

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

Room 400, City Hall
Philadelphia, Pennsylvania
Monday, June 1, 2015
2:10 p.m.

PRESENT:

COUNCILWOMAN JANNIE BLACKWELL, CHAIR
COUNCILMAN WILLIAM K. GREENLEE
COUNCIL PRESIDENT DARRELL L. CLARKE
COUNCILMAN CURTIS JONES, JR.

RESOLUTION 140577 - Resolution authorizing
City Council's Committee on Housing,
Neighborhood Development and the Homeless to
hold hearings concerning increasing resources
to expand the production and preservation of
affordable housing in the City of
Philadelphia.

- - -

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

COUNCILWOMAN BLACKWELL: Good afternoon. Thank you. We're happy to convene this hearing before the Committee of Housing, Neighborhood Development and the Homeless. We had a public hearing on Monday, April 27th and recessed the public hearing until today, June 1st at this time and this location, 2 o'clock in Room 400, City Hall. This is a resolution dealing with important resources and increasing resources and preservation for housing opportunities, and we will ask the Clerk to read the title of the resolution.

THE CLERK: Resolution authorizing City Council's Committee on Housing, Neighborhood Development and the Homeless to hold hearings concerning increasing resources to expand the production and preservation of affordable housing in the City of Philadelphia.

COUNCILWOMAN BLACKWELL: Thank you very much.

We will note other Committee

You created this PDF from an application that is not licensed to print to novaPDF printer (<http://www.novapdf.com>)

1 6/1/15 - HOUSING - RES. 140577
2 members, if you are in the building, we
3 have begun the hearing, and we thank
4 Councilman Greenlee for his presence.

5 Thank you very much. We will
6 now call forward Panel 1, Deb McColloch,
7 Office of Housing and Community
8 Development, and Kelvin Jeremiah,
9 Executive Director and CEO with
10 Philadelphia Housing Authority. Thank
11 you both.

12 (Witnesses approached witness
13 table.)

14 MS. LONG: Thank you. Good
15 afternoon, Chairwoman Blackwell, members
16 of the Committee on Housing, Neighborhood
17 Development and the Homeless and members
18 of City Council. I am Melissa Long, the
19 Deputy Director of the Office of Housing.
20 I will be giving testimony for Deborah
21 McColloch today. She's attending her
22 daughter's high school graduation.

23 As I noted in the testimony
24 presented in the first session of this
25 hearing, since Fiscal Year 2002, the

1 6/1/15 - HOUSING - RES. 140577

2 funding Philadelphia receives from the
3 Community Development Block Grant and
4 HOME programs, the two primary sources of
5 federal housing funds, have been reduced
6 by 46 percent. In Fiscal Year 2002,
7 Philadelphia received a total of 88
8 million from these two programs. In
9 Fiscal Year 2016, we will receive 47
10 million, a drop of more than \$41 million.
11 The cumulative reduction in funding in
12 these programs since 2003 is more than
13 310 million.

14 The City of Philadelphia has
15 responded by identifying new resources,
16 targeting existing resources to our most
17 pressing needs, and by working with
18 partners like the Philadelphia Housing
19 Authority by leveraging non-City
20 resources.

21 In 2005, the City created the
22 Housing Trust Fund. This local source of
23 revenue supports housing production,
24 housing preservation, and homelessness
25 prevention. It is funded with a portion

1 6/1/15 - HOUSING - RES. 140577
2 of the mortgage and recording fees that
3 accompany each property sale mortgage and
4 mortgage refinancing in the City, and
5 those fees were increased in 2002 to
6 provide an additional revenue to the
7 Trust Fund. Since its inception, the
8 Housing Trust Fund has provided nearly
9 100 million in local funding, leveraged
10 more than 300 million in non-City funds,
11 and provided housing and housing support
12 for more than 20,000 households.

13 The City has also aggressively
14 pursued federal funding available through
15 competitive grants. Beginning in 2009,
16 the City received approximately 68
17 million in Neighborhood Stabilization
18 Program funding, NSP. These funds
19 supported the rehabilitation and resale
20 of 162 homes that had been foreclosed
21 upon, development of 290 multi-family
22 rental homes, and 40 new construction
23 mixed-income homes. In addition to the
24 goal of providing affordable housing, NSP
25 funds were intended to create economic

1 6/1/15 - HOUSING - RES. 140577
2 activity during this recession, and
3 Philadelphia helped meet that goal by
4 expending all of its NSP funds ahead of
5 schedule.

6 The City is also garnering
7 federal resources in support of its
8 place-based strategy of neighborhood
9 revitalization. With its partners,
10 Philadelphia was awarded two grants from
11 the Choice Neighborhoods Initiative - a
12 \$30 million implementation grant for
13 housing and community development in
14 North Central Philadelphia with the
15 Philadelphia Housing Authority and a
16 \$500,000 planning grant for the Sharswood
17 neighborhood that we hope that will
18 result in implementation funds. In
19 addition, the City has received a Promise
20 Zone designation for a portion of West
21 Philadelphia that includes Mantua and the
22 surrounding neighborhoods. The Promise
23 Zone designation brings with it priority
24 for certain federal funding programs and
25 has helped draw investment from a variety

1 6/1/15 - HOUSING - RES. 140577
2 of federal agencies. This includes a
3 Department of Labor grant to provide job
4 training and placement for young people
5 involved in the justice system, a
6 Department of Education grant to improve
7 school climate, and a Department of
8 Agriculture grant to improve the
9 accessibility of fresh foods for SNAP
10 recipients.

11 To ensure that the City is able
12 to continue to support new housing
13 development, OHCD has focused its efforts
14 on developments that use Low Income
15 Housing Tax Credits. The use of tax
16 credits maximizes private investment in
17 affordable housing. As an example, the
18 8.7 million in City funds going to five
19 developments that recently received tax
20 credit awards last month will leverage 70
21 million in non-City funds. In addition,
22 OHCD has partnered again with the
23 Philadelphia Housing Authority to make
24 developments receiving tax credits
25 eligible for annual contribution

1 6/1/15 - HOUSING - RES. 140577
2 contracts, or ACCs, and in its last round
3 of funding awards selected a development
4 seeking 4 percent tax credits as a means
5 of making our funds go further.

6 One effective way of ensuring
7 the availability of affordable housing is
8 to keep current residents in their homes,
9 and OHCD has taken strategic steps to do
10 so. Although our federal housing funds
11 have declined precipitously since 2002,
12 we have maintained the funding we
13 allocate to the Basic Systems Repair
14 Program, which provide home repairs to
15 low- and moderate-income homeowners, at a
16 relatively constant level. We have also
17 tried to stretch those scare dollars
18 through innovative partnerships with
19 Rebuilding Together Philadelphia and
20 Habitat for Humanity in which repairs
21 provided by BSRP are paired with those
22 offered by RTP and Habitat.

