossil fuels
5 that has really led to divestment of our
6 neighborhoods and historic neglect.

7 During the pandemic, PennFuture spent
8 time producing a platform for a green
9 stimulus and economic recovery from
10 COVID-19 which focuses on opportunities
11 to invest in the environment and invest
12 in a green economy in order to recover.

13 What COVID also exposes that
14 our economies are not prepared to
15 respond to the climate crisis. We still
16 have flooding that occur during heavy
17 storms and neighborhoods of Eastwick and
18 communities are still struggling to
19 recover from the flooding. We also know
20 that neighborhoods like Hunting Park and
21 Point Breeze under the Urban Heat Island
22 effect, which is really caused by
23 redlining. But an Urban Heat Island
24 effect has been created by over density
25 of asphalt, pavement and roofs and the

1 lack of trees and green space. And
2 those communities are under a 22-degree
3 temperature difference during hot high
4 heat months.

5 And so, when we think about
6 recovering from COVID, we know we need
7 to grow our local economy by investing
8 in green space. And so, there are ways
9 that this is happening in our City
10 currently and we can continue to focus
11 on these strategies to help us recover.
12 One of those approaches that I just want
13 to highlight today is the success that
14 the City has had with the Green City,
15 Clean Waters program that is being run
16 by the Water Department.

17 This is a program that relies
18 on partnerships with businesses, with
19 nonprofits, with environmental
20 communities and it is an innovative
21 approach to storm water management.
22 Over the course of the program since
23 2011, it has created over 1,000 jobs in
24 the City and it has an \$89 million
25 economic impact annually. And it's also

1 investing in historically neglected
2 neighborhoods. We know that investing
3 in green space in reducing the impacts
4 of the urban heat island effect. We
5 know that investment in green space
6 improves the quality of life, creates
7 access to opportunities for recreation
8 which are so needed right now during
9 COVID and reduce crime and blight. It
10 is along with creating jobs, there are
11 programs in the City like the PowerCorps
12 PHL that is providing job opportunity
13 paths for youth and returning citizens.

14 The Water Department and water
15 utilities across the country have been
16 hit hardest by COVID-19. They have
17 active moratoriums on water shutoffs
18 knowing that water is an essential
19 public service and they've experienced a
20 loss of revenue. And nationwide, water
21 utilities have experienced an impact of
22 \$27 billion. So growing the green
23 economy really requires a thoughtful
24 consideration into our priorities as a
25 City in considering how we're going to

1 incorporate innovative financing
2 mechanisms, like the creation of a green
3 bank or green bonds.

4 PennFuture is currently
5 participating in a study with the
6 University of Maryland Environmental
7 Finance Center to investigate and
8 research strategies for creative
9 financing opportunities for green,
10 stormwater infrastructure for the City
11 and I look forward to presenting those
12 to this body in 2021.

13 We also know that recovery can
14 place a heavy burden on residents or
15 rely on austerity measures. Austerity
16 measures during the 2008 economic
17 recession has led to entrenched racial
18 inequity and continuing to cause
19 environmental harm. Job cuts,
20 privatization, layoffs are not the way
21 forward but creative strategies for
22 funding and financing.

23 City Council can work with the
24 federal government to call for stimulus
25 for sustainability and water

1 infrastructure funding. Up until this
2 point, there's been no stimulus funding
3 for water infrastructure and we need to
4 work with our Federal delegation in
5 order to access those stimulus dollars
6 for water utilities. And also at the
7 State legislature, the green stimulus
8 for recovery platform I mentioned at the
9 beginning is focused on state level
10 actions that can be taken with our
11 delegation in Harrisburg. So partnering
12 with our State delegation to advance
13 strategies for a green economy are
14 important to our City's overall recovery
15 from the coronavirus. And I'd be happy
16 to share this platform with all of you.

17 So I would just like to close
18 by restating our support for local green
19 economy strategies to address the crises
20 that we are currently facing by
21 investing in the people and
22 neighborhoods of Philadelphia. And
23 thank you again for this opportunity to
24 speak.

25 COUNCILMAN GREEN: Thank you

1 both for your testimony. I think both
2 of your information and the remarks you
3 provided really highlight some of the
4 things I talked about regarding resolve,
5 resilience, return, reimagination and
6 reform. I think from the work that,
7 Ms. McConnell, you're doing with the
8 Philadelphia Association CDCs is
9 really helping a lot of our small
10 neighborhood-based businesses on our
11 commercial corridors, really trying to
12 get through this issue of COVID from
13 that lens of resolve and resilience and
14 return.

15 And, Ms. Smith, your commentary
16 really made me think about some of the
17 reimagination and reform that we need to
18 do and how COVID has had such an impact.
19 When you talked about the flooding in
20 Eastwick and some of the environmental
21 challenges, it made me reflect on issues
22 in other parts of the country. My
23 sister is a physician in California.
24 She's a geriatrician and you have the
25 massive wildfires that were occurring in

1 California and when we have a pandemic
2 like COVID and people have to be
3 outside, but you can't be outside
4 because the air quality is so poor based
5 on the massive wildfires, that gives
6 additional thoughts on how we need to
7 reimagine as we move forward and deal
8 with some of the environmental issues
9 that you talked about. So I want to
10 thank both of you for your testimony.

11 I know we have questions from
12 Councilmembers Jamie Gauthier as well as
13 Katherine Gilmore Richardson.

14 COUNCILWOMAN GAUTHIER: Good
15 morning. Thank you both for your
16 testimony. I have a comment and a
17 question for Beth. I share your concern
18 about property ownership on our
19 corridors right now. I think we're in a
20 vulnerable space. Many of my corridors
21 already had a lot of speculation. And
22 so, it's sort of a prime time for
23 investors that could be from anywhere to
24 kind of swoop in, grab properties and
25 fill them with uses that don't meet the

1 vision that the community has for the
2 corridor or the needs of the people who
3 live in that area.

4 I think it will be important
5 for us to work with our CDCs and
6 mobilize some capital so that we can
7 control more of the properties,
8 particularly key properties where we can
9 get anchor businesses that will really
10 help to advance corridors. I don't have
11 a ready-made solution to that. I just
12 wanted to say I would be very interested
13 in working with PACDC and Commerce on a
14 solution and I think that issue is
15 really critical.

16 One thing that strikes me, I've
17 been going around and visiting a lot of
18 the small businesses on my corridors
19 following the civil unrest. And one
20 thing that strikes me is that we have
21 businesses that have such unique
22 products and services and I think they
23 would really benefit from online
24 marketing, but they don't have a
25 knowledge of the technology nor do they

1 have staff to really assist them with
2 implementing an online marketing
3 strategy on a consistent basis.

