

Special Committee on Poverty Reduction and Prevention  
November 25, 2019

SPECIAL COMMITTEE ON  
POVERTY REDUCTION AND PREVENTION

Lewis Katz School of Medicine  
at Temple University  
3500 North Broad Street  
Philadelphia, Pennsylvania 19140  
Monday, November 25, 2019  
4:10 p.m.

PRESENT:

COUNCILWOMAN MARIA QUINONES-SANCHEZ, CO-CHAIR  
SHERMAIN MATLOCK-TURNER, CO-CHAIR  
COUNCILMAN ALLAN DOMB  
BETH McCONNELL  
MO RUSHDY  
SUSAN McPHEDRAN  
DAVID HOLLOMAN  
ANDREW FRISHKOFF  
JOSEPH DeFELICE

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2 COUNCILWOMAN QUINONES-SANCHEZ:

3 Good afternoon and early evening. Thank  
4 you so very much for joining us this  
5 evening for the Special Committee on  
6 Poverty Reduction and Prevention. We  
7 are so very happy to be here at Temple  
8 University Lewis Katz School of Medicine  
9 and we want to be gracious to our host  
10 and we will have Dean J.D. -- he said I  
11 can call him J.D. now, Dr. John Daly,  
12 who is the dean here at the medical  
13 school give us welcoming remarks. And I  
14 want to thank the entire Temple team  
15 including George Kenney and all the team  
16 who helped put the logistics for us to  
17 be here this evening. Thank you. Dean?

18 MR. DALY: Thank you,

19 Chairwoman Quinones-Sanchez. We really  
20 appreciate you being here and choosing  
21 Temple to come. Members of the  
22 Committee are also welcome and we thank  
23 you for being here for this hearing. We  
24 appreciate your leadership in passing  
25 Resolution 190239, which established the

1 Special Committee on Poverty, Prevention  
2 and Reduction.

3 We are the City's public  
4 university and we're here to help offer  
5 some solutions as you move forward in  
6 your process. We also look forward very  
7 much to working together to address  
8 poverty in the City of Philadelphia. It  
9 is one of the major issues that we face  
10 along with our care of patients and care  
11 of the people of the City of  
12 Philadelphia.

13 Poverty is one of the major  
14 issues that impacts their care. We're  
15 very grateful for your work in this  
16 area. And we thank you for choosing to  
17 come here to the Lewis Katz School of  
18 Medicine today. Thank you.

19 COUNCILWOMAN QUINONES-SANCHEZ:  
20 Thank you. So my name is Maria  
21 Quinones-Sanchez and I'm Councilwoman in  
22 the 7th Councilmatic District. I have  
23 been charged along with my colleague  
24 Councilman Allan Domb, Eva Gladstein who  
25 chairs the Mayor's Cabinet on Health and

1 Human Services, and Sharmain  
2 Matlock-Turner who is the CEO of the  
3 Urban Affairs Coalition, to share what I  
4 would like to call some of the best  
5 minds in the City of Philadelphia  
6 stakeholders from the private, public  
7 sector as well as internal department  
8 heads and others.

9 Not to overthink, but in a few  
10 months we really put forth an aggressive  
11 antipoverty strategy that could be  
12 embraced. And the way we've approached  
13 this is really simple. And then I'll  
14 introduce -- I'll let the members who  
15 are here introduce themselves and then  
16 we will get on with the panel.

17 The issue of poverty demands  
18 some urgency. Any day you look at the  
19 news and you see some of the violence,  
20 and the deep root of all of that is the  
21 generational poverty that has existed in  
22 the City of Philadelphia. Many of us  
23 are frustrated with being highlighted as  
24 one of the largest cities with the  
25 highest number of poverty.

1           This Committee looks and has  
2   enlisted as I mentioned folks from all  
3   sectors to come together and put  
4   together what I'd like to call a process  
5   of how do we improve people's income,  
6   how do we improve their access to safety  
7   net and other programs, how do we  
8   increase their opportunities so that  
9   they can improve their quality of life  
10   with an aggressive goal, that Council  
11   President Clarke would say, how do we  
12   move 100,000 people out of poverty in  
13   the City of Philadelphia.

14           MS. BENNETECH: (Inaudible).

15           COUNCILWOMAN QUINONES-SANCHEZ:  
16   Ma'am, you're an expert at this. You  
17   come to all of our hearings and I really  
18   want you to join us and participate.  
19   But if you're going to be rude, then I'm  
20   going to ask you to leave.

21           MS. BENNETECH: It's rude to  
22   have a subcommittee on poverty with no  
23   poor people on it.

24           COUNCILWOMAN QUINONES-SANCHEZ:  
25   As I mentioned earlier, we have a

1 committee. This is the last time I'm  
2 going to say it to you because then if  
3 not, I'm going to ask you to leave.  
4 You're going to come here, you're going  
5 to testify, we're going to listen to you  
6 and we're not going to be disrespectful  
7 to you. And so, I'm going to ask you  
8 not to be disrespect to others.

9           So we have enlisted members  
10 from different stakeholders. In fact,  
11 tomorrow we're hosting a focus group of  
12 people with lived experience,  
13 particularly from the homeless community  
14 that the Committee is doing. Every  
15 Committee and Subcommittee has been  
16 given all the freedom to not only invite  
17 other members into the Committee but  
18 create different processes.

19           We had a hearing last week.  
20 We will have another one next week.  
21 There's a flyer available and we have  
22 enlisted different types of focus  
23 groups. Tomorrow I will be with again  
24 folks from the homeless sector  
25 participating in an in-depth

1 conversation about the 3,000 folks in  
2 homelessness that the City currently  
3 supports and the 5,000 that are in the  
4 street, so I will beg to differ on  
5 process.

6 With that said, do Members of  
7 the Committee want to quickly introduce  
8 themselves?

9 MS. McCONNELL: Beth  
10 McConnell, Philadelphia Association of  
11 Community Development Corporations.

12 MR. RUSHDY: Mo Rushdy, The  
13 Riverwards Group, representing the  
14 Philadelphia Building Industry  
15 Association.

16 MS. McPHEDRAN: Sue McPhedran  
17 from Mission First Housing Group.

18 MR. HOLLOMAN: David Holloman,  
19 Chief of Staff of the City's Office of  
20 Homeless Services.

21 MR. FRISHKOFF: Andy  
22 Frishkoff, the Director of Philadelphia  
23 LISC, Local Initiative Support  
24 Corporation.

25 COUNCILWOMAN QUINONES-SANCHEZ:

1 So in addition to the members here, and  
2 again any Subcommittee members that are  
3 in the audience who want to join us up  
4 here, we have representatives from the  
5 Philadelphia Housing Authority through  
6 its president and several of its key  
7 staff folks. We have the Regional  
8 Housing HUD Director, Jo DeFelice and a  
9 member of his staff Elvis Solivon;  
10 Office of Homeless Services as was  
11 mentioned, Liz Hersh and some of her  
12 team; the Office of Housing and  
13 Community Development; SELF through Mike  
14 Hinson and Rashidah; BIA, Building  
15 Industry Association; the Pennsylvania  
16 Association of CDCs; the Pennsylvania  
17 Department Association; LISC was  
18 introduced; HACE, Compass Working  
19 Capital; Little Dry and Creative;  
20 Rebuilding Together; Habitat for  
21 Humanity; Women's Community  
22 Revitalization; ACT UP; Neighborhoods  
23 Gardens Trust; APM; Sava; Mission First;  
24 the Reinvestment Fund and Community  
25 Legal Services.



1           So with that, if there are no  
2    comments from any of the members of the  
3    Committee, I'm going to ask our first  
4    panel to come forward. That will be  
5    Markita Morris-Louis from Working  
6    Capital, Harry Tapia from HACE and  
7    Stefanie Seldin from Rebuilding  
8    Together.

9                               (Panel approached Witness  
10   Table.)

11           MS. MORRIS-LOUIS: Good  
12    afternoon, Members of Council --

13           COUNCILWOMAN QUINONES-SANCHEZ:  
14    You have to speak closer to the  
15    microphone.

16           MS. MORRIS-LOUIS: Oh,  
17    absolutely. Good afternoon -- good  
18    evening, Members of Council, guests,  
19    Members of the Special Committee on  
20    Poverty Reduction and Housing  
21    Subcommittee. My name is Markita  
22    Morris-Louis. I'm Chief Strategy  
23    Officer of Compass Working Capital.

24           I'm honored to offer you an  
25    example of a rental equity program model

1 that could be employed here in our city.  
2 Compass Working Capital is a nonprofit  
3 financial services organization whose  
4 mission is to support families with low  
5 incomes to build assets as a pathway out  
6 of poverty and toward financial  
7 stability.

8           At Compass we know that assets  
9 are a stronger predictor of financial  
10 stability than income. And yet our  
11 country has historically measured and  
12 addressed poverty solely in terms of  
13 income. In fact, our nation's  
14 anti-poverty program generally  
15 discourage families from or penalize  
16 them for building assets needed to  
17 invest in their future.

18           These penalties intersect with  
19 historic and persistent structural  
20 barriers that accord to the racial and  
21 gender wealth gaps of which we're all  
22 too familiar. Compass's long-term  
23 vision is to end asset poverty for 2.2  
24 million families by integrating asset-  
25 building strategies into our nation's

1 social safety net and public assistance  
2 systems, beginning with families living  
3 in federally subsidized housing.

4           For nearly the last 10 years,  
5 Compass has focused its efforts on  
6 developing and expanding an asset-  
7 building model for the Department of  
8 Housing and Urban Development's Family  
9 Self-Sufficiency Program or FSS. FSS is  
10 a promising but underutilized employment  
11 and savings program and its power is  
12 rooted in its ability to integrate  
13 asset-building into the delivery of  
14 federal housing assistance.

15           So a family who receives  
16 housing assistance generally pays 30% of  
17 their income toward rent. Although  
18 designed to keep housing affordable,  
19 this structure can also discourage  
20 families from increasing their income,  
21 as they worry about paying more rent at  
22 the same time as they're losing other  
23 benefits tied to income.

24           The rent calculation for  
25 families in subsidized housing

1 effectively functions as a marginal tax  
2 on increased earnings, an effect which  
3 also makes it difficult for households  
4 to build savings. Families often share  
5 the sentiment that they are getting by,  
6 but they feel trapped and instead they  
7 want to get ahead.

8           So the FSS program removes  
9 this disincentive by allowing families  
10 who increase their earned income to  
11 capture the corresponding rent increase  
12 into an escrow account. This savings  
13 account is held by the housing provider.  
14 It builds over time, and families can  
15 use their savings to achieve their  
16 financial goals.

17           There is no other anti-poverty  
18 program like FSS in the country; one  
19 that integrates asset-building into the  
20 provision of housing or public  
21 assistance, no one other. In 2010,  
22 Compass became the first nonprofit in  
23 the country to launch an asset-building  
24 model for the FSS program partnering  
25 with public housing authorities and

1 other agencies to execute on our model  
2 that combines the program's powerful  
3 savings account with high-quality  
4 financial coaching and other asset-  
5 building strategies to drive financial  
6 outcomes for participants.

7           The Compass model also  
8 incorporates effective program  
9 management practices to increase program  
10 participation, retention, and graduation  
11 rates generally. National enrollment  
12 rates hover around 3% while at Compass  
13 we achieve enrollment rates three to  
14 four times the national average and have  
15 90% of our graduates graduate with  
16 savings as compared to 40% nationally.

17           In fact, just last year our  
18 program graduates saved an average of  
19 \$8,400 and used their savings to meet a  
20 variety of financial goals including  
21 purchasing homes, paying down debt,  
22 establishing and growing emergency  
23 savings funds and funding their  
24 education or the education of their  
25 children. Just over 40% of our

1 graduates purchase homes or make a  
2 positive exit from public housing.

3           On average, our graduates  
4 decrease their debt by \$2,100 and  
5 increase their credit scores by 69  
6 points. An interim cost-benefit  
7 analysis of our programs found that  
8 participants gained more than \$10,000 in  
9 increased incomes over a five-year  
10 period as a result of participation in  
11 the program at a net cost to the  
12 government of only \$276 per participant.

13           We currently operate our FSS  
14 model across nine sites in  
15 Massachusetts, Pennsylvania, Rhode  
16 Island and Connecticut, serving nearly  
17 2,000 families each year. We've enjoyed  
18 a partnership with the Philadelphia  
19 Housing Authority since 2018 and through  
20 that collaboration are seeking to grow  
21 the program to be one of the top five  
22 nationally in terms of enrollment.

23           We also see significant  
24 opportunity in partnering with multi-  
25 family owners, both for profit and

1 nonprofit developers of affordable  
2 housing. When the program was first  
3 created in the '90s, Congress  
4 inexplicably limited participation to  
5 families living in public housing or  
6 receiving housing choice or Section 8  
7 vouchers.

8           But in 2018, Congress passed  
9 comprehensive FSS legislation that  
10 permanently authorized multi-family  
11 owners with units subsidized by project-  
12 based rental assistance to operate the  
13 FSS program. Though the participant  
14 escrow accounts are funded by HUD and  
15 available without a cap, the service  
16 coordinator dollars, the dollars that  
17 are used to fund the roles that provide  
18 direct service to participants, like  
19 financial coaching, are available  
20 through a competitive process but only  
21 to housing authorities, not to multi-  
22 family owners.

23           So we've been successful in  
24 attracting philanthropy to support the  
25 growth and expansion of our FSS programs

1 with our partnerships with the  
2 Philadelphia and Boston Housing  
3 Authorities and we believe additional  
4 sources of funding are necessary to  
5 incentivize more multi-family owners to  
6 set up and operate FSS programs as well.

7           Compass is the first  
8 organization to operate multifamily-  
9 based FSS programs since the enactment  
10 of the authorizing legislation and we're  
11 interested in bringing this model on the  
12 multi-family side to Philadelphia.  
13 Council could play a significant role in  
14 expanding this valuable resource by  
15 providing critical funding to support  
16 the outreach program management and  
17 financial coaching components of the FSS  
18 program in the multi-family space.

19           Philly has a robust and  
20 sophisticated affordable housing  
21 community consisting of some of the  
22 largest for-profit developers and some  
23 of the most high-performing, high-  
24 capacity and mission-aligned nonprofit  
25 developers. All affordable housing



1 developers will tell you that they  
2 operate with tight margins.

3           Whether you believe that or  
4 not, what we do know is that the FSS  
5 program will not grow in the multi-  
6 family market without additional  
7 investment at the local level. Council  
8 could create a fund that allows multi-  
9 family owners to access dollars to  
10 support tenants and residents in the  
11 creation and operation of FSS programs.

12           These dollars paired with  
13 HUD's contribution through the escrow  
14 could create opportunities for families  
15 to convert their rent into an asset. The  
16 program is certainly worthy of Council's  
17 continued exploration and ultimately its  
18 investment and I'd be happy to share  
19 additional information should you choose  
20 to inquire. Thank you.

21           COUNCILWOMAN QUINONES-SANCHEZ,  
22 Markita, since you have to go, I will  
23 quickly open it to any questions from  
24 the panel. Andy Frishkoff?

25           MR. FRISHKOFF: Thank you. So

1 LIISC is also trying to do more in  
2 support of preserving at-risk federally  
3 subsidized rental housing. I'm just  
4 curious, have you had particular  
5 engagement with any owners where you  
6 think that there's a strong interest  
7 there in Philadelphia but for the  
8 coordinating dollars?

9 MS. MORRIS-LOUIS: Absolutely.  
10 We are actually having conversations  
11 with two owners that have pretty large  
12 portfolios nationally and have  
13 significant presence in Philadelphia.  
14 The initial two are both for-profit. We  
15 would love to talk to some nonprofit  
16 owners who are interested in mission-  
17 aligned.

18 We've been able to bring some  
19 philanthropy to the table to at least  
20 test out this program and provide the  
21 initial seed funding to get them  
22 launched, but we are advocating at the  
23 federal level and also identifying  
24 additional payors to support this work  
25 so that it's sustainable in the long-

1 term.

2 MR. FRISHKOFF: And then just  
3 one other question if I could. On the  
4 financial coaching, is there a  
5 particular model that you've adopted and  
6 particular coaches that you're working  
7 with in the Philadelphia area?

8 MS. MORRIS-LOUIS: Yeah. In  
9 Philadelphia we actually partner with  
10 Clarify which is a well-known quantity.  
11 I've spent nearly seven years as Senior  
12 Vice-president, general counselor of  
13 Clarify, so I absolutely vouch for the  
14 quality of the services and the  
15 reputation as a HUD-certified housing  
16 counseling agency and also a strong  
17 financial coaching agency.

18 Our model is really about  
19 being client-centered, acknowledging and  
20 understanding and having a firm belief  
21 in the power and the creativity,  
22 ingenuity of the families that we serve,  
23 that they're the best authors of their  
24 own lives, so we coach and our model is  
25 based purely in that model of

1 client-centered, client-driven  
2 goal-setting. Thank you, Andy.

3 MR. FRISHKOFF: Thank you.

4 COUNCILWOMAN QUINONES-SANCHEZ:  
5 Can you quickly describe what your  
6 portable benefit looks like? How is  
7 that money managed? I'm assuming folks  
8 can take it anywhere. How do you manage  
9 that?

10 MS. MORRIS-LOUIS: At  
11 graduation. So graduation means  
12 families initially have to set goals.  
13 And graduation means achieving those  
14 goals and being free from cash  
15 assistance for 12 months. Those are the  
16 kind of core standards for graduation.  
17 And once families achieve graduation,  
18 they make a request for disbursement of  
19 that escrow and that money is theirs.

20 So, you know, just to give you  
21 a sense of scale, we've seen households  
22 exit the program with \$35,000 and that's  
23 because they've made a significant  
24 increase in their earned income and  
25 allowed that to accumulate over five

1 years. But, yeah, the families, they  
2 can get it -- and we track how families  
3 use the escrow. Once they exit, some  
4 folks use it for a down payment on a  
5 house. We have some of -- Marco, who's  
6 here from PHA, can talk a lot about that  
7 and they take advantage of PHA's  
8 terrific homeownership programs and use  
9 that escrow in conjunction with other  
10 grants available through PHA, through  
11 the Federal Home Loan Bank system and  
12 then pile them on and they have equity  
13 the moment they set foot in the door,  
14 significant equity in their homes in  
15 that case.

16 COUNCILWOMAN QUINONES-SANCHEZ:  
17 So give me the timeline people entering,  
18 going out. What's that timeline look  
19 like?

20 MS. MORRIS-LOUIS: Typically,  
21 five years. But if families achieve  
22 their goals sooner, they can graduate  
23 sooner. The maximum is seven years.  
24 They're allowed an extension in kind of  
25 six-month increments if they hit a

1 roadblock or, you know, just need a  
2 little additional time to achieve their  
3 goals, but the general program lift is  
4 five years.

5 COUNCILWOMAN QUINONES-SANCHEZ:

6 When you do the private market, one,  
7 what is it that you require from the  
8 private market? What's the ask?

9 MS. MORRIS-LOUIS: Yeah, so  
10 the big ask is -- so primary is  
11 mission-alignment, right. We want folks  
12 who do this because they're committed to  
13 seeing their residents do well and  
14 achieve their goals and get on a road  
15 towards economic stability. And they  
16 also have to commit some financial skin  
17 in the game, right.