23 OHCD has also allocated
24 resources to prevent homeowners from
25 losing their homes due to foreclosure.

1 6/1/15 - HOUSING - RES. 140577
2 OHCD and the Court of Common Pleas have
3 worked together to create a foreclosure
4 prevention program that is a national
5 model. OHCD supports this program with
6 outreach to threatened homeowners,
7 housing counseling, and free legal
8 assistance. Since 2008, this program has
9 saved more than 8,000 homeowners from
10 foreclosure.

11 OHCD does not, of course,
12 determine the level of federal housing
13 resources it receives. What we can do is
14 to use the resources we are provided in a
15 strategic and thoughtful fashion.
16 Whether it is identifying alternate local
17 or federal resources, stretching our
18 housing dollars with targeted investments
19 or allocating our funding to
20 cost-effective programs, OHCD has done
21 just that. I'm not suggesting that these
22 steps are sufficient to overcome the loss
23 of 310 million in federal funding,
24 because they are not. However, I can
25 assure this Committee and Council that

1 6/1/15 - HOUSING - RES. 140577

2 OHCD is working to have the greatest
3 impact possible with the funds we do
4 receive while seeking every opportunity
5 to identify and secure additional
6 funding.

7 I would be happy to answer any
8 questions.

9 COUNCILWOMAN BLACKWELL: Thank
10 you very much.

11 Mr. Jeremiah.

12 MR. JEREMIAH: Good afternoon,
13 Chairwoman Blackwell.

14 COUNCILWOMAN BLACKWELL: Thank
15 you so much for taking time from your
16 schedule and being here.

17 MR. JEREMIAH: My pleasure. My
18 pleasure, Councilwoman.

19 Councilman Greenlee, members of
20 the Committee on Housing and Neighborhood
21 Development and the Homeless, I am Kelvin
22 Jeremiah, the President and CEO of the
23 Philadelphia Housing Authority. Thank
24 you for inviting me back to speak on the
25 need for more affordable housing in

1 6/1/15 - HOUSING - RES. 140577

2 Philadelphia.

3 For those of you who are in
4 attendance today who may not have joined
5 us in April for the first part of this
6 hearing, I will just quickly provide some
7 background information on PHA and the
8 critical demand for housing in the City.

9 PHA serves over 80,000
10 low-income Philadelphians through its
11 Public Housing and Housing Choice Voucher
12 programs. We own and manage more than
13 15,000 public housing units and serve
14 more than 17,000 households through our
15 HCV program, formerly known as Section 8.

16 PHA not only provides housing
17 assistance through its Public Housing and
18 HCV programs, but it also offers various
19 homeownership opportunities and provides
20 over \$8 million annually to support
21 programs and services to help our
22 families become self-reliant.

23 PHA is committed to providing
24 affordable housing opportunities to
25 households whose incomes not exceed 50

1 6/1/15 - HOUSING - RES. 140577
2 percent of the family median income for
3 the City, focusing primarily on those
4 earning less than 31 percent. Even
5 though resources are targeted to those in
6 greatest need of assistance, PHA still
7 maintains wait lists in excess of 90,000
8 applicants.

9 As I mentioned in April, PHA
10 has established the 6 in 5 Initiative
11 designed to add 6,000 affordable housing
12 units to its inventory over the period
13 2013 to 2018 in order to reverse a
14 decade-long reduction in public housing
15 units. However, in order to truly solve
16 the affordable housing crisis in
17 Philadelphia, we cannot look at housing
18 in isolation. I strongly believe that
19 affordable housing is an issue of basic
20 human dignity and a human rights issue as
21 well. My testimony today will cover six
22 proposed solutions for addressing
23 Philadelphia's affordable housing crisis.

24 Members of the Committee,
25 Philadelphia's housing crisis is a

1 6/1/15 - HOUSING - RES. 140577

2 symptom of deep-rooted, very entrenched
3 poverty. Members of the Committee, it is
4 my view that the affordable housing
5 crisis that confronts this great City is
6 also an issue of deep-seeded structural
7 poverty. In order to confront the
8 housing crisis, we must address the root
9 causes of poverty that persist in
10 Philadelphia through conscious policy
11 decisions. This can only be done by
12 leveraging the transformative power of
13 government with private and philanthropic
14 partnerships, including community and
15 faith-based organizations. As a starting
16 point, the City must change its approach
17 on wages, access to healthcare,
18 education, employment, job training, and
19 government entitlement programs, together
20 with housing to truly eliminate poverty.
21 I believe this is possible if there is
22 intergovernmental and political support
23 to do so. This very hearing is a step in
24 that direction.

25 Philadelphia, like many other

1 6/1/15 - HOUSING - RES. 140577

2 cities across America, has struggled with
3 how to address blighted communities and
4 underfunded public housing, as well as
5 maintenance and expansion of affordable
6 housing. Public housing once relegated
7 low-income people into concentrated
8 areas, which became breeding grounds for
9 drugs, crime, and poverty. The high cost
10 of housing in this City puts
11 neighborhoods out of the reach of the
12 poor and working families. This results
13 in families not being able to save for a
14 home, invest in their children's
15 education, and move to areas of higher
16 opportunity.

17 Achieving goals of
18 self-sufficiency takes more than just
19 putting roofs over people's heads. It
20 takes quality education, comprehensive
21 social services, and job training that
22 lead to high rates of sustainable
23 employment. Solving the poverty problem
24 will surely solve the housing crisis.

25 The unemployment rate, for

1 6/1/15 - HOUSING - RES. 140577

2 example, at PHA's 57 developments across
3 the City is currently 67.8 percent.
4 Sixty-seven point eight percent of our
5 population are currently unemployed
6 compared to the 9.5 percent across the
7 City average. The high unemployment rate
8 is a reflection of high rates of
9 educational achievement. The most
10 requested social service by PHA residents
11 aged 18 to 30 is assistance with
12 achieving General Education Diploma, or
13 GED. PHA testing of residents has shown
14 an average literacy rate at the 4th and
15 5th grade levels and an average numeracy
16 rate of 3 to 4 grade level. According to
17 the Pew Charitable Trusts - 2013 State of
18 the City Report, citywide 82 percent of
19 8th graders tested at basic or below
20 basic proficiency in math and reading.

21 Many of our neighbors endure
22 devastating conditions that persist year
23 after year, generation after generation.
24 It cannot be denied that there is a
25 connection between the housing crisis and

1 6/1/15 - HOUSING - RES. 140577

2 entrenched poverty. This can only be
3 addressed by a comprehensive, holistic
4 approach to address the underlying
5 issues. These problems must be addressed
6 together in order to get to the root of
7 this dilemma. None of us can do this
8 alone. It is time for us to be united,
9 to be on a united front and engage with
10 urgency, because the future of this great
11 City I believe depends on it.