4 So I wanted to know has PACDC
5 and others been thinking about this
6 issue, particularly as foot traffic is
7 way down? But I just continue to
8 believe that we can be doing more to
9 help these businesses to reach consumers
10 that really would want to patronize
11 them. So please discuss any discussions
12 that you've been having in that area.

13 MS. McCONNELL: Yes. Thank you
14 for that. I'd love to comment on both
15 issues. So on the ecommerce issue, we
16 definitely identify the significant need
17 for a kind of one-on-one business
18 technical assistance. I think the way
19 that we've done -- and I'm so glad you
20 brought this up because I forgot to
21 mention this, the way that we've done
22 business technical assistance is
23 pre-COVID, right. It's a different
24 model where we have a number of our fees
25 that we put out. And entities reply to

1 them and say, this is the expertise I
2 have, I can offer.

3 Commerce contracts with those
4 entities so it's really a referral
5 system, so we got to get the business to
6 call the technical assistance provider,
7 the right technical assistance provider
8 that can provide what they need and
9 there's many of them. So sometimes that
10 can be a little bit of a process.

11 That's real value in a system like that,
12 but I think we also need a system that's
13 a little bit more proactive. And that
14 includes TA providers that can help
15 people do ecommerce, get them online and
16 reach the customers as you pointed out.

17 We also need folks that can
18 help people with lease negotiations
19 which was not -- it's always been an
20 issue, but it's just one that we've
21 never been able to address and it's a
22 bigger issue now. Other kinds of legal
23 assistance and legal representation
24 which we haven't done through the BTAP
25 program in the past. So we have been

1 working with Commerce in actually trying
2 to raise some money to see if we could
3 from federal sources expand the BTAP
4 program to be more proactive in that way
5 and specifically proactive with
6 ecommerce. It hasn't materialized yet,
7 but we're still working on that.

8 So I raise that point, and I
9 also forgot to mention we've also been
10 in communication with the Commerce Court
11 with Judge Gary Glazer about making this
12 part of a whole system to help
13 businesses that have other forms of
14 debt, whether it's back rent, back
15 mortgage, suppliers, other things, a
16 combination of kind of legal assistance
17 and business technical assistance to
18 help them and leverage the new commerce
19 court process so they're not just going
20 in there trying to negotiate with their
21 debtors without any help, but that we're
22 building a whole system around and
23 that's modeled on the mortgage
24 foreclosure and eviction diversion
25 programs with all of the wraparound

1 support.

2 The last thing I'll say just
3 about the ownership, building ownership
4 and vacancy, there are a couple of
5 products out there. PIDC has one to
6 help small businesses buy their
7 buildings. Commerce has helped CDCs
8 purchase buildings on corridor so they
9 can be the landlord and be thoughtful
10 about affordable rent and the right
11 retail mix.

12 But I see another thing that's
13 really needed. We have a limited number
14 of CDCs that have the capacity to
15 actually do property management, that
16 know how you collect the rent and how
17 you do the maintenance. And so, there's
18 also kind of a need to build capacity
19 there so that more of them can come into
20 that role too. And the resources that
21 are out there that Commerce has and PIDC
22 has are useful but not enough, so we
23 definitely need more, because there's
24 enough to buy a couple of buildings, but
25 not a lot more than that.

1 I also just wanted to
2 acknowledge that I'd love to have a
3 longer conversation with the Land Bank
4 and Council about what role a Land Bank
5 can play in commercial property
6 acquisition because they've been very
7 focused on residential, and the
8 commercial has been kind of we're not
9 there yet. It's not the only tool,
10 right, because a lot of the properties
11 are in private ownership that are tax
12 delinquent so it's not the tool for
13 everything, but we need all the tools
14 and some kind of coordinated strategy.
15 So thank you for those comments and
16 questions.

17 COUNCILWOMAN GAUTHIER: Thank
18 you. I would love to have a longer
19 conversation offline about everything
20 that you just discussed because I think
21 the businesses in my District could
22 benefit from all of that, so I look
23 forward to working together.

24 COUNCILMAN GREEN: Thank you,
25 Councilmember Gauthier.

1 Next, we'll have Councilmember
2 Gilmore Richardson. And then we'll have
3 our final panel, which will be our
4 Acting Commerce Director Sylvie Gallier
5 Howard and Anne Bovaird Nevins from
6 PIDC.

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Thank you so much,
9 Mr. Chairman.

10 And I just wanted to thank you
11 both for your testimony, but especially
12 thank Lena and PennFuture for your
13 advocacy and for your continued
14 partnership in helping us think through
15 how we will build resilient green
16 economy post-COVID in Philadelphia, but
17 also for highlighting how years of
18 divestment has really led to a
19 disproportionate impact, negative
20 impact, for our most vulnerable
21 communities throughout the City for
22 individuals and communities who are
23 facing the effects of COVID-19.

24 I just wanted to put that on
25 the record, to thank you. And I look

1 forward to continuing to work with you
2 and PennFuture as a part of our citizen
3 environmental advisory groups for our
4 subcommittees with the Committee on
5 Environment. So thank you very, very
6 much for all of your work and just for
7 your continued partnership in helping us
8 think this through.

9 Thank you, Mr. Chair.

10 COUNCILMAN GREEN: Thank you,
11 Councilmember.

12 And thank you, Ms. McConnell
13 and Ms. Smith, for your testimony and
14 your continued advocacy and work in this
15 space as we continue to move forward
16 through this pandemic in helping our
17 local economy.

18 At this point, I would like to
19 call our final panel which is Sylvia
20 Gallier Howard, our Acting Commerce
21 Director, and Anne Bovaird Nevins from
22 PIDC. If you both can state your names
23 and titles for the record and then
24 proceed with your testimony.

25 One thing I would be remiss in

1 not saying this on the record. Last
2 week during Council's Fiscal Stability
3 hearing chaired by Councilmember Domb, I
4 was very critical of the Administration
5 based on the fact that we had not
6 allocated Federal CARES dollars for
7 small business recovery.

8 I know both of you have been
9 very active in trying to raise money to
10 help small businesses and even launched,
11 which I think is one of the nation's
12 first small business recovery
13 initiatives, which was the PHL COVID-19
14 loan and grant fund. Various colleagues
15 from National League of Cities where I
16 serve as a Board member and other
17 organizations which I'm involved in had
18 interest and reached out regarding that
19 program.

20 Then we sort of got behind the
21 eight ball and other jurisdictions were
22 able to kind of move ahead of us. In
23 particular, I made reference to
24 Montgomery County last week and how they
25 allocated \$10 million dollars from their

1 Federal CARES dollars to augment the
2 state initiative that Jim Burnett and
3 Dan Betancourt talked about earlier in
4 this hearing.