18 It's not -- unfortunately,  
19 there are dollars available at the  
20 federal level for the multi-family  
21 providers to support the program cost,  
22 right. So they have to be willing to  
23 come out of pocket. But like I  
24 mentioned, so many say that their  
25 margins are tight. They need a little

1 bit of a nudge and incentive, some  
2 support to come out of pocket, so  
3 something that met them halfway. If the  
4 program costs 100,000 to run, let them  
5 put in \$50,000 and compete for another  
6 \$50,000 to support this work over time.

7 COUNCILWOMAN QUINONES-SANCHEZ:

8 Any other questions? Beth? Let me  
9 recognize Councilman Allan Domb has  
10 joined us.

11 MS. McCONNELL: Sorry if I  
12 missed any of your testimony, but did  
13 you say or do you know how many people  
14 do you have in Philadelphia in the  
15 program at any given time, how much does  
16 it cost? And so, if we were to scale it  
17 up, what the dollar amount would be?

18 MS. MORRIS-LOUIS: So with the  
19 program we have with the Philly Housing  
20 Authority, we're about 700 enrolled now,  
21 and we've been partnered with the Philly  
22 Housing Authority since about 2018 and  
23 we've nearly doubled enrollment since  
24 the time that we partnered with Philly  
25 Housing. On the multi-family side, we

1 haven't started launching any programs  
2 on the multi-family side in  
3 Philadelphia.

4 But in terms of cost, we're  
5 actually working on cost per serving  
6 getting that down. Right now it's about  
7 \$1200, but we see enormous returns in  
8 terms of increase in income for families  
9 in the asset account that they graduate  
10 with, but we're working on the remote  
11 service model on the multi-family side  
12 to bring those costs down.

13 MS. McCONNELL: Is it \$1200  
14 per year per participant?

15 MS. MORRIS-LOUIS: Per  
16 participant, correct.

17 COUNCILWOMAN QUINONES-SANCHEZ:  
18 Interest earned?

19 MS. MORRIS-LOUIS: Yes, it's  
20 earned in one account. So the provider  
21 is not required to segregate the  
22 accounts. All the accounts are held in  
23 one vehicle and the interest is  
24 allocated across the households based on  
25 the amount of the escrow, correct.



1 COUNCILWOMAN QUINONES-SANCHEZ:

2 Any other questions?

3 UNIDENTIFIED SPEAKER: My  
4 voice is kind of gone, but I see in your  
5 testimony that the cost was \$276 per  
6 participant?

7 MS. MORRIS-LOUIS: That is --  
8 so the all-in-net benefit associated  
9 when you add in the cost of the program,  
10 the earnings of the families over time  
11 and the escrow, the net is \$276 in terms  
12 of the amount that is output and what's  
13 brought back by the families increasing  
14 their income in building the asset.

15 UNIDENTIFIED SPEAKER: Okay.  
16 So that's different than the \$1200  
17 you're talking about?

18 MS. MORRIS-LOUIS: Right,  
19 correct. The \$1200 doesn't account for  
20 all the benefits that accrue as a  
21 result. Thank you for asking that  
22 clarifying question.

23 COUNCILWOMAN QUINONES-SANCHEZ:  
24 Okay. Other questions? Thank you very  
25 much. I know you are on a time deadline

1 so I wanted to get you in and out.

2 MS. MORRIS-LOUIS: Thank you.

3 I really appreciate it.

4 COUNCILWOMAN QUINONES-SANCHEZ:

5 No problem. So we will move to Harry  
6 Tapia from HACE and Stefanie Seldin from  
7 Rebuilding and we'll wait for questions  
8 after that.

9 MR. TAPIA: Perfect. Well,  
10 good afternoon, Members of the  
11 Committee. Thank you for having me  
12 today. As Maria mentioned, my name is  
13 Harry Tapia. I'm the Director of  
14 Operations for HACE. HACE is a CDC  
15 that's located in the Fairhill and  
16 St. Hugh neighborhood of Philadelphia.  
17 We've been operating and developing  
18 low-income and senior housing for the  
19 past 38 years in our neighborhood.

20 One of the things that we are  
21 really looking forward to and trying to  
22 figure out is how can we make the 4% tax  
23 credit vehicle work for us as we have  
24 expiring old affordable housing that is  
25 already reaching that 30-year

1 affordability period. I know that there  
2 is a vehicle right now through the  
3 Housing Trust Fund that we can get some  
4 of the money in order to sort of make  
5 our gap work.

6 Right now there's a \$2 million  
7 cap which is very similar to the 9%.  
8 And again, we feel that because 4% is  
9 not competitive and it's kind of harder  
10 to do, it would be perfect if we can get  
11 that cap increase for the 4% tax credits  
12 in order for us to be able to actually  
13 make more deals work at the 4% tax  
14 credit.

15 Currently, we have completed  
16 one in our neighborhood. We have Park  
17 Apartments at 74 units, however, needed  
18 to really be heavily subsidized, meaning  
19 that all of our units need to either be  
20 Section 8 or RAD-funded or subsidized in  
21 order to make that deal work which was  
22 great for that deal. However, ideally  
23 we wouldn't want all of our deals to be  
24 that heavily subsidized. So increasing  
25 the cap on 4% from 2 to 3 will really

1 help us out on smaller deals that we  
2 want to get off the ground or  
3 resyndicate some of the units that we  
4 currently have.

5 Another function that we  
6 really want to focus in is really  
7 homeownership. We really would like to  
8 have maybe some subsidies that could be  
9 directed into homeownership. Right now  
10 there really isn't any vehicle for that.  
11 We are currently working on a Land Trust  
12 program at HACE. So if any of you know,  
13 we were in competition with the  
14 Philadelphia Foundation. We won first  
15 place in order to develop that. So we  
16 are currently working with foundations  
17 to see how we can actually get that  
18 funded. So if there are any subsidies  
19 that would be able to go towards our  
20 units, you know, would help us get those  
21 units off the ground.

22 And in addition, we would like  
23 for some of them to be rent to own. So  
24 if we were able to have some long-term  
25 shallow subsidies, to get those

1 residents from renters to owners through  
2 that vehicle, we would really appreciate  
3 it.

4 COUNCILWOMAN QUINONES-SANCHEZ:

5 I just want to acknowledge Sharmain.  
6 Don't know if you want to join us up  
7 here. I said earlier, one of our  
8 Co-chairs Sharmain Matlock-Turner,  
9 President, CEO of the Urban Affairs  
10 Coalition. Thank you for joining us.

11 MR. TAPIA: Perfect.

12 COUNCILWOMAN QUINONES-SANCHEZ:

13 Anything else you wanted to add?

14 MR. TAPIA: (Shook head).

15 COUNCILWOMAN QUINONES-SANCHEZ:

16 Okay. We'll take Stefanie and then --

17 MS. SELDIN: I have a visual  
18 aid so I'm going to bring some up and  
19 maybe you can pass it around and share.

20 UNIDENTIFIED SPEAKER: Can I  
21 ask a question? (Inaudible).

22 COUNCILWOMAN QUINONES-SANCHEZ:

23 When she's finished.

24 UNIDENTIFIED SPEAKER:

25 (Inaudible).

1 COUNCILWOMAN QUINONES-SANCHEZ:

2 Well, we're asking people to testify so  
3 we're happy to put you on the list so  
4 that you can testify.

5 UNIDENTIFIED SPEAKER: Okay.

6 I mean, I don't want to interrupt.  
7 That's why I'm asking when the questions  
8 can be asked.

9 COUNCILWOMAN QUINONES-SANCHEZ:

10 Okay. So you will have questions to  
11 people on the panel?

12 UNIDENTIFIED SPEAKER: Yes, I  
13 got questions for people.

14 COUNCILWOMAN QUINONES-SANCHEZ:

15 We're not really formatted that way in  
16 this session unlike the first session  
17 where there was some, but I'll get to  
18 you in a minute. We'll figure something  
19 out.

20 UNIDENTIFIED SPEAKER: I  
21 understand. I understand.

22 MS. SELDIN: Good afternoon,  
23 Councilmembers Domb and Quinones-Sanchez  
24 and Members of the Subcommittee. Thank  
25 you for the opportunity to testify

1 today. Since 1998, Rebuilding Together  
2 Philadelphia has revitalized communities  
3 by transferring vulnerable  
4 owner-occupied houses to safe, healthy  
5 and energy-efficient homes. Every year  
6 Rebuilding Together repairs 100 to 125  
7 homes with about 1,000 volunteers.

8 As you all know, Philadelphia  
9 is a city of homeowners. We have a 51%  
10 homeownership rate city-wide. Many of  
11 these homeowners are living on a fixed  
12 or low income and are unable to afford  
13 to maintain their homes in safe  
14 conditions.

15 A census study has shown that  
16 houses with roof leaks and other repair  
17 issues are much more likely to be  
18 abandoned. To prevent homelessness and  
19 poverty, we need to keep homeowners in  
20 their homes. To reduce poverty, we need  
21 to preserve a family's greatest asset.  
22 That asset, a safe and healthy home is  
23 the leg-up that families need to move  
24 out of poverty.

25 The need is vast. The City's

1 2018 Housing Action Plan reported that  
2 27,000 housing units in the City are  
3 without complete plumbing or kitchen  
4 facilities. Our neighbors are living  
5 without ovens, without showers, without  
6 toilets. I outlined many other policy  
7 reasons why home repair is critical to  
8 the poverty reduction, including  
9 improving health and safety, promoting  
10 equitable development, preserving the  
11 environment and being cost-effective,  
12 but I won't read all of those to save  
13 time and allow other witnesses to  
14 testify, but they're in my written  
15 remarks.

16 To its credit, the City has  
17 invested millions of dollars to preserve  
18 homeownership. Multiple organizations  
19 have worked for years to provide home  
20 repairs to needy households who face a  
21 host of housing challenges, including  
22 housing insecurity, health and safety  
23 problems and high energy costs.

24 Now is the time for home  
25 repair providers to come together to



1 ensure that resources are invested  
2 wisely, collaboratively and  
3 comprehensively. I've included a  
4 picture of a home repaired by the City's  
5 Basic System Repair Program. This is a  
6 photo of a house after repairs were  
7 done. For those of you who don't have  
8 my testimony, it is a ceiling in great  
9 disrepair. It is underneath the roof  
10 that was fixed to the homeowner's  
11 satisfaction. But as you can see, the  
12 ceiling -- you can see the ceiling is in  
13 really, really rough shape. In fact,  
14 this is a home that Rebuilding Together  
15 Philadelphia is repairing now.

16           While this is -- while this  
17 home was first repaired by the Basic  
18 System Repair Program, other home repair  
19 providers including RTP unfortunately  
20 leave homes with repairs that are undone  
21 due to budget constraint. The attached  
22 health and housing tool kit, which we  
23 were charged to create by this  
24 Subcommittee, offers a way to ensure  
25 homeowners receive all the repairs they

1 need the first time.

2           It provides for housing repair  
3 agencies to leverage resources not just  
4 from the City, but also from private  
5 funders that support nonprofits such as  
6 RTP, Habitat for Humanity Philadelphia,  
7 the Energy Coordinating Agency and the  
8 Philadelphia Corporation for Aging. All  
9 of my colleagues were supportive of this  
10 tool kit. In addition, PEA,  
11 Philadelphia LISC and PACDC also  
12 contributed, so my thanks to all of  
13 those agencies for their support of this  
14 roadmap.

15           I'm going to just summarize  
16 the tool kit briefly. First, we need to  
17 create a list of home standards that  
18 qualifies a home as healthy, safe and  
19 energy-efficient. Then we need to  
20 require all home-repair providers  
21 utilizing City support to conduct a  
22 universal home evaluation based on those  
23 home standards. There should be a set  
24 maximum amount of money provided to fix  
25 all the hazards identified by the

1 universal home evaluation.

2 Further, homeowners should be  
3 able to seek repairs during after-work  
4 hours and at neighborhood locations, and  
5 all of those multiple points of entry  
6 for applicants need to be consolidated  
7 and coordinated by a single agency.

8 This home repair connection system  
9 should allow application information to  
10 be shared and would allow for the  
11 creation of a system that connects  
12 providers of only some repairs to  
13 providers of other needed repairs.

14 Applicants should be screened  
15 for housing affordability assistance  
16 such as Homestead Exemption, utility  
17 programs and the City's home repair loan  
18 program as well as tangled title issues.  
19 Homeowners also need free legal services  
20 for estate planning to prevent tangled  
21 title in the future.

22 Finally, after repairs are  
23 complete, providers must report the  
24 repairs fixed and the remaining numbers  
25 of hazards still in the home so we can

1 have a score card of how the system is  
2 working and make changes if it's not. I  
3 want to conclude with the words of a  
4 homeowner Ruby Beckett from Mantua whom  
5 we assisted.

6 She grew up in Philadelphia,  
7 lived in her home for 35 years. She  
8 needed a roof and couldn't afford to  
9 repair it. She took out a loan and had  
10 a contractor try and fix her roof but  
11 the roof was completed in a subpar  
12 manner. Water damage eventually caused  
13 holes in room after room of her house.

14 After RTP fixed her home, she  
15 wrote, My neighbors in Mantua and I are  
16 grateful to Rebuilding Together  
17 Philadelphia for our repairs. We have  
18 many friends and neighbors who are  
19 living in unsafe houses. I want other  
20 Philadelphians to receive the help they  
21 need to repair their homes. Together  
22 let's make Ms. Beckett's wish for our  
23 neighbors come true. Thank you for the  
24 opportunity to testify today.

25 COUNCILWOMAN QUINONES-SANCHEZ:

1 Thank you. Any questions from any of  
2 the panel members?

3 MS. McCONNELL: Just a quick  
4 question, Harry --

5 COUNCILWOMAN QUINONES-SANCHEZ:  
6 Can you state your name for the record  
7 for the stenographer? Sorry.

8 MS. McCONNELL: Beth  
9 McConnell, Philadelphia Association of  
10 CDCs. Harry, your specific  
11 recommendation was to lift the cap, the  
12 \$2 million cap on 4% low income housing  
13 tax credits. Can you just say briefly  
14 whose cap is that, what cap is that?  
15 What power control do we have in the  
16 City of Philadelphia to lift that cap?

17 MR. TAPIA: So the cap is from  
18 the City of Philadelphia, right, and  
19 they have it for both the 9% tax credit  
20 and the 4% tax credit. Again, as I  
21 mentioned, the 9% is so competitive and  
22 hard to get. If we were able to have  
23 additional money set aside for the 4%  
24 deals specifically, we would be able to  
25 get more off the ground.

1 MS. McCONNELL: And do you  
2 have a sense of like -- does the cap  
3 need to go up to \$3 million, \$4 million,  
4 \$5 million?

5 MR. TAPIA: We would love for  
6 it to go up to \$3 million. I mean if.  
7 You know, if I had it my way, it would  
8 be up to \$5 million so that we could  
9 really make the 4% tax deals work, but,  
10 you know. Just an initial from \$2  
11 million to \$3 million would really help  
12 us close our gap to make those deals  
13 work.

14 COUNCILWOMAN QUINONES-SANCHEZ:  
15 Before Andy takes it, I know that LISC  
16 has been working really hard around this  
17 preservation. And in the conversations,  
18 part of what we've been talking about is  
19 how do we get to some groups before  
20 their time period is up, right, and get  
21 them some incentives and get multiple  
22 enrollments.

23 So let's say you're in year --  
24 if you have a 15-year deal, if you're in  
25 year 12, right, and we say, we're going

1 to give you a couple million dollars,  
2 would you sign up for another 30, is  
3 that doable? Can we have that  
4 conversation? So rather than just in  
5 addition to a potential buying of these  
6 buildings, but the willingness of both  
7 from the private and public low-income  
8 tax credit folks willing to sign up?

9 MR. TAPIA: Yeah, and that's  
10 usually what we do. It's always  
11 resyndicated and extended out for  
12 another 30 years so it's very doable  
13 for --

14 COUNCILWOMAN QUINONES-SANCHEZ:  
15 So if we ask you for more commitment,  
16 right --

17 MR. TAPIA: Yes.

18 COUNCILWOMAN QUINONES-SANCHEZ:  
19 -- some of these for the CDCs you  
20 created a market, right, so some of the  
21 value on this stuff so --

22 MR. TAPIA: Yes. Of course,  
23 we keep our stuff in perpetuity, so  
24 having to even extend another 5 or 10  
25 years from the initial 30 would not be a

1 problem for us.

2 COUNCILWOMAN QUINONES-SANCHEZ:

3 Andy?

4 MR. FRISHKOFF: Andy

5 Frishkoff, Philadelphia LISC. So you  
6 mentioned your 4% project without having  
7 to go into details, so because there was  
8 a \$2 million cap, how many funding  
9 sources did you end up having to come up  
10 with? You mentioned you had a lot of  
11 subsidies. And generally, what was the  
12 total gap that you needed to cover?

13 MR. TAPIA: So for Lehigh Park  
14 Apartment project which is like 4%, we  
15 essentially had to make the entire  
16 building, you know, sort of Section 8  
17 which is not really how we like to build  
18 our communities. So we like to have a  
19 mixed income so that we have some that  
20 are subsidized but some that aren't  
21 subsidized. So we had to put together,  
22 it was six different funding sources.  
23 And we had to get an extension of all  
24 the Section 8 contracts for another 20  
25 years, so yeah. So a lot of different



1 sources in order to make it work.

2 COUNCILWOMAN QUINONES-SANCHEZ:

3 Stefanie, real quick. Councilman Domb  
4 and I were asking as you read your  
5 quote, and I don't know if you are  
6 aware, what is the waiting list right  
7 now at Basic Systems?

8 MS. SELDIN: I don't have the  
9 answer to that. I would --

10 COUNCILWOMAN QUINONES-SANCHEZ:

11 I think we're working through the list  
12 pretty rapidly. It's the issue of the  
13 coordination piece around the multiple  
14 pieces that are more challenging.

15 MS. SELDIN: Although I will  
16 note that the waiting list was closed  
17 while they were working through the  
18 backlog, so because of that even though  
19 there's not an official wait list there  
20 are many, many more people waiting than  
21 had the opportunity to apply.

22 COUNCILWOMAN QUINONES-SANCHEZ:

23 Yes, that has also come up in our  
24 discussion about how we do open that up  
25 again to gauge, right?

1 MS. SELDIN: Right.

2 COUNCILWOMAN QUINONES-SANCHEZ:

3 And as I was explaining to Councilman  
4 Domb when Council approved the \$60  
5 million as part of \$100 million  
6 preservation, we were getting through  
7 the list and there was a backlog.

8 Okay. Any other questions?

9 COUNCILMAN DOMB: Yes.

10 COUNCILWOMAN QUINONES-SANCHEZ:

11 Councilman Domb?

12 COUNCILMAN DOMB: Thank you.

13 I just had a question. I'm looking at  
14 your testimony and thank you to all of  
15 you for your testimony and thank you  
16 everybody for being here. \$11,000 to do  
17 basic repairs versus \$434,000 for new  
18 property. But of the \$434,000 how much  
19 of that is City funds versus state and  
20 federal?

21 MS. SELDIN: So that's a great  
22 question that I can't answer because we  
23 don't build new affordable housing. I  
24 don't know, and I don't want to pass  
25 this on to Harry. But for a new unit of

1 affordable housing when you do that, how  
2 much is City?

3 MR. TAPIA: I don't know. I  
4 guess it depends on --

5 MS. MCPHEDRAN: Sue McPhedran  
6 from Mission First Housing Group. I  
7 would say that the City's money varies  
8 anywhere from maybe \$25,000 or \$30,000  
9 or \$50,000 depending on the project.