12 The second is, the City and
13 State must do more for affordable
14 housing. Madam Chair, members of the
15 Committee, across the country public
16 housing authorities like PHA have been
17 reaching out to their state and local
18 elected officials to support affordable
19 housing. As I have stated before, PHA
20 relies almost entirely on the federal
21 government for funding, a source that is
22 increasingly becoming unreliable and
23 unpredictable. At the Ideas City's
24 Festival in New York City, the Secretary
25 of HUD observed that relying on federal

1 6/1/15 - HOUSING - RES. 140577
2 funds to help affordable housing
3 initiatives is, quote/unquote, not a good
4 idea. That's from the Secretary of HUD.

5 The cold, hard truth the
6 Secretary observed is that federal
7 dollars are scarce and will not be able
8 to fully address housing issues without a
9 comprehensive, collaborative strategy.
10 The City and State must step up and fill
11 some of the gap created by the federal
12 government's disinvestment in affordable
13 housing.

14 Many large cities have answered
15 their housing authorities' call for
16 assistance. Cities like New York City,
17 Boston, Chicago, Miami, and LA are all
18 investing heavily in affordable housing.
19 In New York City, for example, the Mayor
20 working with the City Council recently
21 approved \$100 million in city funds for
22 the New York City Housing Authority, an
23 act that was matched by an additional
24 \$100 million from the state government.
25 Here in Philadelphia, the Council's

1 6/1/15 - HOUSING - RES. 140577
2 Affordable Housing Plan would only
3 take -- will only make affordable housing
4 a priority if the housing discourse is
5 matched by a substantial financial
6 investment by the City and State as well.

7 Such an investment can take
8 multiple forms. To truly be successful,
9 our housing policies need to be
10 re-envisioned by considering, one, what
11 affordable housing is, how best to
12 finance public housing and, yes, the
13 accountability question.

14 We have to re-envision
15 affordable housing. Public housing
16 should not be a repository of the
17 unwelcome, whether that is due to race,
18 class or poverty. Housing designs that
19 weave together affordable housing into
20 the fabric of the larger community in
21 layout and demographics erase boundaries
22 of race and class and best serve the
23 community as a whole. Similarly, designs
24 that address the needs of special
25 populations, particularly seniors and the

1 6/1/15 - HOUSING - RES. 140577
2 disabled, while blending them into the
3 community instead of segregating them,
4 contribute to a better community.
5 Neighborhoods should be anchored by
6 homeownership, for which opportunities
7 should be maximized but balanced with
8 rental housing, with sustainable
9 energy-efficient designs. Parks,
10 community spaces, and transportation
11 options are also critical to removing
12 public housing from blighted
13 neighborhoods ridden with poverty and
14 crime to being communities of choice.
15 And, yes, equally important, members of
16 the Committee, good neighborhood schools
17 and community amenities are also critical
18 components.

19 We have to re-envision
20 financing for affordable housing.
21 Creativity is essential to financing
22 public housing in times of dwindling
23 resources. Finding opportunities and
24 incentives for expanding collaboration
25 with public, private, and philanthropic

1 6/1/15 - HOUSING - RES. 140577

2 investment partnerships must be
3 aggressively prioritized, as well as
4 innovative collaborations with other
5 organizations. Reliable, outcome-driven
6 funding opportunities for community
7 redevelopment are needed, as well as
8 preservation of the Low Income Housing
9 Tax Credits, a critical asset in
10 development of affordable housing.

11 Additionally, the construction
12 costs must be addressed. Construction
13 costs involving PHA developments now
14 hovers around \$336,000 per unit.
15 Construction labor costs can be lowered
16 by working with labor unions to develop
17 project labor agreements through a
18 statutory exception to the prevailing
19 wage regulations. Investing in the
20 production of affordable housing not only
21 addresses the desperate shortage of
22 quality housing stock, but also reduces
23 unemployment through investment in that
24 workforce.

25 We must provide tax abatements

1 6/1/15 - HOUSING - RES. 140577
2 for affordable housing developers. The
3 coterminous increase in wealthy and poor
4 families in Philadelphia over the last
5 decade or so and the subsequent demand
6 for housing has not been met with ample
7 and sufficient supply of homes that meet
8 the needs of both economic groups.
9 Specifically, the housing demands for the
10 growing class of low- to moderate-income
11 families have not been met with an
12 adequate supply of homes.

13 The success of the tax
14 abatement program that the City has
15 highlights the local economic potential
16 that exists to help meet the housing
17 demands of all Philadelphians, not just
18 the wealthy.

19 Given the incredible savings
20 realized by private market housing
21 developments through tax abatements, the
22 City and the State should push for
23 further mechanisms for developers to
24 contribute to the affordable Housing
25 Trust Fund. Another option is to require

1 6/1/15 - HOUSING - RES. 140577
2 developers benefiting from the abatement
3 to make units within their market-rate
4 developments available to low-income
5 families.

6 Further, the City should
7 consider revising the tax abatement
8 period for affordable housing from 10 to
9 20 years, which could be extended to 30
10 years for multi-family affordable housing
11 developers. Doing so will provide
12 much-needed incentives that allow
13 affordable housing owners to recoup the
14 high cost of construction, something that
15 could spur investment in essential
16 building upgrades and system replacement
17 when renovating affordable multi-family
18 buildings.

19 The dichotomy of increasing
20 wealth and poverty and its impacts on
21 housing in the City is reflected in where
22 Philadelphians are employed. Many
23 low-income Philadelphians commute to the
24 suburbs for minimum wages in hospitality
25 and in the retail sectors. Job growth in

1 6/1/15 - HOUSING - RES. 140577

2 the City comes from the health and
3 education sectors where education
4 requirements are an obstacle for the
5 majority of the City's low- and
6 moderate-income families. Therefore, the
7 housing demands for the workers employed
8 in the City economic growth sectors are
9 being met by the increased supply of
10 middle- to high-income rentals in the
11 expanding boundaries of Center City and
12 Northern Liberties while the supply of
13 housing for low- and moderate-income
14 families stagnates, causing a further
15 concentration of poverty in the City's
16 poorest neighborhoods in the North, West,
17 and Lower Northeast.

18 Let's re-envision
19 accountability. Solving the City's
20 housing problem requires pragmatism,
21 accountability, and an honest discourse
22 about socioeconomic dynamics. While we
23 respect our fundamental obligation to
24 help those who cannot help themselves,
25 support must be linked to responsibility

1 6/1/15 - HOUSING - RES. 140577

2 and be a means of improvement, not
3 dependence.

4 Public housing should be seen
5 as a transition, not an end.

6 Self-sufficiency strategies and a
7 targeted approach that links assistance
8 with demonstrated personal responsibility
9 are needed; that is, implementing
10 appropriate work requirements for
11 eligibility and admission, establishing
12 hard caps on the total amount of
13 assistance one receives. There must be
14 accountability for residents, service
15 providers, management, and governmental
16 bureaucracies and, yes, for me as well as
17 the head of PHA.