5 But I have to commend the
6 Administration because the day after
7 that hearing with Councilmember Domb,
8 our Acting Commerce Director announced a
9 \$20 million allotment of our Federal
10 CARES dollars towards that initiative.
11 Now, in the earlier part of our hearing
12 what Mr. Burnett and Mr. Betancourt
13 talked about is for us to be comparable
14 to our other counties, we would probably
15 need to identify another \$60 million
16 from those Federal CARES dollars, so we
17 will be continuing to look for
18 information from our Finance Director to
19 see how those Federal CARES dollars will
20 be allocated. I know the numbers are
21 shifting, but we also have to spend the
22 money by the end of December.

23 So I just want to thank both of
24 you for your leadership, not only with
25 the PHL COVID-19 Small Business Grant

1 and Relief Fund. I know we spent many
2 long days and then had Monday evening
3 calls on a regular basis at 7:30 p.m. a
4 couple of times a week for a couple of
5 weeks in helping to raise money for
6 that, so I want to thank both of you for
7 your efforts and also your advocacy on
8 behalf of small businesses in our City.

9 MS. GALLIER HOWARD: Thank you,
10 Councilman. I guess should I go first.
11 All right. So good morning, Chairperson
12 Squilla, Chairperson Green, members of
13 the Joint Committees on Finance and
14 Commerce and Economic Development. My
15 name Sylvie Gallier Howard and I'm the
16 Acting Director of Commerce. Thank you
17 for having me here today to provide
18 testimony on Resolution 200336 regarding
19 Philadelphia's safe, equitable and
20 robust economic recovery from the
21 COVID-19 pandemic.

22 The COVID-19 pandemic is a
23 public health crisis which has
24 precipitated an economic crisis that is
25 unlike anything we've seen in our

1 lifetime. Throughout the last six
2 months, millions of Americans have gone
3 on unemployment while businesses have
4 struggled to survive and many have
5 closed permanently. This crisis has
6 also had a devastating impact on the
7 City's ability to serve its residents,
8 creating an unprecedented \$749 million
9 hold on the City's FY21 operating
10 budget.

11 While there are some signs that
12 things are beginning to improve from
13 where we were this spring, we're not
14 through this crisis yet and the reality
15 is that our economic recovery will not
16 happen overnight or in the V shape that
17 economists had hoped for early on. Here
18 in Philadelphia the total of non-farm
19 payroll jobs stood at 680,000 in August
20 of this year. The good news is that
21 this is up from the nadir of this crisis
22 in April when we had only 651,000, but
23 it's 70,000 jobs fewer than we had in
24 February, that's 70,000 jobs, right
25 before this crisis hit, and 50,000 jobs

1 fewer than we had one year ago.

2 Sadly, our unemployment rate
3 continues to climb. The most recent
4 statistic -- actually, in my testimony
5 it says the most recent statistic is
6 available from July, but I actually just
7 got August which is at 15.4 percent
8 unemployment for Philadelphia in August.
9 That is still about a threefold increase
10 from where we were before the crisis.

11 I mentioned the last time when
12 I was in here in August that when we
13 look at unemployment claims, we see a
14 troubling and continuous 30 percentage
15 point disparity between Black and White
16 claimants. This is a painful reminder
17 that when an economic crisis hits, the
18 most vulnerable among us bear the brunt.
19 This is where we stand today, but this
20 isn't where we'll always be.

21 Working together, we can and
22 will emerge with an economy that is more
23 resilient, more inclusive and more
24 equitable than ever before. And the way
25 that we'll do that is by continuing to

1 pursue the goals and objectives outlined
2 in our 2019 inclusive growth strategy as
3 well as implementing on the four-pillar
4 inclusive recovery plan that we released
5 on September 10th.

6 This plan titled Respond,
7 Restart, Recharge, Reimagine -- almost
8 the same Rs as yours, Councilman
9 Green -- An Equitable and Inclusive
10 Economic Recovery for Philadelphia, puts
11 forth our framework for economic
12 recovery to ensure that we're working
13 interdepartmentally and across sectors
14 to support residents and businesses
15 alike and to make the investments and
16 create the systems that will allow for
17 economic mobility and growth into the
18 future.

19 I also want to highlight some
20 of the actions that have been taken
21 since we last met in August. The City
22 committed, as you mentioned, an
23 additional \$20 million in CARES to the
24 PA statewide Small Business Relief
25 Program to help small businesses in

1 Philadelphia weather the continuing
2 effect of the pandemic.

3 This is obviously a significant
4 sum and we expect to support about 1,000
5 businesses and the average grant size
6 will be between \$15,000 and \$20,000 per
7 business. We thank this body for your
8 leadership of this effort. It's
9 important to note that with this
10 allocation the City has now committed
11 more than \$33 million to small business
12 relief representing 10 percent of the
13 City's totals CARES funding and will
14 help save businesses and protect
15 thousands of jobs.

16 We launched the \$1 million Call
17 for Ideas to identify innovative and
18 workforce development interventions to
19 connect residents laid off from low-wage
20 jobs to sustainable living wage
21 positions and growing industries. We
22 put out a \$500,000 call for proposals
23 for an initiative called Philadelphia:
24 Most Diverse Tech Hub to increase
25 diversity in technology and connect

1 Philadelphians to opportunities in this
2 field.

3 The Department of Commerce will
4 be investing in ideas that train,
5 prepare and connect Black and Brown
6 people to careers in tech. We're also
7 supporting underrepresented founders and
8 strengthening partnerships between local
9 colleges and universities as well as
10 historically Black colleges and
11 universities and tech companies.

12 The Department of Commerce has
13 been involved in fostering a number of
14 important economic wins for Philadelphia
15 in recent weeks, including securing
16 Hilco's commitment to convert the site
17 of the old refinery to a state-of-the-
18 art logistics hub, while also supporting
19 CTE education in the School District,
20 contracting with more minority-owned
21 businesses and creating 19,000 jobs over
22 the next 10 years.

23 Similarly, development deals at
24 Penn's Landing and the Navy Yard
25 continue to attract significant

1 investment to Philadelphia. Working
2 interdepartmentally, and I know this
3 came up earlier, we've established a
4 Business Response Team to help solve
5 complex problems and address
6 industry-wide concerns that businesses
7 have. Businesses should continue to use
8 the Office of Business Services as the
9 point of contact and issues will be
10 escalated to the Business Response Team
11 as necessary. OBS can be reached by
12 emailing business@phila.gov or calling
13 683-2100.

14 As I said, our recovery won't
15 happen overnight and it's critical we
16 think about laying the foundation that
17 will foster resiliency and growth in the
18 long-term. This can only happen through
19 partnership and collaboration with the
20 private sector in our region. That's
21 why the Department of Commerce is proud
22 to partner closely with the Chamber's
23 Recharge and Recovery Task Force as well
24 as the Equitable Entrepreneurship
25 Assessment and Strategy led by the

1 United Way of Southeastern PA and
2 Southern New Jersey and the Workforce
3 Response and Recharge Plan with
4 Philadelphia Works.