10 MS. SELDIN: Per unit?

11 MS. MCPHEDRAN: Per unit.

12 COUNCILMAN DOMB: So then  
13 instead of looking at this initially and  
14 saying, wow, we can fix 40 homes for  
15 every one we repair -- and repair 40  
16 homes for every new one we build, that  
17 number is really close to the 4, 5  
18 because we're getting contributions from  
19 the federal and state, I guess.

20 MS. SELDIN: Right, but I also  
21 would not want to leave the Subcommittee  
22 with the impression that we don't need  
23 to build new affordable housing.

24 COUNCILMAN DOMB: No, no.

25 MS. SELDIN: It's definitely

1 more affordable to preserve existing  
2 homes but it doesn't add more --

3 COUNCILMAN DOMB: What I'm  
4 saying is when you look at the numbers,  
5 the impact, if someone is just reading  
6 your testimony, they would say, hey,  
7 wait a second, \$11,000 to repair  
8 \$434,000. But it's really from the  
9 City's perspective somewhere between  
10 \$30,000 to \$50,000 of our money versus  
11 \$11,000 because we're getting monies  
12 from federal and state?

13 MS. SELDIN: Correct.

14 COUNCILMAN DOMB: Okay. Thank  
15 you. Thank you for your testimony.

16 COUNCILWOMAN QUINONES-SANCHEZ:  
17 Thank you folks so very much. We're  
18 going to move to the second panel. We  
19 have Karen Warrington, Michael Froehlich  
20 from Community Legal Services and Eboni  
21 Taggart from the Women's Community  
22 Revitalization Project. Just so that  
23 people are in the cue, after that I have  
24 Jamaal Henderson from ACT UP, Carrie  
25 Rathmann from Habitat for Humanity and

1 Jenny Greenberg from Neighborhood  
2 Gardens Trust.

3 (Panel approached Witness  
4 Table.)

5 COUNCILWOMAN QUINONES-SANCHEZ:  
6 Karen, I think you were listed first  
7 but -- Eboni?

8 MS. TAGGART: Yes. Good  
9 afternoon. My name is Eboni Taggart and  
10 I'm an organizer with the Women's  
11 Community Revitalization Project. We're  
12 a part of a city-wide 65-member  
13 Philadelphia Coalition for Affordable  
14 Communities, with members from  
15 community, union faith-based, disability  
16 and urban agricultural organizations.

17 Our coalition formed more than  
18 five years ago because we saw early  
19 signs of gentrification and displacement  
20 and knew that without low-income rental  
21 housing, families would not be lifted  
22 out of poverty. I'm here today on  
23 behalf of renters who make up about 50%  
24 of the City's population.

25 You are hearing from me

1 because due to transportation cost,  
2 childcare challenges and alternative  
3 work schedules, this meeting is not  
4 accessible to many individuals that  
5 would like to be here today. In the  
6 last decade, as you know housing costs  
7 have skyrocketed leading many to be  
8 house-cost burden. Meaning, they spend  
9 too much of their earnings on housing,  
10 leaving less money for medication,  
11 transportation and more.

12 We need the City to do more to  
13 preserve and create low-income rental  
14 housing. For WCRP, the need for  
15 low-income rental housing has been clear  
16 for the last 30 years. We house nearly  
17 300 families in our developments. More  
18 than 70% work full-time, but do not earn  
19 enough money to purchase a home when  
20 they come to us.

21 Many earn \$8,000 to \$12,000  
22 per year. In Philadelphia, you need to  
23 earn 50% of the area median income to  
24 earn -- excuse me, you need to earn 50%  
25 of area median income or earn at least

1 \$41,000 a year to purchase a home.  
2 Median household income in Philadelphia  
3 is less than \$40,000 and the cost of  
4 housing is steadily going up.

5 In North Philadelphia alone,  
6 median residential sales prices  
7 increased 363 -- excuse me, 363% from  
8 the year 2000 to the year 2016. Several  
9 weeks ago, WCRP opened up applications  
10 for our new 35-unit development in  
11 Germantown. We had 700 applicants for  
12 35-low income units; 700 for 35 units.  
13 And so, for context Germantown is an  
14 area that most people consider  
15 affordable still.

16 Our organization also offers  
17 support of services to our families and  
18 as a result has in-depth knowledge about  
19 their personal circumstances. What I  
20 can share is that many of our tenants  
21 have gone on to become homeowners.  
22 After many years of having stable,  
23 low-income rental housing, they  
24 experience less stress while raising  
25 their families, develop job skills,

1 enter careers and are able to make more  
2 money.

3           If you own a home, I want you  
4 to take a second to remember when you  
5 were a renter because most of us were at  
6 some point. It was having that  
7 affordable option that laid the  
8 foundation for you to own a home today,  
9 maybe a -- and many other things. Our  
10 coalition has grown 75% since its  
11 inception because all over the City  
12 people are feeling the pinch of the  
13 quick evaporating low-income housing  
14 stock.

15           Here are some examples of why  
16 organizations from all over have  
17 partnered with us to preserve and create  
18 low-income rental housing. One of our  
19 coalition members advocates for  
20 low-income rental housing because they  
21 work with battered women who are afraid  
22 to leave their abuser because they don't  
23 earn enough money to live on their own.

24           Another one of our coalition  
25 partners joined us because employees in



1 their union are required to live in city  
2 limits which is becoming challenging due  
3 to being outpriced by higher earning  
4 newcomers. Another coalition partner  
5 stands with us because they work with  
6 the disability community who makes up  
7 almost 20% of the City's population, the  
8 majority living on a fixed income making  
9 homeownership nearly impossible.

10 We acknowledge that this city  
11 has taken action around housing in the  
12 last four years. However, many of the  
13 benefits of the programs implemented  
14 have weighted toward homeowners. And  
15 for the record, we support homeownership  
16 programs. However, we are here to lift  
17 up the plight of the 50% of City  
18 residents who at any given time are not  
19 in the position to purchase a home.

20 Furthermore, with the  
21 reputation of the poorest city in  
22 America, one of them, who can really  
23 afford to buy all of these homes? We  
24 are asking that the 10-year tax  
25 abatement is reformed, that the money

1 coming back to the City is used to fund  
2 programs that preserve and create  
3 low-income rental housing. We also want  
4 Council to focus on supporting permanent  
5 affordability through tools like the  
6 Community Land Trust. Thank you.

7 MR. FROEHLICH: Good  
8 afternoon, Members of the Committee. My  
9 name is Michael Froehlich and I'm the  
10 Managing Attorney of the Homeownership  
11 and Consumer Rights Unit at Community  
12 Legal Services. I work at our North  
13 Philadelphia office which has been at  
14 Broad and Erie for 45 years, just two,  
15 three blocks north of here.

16 The Homeownership and Consumer  
17 Rights Unit at Community Legal Services  
18 tries very hard to help our low-income  
19 homeowner clients save their homes,  
20 because we know that the most affordable  
21 housing that they will ever have is very  
22 likely the home in which they now live.

23 There are many aspects to how  
24 to increase and preserve homeownership  
25 among low-income Philadelphians and how

1 homeownership is directly related to  
2 reducing and preventing poverty. But I  
3 want to spend my limited time today  
4 talking about Community Legal Services  
5 agenda to preserve the Philadelphia  
6 family home, because once a family  
7 achieves homeownership, we want to  
8 assure that they can keep it. And at  
9 some point that it will pass to their  
10 children.

11 Intergenerational family homes  
12 is one way that low-income families can  
13 protect against rising property values  
14 in some parts of the City and avoid  
15 involuntary displacement. And it is one  
16 of the strongest ways that families of  
17 color in particular build wealth in our  
18 country. Nationally, the median Black  
19 household is estimated to have only  
20 one-twelfth of the wealth of the median  
21 White household, and two-thirds of  
22 household wealth is tied up in a home's  
23 equity.

24 Philadelphia has historically  
25 been a city where the American Dream of

1 homeownership has been opened to  
2 families, both rich and poor. About a  
3 third of homeowners in Philadelphia have  
4 annual incomes at or below \$35,000 a  
5 year. But unfortunately, homeownership  
6 rates in Philadelphia have recently been  
7 on the decline.

8           According to Pew's  
9 Philadelphia Research Initiative,  
10 between 2006 and 2017 the City's  
11 homeownership dropped from 60% to 48%.  
12 And while it's important to help  
13 families purchase homes, it's equally  
14 important to help current homeowners  
15 save their homes. And at CLS we  
16 understand that the intergenerational  
17 family home is under attack. We hear  
18 these stories from our clients every  
19 day.

20           There are several things that  
21 the City can do to acknowledge and  
22 address these attacks, very doable  
23 things. I've included nine suggestions  
24 in my written material and I will just  
25 highlight a few now. In no particular

1 order, the number one, the high cost of  
2 probate fees makes it very difficult for  
3 many families to raise their loved ones  
4 estates. For our clients, for example,  
5 cost to probate an estate in  
6 Philadelphia is about \$450. And \$450  
7 may not sound like a lot to some people,  
8 but after a family has gone through and  
9 raised money to give their loved one a  
10 proper burial, it is often times  
11 unaffordable for many and will result in  
12 the estate simply going unaddressed, and  
13 the record ownership of the home remains  
14 in the deceased family member's name for  
15 years or decades.

16           Number two, many homeowners in  
17 Philadelphia have federally-insured  
18 mortgages. Sometimes we refer to them  
19 as FHA-insured mortgages. And when they  
20 fall behind in their mortgage, they  
21 frequently also fall behind in their gas  
22 and water bills. Now, the good news is  
23 because it's an FHA-insured mortgage,  
24 these homeowners if they obtain new  
25 income, they can qualify for mortgage

1 modifications that allow them to catch  
2 up and remain in their home.

3           The bad news is that there are  
4 federal rules governing these mortgages  
5 that require that a loan modification  
6 have first lien position. And I don't  
7 want to get too much into the weeds  
8 here, but municipal liens like gas and  
9 water liens, no matter when they're  
10 incurred are considered to be super  
11 priority, and many mortgage servicers  
12 deny mortgage modification.

13           So as a result, if a  
14 homeownership with an FHA-insured  
15 mortgage has a water or gas lien, it is  
16 virtually impossible for them to qualify  
17 for a modification and avoid a mortgage  
18 foreclosure, sheriff sale. The City  
19 could help resolve this by adopting a  
20 policy to subordinate municipal liens  
21 like water, gas liens if the homeowner  
22 otherwise qualifies for permanent  
23 mortgage modification and the homeowner  
24 is enrolled current in the TAP or CRP  
25 assistance program. This simple step

1 would allow families to qualify for loan  
2 modifications and save their homes from  
3 sheriff sales.

4           Number three, predatory  
5 reverse mortgage lenders continue to  
6 deceive our elderly homeowners and  
7 convince them to borrow money on their  
8 homes with the promise that their  
9 children will be able to work something  
10 out once the homeowner dies. And  
11 unfortunately, the only option for heirs  
12 whose parents took out often unnecessary  
13 reverse mortgages to save their family  
14 home is to qualify for a new mortgage.

15           More community education about  
16 both the benefits and the consequences  
17 of reverse mortgages is necessary, and  
18 deceptive reverse mortgage originators  
19 ought to be held accountable. I'm going  
20 to stop there. Like I said, there's  
21 nine recommendations in total. I would  
22 be happy to take questions about  
23 additional recommendations. Community  
24 Legal Services certainly supports all of  
25 the testimony that Eboni testified

1 about, renters in the City, but thought  
2 I wanted to spend some time today  
3 talking about homeowners, because  
4 preserving the Philadelphia family home  
5 is critical to help low-income  
6 homeowners and ease the  
7 intergenerational passage of these  
8 homes. It's a key part of reducing and  
9 preventing poverty and we look forward  
10 to continuing to work with City Council  
11 on these issues.

12 COUNCILWOMAN QUINONES-SANCHEZ:  
13 Thank you. And give the mic to Karen  
14 and then we'll ask questions.

15 MS. WARRINGTON: Good  
16 afternoon. My name is Karen Warrington  
17 and I appreciate the invitation to  
18 testify before this City Council Housing  
19 Subcommittee on Poverty Reduction and  
20 Prevention, and I appreciate the  
21 invitation that was extended to me by  
22 Mr. Tayyib Smith.

23 I was born here at Temple  
24 University Hospital. My understanding  
25 is that at the time few Blacks were born



1 here. Minutes after my birth, my father  
2 was excitedly looking at his newborn  
3 daughter in the nursery when a White new  
4 father glanced at me and said, oh, look,  
5 there's a pickaninny. So just minutes  
6 old, I was identified by the way of an  
7 offensive racial epithet. And  
8 throughout my lifetime, I have witnessed  
9 how race being Black in America affects  
10 every aspect of Black family life.

11 My family bought a home in  
12 North Philadelphia in the 1920s. It was  
13 a neighborhood of aspirational and  
14 middle-class Black families. We had  
15 Black doctors, dentists, nurses,  
16 teachers and attorneys who lived in the  
17 immediate neighborhoods. When I was 5,  
18 my mother enrolled me in the then Logan  
19 Demonstration Elementary School which  
20 was the Masterman of the day.

21 She deliberately bypassed the  
22 neighborhood schools located within  
23 blocks of my home. Even in the 1940s  
24 and '50s, many Black parents knew that  
25 their neighborhood schools were not up

1 to par. Gradually, our neighborhoods  
2 declined and so did City services.  
3 Slumlords cut up multi-story houses and  
4 businesses were shuttered. And I  
5 remember my grandmother saying, Temple  
6 is going to take all of these  
7 properties.

8 I also remember my family's  
9 search for homeowner's insurance because  
10 insurance companies did not want to  
11 write policies in our community and  
12 banks red-lined the area preventing  
13 Blacks from securing mortgages. And  
14 what I have recently discovered is that  
15 Black men returning from the military in  
16 the '40s such as my father were denied  
17 the GI bill to purchase homes or to  
18 attend college.

19 Consequently, young families  
20 chose to move to neighborhoods then  
21 opening up to Black homeownership  
22 because of the federal fair house laws.  
23 These families mostly moved to  
24 Germantown, Mount Airy and Eastwick.  
25 Accompanying the decline of North

1 Philadelphia, the major media constantly  
2 referred to the area as the ghetto and  
3 later parts of North Philadelphia was  
4 declared as the Badlands.

5           For me, I was witnessing not  
6 only the whole failed displacement of  
7 Black families, the quality education  
8 was further and further from the reach  
9 of Black families who were not  
10 politically connected or couldn't afford  
11 private school. And public schools in  
12 North Philadelphia and throughout most  
13 of the Black community were on life  
14 support.

15           Not only were Black families  
16 in search of deep housing, they were in  
17 search of quality education. City  
18 government's response was more public  
19 housing and continuing nonfunctioning  
20 public school education and city  
21 recreational department services. So  
22 today I see the direct correlation  
23 between a failing public school system,  
24 racially segregated hand-me-down  
25 neighborhoods and little or no

1 sustainable wage employment.

2           Black families no matter where  
3 they lived try to get their children  
4 into the handful of so-called good  
5 schools but were restricted to the  
6 failing schools in the neighborhoods. I  
7 call it educational apartheid. Today  
8 the ravages of this level of  
9 Philadelphia's race-based societal  
10 neglect reveals itself in the number of  
11 Black men in prison, unemployed Black  
12 men standing on corners while White men  
13 in trucks with Jersey licenses work on  
14 construction sites in the neighborhoods  
15 and Black men being released from prison  
16 saying they learned to read while they  
17 were incarcerated.

18           It amazes me how the American  
19 public education system in basically one  
20 generation was able to lift up largely  
21 poor non-English speaking immigrants and  
22 help them on the path to higher  
23 education and professional careers.  
24 Today access to quality education and  
25 safe, stable affordable housing continue

1 beyond the reach of too many Black  
2 families.

3           Too many Black people will  
4 find low-paying jobs as CNAs, security  
5 guards or working at McDonald's if they  
6 find employment at all. And that is  
7 because this City, its government,  
8 academics, philanthropic foundations in  
9 the business and corporate communities  
10 have turned their backs on the  
11 educational and housing needs of the  
12 Black community.

13           The recent debacle at Ben  
14 Franklin High School, which was once  
15 Central High until the color of the  
16 population changed, is now the site of  
17 Ben Franklin with majority Black and  
18 Puerto Rican students and the Science  
19 Leadership Academy with mostly White  
20 students whose parents refer to  
21 themselves as privileged. This has  
22 become a have and have-nots separate and  
23 unequal education travesty.

24           On one hand you have the  
25 presence of health-threatening asbestos,

1 which frankly say, "the School District  
2 paid little attention until the  
3 privileged SLA Students were to share  
4 the building space." And on the other  
5 hand, you have the unequal curriculum,  
6 access to technology and other academic  
7 resources.

8           The School District also  
9 assured the public that not only with  
10 the schools were academically separate,  
11 that they would even have separate  
12 entrances. From my point of view,  
13 predictably we can then expect different  
14 outcomes, higher education, employment,  
15 family-sustaining wages and the  
16 possibility of incarceration.

17           Now, as we speak, the Franklin  
18 students are housed in the shuttered  
19 charter school in the heart of the  
20 Badlands and the SLA students are housed  
21 at the School District headquarters and  
22 the Jewish Synagogue. I believe we  
23 understand what the outcomes for  
24 children are who attend poor-performing  
25 schools and live in deteriorating race-

1 based neighborhoods.

2 Crime and poverty in  
3 Philadelphia will continue to increase  
4 if we're not willing to course-correct.  
5 More and more as so-called  
6 gentrification increases, Blacks  
7 continue to be held affordable housing  
8 nomads and their children are  
9 undereducated and the problem of the  
10 urban poor will not change.

11 Every day we see new  
12 high-priced high-rise condos appearing  
13 in the City, but where is the housing  
14 for nonwealthy and where is the  
15 opportunity for quality education for  
16 their children. Thank you.

17 (Applause.)

18 COUNCILWOMAN QUINONES-SANCHEZ:

19 Thank you, Ms. Warrington, and the  
20 entire panel. Any questions from the  
21 Committee to any of our panelists at  
22 this time?

23 COUNCILMAN DOMB: I have a  
24 question.

25 COUNCILWOMAN QUINONES-SANCHEZ:

1 Councilman Domb?

2 COUNCILMAN DOMB: I just want  
3 to try to understand the U.S. Bank  
4 liens, I think it is. You said it's \$41  
5 billion?

6 COUNCILWOMAN QUINONES-SANCHEZ:  
7 No.

8 MR. FROEHLICH: The tax liens?

9 COUNCILMAN DOMB: Yeah, the  
10 tax liens.

11 MR. FROEHLICH: Councilman  
12 Domb, and thank you for the question.  
13 The issue regards -- so many homeowners  
14 in Philadelphia have mortgages of  
15 FHA-insured mortgages which I'm sure  
16 you're familiar with. There's a special  
17 rule for FHA that if you want to get it  
18 modified -- and a lot of people who fall  
19 behind in their mortgages get it  
20 modified, capitalize the arrears, an  
21 affordable monthly payment going  
22 forward.

23 There's a special rule that  
24 applies to FHA-insured mortgages that  
25 says that the modification has to be in



1 first lien position, and because in  
2 Pennsylvania the water and gas liens are  
3 super priority liens, then HUD is saying  
4 that you cannot give an FHA-insured  
5 mortgage modification if you have a  
6 water and gas lien.

7 COUNCILMAN DOMB: I'm  
8 referring to U.S. Bank liens.

9 COUNCILWOMAN QUINONES-SANCHEZ:  
10 Yeah, that's not --

11 MR. FROEHLICH: Public  
12 Interest Law Center.

13 COUNCILMAN DOMB: But it was  
14 in the testimony of Public Interest Law  
15 Center.

16 MR. FROEHLICH: I'm pleased to  
17 be confused with the Public Interest Law  
18 Center, but I'm with Community Legal  
19 Services.