18 We must also ensure that scarce
19 resources reach those most in need, like
20 homeless veterans, the elderly, disabled,
21 and victims of crime and domestic
22 violence. Accountability can take many
23 forms. PHA is committed to working with
24 our City and non-profit partners to share
25 data, improve coordination, and to better

1 6/1/15 - HOUSING - RES. 140577

2 serve those in need.

3 Our system of public housing
4 has created a dependent class that
5 remains in a perpetual state of
6 generational poverty. Reliance upon the
7 government safety net has made families
8 reluctant to take even the very basic
9 steps to pull themselves up, for fear of
10 losing the support of a system that
11 reinforces their very condition. This
12 creates skepticism for a policy that has
13 failed to deliver decent and safe
14 housing, has increasingly high costs, and
15 has created enclaves characterized by
16 blight, crime, and concentrated poverty.

17 While the affordable housing
18 challenges in Philadelphia may appear
19 daunting and, in some ways,
20 insurmountable, the fact is that many
21 jurisdictions across the country face
22 similar challenges and, with creativity
23 and commitment, create paths to success.
24 Significant progress is possible, and
25 with the support and advocates of

1 6/1/15 - HOUSING - RES. 140577

2 affordable housing and like you, this
3 Committee, much can be accomplished.

4 As I discussed earlier, PHA
5 cannot overcome the challenges alone.
6 The state of seemingly permanent gridlock
7 at the federal level calls for action
8 from local and state governments and
9 community-based, private, and
10 philanthropic organizations. Now is the
11 time to develop the financial tools to
12 build a supply of affordable housing in
13 Philadelphia and to preserve the existing
14 stock. PHA is ready to provide the
15 expertise, its resources to ensure that
16 all Philadelphians are given the
17 opportunity to live, work, and play in
18 safe and prosperous neighborhoods, making
19 our City the treasure that it should be.

20 I want to thank you, the
21 Committee, for continuing to provide PHA
22 with opportunities to speak on this
23 important topic. It is an honor, and I
24 look forward to working with you to
25 address this key housing issue.

1 6/1/15 - HOUSING - RES. 140577

2 I'd be happy to answer whatever
3 questions the members may have.

4 COUNCILWOMAN BLACKWELL: Thank
5 you both very much. We appreciate all
6 that you do. Thank you, Mr. Jeremiah,
7 for all that's happening with
8 Philadelphia Housing Authority.

9 Councilman Greenlee.

10 COUNCILMAN GREENLEE: Thank
11 you, Madam Chair.

12 Very quickly. I know there's a
13 lot of people who want to speak today,
14 but, Ms. Long, I think I asked this at
15 the budget, but I just want to be clear.
16 The Basic Systems Repair Program, you say
17 you've been able to keep kind of steady
18 funding on that, which is great because I
19 know that saves a lot of people's homes.
20 Has the request for that program
21 increased over the years?

22 MS. LONG: I brought Michael
23 Koonce. I anticipated a question.

24 COUNCILMAN GREENLEE: There you
25 go.

1 6/1/15 - HOUSING - RES. 140577

2 (Witness approached witness
3 table.)

4 COUNCILMAN GREENLEE: Good
5 afternoon, Mr. Koonce.

6 MR. KOONCE: Good afternoon.
7 How are you?

8 The program over the last three
9 or four years has remained --

10 COUNCILWOMAN BLACKWELL: Excuse
11 me. Please identify yourself.

12 MR. KOONCE: I'm sorry. My
13 name is Michael Koonce. I'm the
14 Executive Vice President, Philadelphia
15 Housing Development Corporation.

16 The demand over the last three
17 or four years has remained relatively
18 stable.

19 COUNCILMAN GREENLEE: About the
20 same? And I know there's, I guess, a
21 threshold, you would say, where if a
22 property is determined to just be too
23 expensive to repair, that those people
24 aren't eligible for the program. Would
25 you have any idea or do you have any

1 6/1/15 - HOUSING - RES. 140577

2 records of how many people that might be?

3 MR. KOONCE: No, I don't have
4 any -- I really don't have an idea, but I
5 can do the research and get numbers to
6 you this week.

7 COUNCILMAN GREENLEE: If you
8 can get that to the Chair. And, again, I
9 know resources are scarce and maybe
10 there's some properties that just can't
11 be rehabbed, but I'm just wondering how
12 many that might be.

13 MR. KOONCE: Generally, just so
14 you know, if we anticipate spending more
15 than 18,000, we generally don't tackle
16 the job.

17 COUNCILMAN GREENLEE: No. I
18 understand.

19 MR. KOONCE: But I'll get you
20 that number.

21 COUNCILMAN GREENLEE: Okay. If
22 you could.

23 Thank you, Madam Chair. Thank
24 you.

25 COUNCILWOMAN BLACKWELL: Thank

1 6/1/15 - HOUSING - RES. 140577

2 you very much.

3 Thank you all very, very much.

4 And as we call forward our next panel,

5 let me thank those who have worked hard

6 on this issue, Herb Wetzel, our Housing

7 Director for all of Council and the

8 President, certainly from my office

9 Anjali Chainani, who, in addition to

10 working for her Ph.D., has brought some

11 graduate students from Temple University

12 who are working in public health with her

13 today. We thank you all for coming as

14 well.

15 Our next panel -- and we thank

16 Janae, who is an intern with Council who

17 is going to help us moving forward.

18 Thank you all and all other members who

19 have worked hard on this issue.

20 Panel 2, new sources of

21 revenue, Beth McConnell, Philadelphia

22 Association of CDCs; Andy Frishkoff,

23 LIISC; and Liz Hersh, Housing Alliance of

24 Pennsylvania.

25 (Witnesses approached witness

1 6/1/15 - HOUSING - RES. 140577

2 table.)

3 COUNCILWOMAN BLACKWELL: Thank
4 you all for your time and your efforts.
5 We appreciate you. Thank you.

6 Please identify yourself for
7 the record and then make your statement.

8 MS. McCONNELL: Good afternoon,
9 Chairwoman Blackwell, Councilman
10 Greenlee. Thank you for the opportunity
11 to testify and, Councilwoman Blackwell,
12 for leading the efforts on these hearings
13 and for your decades of advocacy on
14 behalf of the homeless and affordable
15 housing.

16 COUNCILWOMAN BLACKWELL: Thank
17 you.

18 MS. McCONNELL: And, Councilman
19 Greenlee, for your work last year to
20 increase the revenue to the Housing Trust
21 Fund by three-quarters of a million
22 dollars. We appreciate all of your work.

23 I've submitted longer written
24 testimony. I'll abbreviate and shorten
25 verbally.

1 6/1/15 - HOUSING - RES. 140577

2 COUNCILWOMAN BLACKWELL: Thank
3 you.

4 MS. McCONNELL: I want to start
5 by saying that PACDC -- I'm sorry. My
6 name is Beth McConnell. I'm the Policy
7 Director at the Philadelphia Association
8 of Community Development Corporations.