5 Like so many other places
6 around the world, the COVID pandemic has
7 had a devastating, in some ways
8 life-altering economic impact on
9 Philadelphia, but Philadelphia has
10 overcome major obstacles before and
11 we've always been a place of resilience
12 and innovation. We can channel that
13 ingenuity, tenacity and can-do spirit to
14 tackle these new challenges head on and
15 will be laser-focused about making our
16 City a better, more inclusive place. It
17 won't be easy. It won't happen
18 overnight. But by working together to
19 respond to the moment, we can work to
20 reimagine how our economy works for
21 everyone a more inclusive robust economy
22 that will help ensure long-term
23 prosperity for all. Thank you.

24 MS. BOVAIRD NEVINS: Good
25 morning, Chairperson Green and members

1 of the Joint Committee. My name is Anne
2 Bovaird Nevins and I'm the President of
3 the Philadelphia Industry Development
4 Corporation or PIDC. I also want to
5 thank and acknowledge both Councilmember
6 Jones and Councilmember Johnson for
7 their service on our Board of Directors.

8 As the resolution calling for
9 this hearing has noted, the impact of
10 the coronavirus pandemic on
11 Philadelphia's citizens and small
12 businesses was sudden, severe and
13 widespread, and that this burden was not
14 evenly distributed but rather has been
15 significantly greater for our Black and
16 Brown citizens, our historically
17 disadvantaged businesses and also our
18 young people.

19 PIDC is fully and strongly
20 aligned with City Council's call for
21 Philadelphia's safe, equitable and
22 robust economic recovery from the
23 coronavirus pandemic. We're very been
24 open to engaging and hearing your
25 feedback and continuing to learn and

1 adapt to best meet the needs of our
2 community.

3 As I noted in my prior
4 testimony before this Committee in
5 August, PIDC is approaching our COVID-19
6 economic recovery strategies through the
7 lens of our vision for a Philadelphia
8 economy that is growing, diversified and
9 inclusive in order to achieve a high
10 quality of life for all those who live
11 and work here.

12 You have heard previously from
13 me as well as just now from Sylvie about
14 our four phases of work to drive an
15 equitable, economic recovery in
16 Philadelphia. And those four phases are
17 respond, restart, recharge and
18 reimagine. In June, PIDC issued a
19 Restart Action Plan which outlined how
20 we are adapting our three core
21 strategies to meet Philadelphia's
22 immediate need to drive an equitable
23 economic recovery from the COVID-19
24 pandemic.

25 We published that plan on our

1 website and have been reporting out
2 monthly to our stakeholders and to the
3 public via our newsletter, blog and
4 social media on some of the key actions
5 that we are taking to help restart
6 Philadelphia's economy. I'd like to
7 provide a specific example from that
8 Restart Action Plan.

9 In the plan, we committed to
10 deploy flexible and affordable capital
11 to small- and mid-sized businesses with
12 a specific focus on Black and Brown
13 owned businesses and those located in
14 low-income communities to support
15 reopening or adapting their business
16 practices. Acting on this commitment,
17 PIDC applied for and successively
18 secured nearly \$7 million in new lending
19 capital from the U.S. Economic
20 Development Administration or EDA.

21 We are using these funds to
22 develop and launch the Restart
23 Philadelphia Loan Fund, which is
24 providing 0 percent financing in amounts
25 ranging from \$25,000 up to \$250,000 to

1 small businesses to help and recover
2 from the impact of COVID-19. We also
3 use this as an opportunity to make
4 changes to how we develop pipeline and
5 intake and approve applications. So we
6 proactively announced our loan fund with
7 very clear restated priorities to
8 provide funds to businesses located in
9 high poverty census tracts and to
10 historically disadvantaged businesses,
11 open the window of time to submit basic
12 inquiries with a very short form to
13 minimize the burden on the businesses
14 and then invited businesses to move
15 forward into a streamlined underwriting
16 and approval process by completing an
17 application and we prioritize those
18 based on our stated criteria.

19 To date, we've invited over 120
20 businesses to apply. Of these, 50
21 percent are Black- or African American-
22 owned, 20 are Asian-or Asian
23 American-owned and 15 percent are
24 Hispanic-owned. Nearly half of those
25 businesses are women-owned. These

1 requests were prioritized and invited to
2 apply based on the census tract and
3 demographic information and the
4 businesses are located in areas with an
5 average poverty rate of 34 percent.

6 So far PIDC has approved seven
7 Restart loans totaling about \$1 million
8 in capital, which four are Black-owned
9 businesses, one is Hispanic-owned
10 business and five are owned or co-owned
11 by women. An additional three loans for
12 \$375,000 are being presented for
13 approval this week. An additional four
14 loans totaling \$4.2 million are in our
15 underwriting pipeline and these numbers
16 will continue to grow as the first round
17 of applications are received and
18 processed.

19 At the same time, PIDC --
20 specifically through our CDFI, PIDC
21 Community Capital -- has been active
22 with participating in the statewide
23 coalition which is delivering the COVID-
24 19 Relief Pennsylvania Small Business
25 Assistance Program. This program, which

1 is the one you heard about earlier this
2 morning, developed in partnership with
3 17 CDFIs across the Commonwealth and
4 leveraging the many lessons that PIDC
5 had learned from administering the Small
6 Business Relief Fund to partnership with
7 the City for Philadelphia has
8 prioritized businesses owned by
9 low-income people, businesses located in
10 communities with high poverty and high
11 in employment as well as the types of
12 businesses that were hardest hit by the
13 pandemic.

14 As you heard earlier, to date
15 more than \$20 million have been
16 committed to more than 1100 Philadelphia
17 businesses of which 75 percent are going
18 to historically disadvantaged
19 businesses. We as a network will be
20 announcing the second round of grants
21 shortly, but we know already that there
22 continues to be a significant gap in the
23 demand specifically for these types of
24 resources for Philadelphia businesses.
25 We greatly appreciate the additional \$20

1 million in CARES Act funding that the
2 City of Philadelphia is contributing to
3 the program, specifically to go to
4 Philadelphia's businesses and we thank
5 City Council and the Commerce Department
6 for their strong support of this effort.

7 One thing I wanted to note
8 about the Pennsylvania CDFI Network and
9 the statewide program is that my
10 colleague at PIDC who has our marketing
11 team has served as the Chair of the
12 Communications Committee for that group
13 and has been working tirelessly across
14 the state in partnership with all of the
15 other CDFIs to promote the program. One
16 of our responsibilities in managing the
17 Communications Committee included
18 launching and administering the
19 statewide website of
20 pabususinessgrants.com in which we engaged
21 Tactile Group, which is a
22 Philadelphia-based Black-owned web
23 development business that also is a PIDC
24 client.