20 COUNCILMAN DOMB: Okay. I'll  
21 wait for them.

22 COUNCILWOMAN QUINONES-SANCHEZ:  
23 Eboni, I had a question for you. Are  
24 you currently a renter or homeowner?

25 MS. TAGGART: I'm a renter.

1 COUNCILWOMAN QUINONES-SANCHEZ:

2 What would you say if you said to us  
3 outside of the more -- we know we need  
4 to build more housing units, what do you  
5 find to be one of the most challenging  
6 issues with the programs we currently  
7 have in terms of you getting out of a  
8 rental to an ownership, although I would  
9 say Staci who was the former President  
10 of WCRP argued me into there's always  
11 going to be a rental community, Maria,  
12 she reminded me. She's like, not  
13 everybody wants to be a homeowner, but I  
14 want my children to be homeowners. What  
15 would you say are some of the biggest  
16 obstacles you're confronting?

17 MS. TAGGART: Like many  
18 people, I think that wages is an issue.  
19 Right now, luckily I'm in a place where  
20 I do make a little more money than I  
21 have in the past so homeownership is a  
22 little bit more in reach for me than it  
23 had been. I feel like that's one of the  
24 biggest obstacles. And I do agree with  
25 Staci that people would consider me a

1 millennial and I think that the mindset  
2 towards homeownership has changed. I  
3 don't think that -- people move around a  
4 lot more. I think the way the City is  
5 changing, it doesn't feel like a place  
6 that a lot of people want to be anymore,  
7 so there are many issues. But I say a  
8 chief among them is probably pay.

9 COUNCILWOMAN QUINONES-SANCHEZ:

10 Okay. It's an important issue. For  
11 Michael, I know that the probate issue  
12 is one that I know you've been talking  
13 to the incoming Register of Wills and  
14 there's been some commitment to  
15 re-address this.

16 As it relates to the PGW lien  
17 situation, has this been requested  
18 before to PUC and who has said no in the  
19 past about the lien situation, the lien  
20 positioning?

21 MR. FROEHLICH: Right. So  
22 it's a rather complicated issue. And  
23 so, I've tried to distill it down to as  
24 simple, I guess, as possible. It's  
25 within the City's -- it's within PGW and

1 the Water Department's authority to  
2 subordinate liens if they would like to  
3 do so. Community Legal Services on  
4 behalf of our homeownership clients have  
5 been working with the Law Department and  
6 with PGW and with the Water Department.

7 They want FHA to change their  
8 rules. FHA wants the mortgage servicers  
9 to change their rules. The mortgage  
10 servicers want the City to change their  
11 rules. And so, unfortunately we have  
12 not yet been able to make much headway  
13 in finding a solution to this.

14 COUNCILWOMAN QUINONES-SANCHEZ:  
15 What's the universe of people impacted  
16 by this? Would you say annually, the  
17 ones that go through your --

18 MR. FROEHLICH: So about 10 a  
19 month, so 120 --

20 COUNCILWOMAN QUINONES-SANCHEZ:  
21 About 10 a month?

22 MR. FROEHLICH: Yeah. So on  
23 the one hand it's a small issue. On the  
24 other hand, for those 10 people a month,  
25 they're risking sheriff sale.

1 COUNCILWOMAN QUINONES-SANCHEZ:

2 Have there been any changes to the  
3 federal modification rules that we  
4 should be aware of under this  
5 Administration versus the previous that  
6 should further hamper people's  
7 abilities --

8 MR. FROEHLICH: Not on this  
9 particular issue. So fortunately and  
10 unfortunately, HUD moves at a glacial  
11 pace and some of the changes that went  
12 into place during the Obama  
13 Administration we're still seeing now.  
14 So, for example, it's very important  
15 when we talk about intergenerational  
16 family homes, that if the borrower dies  
17 before the mortgage is paid off, that  
18 the heirs be allowed to assume that  
19 mortgage.

20 Under the Obama  
21 Administration, certain changes were put  
22 into place that would make it easier for  
23 heirs to assume or take over their  
24 deceased parent's mortgage. We're  
25 finding it -- it's good that this new

1 policy is in place. We're finding it to  
2 be implemented very unevenly. And in  
3 the past, we would have complained to  
4 the CFPB. The CFPB has not been as open  
5 to resolving these complaints as they  
6 have been in the past.

7 COUNCILWOMAN QUINONES-SANCHEZ:  
8 Can you define who the C --

9 MR. FROEHLICH: The Consumer  
10 Financial Protection Bureau which has  
11 jurisdiction over a lot of financial  
12 services including mortgage lenders and  
13 mortgage servicers.

14 COUNCILWOMAN QUINONES-SANCHEZ:  
15 Are there particular lenders that you  
16 find are more difficult in the  
17 participation? Come on, we got to call  
18 them out.

19 MR. FROEHLICH: There are.  
20 There are. I'm, you know, but we -- I  
21 think it would harm our clients, our  
22 efforts to help our clients by sort of  
23 naming them in a public forum because we  
24 continue to try to negotiate with them  
25 to try to save our clients' homes.

1 COUNCILWOMAN QUINONES-SANCHEZ:

2 Ms. Warrington just gave us a history  
3 lesson around red-lining, the GI bill,  
4 access to homeownership and part of the  
5 debate is always the banks, who holds  
6 them accountable. I've had the pleasure  
7 of being part of CR rate disputes in my  
8 previous life, right. I feel like we  
9 need to go back to some of that  
10 discussion as we see the consolidation  
11 of the banking world. But, you know, we  
12 have a lot of banking partners in the  
13 City of Philadelphia and we should know  
14 in a very formal way, because to the one  
15 hand we invest in all of you to help us  
16 fight with people that are in our  
17 backyard and we should know that. And  
18 so, I'm not going to put you on the spot  
19 publicly here, but if there are  
20 particular institutions, any  
21 institutions that the City is doing  
22 business with, we should know that.

23 MR. FROEHLICH: I would be  
24 happy to follow up with you.

25 COUNCILWOMAN QUINONES-SANCHEZ:

1 Thank you very much. Any other  
2 questions for our panelists?

3 MR. FRISHKOFF: Real briefly.  
4 Andy Frishkoff for Michael. So also,  
5 you mentioned the probate issue and  
6 generally similar to the Councilwoman's  
7 question, roughly how many do you think  
8 in a month or a year sort of are going  
9 through probate or would except for the  
10 fees?

11 MR. FROEHLICH: Good question.  
12 So we know that the last time I looked,  
13 that the Register of Wills probated  
14 6,000 estates per year. And so, I don't  
15 know how many of them are low income.  
16 What I can say is in our experience,  
17 this would not be money which is  
18 currently being paid, which would -- if  
19 there was a policy to waive those fees  
20 would not be paid.

21 Instead what many of our  
22 clients do is they go down to the  
23 Register of Wills with the intent to  
24 probate their loved one's estate. They  
25 learn that it costs several hundred



1 dollars that they don't have. They then  
2 turn around and go home and they never  
3 complete the process. So a policy like  
4 this would certainly increase the  
5 workload on the Register of Wills, but I  
6 don't think -- and so, of course it's a  
7 cost to hiring additional staff,  
8 et cetera. But I don't think it would  
9 reduce the amount of revenue that the  
10 Register of wills brings in.

11 COUNCILWOMAN QUINONES-SANCHEZ:  
12 Is that a County rule for the state or  
13 is it a City rule?

14 MR. FROEHLICH: I think that  
15 the City would waive the probate fees.  
16 In the past, the Register has raised  
17 questions about the authority that it  
18 had. However, I believe that the City  
19 does have that authority.

20 COUNCILWOMAN QUINONES-SANCHEZ:  
21 Has there ever been a legal opinion to  
22 that --

23 MR. FROEHLICH: No, there has  
24 not.

25 COUNCILWOMAN QUINONES-SANCHEZ:

1 Work to do. Thank you. Any more  
2 questions, Councilman Domb?

3 COUNCILMAN DOMB: Thank you.  
4 Thank you for your testimony. This is  
5 just on a big picture, I'm a supporter  
6 of homeownership. I'm just going to put  
7 that out there. I lived through three  
8 recessions, 1980 to '82, interest rates  
9 19 and 20. In the '90s, I don't  
10 remember the year. I block it out. And  
11 then again in 2008 to 2010. And I will  
12 say this, in those instances we would  
13 ask the owners how much cash do you have  
14 to sell, not the buyer, because they  
15 were underwater.

16 And what happened in 2008 and  
17 2011, we had a tremendous amount of  
18 inventory that was underwater. I think  
19 2004, 2005 was the peak of homeownership  
20 in the country at about 69% or so.  
21 Today it's about 64. I think  
22 Philadelphia is between 48 to 50%. Of  
23 the top 20 cities, we're still pretty  
24 high up for homeownership.

25 But most cities won't see big

1 homeownership because they're transient  
2 by nature. But by the same token, I'm  
3 100% in favor of having people build  
4 wealth in owning their own homes. But I  
5 will say even on the higher end of the  
6 market, what's going on right now,  
7 people aren't buying because the federal  
8 government has changed the rules.  
9 There's a \$10,000 limitation on real  
10 estate taxes and \$750,000 mortgage  
11 limitation. So those people who used to  
12 buy stopped. They're renting. So  
13 there's a lot of things going on that  
14 are changing. I'm just mentioning that  
15 to give you an overview, but thank you  
16 for your testimony today.

17 MS. TAGGART: So as I thought  
18 about it, another thing that I think is  
19 a barrier and your remark, Councilman  
20 Domb, made me think about it,  
21 recessions, right, and I think that has  
22 contributed to the mindset about  
23 homeownership tremendously.

24 And when I think about  
25 community land trust which is a tool to

1 ensure permanent affordability, I  
2 believe that if we have more community  
3 land trust, a lot more of people would  
4 feel more comfortable owning homes,  
5 because you have that community to  
6 support you should anything go wrong.  
7 Regardless of how the market changes,  
8 you're protected.

9           And I think that people a lot  
10 of times can't always predict what their  
11 income is going to be like. They may  
12 not have savings. They may not have  
13 money to preserve their homes, but with  
14 a program like that you do have a safety  
15 net.

16           COUNCILWOMAN QUINONES-SANCHEZ:  
17 Thank you. All of you, thank you so  
18 much for your testimony this evening.  
19 I'm going to call up our next panel.  
20 Jamaal Henderson from ACT UP, Carrie  
21 Rathmann from Habitat for Humanity,  
22 Jenny Greenberg from the Neighborhood  
23 Gardens Trust. If any of you have  
24 written testimony that you can share  
25 with the panel because some of you I did

1 not get.

2 After that, I have James  
3 Crowder and I think, Andy, both of you  
4 are listed together, Susan McPherdan and  
5 Ruth Birchett.

6 (Panel approached Witness  
7 Table.)

8 COUNCILWOMAN QUINONES-SANCHEZ:  
9 Is Jamaal here, Henderson?

10 (No response.)

11 MS. RATHMANN: Good evening.  
12 Thank you for the opportunity to testify  
13 today, and for Council's interest and  
14 the focus on reducing poverty in  
15 Philadelphia. My name is Carrie  
16 Rathmann. I'm the Director of Strategic  
17 Partnerships at Habitat for Humanity  
18 Philadelphia where we build strength,  
19 stability and self-reliance through  
20 affordable housing.

21 We do this through building  
22 and stabilizing affordable  
23 homeownership. So for our new  
24 homeownership, Habitat builds new or  
25 rehabs homes to sell to hard-working

1 families making between 30 and 60% of  
2 area median income. Often times these  
3 are families working two or more jobs or  
4 individuals working two or more jobs  
5 within the household.

6           We provide an affordable  
7 mortgage product where a household's  
8 monthly payments including mortgage,  
9 current tax and insurance do not exceed  
10 30% of their monthly household income.  
11 To date, we have built 218 homes to  
12 individuals and families who would not  
13 have otherwise been able to purchase  
14 homes.

15           We also carry out  
16 stabilization repair projects for  
17 existing homeowners with household  
18 incomes up to 80% of area median income.  
19 We've complete nearly 530 across the  
20 City to date, bringing the benefits of  
21 safe, stable homeownership to more 1300  
22 Philadelphians.

23           We have all seen how  
24 homeownership can be a vehicle to  
25 building family and generational wealth.

1 History has shown us that keeping  
2 homeownership out of reach are  
3 systematically stripping Black families  
4 of their homeownership and has been a  
5 major factor in creating the wide-spread  
6 and entrenched poverty we see in  
7 Philadelphia today.

8 Red-lining, predatory lending  
9 and denied access to credit that erodes  
10 or blocks homeownership has been widely  
11 successful in creating a racial wealth  
12 gap and elevating poverty across the  
13 country and here in Philadelphia.  
14 Certainly wages, education and other  
15 bias systems have played a role in  
16 creating our persistent poverty level,  
17 but we believe that homeownership  
18 development programs can play a valuable  
19 tool to build family wealth in  
20 neighborhood stability in Philadelphia,  
21 especially at a time when our  
22 strengthening housing market is boosting  
23 equity in most neighborhoods, and I do  
24 admit that this is a longer gain.

25 Thoughtful approaches to

1 increasing homeownership for  
2 Philadelphia's lower economic residents  
3 could be foundational to preventing  
4 households from slipping into poverty.  
5 Homeownership would also help inoculate  
6 future generations of those families  
7 from doing so as well.

8           Homeownership creates a  
9 physical asset for families for most of  
10 us. It's our largest financial asset.  
11 It provides leverageable equity during  
12 hardship. Homeownership provides a  
13 stable place to live where families are  
14 more protected from the fluctuating  
15 market forces and thus, increasing  
16 rents.

17           Homeownership mitigates the  
18 impact of generational poverty by  
19 creating an asset that family members in  
20 poverty can inherit. Homeownership can  
21 also be a critical community development  
22 strategy providing the stability of  
23 long-term residents with large financial  
24 investments in their neighborhoods.

25           Critical mass of homeowners



1 creates the basis for any neighborhood  
2 social growth converting vacant lots and  
3 structures into affordable homes for  
4 sale, helps revitalize entire blocks and  
5 communities. And this improves  
6 conditions for owners and renters alike  
7 and all Philadelphians at large. So we  
8 know that homeownership is only  
9 appropriate for a specific segment of  
10 the low-income renters. The households  
11 we assist are just a smidge, and that's  
12 the technical term. Over the poverty  
13 line for a family of four, the  
14 differential currently is only \$1300  
15 annually.

16           Most renters who live below  
17 the poverty line would need additional  
18 income and likely reduction of bad debt  
19 to be considered for our homeownership  
20 program. These renters would require  
21 other supports, many of which have been  
22 described earlier, prior to any  
23 homeownership program or services.

24           But increasing homeownership  
25 opportunities for these thousands of

1 families on the cusp, those with  
2 appropriate incomes but still struggling  
3 in the general rental market would go a  
4 long way to keeping these families from  
5 dipping in and out of poverty as many  
6 families do.

7 Philadelphia's high cost of  
8 construction keeps traditional market  
9 rate developers from building new low  
10 and moderate income homeownership. Sale  
11 prices are not adequate to cover the  
12 high cost of construction. Public  
13 subsidy is needed to fill the gap  
14 between construction cost and sale price  
15 just to break even.

16 Philadelphia used to fund  
17 affordable homeownership development but  
18 has eliminated the bulk of programs due  
19 to federal budget cuts and the  
20 restrictions attached to federal funding  
21 sources. The challenges of lower-income  
22 buyers' ability to secure mortgages from  
23 traditional lenders has created barriers  
24 to selling these properties once  
25 developed, but Habitat faces none of

1 these challenges.

2           We hold our own mortgage. We  
3 have a guaranteed purchaser and  
4 alternates well before our properties  
5 complete, so nothing ever sits vacant.  
6 We know increasing homeownership  
7 requires a much longer view to reducing  
8 poverty, but we also know that this  
9 investment in homeowners is sound.

10           To reduce poverty and increase  
11 low-income homeownership in  
12 Philadelphia, we suggest the following:  
13 Think about targeting households from 50  
14 to 60 of area median income. That's  
15 about \$45,000 to \$54,000 per annually  
16 for a family of four, up to 80% AMI;  
17 provide local per unit subsidy with a  
18 cap of \$100,000 so the purchase price  
19 can be written down to around \$150,000  
20 for sale to these families. Additional  
21 subsidy or substitution of these  
22 subsidies might be found on the private  
23 market through Federal Home Loan Bank,  
24 PHFA or other philanthropic sources.  
25 Amortize any city subsidy over a 15-year

1 period to incentivize owner longevity  
2 but allow for equity growth per family  
3 wealth building. Use the Land Bank more  
4 efficiently and effectively to acquire,  
5 assemble and dispose of land at nominal  
6 value for affordable housing.

7           We urge you also to revisit  
8 the operational requirements right now.  
9 It's showing full financing for a  
10 project before any affordable houser  
11 gets to take ownership of it. We also  
12 encourage you to get full data regarding  
13 the potential inventory vacant  
14 structures that can be targeted for  
15 rehab into homeownership.

16           Furthermore, don't  
17 disincentivize non- and for-profit  
18 developer partnerships. Consider  
19 allowing nonprofits to directly acquire  
20 their portion of a property allowing us  
21 to realize the full benefit of our  
22 nonprofit status and decreasing cost.

23           Nonprofit entities acting  
24 alone have benefits on transfer taxes  
25 and other funding sources when they are

1 not tied to for-profit developers, and  
2 we lose those sometimes in partnerships.  
3 We believe that this is already within  
4 the City's discretionary powers.  
5 Consider allowing home funds for  
6 homeownership creation as has been  
7 allowable in the past, but has stopped  
8 in recent years. Evaluate zoning  
9 changes that would increase density to  
10 cut costs.

11           Allow developers to build  
12 smaller footprint homes, maximize units  
13 per lots and meet the needs of low to  
14 moderate income buyers. Investigate the  
15 city-driven cost drivers, including  
16 storm water management and street paving  
17 requirements that add considerable cost  
18 but cannot be recovered through sale  
19 price.

20           Consider the use of City  
21 capital funds for infrastructure and  
22 affordable housing discounts for storm  
23 water fees. Consider other ways that  
24 the City can help reduce the high  
25 construction cost of Philadelphia. And

1 in terms of preserving affordable  
2 homeownership, we urge you all to  
3 consider creating clear guidelines and  
4 tracking systems for OPA assessments of  
5 subsidized homeownership properties that  
6 have a second soft mortgage that limit  
7 the resale price.

8           This would ensure property  
9 owners are not priced out based on  
10 rising taxes during and after any  
11 abatements or affordability expiration.  
12 Currently, homes with soft seconds are  
13 often assessed at values that those  
14 families can't actually extract from the  
15 market. This is a huge issue for our  
16 homeowners, especially in North and  
17 South Philadelphia who are finding that  
18 overnight their combined mortgage and  
19 tax payments would double what was  
20 originally anticipated. And finally,  
21 please continue to fund critical repair  
22 and stabilization for existing  
23 homeowners living at or above the  
24 poverty rate, but below 80% of AMI, so  
25 thank you.

1 COUNCILWOMAN QUINONES-SANCHEZ:

2 Thank you. I'm going to ask Ebony  
3 Griffin from the Public Interest Law  
4 Center, which was the question that  
5 Councilman Domb -- I'm going to ask her  
6 to come join the panel since our other  
7 guest is not here.

8 (Witness approached  
9 Witness Table.)