9 I want to start by saying that
10 PACDC wants to urge Council to work with
11 the next Administration to create a
12 long-term strategic housing plan that
13 sets ambitious goals for truly meeting
14 our City's housing needs, which, of
15 course, as we've heard in previous
16 hearings, is massive.

17 Council is already making
18 progress with the passage of Resolution
19 140732 and Bill No. 140721 from the Law
20 and Government Committee on Friday. If
21 fully approved, the legislation, among
22 many other things, would require the
23 creation of a strategic housing plan, and
24 we applaud Council President Clarke for
25 championing this.

1 6/1/15 - HOUSING - RES. 140577

2 And while it's unrealistic to
3 expect that the City can find the
4 resources to meet our City's demand for
5 affordable homes immediately and fully,
6 we can do much better right now, and
7 that's why PACDC is urging Council to
8 pass legislation to at least double
9 dedicated revenue to the Housing Trust
10 Fund to 25 million per year. And I'll
11 focus the remainder of my testimony on
12 potential sources of revenue that could
13 be investigated to do this.

14 Now, PACDC is not advocating
15 that any one of these particular sources
16 is the best way to generate the revenue.
17 We offer these ideas and encourage
18 Council and the Administration to fully
19 investigate whether or not they make
20 sense for Philadelphia. Some of these
21 ideas might require state-enabling or
22 state-authorizing legislation or opinions
23 from experts on how they can be
24 implemented under a proper legal
25 framework.

1 6/1/15 - HOUSING - RES. 140577

2 First, we think it's really
3 worth looking at existing revenue line
4 items related to housing that are
5 projected to grow, some portion of which
6 could be dedicated to the Housing Trust
7 Fund. Since there is a clear connection
8 between a stronger housing market,
9 stronger tax revenue to the City and
10 greater housing cost burdens on our
11 low-income residents, there's a case to
12 be made to direct some of those resources
13 back to Philadelphia affordable homes.

14 Between 2016 and 2020, about
15 10,800 properties of real estate tax
16 abatements are set to expire. This is
17 projected to bring in an additional \$66
18 million cumulatively between FY16 and
19 FY20 for the City's portion of the real
20 estate tax that excludes the School
21 District's portion.

22 Similarly, the realty transfer
23 tax revenue is projected to grow and
24 could serve as another source of revenue
25 for the Housing Trust Fund. The City

1 6/1/15 - HOUSING - RES. 140577

2 could direct a portion of the growth and
3 revenue from the tax without increasing
4 it. This is exactly the model that the
5 General Assembly is on track to approve
6 to fund the Pennsylvania -- the statewide
7 Housing Trust Fund. For Philadelphia's
8 portion, holding FY16 as the base year,
9 the projected growth in revenue for FY17
10 to FY20 is \$45.4 million.

11 Council may also want to
12 investigate if it's possible under the
13 City Charter to mandate that there's a
14 certain level of funding each year to be
15 made available to the Housing Trust Fund.
16 For example, if it was required that the
17 Trust Fund be funded at 25 million per
18 year and the dedicated sources of revenue
19 only produced 20 million, the
20 Administration would need to pull the 5
21 million shortfall from the General Fund.
22 The District of Columbia City Council
23 passed a resolution there calling for a
24 minimum of 100 million per year to their
25 Trust Fund, half of which comes from

1 6/1/15 - HOUSING - RES. 140577

2 their dedicated revenue stream and the
3 other half comes from the General Fund.

4 We also urge Council to
5 consider a requirement that all housing
6 or mixed-use development projects that
7 are awarded some form of public subsidy
8 be required to create affordable units on
9 site in exchange for the public's
10 investment. Council has regularly and
11 successfully pushed for public benefits
12 for commercial projects, such as labor
13 agreements, Equal Opportunity Plans,
14 living wage and benefits standards. Of
15 course, I must acknowledge Councilman
16 Goode for his leadership on that area.
17 We recommend that some mechanism be
18 created to negotiate a reasonable number
19 of affordable units in any projects that
20 include housing and receive a public
21 subsidy.

22 Many cities have also put in
23 place development linkage fees typically
24 on newly constructed commercial or
25 multi-family developments. You need to

1 6/1/15 - HOUSING - RES. 140577
2 do nexus studies to establish the
3 connection between development and an
4 increased demand for affordable homes and
5 to quantify where to set the fee, the
6 linkage fee, on a per square foot basis.
7 In Boston, they set it at about \$8.34 per
8 square feet on new developments that
9 exceed 100,000 square feet. Seattle is
10 looking at a range of anywhere from \$5 to
11 \$22 per square foot depending on where
12 the project is built. And we think if
13 Philadelphia continues to give developers
14 of all projects a generous ten-year
15 property tax abatement as we do now, a
16 linkage fee might be one way to generate
17 revenue for affordable homes from large
18 profitable market-rate developments that
19 probably don't need a tax abatement to be
20 economically viable and can afford to
21 return something to the public. If an
22 average linkage fee of \$3, just \$3 per
23 square foot were already in place in
24 Philadelphia, the City could have raised
25 more than \$30 million as a result of

1 6/1/15 - HOUSING - RES. 140577
2 projects just in Center City that were
3 completed in 2013 or the pipeline to be
4 completed in 2017, and that excludes any
5 government, non-profit or public space
6 development. It would have been about an
7 average of 6 million per year.

8 Council could also consider
9 various fees as potential sources of
10 revenue for affordable homes. Our rental
11 license fee right now is just about \$50
12 per year per unit. If that were
13 increased by \$10 or \$15 and there was
14 very strong compliance from landlords, it
15 could generate two and a half to 3.7
16 million per year, with a very minimal
17 impact on renters. But PACDC would first
18 recommend that the Administration make
19 data publicly available on compliance in
20 order to understand whether increased
21 enforcement is necessary before this
22 could be considered a viable source of
23 revenue.

24 Just to share really quickly a
25 couple of examples of some other cities.

1 6/1/15 - HOUSING - RES. 140577

2 In Louisville, Kentucky, affordable home
3 advocates are pushing to increase their
4 insurance premium tax by 1 percent and
5 earmark that for affordable homes. They
6 estimate it would add about 63 cents per
7 month to a typical homeowner's policy and
8 generate 10 million per year in their
9 city.

10 Several cities also charge
11 hotel taxes to generate revenue for
12 affordable homes. Low-wage workers of
13 the hotels need affordable places to call
14 homes, and the revenue generated could
15 also help address street homelessness
16 downtown. These types of taxes are in
17 place in San Francisco, Long Beach,
18 California, and Columbus, Ohio.

19 While we already have a hotel
20 tax dedicated to tourism and marketing,
21 if the City assessed a \$2 surcharge, just
22 a flat surcharge per stay on hotel room
23 bookings, that would generate about \$5
24 million per year for affordable homes and
25 homelessness prevention.