25 While many of Philadelphia's

1 businesses continue to need our help
2 right now to respond to the impact of
3 the pandemic and restart or pivot their
4 operations, we are also looking ahead to
5 the role that PIDC can play in
6 recharging and reimagining
7 Philadelphia's economic future.

8 We are deeply engaged with our
9 partners at the City of Philadelphia,
10 the Chamber of Commerce for Greater
11 Philadelphia, the United Way, the
12 Pennsylvania CDFI Network and others in
13 strategic planning and attracting new
14 resources. We are actively meeting with
15 and supporting Philadelphia-based
16 businesses who are already in growth
17 mode as well as new businesses
18 considering Philadelphia at the location
19 in sectors from light manufacturing to
20 distribution to technology, and we are
21 focusing on a whole new paradigm of
22 equitable growth and inclusion at the
23 Navy Yard in the selection of our new
24 development partners Ensemble Real
25 Estate Development and Mosaic

1 Development as well as the launch of a
2 workforce development initiative in
3 partnership with the West Philadelphia
4 Skills initiative and JP Morgan Chase to
5 engage un- and underemployed
6 Philadelphia residents into new career
7 pathways.

8 I want to note that these are
9 not the right things to do. These are
10 smart investments in diverse businesses
11 and diverse talent that would thrive
12 Philadelphia's economic future. I want
13 to thank you for the opportunity to
14 testify today and I'm happy to answer
15 any questions that you might have.

16 COUNCILMAN GREEN: Thank you
17 both for your testimony. I see both
18 Councilmembers Domb and Jones have
19 questions as well as Councilmember Gym.

20 One thing that COVID has
21 definitely brought about in a somewhat
22 interesting way is I'll call it the
23 supremacy of the letter R in the
24 alphabet. And I say that because
25 McKinsey, and I made reference earlier,

1 used a resolve, resilience, return,
2 reimagination and reform metric in
3 reference to COVID and economic
4 recovery. The Greater Philadelphia
5 Chamber of Commerce, as you heard
6 earlier, had the Recharge and Recovery
7 Task Force. From my perspective, the
8 plan that the City has from both
9 Commerce and PIDC is a Respond, Restart
10 and Reimagine Plan to come out of COVID.

11 And so, based on all that
12 alliteration with Rs, we'll stick to the
13 Respond, Restart and Reimagination Plan
14 that we're talking about now from both
15 Commerce and PIDC as the City's plan to
16 come out of COVID. You talked about
17 some of the things that you're doing.

18 I guess my question is looking
19 at -- and I think Councilmember Sanchez
20 touched on this as well. Looking at
21 over I think 7,200 applications we
22 received for request for funding of \$146
23 million of requests and even with
24 additional money that we're putting in
25 now from Federal CARES dollars and if

1 we're able to put even more dollars,
2 that's not nearly going to address how
3 we provide resources to these
4 businesses.

5 So as we look to the next
6 budget process, and I know the vast
7 departments are about to now start on
8 that, what would be your thoughts going
9 forward in how we help businesses
10 continue to grow out of this pandemic
11 even though we have very limited
12 resources to do all that we would like
13 to do, but don't have the ability to do
14 so?

15 MS. GALLIER HOWARD: If I can
16 start, I did want to respond also to
17 what you said earlier, Councilman. Just
18 to sort of clarify a little bit, we
19 started talking about whether or not we
20 should provide more funding for small
21 businesses after the first round that
22 was launched in March. We started
23 talking about whether we should have
24 another round early, early in the summer
25 and then the state launched the

1 initiative with the CDFI Coalition and
2 when we heard that was getting off the
3 ground, it was actually intentional and
4 strategic to not launch our own thing
5 and to see if we should piggyback and
6 support the state's program if it was
7 successful.

8 So while it might seem that we
9 were behind the eight ball, we were
10 actually waiting in the wings sort of
11 ready to do something once we knew more
12 about the results of that program and
13 that's why certainly, you know, the
14 support of you all and your
15 encouragement was helpful. We knew we
16 needed to do something. I was certainly
17 having those conversations and Anne was
18 having those conversations and many of
19 us were, our partners as well.

20 Jim Burnett mentioned we have
21 weekly phone calls, so we were really
22 aware of the demand and what the CDFIs
23 have been facing and hearing from the
24 business community. So I think moving
25 forward it's actually Respond, Restart,

1 Recharge, Reimagine, it's a four-point
2 plan. And the things about the plan is
3 it's not like, okay, respond over, now
4 we're in restart mode. It's actually
5 things happen and we're still constantly
6 responding to, like when the School
7 District decided to go 100 percent
8 virtual, suddenly we're maneuvering a
9 bunch of people to figure out how we're
10 setting up access centers or when
11 there's rioting, we're sort of
12 maneuvering to respond to that and
13 whatever else might happen in the winter
14 for example, or when this change is
15 happening to the guidelines.

16 Nonetheless, we have to be
17 doing recharging and reimagining as well
18 and we need to be setting up all the
19 different types of programs and supports
20 for the future, so that's why Anne and I
21 are working on -- we have \$2 million
22 between the City and PIDC for a fund for
23 entrepreneurs of color. We would like
24 to grow that very exponentially. \$100
25 million would be great. \$2 million is

1 nowhere near enough so we're talking
2 about how we do that.

3 I heard a lot about technical
4 assistance earlier on in the hearing.
5 And we have our Business Technical
6 Assistance Program. We fund about 10 or
7 so organizations and some of them are
8 specifically focused on things like
9 building a website or having more of a
10 digital presence. So we've changed that
11 program a little bit to have a little
12 bit more niche areas across the
13 different agencies to provide technical
14 assistance. And we just have to work
15 with our partners. We have calls weekly
16 with CDFI, the CDCs, the bids.

17 We also convene a small
18 business coordination meeting with all
19 of the minority Chambers and Philly
20 startup leaders so we're sort of always
21 working with our partners. I know Beth
22 mentioned the weekly calls, and we can't
23 do it without working with all of them.

24 COUNCILMAN GREEN: Okay. If
25 there's no additional response to that

1 question, I'll open it to questions from
2 my colleagues. We'll go with
3 Councilmember Domb, then Councilmember
4 Jones and then Councilmember Gym, in
5 that order.

6 COUNCILMAN DOMB: Thank you,
7 Mr. Chairman.

8 And thank you, Anne and Sylvie.

9 Anne, I want to thank you for all your
10 help you gave us on the loan forbearance
11 early on. Your team was great, so thank
12 you so much for that.