10 COUNCILWOMAN QUINONES-SANCHEZ:

11 Thank you. And then we'll ask questions  
12 of the entire panel.

13 MS. GREENBERG: Good  
14 afternoon. Thanks for the opportunity  
15 to testify. My name is Jennie Greenberg  
16 and I serve as Executive Director of the  
17 Neighborhood Gardens Trust. I'm here to  
18 offer testimony on the negative impact  
19 that the U.S. Bank lien is having on  
20 community gardens that serve low-income  
21 households across the City of  
22 Philadelphia.

23 NGT is Philadelphia's  
24 neighborhood garden protector. It's our  
25 mission to acquire and preserve

1 community gardens and shared open spaces  
2 to enhance quality of life in  
3 Philadelphia's neighborhoods. There are  
4 upwards of 400 community gardens in  
5 Philadelphia, which have been cultivated  
6 in historically disinvested  
7 neighborhoods on abandoned land to the  
8 cooperative efforts of neighborhood  
9 residents.

10           These gardens have become  
11 essential community assets that provide  
12 healthy green space and a source of  
13 fresh affordable produce. Often  
14 community gardens are stored land that  
15 is owned by the City in a number of  
16 private tax-delinquent owners. These  
17 gardens are at risk because the  
18 gardeners does not have secured land  
19 tenure for the precious spaces in which  
20 they cultivate food and flowers in the  
21 community.

22           The need to proactively secure  
23 and protect vital community-managed open  
24 spaces is pressing. Increases in real  
25 estate development, land values and



1 speculation are putting decades-old  
2 gardens in jeopardy. NGT works to  
3 secure ownership for long-term leases  
4 for these gardens so they can be  
5 protected for community access long-  
6 term.

7           We've worked intensively with  
8 gardeners and community groups in the  
9 City to protect 48 open spaces across  
10 the City to date and we're working to  
11 actively protect 70 gardens by 2022.  
12 Often gardens comprise of multiple  
13 parcels of land through different  
14 owners. We've been working closely with  
15 the City's land holding agencies to  
16 assemble land or protect the full garden  
17 footprint.

18           In the past two years, we've  
19 been able to acquire 20 parcels of land  
20 and 11 community gardens through nominal  
21 sale disposition from the City, and  
22 we're working with the Land Bank to  
23 acquire privately-owned tax delinquent  
24 parcels. Multiple gardens, however,  
25 have tax delinquent parcels that not

1 only have liens due to the City, but  
2 also third-party liens which are a  
3 result of a tax-lien securitization deal  
4 that the City did in 1997.

5           These liens, which we refer to  
6 as U.S. Bank liens, I understand are  
7 actually now owned to MBIA, which is the  
8 Municipal Bond Insurance Association.  
9 Because of these liens, we're losing  
10 garden properties to sheriff sale or  
11 through private sales entered into by  
12 speculators.

13           These liens are like a flag to  
14 real estate speculators of opportunities  
15 to buy properties cheap and flip them to  
16 developers. This is how we lost half of  
17 the 20-year-old vibrant food producing  
18 St. Bernard Community Garden in West  
19 Philadelphia to a new house last year.  
20 And this is why we now have to fund-  
21 raise \$80,000 to purchase a lot at the  
22 Emerald Street Community Farm in  
23 Kensington. The Land Bank had acquired  
24 two other tax-delinquent parcels at this  
25 garden for protection but was prevented

1 from acquiring the last one because of a  
2 U.S. Bank lien. These liens are in  
3 first lienholder position, so the Land  
4 Bank cannot move forward with  
5 acquisition of these parcels until the  
6 U.S. Bank liens are resolved. A  
7 developer has purchased the last parcel  
8 right smack in the middle of the garden  
9 and we're fortunate that he's willing to  
10 wait, but what a waste of time to have  
11 to raise money to buy it back now.

12           Since a system-wide solution  
13 seemed far off, in 2018 NGT tried to  
14 take matters into our hands to resolve  
15 this issue by submitting a proposal to  
16 U.S. Bank asking them to assign us their  
17 liens and 10 properties with at-risk  
18 gardens for nominal consideration in  
19 order to further our preservation  
20 efforts. The proposal was that they do  
21 so as a charitable donation.

22           After extensive research, we  
23 were unable to get a contact directly at  
24 the Bank and was directed to submit the  
25 proposal through Linebarger who said

1 they would pass it along to their client  
2 for consideration. At first, Linebarger  
3 said they would have an answer to us  
4 within a month. Ultimately, they never  
5 got back to us with an answer and  
6 stopped responding to my emails.

7           With this in mind, I want to  
8 tell you about the one more garden, the  
9 Five Loaves Two Fish garden, a  
10 community-based project, to promote  
11 wellness and eliminate information  
12 disparities about health and nutrition  
13 in Hestonville, an extremely low income  
14 and food insecure section of West  
15 Philadelphia.

16           The garden has a partnership  
17 with a local school and provides  
18 educational programming to elementary  
19 students. There are 29 raised beds for  
20 growing produce and flowers. In May  
21 2018, NGT acquired two of the garden's  
22 parcels from the City. Subsequently,  
23 the Land Bank acquired three additional  
24 tax-delinquent parcels with the  
25 intention to transfer them to us for

1 protection. The last lot which is right  
2 in the middle of the garden has more  
3 than \$16,000 due in U.S. Bank liens with  
4 all the fees, interest and penalties,  
5 and an additional \$8,000 go to the City.  
6 I dread the day we learn that it too has  
7 been purchased.

8 We need the U.S. Bank lien  
9 properties to stop being sold at sheriff  
10 sale until the situation is resolved.  
11 We also need a pathway for liens on high  
12 priority parcels for charitable purposes  
13 like affordable housing and community  
14 gardens to be resolved quickly so we  
15 that we can secure them before it's too  
16 late.

17 A few potential solutions  
18 include: Securing a charitable donation  
19 of U.S. Bank liens to nonprofits for  
20 specific properties that are critical  
21 to affordable housing and community  
22 garden projects. Under this scenario  
23 the lienholder could assign its lien  
24 right to NGT or a similar nonprofit and  
25 treat that assignment as a charitable

1 donation. The nonprofit could then  
2 protect the parcel from being sold off  
3 at sheriff sale and ultimately, the  
4 nonprofit could cancel the lien at the  
5 time the nonprofit obtains title to the  
6 parcel.

7           Short of securing a donation,  
8 the City needs to get an agreement with  
9 Linebarger to accept principal-only  
10 payments and to waive years of penalties  
11 fees and interest charges. We need a  
12 revision to the City's acquisition  
13 policy to allow the Land Bank to pay off  
14 U.S. Bank liens so that they can proceed  
15 with their acquisition process, and they  
16 need the funds to do so.

17           And the City needs to develop  
18 a clear process by which U.S. Bank liens  
19 can be paid off after or just prior to  
20 finalizing Land Bank acquisition of our  
21 property, whereby we avoid the risk of  
22 paying off a U.S. Bank lien and then  
23 losing the property to a developer  
24 anyway. Thank you.

25           COUNCILWOMAN QUINONES-SANCHEZ:

1 Thank you. We'll have Ebony.

2 MS. GRIFFIN: Hello. Thank  
3 you for allowing me to join the panel.  
4 My name is Ebony Griffin. I am a Staff  
5 Attorney at the Public Interest Law  
6 Center focusing on environmental justice  
7 in the Law Center's Garden Legal  
8 Initiative. Thank you for allowing me  
9 to testify today about an issue which  
10 very deeply affects my practice and the  
11 preservation of green space in  
12 communities of color and low-income  
13 neighborhoods in Philadelphia.

14 The Law Center commends you  
15 for convening this hearing to find  
16 meaningful solutions to the problem at  
17 hand. In our environmental work, the  
18 Law Center uses a variety of methods to  
19 ensure that Philadelphia's most  
20 vulnerable residents have access to a  
21 healthy, natural and built environment,  
22 but also that they have a seat at the  
23 table and a voice in what happens in  
24 their neighborhoods.

25 The Garden Justice Legal

1 Initiative accomplishes this by  
2 providing pro bono legal representation  
3 to urban farmers and community gardens  
4 in Philadelphia in efforts to protect  
5 and preserve the City's green space,  
6 which is being lost due to development  
7 pressure. This development pressure in  
8 part stems from the 1997 securitization  
9 of tax liens.

10 The 1997 tax lien  
11 securitization and remaining U.S. Bank  
12 liens contribute to gentrification,  
13 displacement, urban blight and a  
14 reduction in green space. This  
15 testimony explains how and also provides  
16 potential solutions to the problem.

17 So research and our own  
18 experience demonstrates that cleaning  
19 and greening vacant lots across  
20 Philadelphia results in significant  
21 reductions to both perceived risks to  
22 safety and actual violent crimes in  
23 neighborhoods, including gun violence.

24 Further, thousands of these  
25 lots have the potential to be repurposed



1 as food-producing gardens and green  
2 spaces improving the quality of life in  
3 low-income neighborhoods while  
4 simultaneously mitigating the impacts of  
5 climate change, by reducing the surface  
6 temperature, creating a cooling effect  
7 in areas densely packed with concrete  
8 and reducing mortality rates among  
9 vulnerable populations during heat wave.

10 As climate change increases,  
11 the planet warms and sea levels rise.  
12 This results in hotter overall  
13 temperatures and more severe weather  
14 events such as flooding. In urban  
15 areas, minor increases in surface  
16 temperature can be deadly. In 1997, the  
17 City bundled together 30,000 tax liens  
18 and sold them to U.S. Bank, a private  
19 corporation in order to raise revenue to  
20 address the school funding crisis.

21 The City lost money in this  
22 effort when investors were unable to  
23 collect on many of the securitized  
24 liens. The Philadelphia Department of  
25 Revenue in a November 2013 report

1 described the results of the 1997 as the  
2 worst-case scenario for a tax lien  
3 securitization. We've heard from  
4 neighborhood developers across the City  
5 that properties whose liens were sold  
6 remained in limbo for years, unavailable  
7 for redevelopment because tax balances  
8 continue to be uncollectible. Public  
9 agencies could not acquire the property  
10 without first paying the lienholder the  
11 value of the lien, plus their fees which  
12 stymied efforts to get vacant  
13 tax-delinquent properties back in  
14 productive use.

15 In fact, then Chief of Staff  
16 to Mayor Rendell acknowledged the City's  
17 miscalculation regarding the  
18 uncollectible amounts in a quote that  
19 appeared in a 2001 Philadelphia Inquirer  
20 editorial, "The rating agencies missed  
21 it, the underwriters missed it, the  
22 insurer missed it and the City missed  
23 it."

24 The consequences of the fall-  
25 out from the 1997 securitization are

1 still evident today. While the exact  
2 number is unclear, data from the City  
3 estimates that between 3600 and 5500  
4 properties in Philadelphia are  
5 encumbered by U.S. Bank liens. The  
6 liens on these properties are between  
7 \$18 million to \$20 million with a total  
8 debt to the City of \$41 million. And to  
9 clarify, the actual principal balance on  
10 the liens is between \$18 million and \$20  
11 million, and the total \$41 million  
12 includes all the penalties and interest  
13 that have accrued since then.

14           So approximately half of the  
15 potential clients who reach out to the  
16 Law Center for help in preserving a  
17 garden manages lots burdened by a U.S.  
18 Bank lien. The problems associated with  
19 the U.S. Bank lien on a garden parcel  
20 manifests in a number of ways. The Law  
21 Center regularly receives requests for  
22 help from gardeners threatened with  
23 losing parcels to sheriff sale. In the  
24 absence of a U.S. Bank lien, removing a  
25 parcel from the sheriff sale list

1 necessitates a phone call to the  
2 appropriate Councilperson's office and a  
3 subsequent conversation with the  
4 Philadelphia Land Bank about acquisition  
5 of the parcel and eventual disposition  
6 to the gardener.

7           However, more often than not  
8 we learn that the parcels were part of  
9 the large scale securitization of 1997.  
10 In these instances, even with Council's  
11 support there is little that can be done  
12 to save the garden as growers are often  
13 unable to pay the lien and the  
14 exorbitant fees that accompany it.

15           This usually leads to a  
16 developer purchasing the property and  
17 replacing the garden with luxury housing  
18 units out of the reach of the existing  
19 community. This dynamic ultimately  
20 contributes to a sharp increase in  
21 property taxes and displacement of  
22 long-term lower income residents.

23           Once, such garden was lost to  
24 a developer because of a U.S. Bank lien.  
25 The garden had been tended by an elderly

1 resident who used the produce from the  
2 garden to feed himself. He had  
3 previously reached out to the City  
4 regarding a title transfer. However,  
5 the presence of the U.S. Bank lien made  
6 this impossible. Eventually a developer  
7 purchased the garden at sheriff sale and  
8 plans to replace it with a luxury  
9 condominium.

10 U.S. Bank liens even make it  
11 difficult for low-income gardeners to  
12 use the law as a means to preserve their  
13 gardens. Because of the increase in  
14 gardens being lost to sheriff sale, the  
15 Law Center developed a training program  
16 to teach other attorneys throughout the  
17 City how to represent gardens.

18 Since April of 2018, we have  
19 held six of these training programs with  
20 one more scheduled for this year,  
21 December 5th to be exact, and we have  
22 recruited over 100 attorneys interested  
23 in assisting with our mission. However,  
24 often large law firms represented on our  
25 list of volunteers have conflicts of

1 interest and cannot represent clients on  
2 parcels with U.S. Bank liens.

3 Another garden was nearly lost  
4 at sheriff sale after U.S. Bank  
5 attempted to collect on its lien. The  
6 parcel was home to a community memorial  
7 garden formed after a gas explosion  
8 destroyed houses and killed at least two  
9 people in 1973. The sheriff sale  
10 process was postponed. However, the  
11 Land Bank was unable to acquire the  
12 parcel for disposition to the gardeners  
13 due to the U.S. Bank lien. Moreover,  
14 the U.S. Bank lien made it impossible  
15 for the gardener to secure legal  
16 counsel. Ultimately, unable to reach an  
17 agreement with U.S. Bank, the gardeners  
18 resorted to a crowd-funding campaign in  
19 order to clear the lien and obtain an  
20 attorney.

21 The presence of U.S. Bank  
22 liens significantly impairs the ability  
23 of the Land Bank to put vacant land back  
24 into productive re-use. As such, long  
25 abandoned parcels remain overgrown,

1 littered with trash, drug paraphernalia  
2 and other debris. Abandoned  
3 tax-delinquent properties create a  
4 vicious cycle of blight in urban areas  
5 throughout the Commonwealth.

6           With approximately 43,000  
7 vacant lots, the problem is particularly  
8 acute in Philadelphia. The majority of  
9 vacant land in Philadelphia is clustered  
10 in Council Districts 3, 5 and 7. These  
11 districts also have the highest poverty  
12 rates in the City on average.

13           Over 300,000 Philadelphians  
14 live on blocks with one or more  
15 abandoned houses or parcels. This large  
16 inventory of vacant land not only  
17 decreases the value of neighboring  
18 properties but burdens residents and  
19 local government as vacant properties  
20 create significant health and safety  
21 issues.

22           So solutions, to mitigate the  
23 inevitable and continued gentrification  
24 displacement and loss of green space  
25 facilitated by the presence of U.S. Bank

1 liens, the City must develop a short-  
2 term and long-term strategy. As the  
3 first step of the short term policy or  
4 strategy, the City must place a  
5 moratorium on sending garden parcels to  
6 sheriff sale until it can assure that it  
7 has the ability to acquire those parcels  
8 if the U.S. Bank liens are present.

9           This will prevent the gardens  
10 from being lost to the developers while  
11 the City develops a longer term  
12 solution. Secondly, we encourage the  
13 City to pass legislation authorizing the  
14 Land Bank to acquire parcels with U.S.  
15 Bank liens re-empowering them to work  
16 towards putting vacant blighted  
17 properties back into productive re-use.

18           Finally, for gardens able to  
19 pay a portion of the U.S. Bank liens,  
20 the City must negotiate an easily,  
21 navigable accessible system that  
22 eliminates penalties and allows  
23 individuals to enter into payment  
24 arrangements for the principal balance.

25           For the long-term strategy,



1 the City must allocate funds to pay off  
2 the U.S. Bank liens in their entirety.  
3 The estimated total cost of the City to  
4 pay off the U.S. Bank lien balance is  
5 \$41 million. However, the City could  
6 likely negotiate a reduction in  
7 penalties with the lienholder.

8           Additionally, while the exact  
9 amount on U.S. Bank liens on garden  
10 parcels is not available, but the amount  
11 would be significantly less. And I  
12 added in a footnote that sort of  
13 explains that the City is undergoing our  
14 urban agriculture strategic planning  
15 process, so that data should be data in  
16 the very near future.

17           Finally, the City must commit  
18 to developing an equitable property tax  
19 collection system that does not include  
20 securitizing land-containing community  
21 green space or real property that  
22 threatens Philadelphia's most vulnerable  
23 residents. The Law Center looks forward  
24 to continuing the conversation around  
25 eliminating U.S. Bank liens on the

1 City's vacant land. We are happy to  
2 engage and work through solutions. And  
3 thank you for listening.

4 COUNCILWOMAN QUINONES-SANCHEZ:  
5 Thank you. Councilman Domb had a  
6 question very early on, so I'll let him.

7 COUNCILMAN DOMB: Thank you.  
8 Thank you for your testimony. I'm just  
9 trying to understand the U.S. Bank  
10 liens. You're saying in your testimony  
11 that the liens on the properties are \$18  
12 million to \$20 million. Are those the  
13 liens from the City?

14 MS. GRIFFIN: Those are the  
15 liens -- yes, the liens that were  
16 securitized and the principal balances  
17 that are owned by U.S. Bank or it's not  
18 U.S. Bank anymore, but that are owned  
19 and would be owed, the principal  
20 balances are between \$18 million and \$20  
21 million.

22 COUNCILMAN DOMB: So those are  
23 mostly I assume real estate taxes?

24 MS. GRIFFIN: Right.

25 COUNCILMAN DOMB: And then the

1 penalties and interest take it up to \$41  
2 million?

3 MS. GRIFFIN: Yes.

4 COUNCILMAN DOMB: I just want  
5 to make sure I understand the numbers.  
6 And do we have any idea how many of  
7 those properties, I'll say 5,000 roughly  
8 properties, how many of those are  
9 actually gardens, do you know?

10 MS. GRIFFIN: There are 400  
11 gardens in the City. Not all of them  
12 have U.S. Bank liens on them obviously.  
13 And again, we're working through the  
14 urban action strategic process that will  
15 sort of explain exactly how many parcels  
16 there are, but we don't really know  
17 right now.

18 COUNCILMAN DOMB: So do we  
19 have any idea what the market value is  
20 of those parcels, of those 5,000  
21 parcels?

22 MS. GRIFFIN: No.

23 COUNCILMAN DOMB: We don't  
24 know that one, because we can look that  
25 up through I guess OPA. It's not

1 accurate of course, but it's the only  
2 source we have just to figure out. What  
3 I'm thinking of is does it make sense  
4 for the City to try to wipe out these  
5 liens, pay the negotiation of whatever  
6 it is, maybe it's not \$18 million or \$20  
7 million, maybe it's \$25 million, but not  
8 \$41 million, and then provide the  
9 community gardens and then figure out  
10 how through the Land Bank sell the  
11 balance of the inventory to pay for the  
12 whole purchase.