1 6/1/15 - HOUSING - RES. 140577

2 Finally, it's just important to
3 remember what a valuable tool the
4 Philadelphia Land Bank can be in better
5 meeting affordable home needs, especially
6 in stronger market neighborhoods.

7 Developers need the City typically to
8 grant them free land or land at nominal
9 value in order to reduce the use of
10 scarce public subsidies to purchase land
11 for affordable homes, and through the
12 Land Bank's unique powers of property
13 acquisition, it can gain access to
14 properties in stronger market
15 neighborhoods for the purpose of
16 affordable home development so our
17 low-income residents can have access to
18 strong amenities.

19 These are just a few ideas for
20 how Philadelphia can advance equitable
21 development by capturing a modest amount
22 of additional revenue from a growing,
23 strengthening City in the service of our
24 low-income residents. By investing in
25 the building and repair of affordable

1 6/1/15 - HOUSING - RES. 140577
2 homes and homelessness prevention for our
3 struggling neighbors, we'd provide them
4 with the stability and security necessary
5 to address other challenges related to
6 health, education, and economic security.
7 Our lowest income Philadelphians are
8 worth the investment.

9 Thank you for the opportunity
10 to testify.

11 COUNCILWOMAN BLACKWELL: Thank
12 you. Thank you for your suggestions as
13 to what we can do. Thank you very much.

14 MR. FRISHKOFF: Good afternoon,
15 Chairwoman Blackwell, Councilman
16 Greenlee. I am Andrew Frishkoff,
17 Executive Director of Philadelphia LISC.
18 I would like to present testimony about
19 increasing resources to expand the
20 production and preservation of affordable
21 housing in the City of Philadelphia.

22 First, I would like to commend
23 Councilwoman Blackwell for her ongoing
24 leadership and constant vigilance as a
25 champion of affordable housing. I would

1 6/1/15 - HOUSING - RES. 140577

2 also like to thank Council's staff for
3 helping all of us to learn what we can
4 from other cities and for promoting our
5 own local best practices for affordable
6 housing. I would also like to thank all
7 the public servants, citizens, and
8 advocates in the room today who have
9 taken the time out to advocate for this
10 important issue for all of Philadelphia.
11 And I would just like to note the
12 presence of Andrea Ponsor, LISC's federal
13 policy expert on affordable housing, who
14 has come up from our DC office today to
15 be in the gallery.

16 I have been asked to share
17 information about how other cities
18 provide local support for affordable
19 housing. As background, please allow me
20 to share some information about LISC.

21 Philadelphia LISC is the local
22 office of the Local Initiatives Support
23 Corporation, a national non-profit
24 community development organization that
25 helps economically distressed

1 6/1/15 - HOUSING - RES. 140577

2 neighborhoods become healthy, sustainable
3 communities. LISC combines corporate,
4 government, and philanthropic resources
5 to help community-based organizations
6 revitalize underserved neighborhoods.
7 Since 1980, LISC has invested \$14.7
8 billion in 30 cities and hundreds of
9 communities across the United States,
10 developing and preserving 330,000
11 affordable homes and apartments and
12 hundreds of schools, day care centers,
13 health centers, and sports fields.
14 Locally, LISC has invested \$350 million
15 to build or preserve 7,800 affordable
16 homes and apartments and to develop 1.7
17 million square feet of retail, community,
18 and educational space. Most local LISC
19 offices are active partners with their
20 cities and most try to align LISC
21 resources with city funds. As such, I
22 wanted to share information about those
23 offices, how their cities have chosen to
24 fund affordable housing.

25 First, it is worth reporting

1 6/1/15 - HOUSING - RES. 140577

2 that the grass is not always greener in
3 other cities. Some large cities such as
4 Cincinnati, Detroit, and Phoenix do not
5 dedicate local funds for affordable
6 housing. They rely on state and federal
7 funds. Others like Indianapolis and San
8 Diego have dedicated local funds that
9 generate less than \$3 million annually
10 for affordable housing. These cities
11 look to Philadelphia's Housing Trust Fund
12 as a model that they would like to adopt.

13 On the other hand, as Beth has
14 indicated, there are other cities that
15 have made affordable housing a high
16 priority for the use of local funds.
17 Boston, Chicago, District of Columbia,
18 Houston, New York, San Francisco, and
19 Seattle all have models that Philadelphia
20 can learn from and consider replicating.
21 For the most part, these cities have
22 significant levels of market-rate
23 development and they have linked funding
24 for affordable housing to private-sector
25 real estate activity.

1 6/1/15 - HOUSING - RES. 140577

2 Boston uses two dedicated fees
3 to generate approximately \$18 million
4 annually. First, as Beth has mentioned,
5 property owners of large commercial
6 developments pay a linkage fee to the
7 Neighborhood Housing Trust Fund. This
8 generates approximately \$7 million per
9 year.

10 Second, 15 percent of all units
11 constructed in developments larger than
12 ten units must be made affordable or else
13 developers must pay fees in lieu of
14 construction. These fees generate
15 approximately \$11 million for affordable
16 housing every year.

17 Chicago has a number of local
18 housing tools. First to note, the city
19 has its own allocation of federal Low
20 Income Housing Tax Credits, which
21 generates approximately \$65 million in
22 equity for affordable rental housing.
23 Chicago also issues about \$60 million in
24 tax-exempt financing that supports
25 development of rental housing through the

1 6/1/15 - HOUSING - RES. 140577
2 use of 4 percent tax credits. In
3 addition to these innovative uses of
4 federal resources, Chicago raises up to
5 \$30 million annually through tax
6 increment financing and general funds.
7 Finally, Chicago's Affordable
8 Requirements Ordinance requires housing
9 developers in high income areas to
10 include affordable units or pay a fee
11 similar to the Boston fee. Some
12 developers choose to include affordable
13 units in their buildings, but most pay
14 the fees, which total about \$20 million
15 per year.

16 The District of Columbia has a
17 Housing Production Trust Fund that is
18 funded through a 15 percent set-aside of
19 deed recording fees and transfer taxes.
20 As Beth has indicated, these fees raise
21 about \$50 million a year for construction
22 and preservation of affordable housing.
23 Last year, the District of Columbia
24 appropriated almost \$30 million of
25 general funds to supplement the dedicated

1 6/1/15 - HOUSING - RES. 140577

2 funds, and this year they set a goal of
3 \$50 million in additional general fund
4 revenue to create a full \$100 million
5 Housing Trust Fund.

6 In Texas, certain types of tax
7 increment financing zones are required to
8 set aside a third of their annual revenue
9 for affordable housing. For the City of
10 Houston, this now amounts to
11 approximately \$14 million per year, or
12 roughly twice the City's HOME allocation
13 from HUD. The state imposes very few
14 restrictions on the funding, hence it is
15 very flexible. Most recently, Houston
16 has used these funds for multi-family and
17 permanent supportive housing.