13 Sylvie, I want to thank you for
14 taking all of our many phone calls, and
15 there's been a lot of them, during this
16 process for various businesses and
17 various issues. I know I texted this
18 morning about when the salons could
19 start doing facials again. And from all
20 the restaurants, and a lot of the
21 restaurants right now are trying to
22 figure out how do I operate in colder
23 weather, November, December, January. I
24 know that Vancouver, Canada has some
25 ideas around that and we would like to

1 come up with some solutions so we can
2 offer them, because the more lead time
3 they have, of course the better it is
4 for them.

5 So one of the questions I have,
6 and I don't know if you have the answer,
7 do we know how many minority-owned and
8 small businesses exist in the City right
9 now and how many exist post-COVID, like
10 pre-COVID and post-COVID, what did we
11 lose?

12 MS. GALLIER HOWARD: I don't
13 think we actually know what the losses
14 area. We know from the Pew Report the
15 number of businesses, the recent Pew
16 Report that came out in percentages, and
17 actually percentages that are sort of
18 new information for us, the fact that 6
19 percent of our businesses are
20 Black-owned employers, 30 percent are
21 Black-owned by not all employers; 4
22 percent are Latinx-owned employers; 13
23 percent are Latinx-owned, not just sole
24 proprietors. So we have some of those
25 types of statistics. I don't think we

1 know yet in terms of racial
2 demographics what we've lost. I don't
3 think we know yet what we've lost,
4 period. It's kind of too soon to tell.

5 I can say about outdoor
6 dining -- so I mentioned the Business
7 Response Team. We have the Business
8 Response Team led by Justine Bolkus here
9 at Commerce and I commend her. They had
10 everyday calls at 8:30 with the other
11 departments. Now, it's three times a
12 week and they've been coordinating all
13 around indoor dining, outdoor dining,
14 all these different things. We had a
15 call actually led by Philadelphia with
16 dozens of cities including Montreal, so
17 we've got a lot of information about
18 heat lamps and tents and all those types
19 of things and we're coming up with a
20 plan for that.

21 COUNCILMAN DOMB: I will say
22 this, people are loving eating outside.
23 We're attracting the suburbanites to
24 come into the City. They're saying they
25 love the experience and, yes, trying to

1 bring back the City is so crucial. I
2 will say this, I've come to the
3 conclusion that many corridors,
4 neighborhoods, whether it's 52nd Street,
5 Germantown Avenue, the restaurants have
6 become the anchor for the other stores,
7 because people go to the restaurants and
8 then either before or after they go
9 shopping, so it's a very important part
10 of that whole neighborhood. So thank
11 you for all you're doing, appreciate it
12 and keep up the good work.

13 Thank you, Mr. Chair. It's a
14 great hearing. Thank you very much.

15 COUNCILMAN GREEN: Thank you,
16 Councilmember Domb.

17 Councilmember Jones and then
18 Councilmember Gym.

19 COUNCILMAN JONES: Thank you,
20 Mr. Chairman. And again, thank you for
21 your pulling together this hearing. I
22 think it's an important part of the
23 jumpstart.

24 I want to echo my colleagues'
25 sentiments about PIDC and the Commerce

1 Department. During this pandemic, you
2 guys stepped up to the plate. Your
3 response to small businesses both in
4 commercial corridors during the
5 epidemic, pandemic, but also during some
6 of the uprisings and unfortunate looting
7 were right up front and center. And I'm
8 proud to be an alumni of Commerce and a
9 current Executive Board member of PIDC.

10 One of the things that was not
11 mentioned as much was the fact that MED
12 Week starts the first week of October.
13 And it is a time where we recognize the
14 contributions nationally and also
15 locally of small businesses owned by
16 minorities, females and businesses of
17 color. And we are working in
18 conjunction with you guys to do a
19 post-COVID workshop October 8th, and it
20 will be the first virtual MED Week
21 workshop we've ever done. It will be on
22 Channel 64 also, Mr. Chairman. And we
23 are looking for an opportunity both with
24 the Greater Philadelphia Chamber of
25 Commerce, African-American Chamber to

1 highlight the evolution of certain
2 businesses post-COVID.

3 In some of the hearings that
4 we've had with SEPTA, for example, their
5 process of cleaning SEPTA cars has
6 changed pre- and post-COVID. Instead of
7 one cleaning a day, they're up to three
8 cleanings a day and are looking at
9 chemical treatments that have
10 antimicrobials within the chemicals that
11 last a week and are looking at new
12 opportunities that last longer. And the
13 days of the janitor with the bucket and
14 the rags in his back pocket no longer
15 exist. We're in a different phase.

16 And as businesses evolve, we
17 want those opportunities to present
18 themselves to small businesses in
19 Philadelphia. Whether it is the
20 manufacturing of PPEs, whether it is the
21 contact tracing opportunities that are
22 coming up, we want Philadelphia-based
23 businesses, minority-based businesses
24 that are within your mailing list, loan
25 portfolio list, to look at these

1 opportunities and say, yes, I can. We
2 should absolutely never have to rely on
3 foreign governments for gowns for
4 hospitals and masks for the public.

5 So as we take this, Chairman, a
6 step further, we need to evolve our
7 small business opportunities and present
8 them to small businesses, so I just want
9 to echo what others have said. And I go
10 back to the alumni days, this is not our
11 grandparents' Commerce Department or our
12 grandparents' parents PIDC. You guys
13 have evolved and are enlightened to the
14 fact that inclusive lending, inclusive
15 markets and inclusive technical
16 assistance aren't just the right thing
17 to do, it's good for business. And that
18 is a different mindset that has been
19 here before, and I want to thank you for
20 that.

21 I'm done, Mr. Chairman.

22 MS. GALLIER HOWARD: Thank you,
23 Councilman, for bringing up MED Week.
24 That's starting next Monday and you've
25 been a huge supporter and we're proud to

1 have you as an alum, and I'm very
2 intrigued by that turtle as well. I
3 have to say it's very distracting.

4 COUNCILMAN JONES: My nickname
5 as a kid was Turtle, so I could not
6 resist.

7 MS. BOVAIRD NEVINS: I want to
8 echo that thanks to the Councilman for
9 your partnership with MED Week and I
10 also want to note that we are also
11 working on another event that will be on
12 the 7th with Councilwoman Gilmore
13 Richardson and Councilman Johnson.

14 COUNCILMAN JONES: We look
15 forward to seeing you -- well,
16 virtually, you guys.

17 MS. GALLIER HOWARD: Likewise.

18 COUNCILMAN GREEN: Thank you,
19 Councilman Jones, for your steadfast
20 ongoing advocacy for MED Week. When you
21 talk about your transitions for COVID,
22 it reminded me of the first time we had
23 this joint hearing of Finance and
24 Commerce and Economic Development when
25 we had David Simms testify about his

1 business.