13 MS. GRIFFIN: I think that  
14 makes sense, especially considering the  
15 impact that this loss is having on  
16 low-income communities and communities  
17 of color. And also, I didn't really  
18 mention but this inability to really  
19 acquire parcels that have U.S. Bank  
20 liens on them has a huge impact on  
21 affordable housing as well because it  
22 prohibits the Land Bank from being able  
23 to acquire those parcels and then sort  
24 of broker the affordable housing deals.

25 COUNCILMAN DOMB: Right.

1 We've been hearing about these for a  
2 while, so I think the City is going to  
3 have to take the step to negotiate this  
4 and take them over and then figure out  
5 how we provide gardens and how do we get  
6 the market value back from the rest of  
7 the properties. Okay. Thank you.  
8 Thank you very much.

9 I do have another question.  
10 On the Habitat for Humanity, what is the  
11 cost -- I took a tour by the way at one  
12 of your homes and I think you guys did a  
13 great job by the way. At that time it  
14 was like \$200,000. Is that still the  
15 cost to build?

16 MS. RATHMANN: Well, where  
17 you'd tour? Did you tour at Oxford  
18 Green?

19 COUNCILMAN DOMB: I did.

20 MS. RATHMANN: And before, I  
21 want to say that we are the banker, the  
22 caseworker, the developer, the  
23 construction, so we are everything. So  
24 our current all-in cost is \$340,000, but  
25 sticks and bricks is much lower than

1 that and that includes -- we had to also  
2 redevelop the street and stormwater  
3 management, so there's a lot in that but  
4 I would argue all of those different  
5 companies in the market ecosystem would  
6 be more expensive than --

7 COUNCILMAN DOMB: And you're  
8 providing the financing for --

9 MS. RATHMANN: Yes.

10 COUNCILMAN DOMB: What is the  
11 interest rate on that financing today?

12 MS. RATHMANN: Today it's 0%.

13 COUNCILMAN DOMB: That's  
14 pretty good.

15 MS. RATHMANN: I will say in  
16 perpetuity we changed our language to be  
17 an affordable product so that payments  
18 will always stay the same, but maybe we  
19 will subsidize more so that a bank will  
20 originate the mortgage, because you  
21 can't build new houses with hugs and  
22 with high fives, what we get now.

23 COUNCILMAN DOMB: Just to make  
24 sure I understand, you're giving 0  
25 interest rate loans so all they're

1 paying is principal?

2 MS. RATHMANN: Correct.

3 COUNCILMAN DOMB: And if you  
4 were to put an interest rate on it and  
5 subsidize it, you could then package  
6 that debt and sell it?

7 MS. RATHMANN: We currently do  
8 leverage debt after the fact. So we  
9 could have banks originate it so that we  
10 can have cash at closing.

11 COUNCILMAN DOMB: So would it  
12 be cheaper for you to go to a bank, have  
13 them originate it and you buy it down?

14 MS. RATHMANN: And us buy it  
15 down, that's a good -- we haven't  
16 thought about it. But we don't have the  
17 capital to buy it down.

18 COUNCILMAN DOMB: Well, you  
19 have the capital to lend. Instead of  
20 lending the loan, you can do a buy-down  
21 of the loan, of the interest rate.

22 MS. RATHMANN: Yeah, but  
23 that -- I have to think about that. We  
24 haven't thought about it the other way  
25 around.

1           COUNCILMAN DOMB: That's the  
2 tool we used in 1981 when rates were  
3 20%. You have to understand the home  
4 you buy today for \$200,000 has the same  
5 payment as the home back -- I'm sorry.  
6 The home you buy today for \$900,000 has  
7 the same payment in 1981 was \$200,000  
8 because of interest rates. So the power  
9 of interest rates may be a good maneuver  
10 to get that rate down and free up your  
11 money.

12           MS. RATHMANN: Also, our folks  
13 do not get mortgages on the private  
14 market. They are not attractive to a  
15 private market.

16           COUNCILMAN DOMB: But you're  
17 lending the money now?

18           MS. RATHMANN: We are lending  
19 it to folks that a bank would deem a  
20 little more risky, but the investment is  
21 in a legacy and years and years to come,  
22 so what we see is our -- the children of  
23 our homeowners are going on to college.  
24 They are no longer sort of in jeopardy  
25 or vulnerable to poverty. So it's an



1 investment in breaking that cycle.

2 COUNCILMAN DOMB: But if you  
3 guaranteed the loan, okay, the bank  
4 would have the guarantee of your company  
5 basically. You might be able to get the  
6 loan that way.

7 MS. RATHMANN: No, that's a --  
8 we hadn't thought about sort of flipping  
9 that. It's something to think about.

10 COUNCILMAN DOMB: All right.  
11 Thank you. If we can be of help, let us  
12 know.

13 MS. RATHMANN: Thank you.

14 COUNCILWOMAN QUINONES-SANCHEZ:  
15 Thank you. You mentioned, Carrie, in  
16 your presentation the issue of  
17 construction cost. Have you compared it  
18 to your other sites and where  
19 Philadelphia falls?

20 MS. RATHMANN: Other Habitat  
21 affiliates?

22 COUNCILWOMAN QUINONES-SANCHEZ:  
23 Yes.

24 MS. RATHMANN: Ours are much  
25 higher -- I mean, not compared to

1 San Francisco and stuff. We have not  
2 done a really good comparative study,  
3 that's also a good point, but I know  
4 that ours are higher. So, for instance,  
5 the southern affiliates and suburban  
6 affiliates, their costs are much less.  
7 I do know that anecdotally.

8 COUNCILWOMAN QUINONES-SANCHEZ:

9 Yes, if you could maybe by the end of  
10 this process, provide a comparable  
11 market, whether it's cc'd, you know,  
12 taking out those outliers of San  
13 Francisco and some of those other  
14 places, that would be helpful.

15 I just want to put on the  
16 record and with Ebony, Councilman Domb  
17 knows that I have a U.S. Bank lien map  
18 in my office. I make everybody look at  
19 it when they walk in. Mo's been in my  
20 office. He can vouch for it. Beth's  
21 been in my office. She can vouch for  
22 it.

23 One of the things that, and  
24 we've talked about this on the record,  
25 I've been asking the Administration, I

1 asked for eight years under the Nutter  
2 Administration and I'm in here year 4 of  
3 asking this Administration for some sort  
4 of process. They are concentrated  
5 swaths of this land, for me South  
6 Kensington which is rapidly gentrifying,  
7 has a concentration of hundreds of these  
8 parcels and we have not been able to get  
9 the political well within the  
10 Administration to look at this.

11 I know that there is a  
12 commitment by the current Chief of Staff  
13 to do an assessment. I would hope that  
14 along with your advocacy and some of the  
15 advocacies, and I know on a district-by  
16 -district basis different people have  
17 different plans for it, but it is  
18 absolutely a portfolio that has value,  
19 that can help us generate affordability,  
20 green space and make some money, right,  
21 if we can multi-task that way.

22 So I appreciate you putting  
23 this on the record. As you know, we  
24 work with Emerald Farm and we're working  
25 with others and it is most frustrating

1 to watch people lose a property that  
2 they've taken care of for many years  
3 because of our inability as a city to  
4 create a pathway to ownership, because  
5 this is about ownership, a pathway,  
6 right, people just want to know how do  
7 they get their -- so I appreciate your  
8 advocacy and I look forward to  
9 continuing to work particularly with the  
10 Public Interest Law Center and trying to  
11 develop that to get this done. Thank  
12 you so very much. Any other questions  
13 from the panel?

14 (No response.)

15 COUNCILWOMAN QUINONES-SANCHEZ:  
16 okay. Seeing none, I'm going to -- I  
17 took myself out of order here. Andy, if  
18 it's okay, I'm going to ask some of the  
19 other folks who have been waiting for a  
20 while. Do you have your written  
21 testimony that we can put on the record?

22 MR. FRISHKOFF: I submitted  
23 the written testimony by email. I don't  
24 need to take up time to speak today, so  
25 that's fine.

1 COUNCILWOMAN QUINONES-SANCHEZ:

2 I would greatly appreciate it.

3 MR. FRISHKOFF: I may have to  
4 leave before the proceedings are over.

5 COUNCILWOMAN QUINONES-SANCHEZ:

6 Okay. Good enough. Thank you so very  
7 much. And I was going to ask Susan for  
8 the same. Do you have written  
9 testimony?

10 MS. MCPHEDRAN: I do. I can  
11 happily give that to you to save the  
12 time.

13 COUNCILWOMAN QUINONES-SANCHEZ:

14 All right. Thank you. So I'm going to  
15 go to Ruth Birchett, Allison McDowell,  
16 Jennifer Bennetech and then Judith  
17 Robinson.

18 MR. FRISHKOFF: Councilwoman,  
19 so Mr. Crowder was not -- he was  
20 speaking on separate testimony even  
21 though we were going at the same time so  
22 I wouldn't want to speak for him.

23 COUNCILWOMAN QUINONES-SANCHEZ:

24 I'm sorry, since I took you out of the  
25 order. James, if you can join us then

1 from PolicyLink. So I'm going to go  
2 James, Susan, Ruth Birchett and then I'm  
3 going to go Allison, Jennifer and  
4 Judith.

5 (Panel approached Witness  
6 Table.)

7 MR. CROWDER: Start?

8 COUNCILWOMAN QUINONES-SANCHEZ:  
9 Yes, please. I'm sorry.

10 MR. CROWDER: Good evening,  
11 Councilmembers and Subcommittee Members.  
12 I would first like to thank Tayyib and  
13 Eric for the invitation to speak today  
14 and take part in such an important  
15 discussion. Again, my name is James  
16 Crowder, Jr., and I'm a Senior Associate  
17 in an organization called PolicyLink.

18 PolicyLink is a nonprofit  
19 research and action institute founded 20  
20 years ago. It focuses on racial equity  
21 and economic inclusion. We are based in  
22 Oakland, California but we also have  
23 offices in D.C. and New York where I  
24 work out of. Our tagline is lifting up  
25 what works because we feel that the

1 solutions to the problems that cities  
2 are facing are already there in the  
3 people directly impacted and with the  
4 folks on the front line.

5           Our job is simply to link the  
6 voice of the community to leaders  
7 willing to advance systemic policy  
8 change that benefits low-income  
9 residents, particularly residents of  
10 color. Prior to joining PolicyLink, I  
11 spent several years as a program officer  
12 of the Philadelphia LISC working with  
13 Andy, and community-based organizations  
14 across the City, primarily in West  
15 Philly, supporting comprehensive  
16 resident-driven neighborhood development  
17 plans, like Equitable Development Plan  
18 Strategy for West Philadelphia.

19           As I reflected on how to  
20 prepare my testimony today, I kept  
21 coming back to the terms equity and  
22 equitable development and how these  
23 terms are becoming almost ubiquitous of  
24 late. I was encouraged to see the  
25 City's housing for equity action plan

1 was released last fall and the growing  
2 with equity inclusive economic growth  
3 plan, which also includes PolicyLink's  
4 definition of equity which is just and  
5 fair inclusion into a society in which  
6 all can participate, prosper and reach  
7 their full potential.

8 Both plans are laudable steps  
9 in the right direction of using equity  
10 lens to support low-income people of  
11 color in Philadelphia as growth in the  
12 City continues. Maintaining a racial  
13 equity lens is important given that the  
14 resources and supports needed to help  
15 low-income people reach their full  
16 potential may vary for different racial  
17 and ethnic groups.

18 For example, the factors  
19 pushing families into homelessness  
20 differ for Black households in  
21 comparison to Whites. While serious  
22 mental illness and family problems are  
23 more likely to be precursors of  
24 homelessness for White individuals,  
25 social economic disadvantage furthered



1 by a racial discrimination are more  
2 important precursors for Black  
3 households.

4           People of color are more  
5 likely to have difficulty finding a job  
6 or they have past evictions or they have  
7 the salary to pay their rent but can't  
8 afford the lump sum security deposit  
9 required to move into a new place or the  
10 landlord may not accept housing  
11 vouchers. So while I'm excited about  
12 the Housing Equity Action Plan and the  
13 Inclusive Growth Plan, they are just  
14 that, plans.

15           Low-income people of color in  
16 Philadelphia are used to plans. Just  
17 ask the low-income homeowners of color  
18 in the area currently known as Society  
19 Hill. They were displaced because of  
20 Urban Renewal Plans, or the residents in  
21 Chinatown whose neighborhood was  
22 bisected to accommodate highway plans.  
23 Again, plans are plans. Actions speak,  
24 as does inaction.

25           Just ask the low-income

1 residents of color that once lived in  
2 Queen Village or Graduate Hospital.  
3 These neighborhoods were both once home  
4 to thriving communities of color. In  
5 fact, in 1890 the area was home to a  
6 quarter of the City's Black residents,  
7 the largest population of any Northern  
8 city at the time. However, unlike  
9 Society Hill or Chinatown where the risk  
10 of displacement to low-income residents  
11 was documented and well-known,  
12 researchers and policymakers claimed to  
13 be shocked that there was no way to know  
14 that these neighborhoods would change so  
15 much.

16           For example, Queen Village was  
17 50% Black in 1970 and 5% as of 2010.  
18 And Queen Village and Graduate Hospital,  
19 the displacement that occurred stems  
20 from the inability for low-income people  
21 of color to compete in an unfettered  
22 housing market. If development is to be  
23 equitable in the way that the City has  
24 embraced, the challenge in front of this  
25 group is to ensure that everyone is able

1 to benefit and reach their full  
2 potential.

3           Guardrails must be put in  
4 place to avoid the demise of communities  
5 of color and the disruption of the often  
6 fragile social networks that low-income  
7 people of color depend on to survive.

8 As we forward, the data is too abundant  
9 for us to feign ignorance. The  
10 assessment of fair housing the City  
11 completed a few years ago explicitly  
12 warned about the risk of displacement in  
13 areas north and south of Center City due  
14 to economic pressures.

15           Similarly, the areas of  
16 concentrated poverty in the City include  
17 low-income homeowners and simply could  
18 not afford to make repairs to their home  
19 without access to capital. This is  
20 particularly troubling given the Reveal  
21 Report last fall that confirmed  
22 racially-biased discrimination against  
23 people of color for both mortgage  
24 lending and home repairs. And I heard  
25 you mention CRA work that you did.

1           Essentially, banks are  
2     satisfying their CRA obligations by  
3     making loans to White borrowers in  
4     gentrifying neighborhoods. Just like  
5     Queen Village and Graduate Hospital,  
6     low-income people of color are simply  
7     unable to compete in these housing  
8     markets. This includes opportunities to  
9     gain entry to the neighborhood as well  
10    as benefit from new amenities.

11           So where are some equitable  
12    solutions, what can be done to protect  
13    low-income Philadelphians? I would like  
14    to invite you three approaches that  
15    other cities have undertaken. The first  
16    Ebony already mentioned, Community land  
17    trust. In 2018, the city of Buffalo  
18    transferred 50 vacant city-owned  
19    properties to an entity called the  
20    Community First Alliance that includes  
21    residents and community-based  
22    organizations. Vermont, which is the  
23    state with the most COTs, also managed  
24    to achieve this distinction by the  
25    transfer of publicly-owned properties.

1                   Number two, consider  
2    replicating the Tenant Opportunity To  
3    Purchase Act. In Washington, D.C.,  
4    multi-family property owners are  
5    required to give notice when they plan  
6    to sell the property. Tenants are then  
7    able to pull their funds and negotiate  
8    with the seller. If tenants choose to  
9    forego their Opportunity To Purchase  
10   Act, they should have the opportunity to  
11   assign those rights to a qualified,  
12   affordable housing provider, Community  
13   Land Trust or other nonprofit. And to  
14   preserve affordability, cities should  
15   ensure that the third-party purchaser  
16   will maintain the property as  
17   affordable.

18                   And finally, explore tax  
19    increment finance. My understanding is  
20    that TIFs have not been widely used as  
21    they could be because of the tax  
22    abatement. Historically, when TIFs were  
23    used, bonds were issued as a way to  
24    jumpstart development. Portland doesn't  
25    use bonds. Instead the City targets the

1 neighborhoods with the greatest risk of  
2 displacement, designates a TIF. From  
3 this approach, they managed to capture  
4 \$250 million to be used for affordable  
5 housing.

6 As Philadelphia considers what  
7 the next iteration of a tax abatement  
8 will be, I invite leaders to consider  
9 how to harness the power of the same hot  
10 markets that's threatened to displace  
11 low-income residents. There's a formula  
12 that could be developed that ensures  
13 that the School District still gets what  
14 it needs and that low-income residents  
15 of color are protected. Thank you.

16 COUNCILWOMAN QUINONES-SANCHEZ:  
17 Thank you.

18 MS. BIRCHETT: Hello. My name  
19 is Ruth Birchett. I'm founder of  
20 Heritage Community Development  
21 Corporation and I also represent  
22 Heritage Homeowners Association RCO.  
23 Living in North Philadelphia where we  
24 are in the 5th Councilmatic District, we  
25 have come to experience the fact that

1 poverty is big business.

2           The miserable statistics that  
3 we live under every day are often used,  
4 routinely used to acquire community  
5 block grant funding and funding for  
6 urban renewal. Yet our neighborhood is  
7 not benefiting from it. And what's  
8 really harmful to see, particularly for  
9 families like mine who have been in this  
10 community for so long, for my family  
11 it's 70 years next year, to see the  
12 diminished value of our homes surrounded  
13 now by vacant lots and abandoned  
14 buildings where councilmatic prerogative  
15 has intentionally deprived our area of  
16 rehabilitation over the span of at least  
17 four decades.

18           And so, we're seeing that the  
19 building up that's happening now is for  
20 the benefit, not of the people who have  
21 weathered the worst storms, the riots,  
22 the gang warring, the police brutality,  
23 all of this, that we're the most  
24 threatened to lose the homes that we  
25 love. For my family, it's five

1 generations.

2           And so, my discussion is about  
3 the production of poverty and the  
4 poverty pimping that has happened along  
5 the way and what this Council  
6 subcommittee can do to try to make  
7 amends. Part of it I would say is when  
8 you look at the neighborhood  
9 transformation initiative, which just  
10 mass destruction of our community with  
11 the mass demolition of homes and the  
12 failure to preserve the architecture  
13 that was here in North Philadelphia,  
14 homes that are a lot younger than the  
15 homes in Society Hill and nobody is  
16 taking a wrecking ball to Society Hill,  
17 but this African-American community has  
18 been destroyed.

19           If you think about the marble  
20 three-story homes that were at the  
21 intersection at 21st and Diamond Street  
22 that no longer exist, the same homes at  
23 15th and Diamond Street, the brownstones  
24 that have been destroyed, the mansion  
25 that existed at Broad and Girard where



1 now there's a KFC, just not a focus on  
2 preservation whatsoever.

3           But I need to tell you what  
4 has happened while that whole NTI thing  
5 was happening. When you demolish whole  
6 blocks of land to convey blocks of land  
7 to developers, you also took away the  
8 drains where water run off and you  
9 increase the water table. Where did  
10 that water go? My dad said that water  
11 will always find a way. It went into  
12 people's basements. It changed the  
13 structure of the homes.

14           And what happened when you  
15 demolish homes that were a part of  
16 rowhomes along the block? The  
17 structures shifted and then you have  
18 water underneath. And so, I would like  
19 for City Council to engage the Army  
20 Corps of Engineers to survey  
21 neighborhoods in Philadelphia that were  
22 the intentional -- that were the target  
23 of mass demolition, because the Army --  
24 I called them. I actually reached out  
25 to them quite a while ago, and an

1 individual citizen cannot engage them.  
2 A nonprofit cannot engage them, but a  
3 municipality can. And this is a debt  
4 owed to these homeowners who now are low  
5 income and don't have the financial  
6 wherewithal to make the repairs that  
7 were caused by the City of  
8 Philadelphia's grand design for changing  
9 our -- vacating our neighborhoods  
10 basically, vacating African-American  
11 homeowners from the community. We don't  
12 have the financial wherewithal to make  
13 those changes.