18 San Francisco has committed \$20
19 million annually in general funds set
20 aside for affordable housing, with a plan
21 to increase this to 50 million over the
22 next 30 years. The set-aside is
23 primarily funded with business
24 registration fees. Annual business
25 registration fees currently start at \$90

1 6/1/15 - HOUSING - RES. 140577

2 per registration.

3 In Seattle, a property tax levy

4 generates approximately \$20 million

5 annually. The levy comes at a cost of

6 \$65 per year to Seattle homeowners.

7 Revenues are deposited into the city's

8 Low Income Housing Fund and designated

9 for rental production and preservation,

10 operating and maintenance, home buyer

11 assistance, acquisition and opportunity

12 loans, and rental assistance.

13 I have saved New York for last,

14 because no city really likes to compare

15 itself to New York. Its Housing

16 Development Corporation issues bonds

17 totalling \$1.1 billion annually. New

18 York's tax levy capital raises about \$665

19 million annually. The city Pension Fund

20 lends approximately \$100 million annually

21 to affordable housing projects. The

22 Battery Park City Authority Fund

23 generates approximately 19 and a half

24 million annually for affordable housing.

25 And City Council capital funds total \$18

1 6/1/15 - HOUSING - RES. 140577
2 million annually for affordable housing.
3 Currently, Mayor de Blasio is proposing
4 additional tools and resources for
5 affordable housing, including
6 strengthening tax incentives and
7 inclusionary housing programs and
8 increasing the Pension Fund commitment to
9 housing.

10 While it is tempting focus on
11 the individual tools and mechanisms that
12 other cities employ, the truth is that
13 they don't matter as much as community
14 and political will. The first most
15 important step is to decide that
16 affordable housing is important enough in
17 Philadelphia that we agree that we must
18 invest more funds tomorrow than we did
19 today. The second step is to determine
20 which funding tools will work best here
21 in Philadelphia.

22 Thank you for the opportunity
23 to share this information with you. I'm
24 happy to discuss further how other cities
25 support housing and what types of housing

1 6/1/15 - HOUSING - RES. 140577

2 they prioritize.

3 COUNCILWOMAN BLACKWELL: Thank
4 you very much. I see why they don't
5 mention New York, my goodness. Thank
6 you.

7 Ms. Hersh.

8 MS. HERSH: Thanks so much for
9 having me here today. I'm Liz Hersh.
10 I'm the Executive Director of the Housing
11 Alliance of Pennsylvania. We are the
12 statewide affordable housing advocacy
13 organization.

14 Can you hear me?

15 COUNCILMAN GREENLEE: Yes.

16 Pull your microphone up.

17 MS. HERSH: Is that better?

18 COUNCILMAN GREENLEE: It is.

19 MS. HERSH: Okay. The Housing
20 Alliance of Pennsylvania has, over the
21 last ten years, generated about \$500
22 million in new public resources for
23 housing, homelessness, and community
24 development and done the research,
25 education, and outreach that have

1 6/1/15 - HOUSING - RES. 140577
2 resulted in about 12 new laws being
3 enacted, the results of which has in some
4 cases raised property values by about a
5 third.

6 I want to talk very briefly
7 about two opportunities that the City
8 could use working together with the State
9 to get new resources to address
10 particularly homelessness and chronic
11 homelessness.

12 Very often as an affordable
13 housing advocate, we come with hands out
14 asking for something, begging, and today
15 I think we can come with a proposed
16 solution that would actually help the
17 State.

18 The State has a very serious
19 budget problem, in case you hadn't heard.
20 There are three big drivers of the
21 State's structural deficit. The State
22 has a responsibility to educate,
23 medicate, and incarcerate. And so
24 healthcare costs, corrections costs, and
25 education are three of the biggest

1 6/1/15 - HOUSING - RES. 140577

2 drivers of the State budget.

3 Homelessness is one of the
4 factors that drives excessive spending at
5 the State level, and the failure to
6 provide housing opportunities for the
7 most vulnerable, lowest income people as
8 an alternative to corrections and as an
9 alternative to emergency rooms,
10 psychiatric hospitals and other much more
11 expensive systems is actually causing the
12 State more money.

13 So there's two real imminent
14 opportunities that the City could advance
15 working together with the State. The
16 first is to expand Medicaid, to expand
17 the Medicaid plan to provide supportive
18 services to people in permanent
19 supportive housing. As you probably well
20 know, there are many permanent supportive
21 housing providers in Philadelphia.
22 Project HOME is probably one of the best
23 known, Bethesda Project. There's others.

24 Permanent supportive housing is
25 very simply that people who are

1 6/1/15 - HOUSING - RES. 140577

2 chronically homeless, either experiencing
3 chronic homelessness or at risk of
4 chronic homelessness, get a rent subsidy
5 and supportive services either in one
6 facility or tenant-based out in the
7 community. In other states, what they
8 have been able to do is to expand the
9 Medicaid plan, the state's Medicaid plan,
10 to provide more supportive services to
11 people in supportive housing.

12 Now, it's very technical, but
13 it's totally doable. And what's the
14 benefit is that it reduces the
15 utilization of people in those systems of
16 the public benefits. People who are
17 experiencing chronic homelessness tend to
18 have more behavioral health problems,
19 substance abuse problems, and health
20 problems, and they use the most expensive
21 systems because they don't have stable
22 housing and the services. When they get
23 supportive housing, they are able to
24 reduce their utilization of those more
25 expensive systems.

1 6/1/15 - HOUSING - RES. 140577

2 So the recommendation is to do
3 what states like Washington are doing,
4 Maine, which is to work with the State to
5 expand the State's Medicaid plan to allow
6 for home-based or tenant-based supportive
7 services to help chronically homeless
8 people remain stable, healthier, and,
9 therefore, use less of the public
10 benefits. So this would transfer the
11 burden financially to the federal
12 Medicaid program through the Affordable
13 Care Act. I think the current
14 administration is very open to this.
15 They have to reopen the State's Medicaid
16 plan now anyway. This is exactly the
17 time. The Philadelphia delegation is in
18 a powerful position with the new
19 administration. This is the time for
20 City Council to be working with the
21 Pennsylvania -- the Philadelphia
22 delegation and working with the
23 administration to expand the State's
24 Medicaid plan to allow services for
25 chronically homeless people to be

1 6/1/15 - HOUSING - RES. 140577

2 provided in its site-based setting.