2 I've known David since back
3 when I actually had some hair, when my
4 wife and I had a retail shoe store on
5 Germantown Avenue and David had just
6 started and he was doing catering events
7 at our store, and he was able to
8 transition quite successfully through
9 COVID. He moved his location from Ridge
10 Avenue to Wadsworth. He does
11 traditional catering, but he
12 transitioned to doing a lot of take-out.
13 I know I've been using him to provide
14 take-out meals to my parents so your
15 comments reminded me of that, reminded
16 me of MED Week.

17 Also, your commentary regarding
18 SEPTA made me reflect on some work I've
19 been doing for a number of months as a
20 part of the Small Diverse Business and
21 Community Task Force which is being led
22 by Kerry Kirkland from the Commonwealth
23 of Pennsylvania and Mike Brown 360CI, an
24 entrepreneur based in Philadelphia and
25 Florida, and it's based on his work

1 coming out of the hurricanes in Florida
2 which he learned how the federal task
3 work can be used to help grow
4 businesses. And so, we created that
5 small Small Diverse Business and
6 Community Task Force.

7 We've been licensing a
8 sanitation product working with local
9 businesses like a Donna Allie from Team
10 Clean and a number of other businesses.
11 We did a demonstration with SEPTA in
12 probably mid-spring, but we're also
13 doing cleaning at the Capitol Complex
14 and also doing work in Pittsburgh and
15 it's been a task force of people from
16 Philadelphia, Harrisburg and Pittsburgh,
17 including some of the people you're very
18 familiar with like Della Clark and Joann
19 Bell and George Farrell and former
20 Commerce Director Harold Epps. So even
21 in COVID, we can find new ways to
22 provide a way to respond, restart,
23 recharge and reimagine as the City is
24 doing through their action plan.

25 So with that, I will then

1 transfer my microphone to Councilmember
2 Gym for her questions.

3 COUNCILWOMAN GYM: Thank you
4 very much, Mr. Chairman.

5 Good afternoon to everybody. I
6 had a couple of questions for PIDC.
7 One, I really appreciate the loan
8 programs and the effort to in particular
9 pay attention to small- and mid-owned-
10 sized businesses, the zero-percent loan
11 fund for small businesses is an
12 important assistance.

13 I did want to try to see how as
14 we look at recovery, how we are looking
15 at things and projects that PIDC both
16 backs and supports beyond just ownership
17 of the company, but that we're looking
18 at projects and other types of things in
19 which we are leveraging the power of
20 public dollars and resources to improve
21 wages, ensure quality conditions for our
22 workers about how we are also looking at
23 a diversity of resources that could, for
24 example, provide significant amounts of
25 sustainable green new development in

1 communities that are struggling with
2 environmental issues, support for public
3 schools and reimagining public school
4 spaces.

5 I think it's notable, for
6 example, we've long known about the
7 state of Philadelphia's public school
8 facilities, but today I think or if it
9 was just announced recently that a grand
10 jury indicted the Scranton School
11 Superintendent and their School Board
12 for purposeful neglect of buildings and
13 I think we've gotten supercynical that
14 somehow this is a matter of the state,
15 but these are felony charges of neglect.

16 As we try to think about
17 recovery, it's recognizing that
18 development is beyond sort of, you know,
19 that there's a lot of interpretation of
20 what development and I can think it has
21 traditionally been interpreted by many
22 different entities, PIDC honestly has
23 been some of them, to perceive of large
24 expensive projects. But we were trying
25 to think through projects that invest in

1 the health and well-being of workers who
2 are Philadelphians. We want to ensure
3 that going forward they contribute to
4 the environment, to the state of our
5 schools, transit development, affordable
6 housing efforts, all of these things
7 certainly fall within your purview under
8 the definition of development, I would
9 assume.

10 So how are you looking, for
11 example, at PIDC-approved projects in
12 terms of workforce improvements and
13 higher wages, benefits and workforce
14 hiring and diversity?

15 MS. BOVAIRD NEVINS: Sure. So
16 a few things on that, and maybe I can
17 start with a few project examples that
18 might help give some context to some of
19 the things that we are doing and I think
20 what we are committed to doing going
21 forward. So looking backwards a little
22 bit, in 2019 so last full year, PIDC
23 invested about \$47 million through a
24 variety of loans and new market tax
25 credit-type investments in projects

1 throughout Philadelphia. Some examples
2 of those would be the Golaski Labs,
3 which is a mixed-use development from
4 Mosaic Development Partners, a
5 minority-owned development firm that is
6 located in Wayne Junction.

7 Another is the new construction
8 mentioned education in the school
9 buildings. Another is the construction
10 of the new Peacelands School Campus
11 that's co-located out Powel Elementary
12 and the Science Leadership Academy
13 Middle School in that Powelton section
14 of the City. Another is the Northeast
15 Philadelphia-based campus for Path,
16 People Acting To Help, which is focused
17 on better serving individuals that need
18 mental and behavioral health or
19 intellectual disabilities-related
20 services and a new ceramic studios for
21 the Clay Studio in South Kensington. So
22 those are the examples of the types of
23 projects that we've been investing our
24 resources in and that's dating back to
25 2019.

1 Some of the things that we've
2 approved where we have moved for this
3 year are along those same lines in terms
4 of our projects and resources, include
5 the new headquarters facility for SUPRA
6 Info, which is again a minority-owned
7 business located in West Philadelphia
8 that is going to be building out a new
9 headquarters and creating a lot of new
10 jobs. Another is the Cobbs Creek
11 Commons, which is a mixed-use project
12 also located in West Philadelphia. So
13 those are some of the types of projects
14 that we've been focusing on in terms of
15 our real estate or development financing
16 resources.

17 And we definitely are certainly
18 focused on I think the things,
19 Councilman, that you listed in terms of
20 the types of -- in the community around
21 workforce training and development,
22 quality job opportunities. Basically
23 every project that we fund, whether it's
24 a business or whether it's a development
25 project, we are connecting those

1 projects into the resources at
2 Philadelphia Works. That's a
3 partnership that I've been working a lot
4 in conjunction with Sylvie and the
5 Commerce Department on strengthening,
6 how do we really better connect the
7 businesses of the development project
8 that we're supporting with the workforce
9 system and make sure that those job
10 opportunities are available to
11 Philadelphians, and those job
12 opportunities are quality jobs as well.

13 COUNCILWOMAN GYM: If I can be
14 a little more specific, I think what I'm
15 interested in is how we are better doing
16 a better job. I'm dealing with this on
17 the juvenile justice front, for example.
18 It's not completely related directly.
19 But we have the power of both our public
20 dollars, our public purse, to demand
21 that facilities that institutionalize
22 young people have to do X number of
23 things. And it's not just about access,
24 opportunity and connect. It's about
25 demand.