14           And then when you look at the  
15 fact that those investors who are now  
16 building where the different lots and  
17 vacant homes were, many of them are  
18 damaging the homes of the neighboring  
19 homeowners. And there's no -- this is  
20 happening over and over and over again.  
21 And many of these homeowners are elderly  
22 and there's no recourse. There's  
23 nowhere to go. There's no one to call.

24           L&I isn't holding people  
25 accountable. There's big divots in the

1 streets and so there's potholes all over  
2 the place. There's construction nails  
3 all over the place. People are getting  
4 flat tires. Big heavy equipment is  
5 bumping into people's homes. People's  
6 fences are being destroyed and there's  
7 nowhere for anyone to go to. Not  
8 everyone can afford an attorney.

9           So as you talk about housing  
10 here, how do you preserve the existing  
11 homes? It is all the things that people  
12 sat here and talked about, it does  
13 include all of that. But it also  
14 includes the fact that there is no  
15 stewardship on the part of this City  
16 government over these years, and our  
17 community is bleeding, bleeding because  
18 we're losing our good families.

19           The quality of life has  
20 deteriorated to the point where we have  
21 more neighbors that are four-legged than  
22 two-legged, the raccoons, the possums,  
23 the rats, the short dumping. There's no  
24 accountability on the part of Licenses &  
25 Inspections or the Streets Department or

1 the Police or whoever else to stop these  
2 contractors from short dumping in our  
3 community. I'm just stunned.

4           And the same for college  
5 students, this exact same thing. Temple  
6 University, there's no -- there's just  
7 nobody holding people accountable and  
8 we're being frustrated out of our own  
9 community. People are deciding to just,  
10 I'm getting out of here. There's  
11 nothing more to do. And then you add to  
12 that, the 22nd District for decades and  
13 decades has been a training ground for  
14 the Police Department. And so, we're  
15 under a microscope there.

16           I want to tell you that the  
17 bill that City Council recently passed,  
18 190606 which will expand the use of  
19 eminent domain to acquire people's  
20 properties even though the person might  
21 have an agreement is the worst assault  
22 on private citizen's assets that I ever  
23 heard of in my life. And I said it at  
24 Council and I'll say it here too, that  
25 Supreme Court Justice Sandra Day

1 O'Connor wrote in an opinion that  
2 eminent domain was never meant to rob  
3 American citizens of their property.  
4 Many families only owned that one  
5 property. And so, please seriously  
6 consider and look into engaging the Army  
7 Corps of Engineers.

8 I will say also that the  
9 Philadelphia Housing Authority, 90% of  
10 the inventory exists in North  
11 Philadelphia. I got that from Herb  
12 Wetzel, who is the former Executive  
13 Director of the Redevelopment Authority  
14 and now serves as the Executive Director  
15 of Community Development for City  
16 Council.

17 So what's the impact? And  
18 also, PHA has been the largest landlord  
19 in the state of Pennsylvania. So what's  
20 the impact when PHA begins to sell off  
21 what they view as surplus properties  
22 wholesale to investors? What's going to  
23 be the impact for those of us who are  
24 homeowners here in North Philadelphia?

25 The impact is that we're going

1 to be eventually priced out of our  
2 homes, that those people who are capable  
3 of gaining access to tax credits and  
4 things of that sort to build and take  
5 advantage of tax abatements and all of  
6 that, that they gain an advantage over  
7 us that leaves us vulnerable to losing.

8 I say this also because -- and  
9 I know you're doing this already and I'm  
10 grateful that you are, looking at the  
11 Office of Property Assessments, because  
12 I would tell you that when I purchased a  
13 home and had a 10-year tax abatement,  
14 during that tax abatement season, my  
15 home was valued very, very high, over  
16 \$250,000. As soon as -- and it was in  
17 November. As soon as the 10-year tax  
18 abatement expired, OPA decreased the  
19 value of my home by \$162,000. That's  
20 suspect. That is suspect. And I have  
21 the documentation to show to you.

22 And so, I want to say too --  
23 and I'm glad to hear them talking about  
24 the side yards, because many families  
25 that have been in the neighborhoods over

1 50 years who have a side yard now have  
2 been taken care of side yards for  
3 decades, have suddenly found them -- and  
4 two of them are on my block, have  
5 suddenly found that the property they  
6 have been taking care of that they have  
7 been -- in one case, the woman literally  
8 has created a driveway and manicured  
9 lawn and all of that, that the property  
10 has been sold out from under them. But  
11 they were told years ago by the Council  
12 office that they owned and had rights to  
13 that property. Well, apparently not so,  
14 because now all of a sudden these  
15 investor are showing up and telling  
16 people that this is their property.

17           And this woman on my block  
18 literally had to buy the lot back from  
19 an investor. And so, this is wrong.  
20 When is Philadelphians, when are we as  
21 Philadelphians going to be first? I'm  
22 hearing that people are calling  
23 Philadelphia Little Manhattan. I don't  
24 live in Manhattan. I don't even like  
25 New York. So what about Philly first?

1 Do what you have to do to make sure that  
2 we are taken care of, particularly those  
3 of us that have survived the worst  
4 times.

5 I was sitting on my steps the  
6 night of the riots. I've seen too much  
7 here in this city and it's not fair for  
8 us to be struggling the way that we're  
9 struggling, and there's got to be an end  
10 to the poverty pimping and the  
11 regulating of the poor.

12 COUNCILWOMAN QUINONES-SANCHEZ:  
13 Thank you, Ms. Birchett.

14 (Applause.)

15 COUNCILWOMAN QUINONES-SANCHEZ:  
16 We have a panel of three other folks, so  
17 I'm going to --

18 MS. McDOWELL: Yeah. My name  
19 is Allison McDowell. I live in the 5th  
20 District. I'm a citizen. I'm a public  
21 school activist and now, it's brought  
22 into poverty evidently. I wanted to  
23 speak briefly on an issue related more  
24 to supportive housing and unhoused folks  
25 and pay-for-success finance and ethical



1 implications around data surveillance of  
2 the poor through these new financial  
3 systems, which is something I don't  
4 believe of lot of people are really  
5 thinking ahead about.

6 I think it's important for  
7 context, like when we think about  
8 poverty, really the answer is that  
9 people have living wage employment that  
10 they can support themselves, right, like  
11 that's how you solve poverty by  
12 redistributing the resources. And right  
13 now in this moment nationally and even  
14 globally, the wealth and power is  
15 concentrated in the hands of so few  
16 people and until you can shake that  
17 loose, you can make the poor jump  
18 through every hoop and do every right  
19 thing and it's not going to make Jeff  
20 Bezos' money come down to them. It just  
21 isn't.

22 And if you look at the  
23 workforce innovation and Opportunity Act  
24 Plan that looks at job projections for  
25 Southeastern Pennsylvania, of the top 10

1 highest-growth area jobs, I think one  
2 was \$50 an hour, like manager. One was  
3 \$30 that was an accountant, and  
4 everything else was \$10. So we can't  
5 even have this housing conversation when  
6 we're talking about our highest-growth  
7 jobs projections are \$10 an hour. That  
8 clearly means they're planning on tons  
9 of people running into supportive  
10 housing.

11           And in 2016, the Economy  
12 League of Philadelphia created a white  
13 paper saying we're going to grow the  
14 impact economy Philadelphia, because  
15 what do you do if you have a lot of  
16 poverty? Well, you're going to turn  
17 that into a profit. So essentially  
18 we're creating, as Ms. Ruth was saying,  
19 an industry around managing poverty as a  
20 global investment market. And this was  
21 set up largely through the Rockefeller  
22 Foundation under Judith Rodin's  
23 leadership interestingly and the  
24 aftermath of the housing crisis, and for  
25 the last decade has been ramping up and

1 evidently we are the crucible of it  
2 because they said we have a lot of  
3 poverty, we have a lot of rich people in  
4 the region who -- we have a lot of  
5 expertise in these innovative financial  
6 instruments and we have elected  
7 officials who are interested, and this  
8 is at the state and local level, so I'm  
9 hoping once people get a handle on what  
10 this actually is -- pay-for-success  
11 finance was social impact bonds. Those  
12 are more complex.

13           Now, they're really calling it  
14 pay-for-success or social-impact  
15 partnerships. But essentially, it's  
16 outcome-based contracts where the  
17 government outsources and privatizes, as  
18 we're seeing with the housing, services  
19 to a nonprofit provider under a  
20 performance contract. And then  
21 nonprofit secures investors to invest in  
22 the services. And if they meet the  
23 performance metrics of the contract,  
24 they secure profit by saying because we  
25 provide service through supportive

1 housing or precare, these other things,  
2 we have staved off some more expensive  
3 future costs. So that cost is  
4 negotiated in between.

5           So essentially, we are  
6 creating the poor as data commodities  
7 for global hedge funds, because the  
8 investors actually plan to securitize  
9 that debt on privatized service  
10 delivery. And this isn't just  
11 Philadelphia. This is national. This  
12 is going through third sector, capital  
13 partners, social finance, social  
14 innovation fund, every -- Goldman Sachs,  
15 the Vatican Bank, the Kaiser Permanente,  
16 every big pot of money because they have  
17 to figure out how to keep it rolling  
18 when the poor can't buy anything. So  
19 you package the poor like the --  
20 securities of the mortgages, only now  
21 it's poor people, and that's what is  
22 being set up.

23           So I want people to understand  
24 right now in Austin, Michael Bloomberg  
25 is funding putting unhoused folks on

1 block chain. They're creating block  
2 chain identity systems to pull these  
3 data assets so the poor is based in  
4 predicted analytics, so all of the  
5 things we've been talking around  
6 historic structural racism and how this  
7 reverberates over time, that this is  
8 continuing on because it's based on a  
9 baseline of impacting a poor person. So  
10 you use predictive analytics and big  
11 data to make a prediction on your impact  
12 on their life.

13           And as we have these block  
14 chain identity systems and we have smart  
15 cities and Internet of things, and even  
16 this little name tag, I had to get my  
17 picture taken and there's a bar code, so  
18 it's not all robots, like even just QR  
19 codes collect data on people and we have  
20 to realize that the poor -- the kiosk  
21 downtown when they plug their phones in,  
22 the poor, that pings against -- they're  
23 collecting and doing predictive  
24 profiling on the poor for many purposes,  
25 but also to figure out what Goldman

1 Sachs is going to get on their impact  
2 deal.

3 So the NAACP is concerned.  
4 Actually, at this summer's National  
5 meeting, they submitted -- they passed  
6 resoundingly a resolution of posing  
7 linking public benefit systems to  
8 blotching identity and the staff of  
9 California has issued their NAACP  
10 resolution against pay for success in  
11 California.

12 I'd like for you to look at  
13 what the implications are because I  
14 would hate for our municipal identity  
15 program to go that direction. I think  
16 the poor should be entitled to services,  
17 not as a data commodity for global hedge  
18 funds. The other pieces, I know the  
19 Reinvestment Fund testified at one of  
20 the previous hearings. They are a major  
21 investor in these types of products.

22 The housing -- the Welcome  
23 Home social impact bond in Santa Clara  
24 which is one of these early pilot  
25 programs, they have deal evaluators to

1 make it all fair so that they evaluate  
2 the data. The data evaluator for the  
3 Welcome Home social impact bond in Santa  
4 Clara is Palantir.

5           If you guys don't know what  
6 Palantir is, Palantir is Peter Thiel's  
7 company. It was started by In-Q-Tel,  
8 the CIA's venture capital firm. It's  
9 involved in border and customs control,  
10 ICE, predictive policing, a lot of  
11 undercover profiling and risk profiling.  
12 So now, you're an unhoused person and  
13 you're in Santa Clara and the  
14 Reinvestment Fund's money is riding on a  
15 deal that Palantir is running your data.

16           So I don't think enough people  
17 are understanding that this is actually  
18 what's happening and it's still early,  
19 but I would hate for us to start  
20 creating systems where we're trying to  
21 find housing shelter for these people  
22 making \$10 an hour in the next years  
23 that are mostly going to be Black and  
24 Brown folks who have been systematically  
25 deprived of access to stability in their

1 lives to be thrown into this new world  
2 of QR code impact management, because  
3 soon it's not even going to be social  
4 workers managing this. It's going to be  
5 AI who are making these decisions.

6           And so, I just want to say  
7 that I would hope that you guys would  
8 look into this more closely at what the  
9 implications are in turning the poor  
10 into a commodity, because no one should  
11 be a commodity for Goldman Sachs. And  
12 this is here. Project Home is doing pay  
13 for success now in Philadelphia and  
14 Sister Mary Scullion opened the Total  
15 Impact Conference the first year she did  
16 it, not this past but the first opening  
17 conference she gave the welcome remarks.  
18 So we have to consider too what it means  
19 for faith-based housing in a world where  
20 we have mass poverty, and what the  
21 behavioral expectations are. It's  
22 just -- there's a lot of ethical  
23 questions, so thank you for your time.

24           COUNCILWOMAN QUINONES-SANCHEZ:  
25 Thank you so much.



1 (Applause.)

2 MS. McDOWELL: You guys know  
3 about pay for success?

4 COUNCILWOMAN QUINONES-SANCHEZ:  
5 Yes, we've heard the term. Thank you.  
6 And our final panel, Jennifer and Judith  
7 Robinson. We are putting on the record  
8 the testimony of LISC and Susan of  
9 Mission First Housing.

10 (Panel approached Witness  
11 Table.)

12 COUNCILWOMAN QUINONES-SANCHEZ:  
13 And just for the record, there is a  
14 two-page fact sheet on the Special  
15 Committee on Poverty if you didn't pick  
16 it up. It gives you a background  
17 committee and process timeline. In the  
18 back, it gives you the membership of all  
19 the different people involved. And at  
20 the end of the sheet, it gives you our  
21 website which is  
22 [www.philcouncil.com/poverty](http://www.philcouncil.com/poverty).

23 We have an active webpage  
24 where you can provide feedback  
25 questions. I also encourage you either

1 directly through my Office or the Chief  
2 Clerk's any additional information that  
3 you want to provide, questions.  
4 Anything on the record for the Committee  
5 will be put on the official record of  
6 these proceedings, so thank you. Thank  
7 you for your patience.

8 Jennifer was here first,  
9 Ms. Robinson, so I'm going to let her --

10 MS. BENNETECH: She can go  
11 first. It don't matter.

12 COUNCILWOMAN QUINONES-SANCHEZ:  
13 Are you sure --

14 MS. ROBINSON: Good evening.  
15 My name is Judith Robinson. I am here  
16 to testify on Resolution 190239. I am a  
17 Committee person in the 32nd Ward and a  
18 representative of the 32nd Ward, RCO. I  
19 am a very long-term real estate  
20 professional, real estate broker and I  
21 am an advocate.

22 I first want to say housing is  
23 shelter. As we talk about a Special  
24 Committee on Poverty Reduction and  
25 Prevention, it's an economic issue.

1 Every economic project that we move  
2 forward with in Philadelphia, and I'm a  
3 native, and, boy, we are booming,  
4 wouldn't you say.

5 Every last one of those deals  
6 booms in the air, has a series of job  
7 opportunities from pre-apprenticeship,  
8 internships, et cetera. We can attach  
9 opportunities to every last one of those  
10 jobs and activities going on in our  
11 great city, the green economy, every  
12 TIF, every empowerment zone, every  
13 opportunity zone, every single project.

14 If we were truthful, if we  
15 were following those rules and  
16 regulations, if we were reading the  
17 fine print, we would be making certain  
18 that poverty is being attacked at every  
19 turn. Leave no one behind. You know,  
20 as a native of this town, I'll tell you  
21 the truth, and as a real estate  
22 professional, I enjoy the benefits of a  
23 higher-priced property to be honest. I  
24 enjoy the benefits of all of this  
25 activity going on.

1 I can be eating and drinking  
2 every night having a good 'ole time in  
3 my town, and I'm really happy about a  
4 lot of things. But what concerns me is  
5 that we don't use government policy to  
6 attach these poor people, the  
7 unconnected, to these projects, that you  
8 all can do. You all are in policymaking  
9 decisions. PolicyLink, for real.

10 So I'm going to say government  
11 policy do no harm, do no harm, et  
12 cetera, let's get it right, because you  
13 can prevent poverty. We can really  
14 reduce it. I really would be proud if  
15 we do that. When I hear statistics from  
16 Community Leader Services from Rashidah  
17 Phillips, Black women are 70% of  
18 Philadelphia of about 22,000 evictions  
19 per year. That's more than some person  
20 that just doesn't want to pay their  
21 rent. That's an economic thing, okay.

22 So we can do something about  
23 it. We can attach those people to  
24 opportunity. Starting from the  
25 education system, which we're talking

1 about environmental issues and those are  
2 very important issues, but what about  
3 the low reading rate and the low math  
4 rate. We're going to free up the bill  
5 to spend more money, use the same unions  
6 that the children's fathers and parents  
7 don't have opportunities with. We're  
8 going to spend this money, but then  
9 you're still going to have 18% and 20%  
10 reading on grade level and doing math on  
11 grade level. Just unconscionable for  
12 what's going on in this town.

13           Like I said, I'm a  
14 businesswoman. I see it. Boy, we got  
15 bones all in the air. And I say to  
16 myself, wow, why can't we make that  
17 connection. So if you all are serious,  
18 let's talk about solutions. Let's not  
19 allow PHA, like some of you all allowed  
20 and who voted to allow PHA eminent  
21 domain, taking African-Americans' land  
22 and -- with Brewerytown just as the  
23 market was increasing. How did you do  
24 that? And then you act like you don't  
25 understand looking through me. No, you

1 cannot look through me. I got 30 years  
2 of real estate behind me. Respect me  
3 and stop with the nonsense.

4           The NTI program devastated our  
5 community. All that vacant land and we  
6 still can't figure out how to get  
7 through in the hands of people that can  
8 do something about it. Solutions,  
9 preservation, very important. I'm not  
10 going to be redundant because I want to  
11 make sure everybody gets a chance.

12           But PHA, I want to hit that  
13 real hard. We have allowed PHA to do  
14 everything but what they were created to  
15 do. How's the lowest income people? We  
16 keep talking about affordable housing.  
17 Habitat is about the best you can get,  
18 getting it right. Please don't mess  
19 with the 0% interest rate, please. We  
20 start wheeling and dealing and we'll be  
21 back to the sheriff sale and all of  
22 that. Leave it alone. If it ain't  
23 broke, don't fix it. That's affordable  
24 housing.

25           If we want to really make the

1 connection -- scattered sites, PHA has  
2 scattered sites. I'll just get to the  
3 point. We can empower all of the PHA  
4 tenants who live in scattered sites.  
5 They have purchased those properties.  
6 Some of them have been in those  
7 properties for 20, 30 years. Please  
8 give them a deal, a real deal, like  
9 better than what you give the  
10 developers.

11 PHA has had about four  
12 auctions now, selling, wheeling and  
13 dealing with developers, but haven't  
14 sold to tenants who they promised back  
15 in, what, the '70s or so with the 5H  
16 program. Council sir, I've mentioned  
17 this to you before and I'm going to come  
18 and talk to you about how we can do  
19 something about that with a pilot  
20 program, because I've never heard a poor  
21 person say I want marble bells and  
22 whistles.

23 When I sell houses, everything  
24 from the raggediest house to the cream  
25 of the crop. If we give a clean, safe,

1 habitable house to people, they would be  
2 happy. We can use Formica, all the way  
3 back to that instead of all the bells  
4 and whistles in giving them a clean  
5 house. So we can do a pilot program to  
6 deal with PHA.

7           With the Black women, I'm  
8 sorry to skip over a little bit, but I  
9 want to make sure I get all these points  
10 in. As far as the Black women being the  
11 highest rate of evictions, I know about  
12 the program that you're giving money to  
13 attorneys, but the economic part of the  
14 problem will not be resolved. Community  
15 Legal Services cannot do that.

16           We need to get back to PHA  
17 being income-based housing, and that's  
18 not where they are. I appreciate the  
19 money available for funding  
20 environmental issues, but if I need a  
21 roof or a heating system, I'm not going  
22 to be so concerned about the lead or the  
23 mold or whatever, you know, put a roof  
24 on it, probably will stop some of the  
25 mold and et cetera.



1           I would like to suggest that  
2 we do talk about Community Land Trust  
3 for some of the land that's vacant and  
4 abandoned. PHA with all of their  
5 vacancies and City of Philadelphia, I  
6 mean I watched the program. Even with  
7 the Land Bank, it's too long, it's too  
8 cumbersome, it's too many weaving and --  
9 even if you can get an entree to your  
10 politicians to ask for some land, after  
11 you do that, the process is so  
12 cumbersome. We need to do something  
13 about it, even beyond the Land Bank.

14           I'm just talking about the  
15 process of getting the land in the hands  
16 of people who can do some things,  
17 because I guarantee -- I live in the  
18 heart of North Philadelphia, with all my  
19 real estate background, I guarantee you  
20 I can get help with development if I had  
21 some land, guarantee, with some of those  
22 same developers that's wheeling and  
23 dealing. We'll tell them what a real  
24 Community Benefit Agreement is all  
25 about. So please, if we can just get

1 some land without all of the activity.  
2 I'm going to leave it right there.  
3 Thank you very much for your patience  
4 and attention.

5 COUNCILWOMAN QUINONES-SANCHEZ:

6 Thank you, Judith. Jennifer?

7 MS. BENNETECH: Hello. My  
8 name is Jennifer Bennetech. I'm the  
9 organizer of Occupy PHA, which was a  
10 five-month long encampment in front of  
11 the Philadelphia Housing Authority's new  
12 \$45 million headquarters in the  
13 Sharswood neighborhood to bring  
14 awareness to the Housing Authority's  
15 role in gentrification in the use of a  
16 private police force to terrorize long-  
17 term homeowners and the residents alike  
18 out of the neighborhood.

19 I also have experienced  
20 between the ages of 18 and 24, although  
21 I'm not mentally ill, uneducated or on  
22 drugs, I lived in an alleyway called  
23 Pearl Street on Vine, 13th and Vine,  
24 homeless coming out of the foster care  
25 system. Very educated, like I said, I'm

1 not on drugs and not mentally ill but we  
2 just live in a city where it's really  
3 difficult to get out of these situations  
4 once you end up in them by no fault of  
5 your own.

6           So I know that there's people  
7 who mean well and I know that there's a  
8 lot of things that don't work and I know  
9 that there's a lot of people who don't  
10 mean for these things to work. But I  
11 want to start off with a quote from a  
12 member of this Subcommittee who did not  
13 attend tonight because his ego doesn't  
14 allow him to take criticism, but Kelvin  
15 A. Jeremiah, the CEO of the Philadelphia  
16 Housing Authority at the grand opening  
17 of the new \$45 million headquarters,  
18 it's on video, it's on the Internet,  
19 said, I remain steadfast -- this is how  
20 he ended the ceremony, "I remain ever  
21 steadfast in my commitment into turning  
22 Sharswood into a tourist neighborhood."

23           Why do we have a CEO of a  
24 Housing Authority that's committed to  
25 turning a neighborhood full of

1 homeowners and families into a tourist  
2 neighborhood? Why is this a thing  
3 that's being said in front of the  
4 Council President and the Mayor and the  
5 Senator, and everybody is just sitting  
6 back with a blind eye?

7           So this man -- there's people  
8 on these committees that don't mean  
9 well. PHA built a \$45 million  
10 headquarters while almost as many people  
11 have died homeless, as by gun violence  
12 every year in the City of Philadelphia,  
13 but we're not addressing this. I have  
14 eviction data for PHA between the years  
15 of 2013 and 2018. They've evicted  
16 thousands, sometimes 10,000 or more  
17 people each year. The waiting list has  
18 been closed since 2014. They purged the  
19 list three to four times. Yet there's  
20 still over 40,000 people waiting for  
21 housing from PHA and they're not even  
22 housing the women and children in the  
23 shelters anymore, so what is happening?  
24 Where are the houses? Why is this list  
25 just sitting here and sitting here?

1 That doesn't even consider all of the  
2 people who in these last six years since  
3 this man became CEO would have applied  
4 for housing if they could have and who  
5 are homeless and who are losing their  
6 children to DHS because they don't have  
7 a safe place to take them, they don't  
8 have clean clothes to put on them to go  
9 to school.

10           And then on top of that, we  
11 have PHA -- I know others spoke on it  
12 but I want to speak on it from my  
13 perspective -- seized 1330 homes through  
14 eminent domain, paid some of these  
15 homeowners \$2800 and I know because  
16 during that time people came and gave me  
17 their court documents, and then since  
18 they've seized these homes through  
19 eminent domain, they've auctioned off  
20 600 properties in the same neighborhood,  
21 some of them you can see right from the  
22 headquarters.

23           How do you seize land through  
24 eminent domain because you need it to  
25 build this neighborhood, but then you

1 have hundreds and hundreds of properties  
2 and got 400 more on the list to be  
3 auctioned off in 2020 all in North  
4 Philly. And then at the last PHA Board  
5 meeting, they disposed of -- well, they  
6 put in an application to dispose of 61  
7 properties in the Brewerytown  
8 neighborhood to be redeveloped by  
9 private developers. Some of these  
10 properties are going for \$2800 to  
11 millionaires. Yet the residents who  
12 have been paying rent for 30 and 40  
13 years have to pay \$160,000, \$180,000,  
14 get on a mortgage, kiss somebody's  
15 behind, follow a bunch of rules, still  
16 live like they're in PHA for 10 years  
17 just to get a property. Why can't we  
18 get a property for \$2800? Like, come on  
19 now.

20           So we need to really just look  
21 at how we define affordability.  
22 Government subsidized housing to me is  
23 not affordable housing or I'd say it  
24 shouldn't be the only kind of affordable  
25 housing because not everybody qualifies

1 for government subsidized housing. Not  
2 everybody has 10 and 20 years to wait  
3 for something to open for them. Not  
4 everybody falls into the categories to  
5 put them into quicker housing and people  
6 are suffering.

7           And then when a lot of  
8 affordable low-income housing tax credit  
9 developments goes up, there's another  
10 side of this that we don't always see  
11 unless you're affected by it. They come  
12 and they build these shiny brand new  
13 things and maybe they'll be affordable,  
14 maybe they won't because sometimes they  
15 only have 10 out of 100 affordable units  
16 in there and I don't even think they  
17 should reap the benefits of affordable  
18 housing if only a small percentage of  
19 the renters or people in the building  
20 are low income.

21           But what happens when they put  
22 these shiny new affordable things up is  
23 that the cost of living for us who are  
24 aren't qualified to live in these shiny  
25 affordable things goes up. Now, our

1 taxes go up. Now, our cup of coffee  
2 goes from \$1 to \$3. So we have to look  
3 at maybe putting some kind of  
4 protections on the people around all of  
5 these shiny new things so that we can  
6 stay where we are.

7           And I'm not going to go on and  
8 on, but I wrote down some  
9 recommendations. I don't usually write  
10 things down but I didn't want to forget  
11 anything. So I just want to read off  
12 some of these -- my recommendations kind  
13 of center around a lot of the same  
14 things that other people were talking  
15 about, but they might be a little more  
16 radical or whatever. But I would  
17 recommend that a tax amnesty program be  
18 implemented for folks that fell behind  
19 after unjust property value increases.

20           I would recommend a water  
21 amnesty for folks who have inherited a  
22 large bill from previous owners or who  
23 the water company has allowed their bill  
24 to soar up to \$10,000 and \$12,000 with  
25 no good reason at all while it was



1 vacant.

2 I would recommend a moratorium  
3 against PHA buying, selling, acquiring,  
4 auctioning or otherwise disposing of any  
5 PHA property pending an independent  
6 audit of the effects of mass sales of  
7 public land in these neighborhoods. PHA  
8 to refine the homeowner program -- hold  
9 on. I have to go to the next page -- to  
10 allow residents to purchase homes at the  
11 same nominal fees that are offered to  
12 partners and developers.

13 Prior to auctioning or  
14 disposing of any PHA or publicly-owned  
15 property to offer it to nondeveloper  
16 members of the public at a nominal fee,  
17 disband the PHA police and put police  
18 money back into housing. The PHA  
19 police -- this has occurred in Chicago,  
20 Detroit and New York City in recent  
21 years. The Housing Authority police  
22 were disbanded and that money was able  
23 to be funneled back into housing and  
24 there was no negative effect on crime.

25 The Housing police honestly --

1 and my family is a private homeowner  
2 that was terrorized by Housing police  
3 because PHA wants us out of their  
4 property. So I'm going to tell you what  
5 they're being used for. They're being  
6 used to brew distention between tenants,  
7 so they tell on each other and call on  
8 each other, drive evictions and they're  
9 being used to terrorize people out of  
10 their properties.

11           When they were harassing me, I  
12 have emails, why don't you just sell  
13 your house, they're giving up a lot of  
14 money for these houses around Temple.  
15 So I would say to disband the Housing  
16 Authority police. As far as PHA's CEO  
17 and all of his employees, to be paid a  
18 salary that falls within the federal cap  
19 of \$159,000.

20           That's the federal rate that's  
21 supposed to be the cap-off for a CEO of  
22 a Housing Authority, but our CEO is  
23 paying himself \$363,000 and this is a  
24 \$20,000 increase a year. He's also  
25 employed a private bodyguard with our

1 tax dollars, and this needs to be looked  
2 into. The housing money needs to be put  
3 into housing people and not to paying  
4 bodyguards and making yourself become a  
5 millionaire.

6 \$363,000 for what? And then  
7 he said nobody else will do the job.

8 Well, I'll do it. I'll share it with  
9 ya'll. I mean, we can split the job,  
10 you know, what is he talking about. So  
11 to make sure that they pay themselves  
12 within the federal cap; to change the  
13 policy that allows projects with only  
14 four affordable units to reap all the  
15 benefits of affordable housing  
16 developments, and that's what I have.

17 (Applause.)

18 COUNCILWOMAN QUINONES-SANCHEZ:

19 Thank you, Jennifer. We're going to  
20 quickly allow you. Since you had not  
21 signed up, we did not have you on the  
22 list. You're our last witness, a little  
23 pressure.

24 MS. BRADLEY VENAY: Thank you.

25 My name is Aisha Bradley Venay. I am a

1 mother and wife of seven children. I  
2 have a junior in college, a freshman in  
3 college, I have a 10-year-old, an  
4 8-year-old, a 6-year-old, a 4-year-old  
5 and a 2-year-old. When my 4-year-old  
6 was only two weeks old -- of course,  
7 I've been a product of welfare, food  
8 stamps, medical assistance.

9           My husband and I have yet --  
10 we dealt with fixing our credit and  
11 getting that together and I just felt  
12 like I still have to come out of -- I  
13 want to be able to buy food for my  
14 family without being on welfare. And  
15 so, when my 4-year-old was two weeks  
16 old, I went back to law school and I  
17 graduated.

18           I had to move to Florida. We  
19 got rid of everything, because they kept  
20 telling me you can rent a house for \$950  
21 in Germantown but I could not purchase a  
22 home. I wasn't able to purchase a home.  
23 And so, I said I need to get more  
24 education to make a difference, not just  
25 for me but for families that look like

1 mine.

2 I went to law school in 2015  
3 and came back. I graduated pregnant  
4 with our seventh child. When we came  
5 back, the rental diagram just changed.  
6 There were more rooms for rent. And so,  
7 when you have a family of nine, I have a  
8 law degree under my belt but we were  
9 staying in a room and I'm waiting, you  
10 know, trying to get hired. I have -- my  
11 youngest one had health problems.

12 I finally go to get cash  
13 assistance because my husband has to  
14 rebuild his remodeling business because  
15 he was babysitting for a while. And  
16 they tell me at first I'm overqualified  
17 to go to Career Link. And so, I'm like  
18 what did you say? I will work. I  
19 worked in Wendy's washing toilets to go  
20 to law school. I picked up popcorn in  
21 movie theaters.

22 So I finally get an ability --  
23 in September, my husband starting  
24 rebuilding back his business, but he  
25 fell and he had to have surgery. I had

1 to have breast surgery. And so, I said,  
2 hey, am I qualified to go to Career Link  
3 now? Yes, you can go to Career Link.  
4 And the one in Germantown is excellent.

5 I got connected up. They  
6 redid my resume and I felt stuck, and  
7 now I'm at the Defenders Association in  
8 the legal field. I still have to pass  
9 the bar, but I can't take the bar. Why?  
10 My rent is \$1500. Why? Because my  
11 large family can't fit anywhere else.  
12 And so, I'm making money, my health care  
13 is paid for. But what you guys are  
14 talking about today, why can't I own a  
15 home?

16 Now, that my credit is better.  
17 My student loans are not -- now, the bar  
18 moved while I was in law school. Now,  
19 my student loans knocked me out of  
20 owning a home, so how can I pay \$1500,  
21 and I'm working to get off of welfare,  
22 I'm working to sustain my family and  
23 show my children something. Why can't I  
24 buy a home?

25 So I walk with my husband and

1 I look at homes. And he's like, Aisha,  
2 enough, because he can build, he can  
3 actually fix something. So I look at  
4 abandoned homes like, wow, that's a big  
5 house. I'll take a house in North  
6 Philly, because at least I can pay my  
7 bills, I can pay my student loans back,  
8 when \$1500 is now going for me to live.  
9 That -- it just doesn't seem fair.

10 So I have a nonprofit, but how  
11 do I get a home? How do I help other  
12 people like me transition into  
13 homeownership? How can I be a renter  
14 and not qualify for homeownership, but  
15 I've been paying \$750, \$950, \$1500 but I  
16 can't own a home? I don't qualify?

17 I don't qualify, but I got to  
18 listen to people -- even when I go to  
19 the prison and I argue for bench warrant  
20 hearings and I listen to people talk  
21 about, even guards talk about that, you  
22 know, that welfare mom or children,  
23 until I open my mouth and say, yeah, I  
24 have a law degree, I don't have enough  
25 money to take the bar. To take it

1 again, I don't have enough money to pay  
2 for the bar course. I can't do that. I  
3 have to juggle.

4           So that's why I wanted to talk  
5 because what you're talking about will  
6 help someone like me and we're not lazy  
7 people that want a home, but we're  
8 stuck. How could I not go for the  
9 American dream and still not qualify?  
10 Because I went to law school and I have  
11 student loans and then I'm also  
12 cosigning for my children to go to  
13 college, that doesn't seem fair.

14           If the bar keeps getting  
15 moved, what happens? And every day I'm  
16 sitting arguing at the bottom of CJC for  
17 people who are homeless. They're  
18 homeless. Wait, you went in the store  
19 for vitamins? You were in the store for  
20 food and you're homeless and you have no  
21 housing, but I'm constantly -- you can  
22 walk anywhere and see abandoned homes.  
23 That makes no sense to me. It's  
24 abandoned. Can we fix it and just put  
25 the homeless in it?



1           I'll keep hustling for me and  
2 my family, but at least something. And  
3 we strapped them for high bail,  
4 seriously, and they're homeless. So I  
5 just wanted to say that when you're  
6 looking and you're deciding, you know, I  
7 break the norm. I don't fit in a box.  
8 But there are a lot of people that would  
9 love to go higher. How can they go for  
10 education and you can't live?

11           I am a person that is  
12 determined. Yeah, I'll go to shelters  
13 and get food from a food cupboard, but  
14 I'm willing to -- I'm raised to push  
15 through for my family and make a  
16 difference. And my husband is the other  
17 side. He's a product of a father who  
18 did two tours of Vietnam and came back  
19 without any medical help. So he did  
20 juvie, he did the drugs, selling to feed  
21 for the rest of his siblings and he paid  
22 the price for it. But can he get a job?  
23 No. The only job he can get is the  
24 grace that his Marine father taught him  
25 how to do cement, cutting things and

1 carpentry.

2 He can build a house from the  
3 ground up. But how can we provide -- he  
4 did his time. He's not on parole or  
5 anything. He has a family, but how can  
6 we not have housing? How can you tell  
7 people do your time, do what you need to  
8 do, get a better education and you're  
9 still stuck. That makes no sense to me.

10 The solutions, can you do  
11 something with these abandoned houses?  
12 Can I purchase -- she just said  
13 something. Can we purchase a home? Can  
14 I actually get a loan? I have a good  
15 job now, and I'm fighting for other  
16 people's rights. But if something  
17 happens -- how am I paying \$1500 for a  
18 house that's probably like \$348 a month  
19 in a mortgage. Does that make sense?  
20 Thank you for allowing me to speak.

21 (Applause.)

22 COUNCILWOMAN QUINONES-SANCHEZ:  
23 Thank you so very much and really  
24 congratulations on all your personal  
25 achievements. Thank you all so very

1 much. I'm going to allow anybody who  
2 has any closing comments they want to  
3 add into the record.

4 I really want to congratulate  
5 and thank all of the folks who came  
6 forward. One of the reasons why we  
7 wanted to do this hearing in the  
8 neighborhoods and not at City Hall is  
9 that we wanted to have these discussions  
10 and we greatly appreciate it.

11 I wanted to remind everyone if  
12 you didn't get an opportunity to testify  
13 but you want to add anything, you can go  
14 onto our website  
15 [phillycouncil.com/poverty](http://phillycouncil.com/poverty). You can turn  
16 in anything over to our office. I also  
17 want to invite folks on Thursday,  
18 December 5th, the Committee on Jobs and  
19 Education will have a hearing at Dobbins  
20 Technical High School, 2150 West Lehigh  
21 Avenue from 4:00 to 6:00. The flyers  
22 are here available.

23 You can monitor the progress  
24 that we're doing on the Committee on  
25 Poverty Reduction on our website. We

1 will have another hearing to close out  
2 the report after the Subcommittee on  
3 Jobs and Education and it is our goal to  
4 have some sort of draft document and the  
5 document submitted to Council and the  
6 Mayor so that it impacts as we've asked  
7 our Subcommittees, that there is a  
8 one-year goal, a five-year goal and a  
9 10-year goal on policy changes and  
10 investments. The word being investment  
11 and people. As we attempt to move  
12 100,000 people out of poverty through  
13 income, access, opportunity and an  
14 improvement in the quality of life, so  
15 thank you everyone for your service and  
16 this concludes our hearing for this  
17 evening.

18 (Special Committee on Poverty  
19 Reduction and Prevention concluded at  
20 7:05 p.m.)

21  
22  
23  
24  
25

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

1  
2 I, hereby certify that the  
3 proceedings and evidence noted are contained  
4 fully and accurately in the stenographic  
5 notes taken by me in the foregoing matter,  
6 and this is a correct transcript of the  
7 same.  
8  
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