1 So for example, if you get a
2 public subsidy, what's the lowest wage
3 that could be offered. Do you demand
4 that it is a \$15 wage job? It's a
5 public necessity. To me I think it
6 feels like there needs to be a clear
7 benefit package, a clear threshold
8 towards what we're getting to for wages,
9 clarity about benefits, health care,
10 because we can't afford to have people,
11 as we saw with COVID, completely without
12 health care, that we enforce long sick
13 leave, et cetera, et cetera. But is
14 that part of it and is that something
15 that you would consider?

16 We are in a world where --
17 look, I think if you were to look at
18 your portfolio, there's no question that
19 you have a range of diversity. But
20 there are larger entities that are
21 getting like \$7 million grants from PIDC
22 approved projects, and those kinds of
23 larger entities like hotels or garages,
24 those types of things, and we want to
25 make sure that they are giving us the

1 types of jobs that both help reach
2 our (inaudible) but also bring it up.

3 I'm specifically talking about
4 wages because I think we are more than
5 anything else, if there's a large scale
6 entity, we want to ensure that our large
7 amounts of tax subsidies will not
8 subsidize low wage (inaudible).

9 MS. BOVAIRD NEVINS: Sure. I
10 understand. Sorry. Virtual school
11 break going on in the background. So
12 yes, I think I understand what you're
13 speaking to with respect to the hotel
14 project. If that's specifically the
15 (inaudible), then that project which we
16 now hope getting ready to open after a
17 long time coming is one that should have
18 capital associated with it and a set of
19 agreements that were determined at the
20 time. We haven't to my knowledge or
21 recollection financed any hotels since
22 that time and certainly not using the
23 tax increment financing or that type of
24 resource. Even the HUD 108 dollars, I
25 don't think we've done any additional

1 hotel financing since that time.

2 Certainly going forward in
3 terms of how and over the recent years
4 how we select projects for -- it is very
5 much focused on what is the benefits
6 that those projects are going to bring
7 to the community. That absolutely
8 includes looking at the quality of jobs,
9 looking at the wages, looking at the
10 benefits and evaluating what other
11 benefits the project is going to bring
12 to a community. It might be other types
13 of things, medical services --

14 COUNCILWOMAN GYM: So can I be
15 specific? I know wages as you evaluate
16 kind of the value of a company and what
17 it can overall bring or an investment
18 project and what it can actually bring
19 to the City, it's not just like wages
20 are part of the evaluation. But are
21 wages a responsibility of a mandate of
22 the investment, like you must be able to
23 pay X amount of dollars? Is that
24 currently part of your requirement?

25 MS. BOVAIRD NEVINS: For

1 specifically the new market tax credit,
2 yes.

3 COUNCILWOMAN GYM: What is that
4 wage then?

5 MS. BOVAIRD NEVINS: So the
6 wage is based on a calculator -- so we
7 require our new market borrowers to
8 comply with a community benefits
9 agreement that defines a living wage
10 that is consistent with a calculator
11 that is run by MIT and that current
12 living wage calculation is \$12.64 an
13 hour or \$26,291 for 2020.

14 COUNCILWOMAN GYM: And that's
15 considered a living wage?

16 MS. BOVAIRD NEVINS: That is
17 consistent with this MIT living wage
18 calculator. That is the standard that
19 we have applied to date with these
20 community benefits agreements.

21 COUNCILWOMAN GYM: So that's
22 generally the standard across all your
23 projects? So Ensemble or Mosaic, the
24 one that you're doing at the Navy Yard
25 would employ that threshold?

1 MS. BOVAIRD NEVINS: So that is
2 not -- the living wage calculation here
3 is specific for the new market tax
4 credit program. We have not developed a
5 specific wage-related mandate, I guess
6 you would say, for other types of
7 projects outside of that.

8 COUNCILWOMAN GYM: Okay. I
9 think it should be part of your
10 consideration. As I said, I think for
11 entities that are getting six, seven-
12 figure kind of investments with public
13 tax dollars, our responsibility is to
14 raise wages and to recognize that the
15 City itself is moving towards \$15 an
16 hour as a minimum wage for publicly
17 City-funded subsidized projects, and I
18 feel that PIDC has to be part of that
19 dialogue.

20 I think that there are other
21 things that I still want to continue to
22 have conversations and hope that the
23 pre-COVID and post-COVID is dramatically
24 different for us. We've seen
25 devastation across our City on small

1 businesses and the investment supports
2 and what we can do with scarce dollars
3 right now really should lead towards a
4 very generous view towards community
5 growth beyond.

6 Ownership is absolutely a key.
7 Hiring jobs absolutely key. But I think
8 we've shown and I think you've actually
9 shown a real investment around public
10 sector, private sector partnerships that
11 can meet both a meaningful threshold on
12 wages and community benefits as well as
13 a large scale primarily privately-
14 developed project can do and sometimes
15 even better. To be continued.

16 Thank you very much,
17 Mr. Chairman.

18 COUNCILMAN GREEN: Thank you,
19 Councilmember Gym.

20 Are there any other questions
21 or comments from members of Council?

22 (No response.)

23 COUNCILMAN GREEN: Are there
24 any other witnesses that are here
25 testifying on this resolution for the

1 Joint Committees?

2 (No response.)

3 COUNCILMAN GREEN: Seeing none,
4 thank you, Sylvie Gallier Howard, our
5 Acting Commerce Director and Anne
6 Bovaird Nevins from PIDC for your
7 testimony this afternoon.

8 I will thank all the members of
9 Council and all the people that
10 testified today, especially those of you
11 who are virtual teachers as well as
12 participants in this hearing, something
13 I can definitely relate to myself. This
14 was a great conversation, provided some
15 additional information regarding the
16 work we're seeing at the state level as
17 well as work that we are doing with our
18 Greater Philadelphia Chamber of Commerce
19 as well as with Commerce and PIDC as we
20 continue to move forward to help our
21 small businesses that have been crippled
22 by this COVID pandemic, which has also
23 caused an economic crisis.

24 Seeing no other comments from
25 members of Council or the public, there

1 being no questions from members of the
2 Committee and no other witnesses to
3 testify, I've already asked if anyone
4 else is present in this hearing that I
5 failed to call upon that wishes to
6 officer testimony on this resolution.

7 Seeing none, I want to thank
8 all of you for your participation today.
9 We value your opinions. And this
10 concludes the public hearing of the
11 Joint Committees on Finance and Commerce
12 and Economic Development. We shall
13 recess this hearing to the call of the
14 Chair. Thank you for your participation
15 and attendance this morning and now this
16 afternoon.

17 MS. GALLIER HOWARD: Thank you.

18 MS. BOVAIRD NEVINS: Thank you
19 so much.

20 COUNCILMAN GREEN: Thank you.
21 Take care.

22 (Joint Committees on Finance
23 and Commerce and Economic Development
24 concluded at 12:30 p.m.)

25

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

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

TANEHA C. CARROLL
Court Reporter - Notary Public

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