3 The second opportunity is

4 through corrections. The corrections

5 budget, as you all know, is several

6 billion dollars every year at the state

7 level. And one of the things that

8 happens is that people come out of the

9 prisons without a place to go. People

10 who are released from prison into a

11 homeless shelter are 75 percent more

12 likely to recidivate, and people who come

13 out of prison into a permanent supportive

14 housing setting are two and a half times

15 less likely to recidivate. So, in other

16 words, when we reinvest in people coming

17 out of prison and going into permanent

18 supported housing, again, where they have

19 those services and affordable rent, it

20 actually makes communities safer. So

21 that when we actually help people make a

22 successful transition, especially when

23 they're still in parole so they have the

24 supervision, it actually saves the

25 corrections system money. It's certainly

1 6/1/15 - HOUSING - RES. 140577

2 better for them, and it makes the
3 community safer because they're stable
4 and less likely to commit another crime
5 or to recidivate and go back to prison.

6 Each year in Pennsylvania about
7 1,000 people stay three months past their
8 parole date at a cost of \$116,
9 thereabouts, per day. For \$25 a day or
10 thereabouts, they could have permanent
11 supported housing.

12 So we urge you, City Council,
13 again to work with your delegation, to
14 work with the Corrections Department to
15 expand justice reinvestment so that
16 people who are leaving the system have
17 the opportunity to live stably, to get
18 the services they need. It's certainly
19 going to save taxpayer money and make the
20 City safer. It will improve their
21 outcomes as well, and we're already
22 spending the money. In both of these
23 cases, we're spending more money by using
24 approaches that are actually less humane.
25 So they're more expensive. They don't

1 6/1/15 - HOUSING - RES. 140577

2 work as well.

3 So now is the time while
4 there's -- to take advantage of the
5 financial crisis in Harrisburg to turn
6 the system upside down, do what's better
7 for people, do what's better for
8 communities, and actually save taxpayer
9 money. So for once, in addressing
10 chronic homelessness, we actually have
11 the opportunity to solve a problem for
12 the State, which is to save them money by
13 also doing what's right.

14 In closing, I just want to say
15 that the other opportunity we have is to
16 advance the State Housing Trust Fund.
17 This, like all the other solutions, is
18 not a panacea. It's going to take many,
19 many strategies, all of everybody working
20 together just as it has to end our
21 homelessness problem and to make sure
22 that we have -- everybody has a home
23 within their reach. But if City Council
24 could endorse or pass a resolution in
25 support of the State Housing Trust Fund

1 6/1/15 - HOUSING - RES. 140577
2 and having it enacted this year, that
3 will be one more piece of the puzzle.
4 This can be done in a way that's revenue
5 neutral by redirecting State realty
6 transfer tax, not the local portion,
7 future growth in the State realty
8 transfer tax back into the State Trust
9 Fund. Again, this is one small piece of
10 the puzzle, but together with all the
11 other solutions, like those that Andy and
12 Beth have proposed and Kelvin and OHCD is
13 talking about, could together help more
14 Philadelphians who right now are
15 struggling with unstable and unsafe
16 housing to have a better life, to be
17 contributing members of the community.

18 Thank you very much.

19 COUNCILWOMAN BLACKWELL: Thank
20 you very much. All of you do a stellar
21 job, and we really, really appreciate it.

22 Are there questions?

23 (No response.)

24 COUNCILWOMAN BLACKWELL: Thank
25 you very much.

1 6/1/15 - HOUSING - RES. 140577

2 Panel 3, sources of revenue

3 continued, Thomas Earle, Liberty

4 Resources; Nora Lichtash, Women's

5 Community Revitalization Project.

6 (Witnesses approached witness

7 table.)

8 COUNCILWOMAN BLACKWELL: Thank

9 you both very much. Feel free to give us

10 your name for the record and begin your

11 testimony.

12 MS. LICHTASH: Thank you,

13 Councilwoman Blackwell. My name is Nora

14 Lichtash and I work with the Women's

15 Community Revitalization Project. So the

16 organization I work for is also known as

17 WCRP, and we've been working for more

18 than 28 years to make sure that women and

19 our families are fully present, meaning

20 that we could be seen and our voice can

21 be heard in the decisions that affect us,

22 especially around our need for affordable

23 housing.

24 We've built or rehabbed about

25 250 homes. They're beautiful. They're

1 6/1/15 - HOUSING - RES. 140577
2 really beautiful. But just as important
3 as developing affordable and accessible
4 homes is the work we've done to support
5 hundreds of leaders to fight and advocate
6 for policies that are equitable and fair.
7 One of these policies is the legislation
8 that created the Housing Trust Fund, and
9 I want to thank you for sponsoring that
10 legislation more than ten years ago.
11 It's really important, but I think now
12 it's clear -- and that's why we're having
13 the hearing -- that it doesn't generate
14 enough resources to really meet the need,
15 and we have data to show that the needs
16 are across the board in every Council
17 district in the City.

18 WCRP is a proud member of the
19 Philadelphia Coalition of Affordable
20 Communities, my T-shirt.

21 And are there folks from the
22 Affordable Housing Coalition in the
23 audience? Can I hear it? Yes.

24 (Applause.)

25 MS. LICHTASH: We're a

1 6/1/15 - HOUSING - RES. 140577
2 powerful, intentional coalition of 36
3 community -- I don't want to leave anyone
4 out -- community, labor, faith, urban
5 agriculture, and disability rights
6 groups, and we've all joined together to
7 figure out how to grow the Housing Trust
8 Fund. We're the people who are most
9 directly affected by the affordable
10 housing crisis and we're the people
11 without access to fresh food, and all of
12 us know that the time for action is now.

13 We're also clear that
14 development is needed in Philly. We need
15 it so that our tax base increases, we can
16 afford to fund our schools and our
17 services. But there's no question that
18 gentrification and unchecked market-rate
19 development causes displacement.

20 Our Coalition recently released
21 a report -- and I think I gave you a
22 copy -- that outlines our stories and
23 critical data, clearly proving that the
24 problem of residents, businesses,
25 institutions like churches and child care

1 6/1/15 - HOUSING - RES. 140577

2 centers, gardens, urban farms have been
3 getting pushed out of our neighborhoods.
4 It's real.

5 Some data from the report shows
6 that in parts of your district between
7 2000 and 2012, the housing costs went up
8 and salaries or incomes went down. So in
9 West Philly, income decreased by 11
10 percent and the cost of buying a house
11 increased by 98 percent. I know you know
12 this.

13 In the neighborhood where I
14 work in North Philly, income decreased by
15 6 percent and the cost to buy a house
16 increased by 200 percent. Those changes
17 leave more than one-third of all
18 homeowners and more than half of all
19 renters in our City what's called cost
20 burden. They're paying more than they
21 can afford for their home. I want to
22 repeat that, that more than one-third of
23 all homeowners and more than half of all
24 tenants in Philly are paying more than
25 they can afford for their housing costs.

1 6/1/15 - HOUSING - RES. 140577

2 It's a lot.

3 The increase in development
4 gives us an opportunity not just to add
5 to the City's tax base but to generate
6 new resources to address the problem of
7 displacement. Our researchers have
8 determined we could generate \$12 million
9 per year for the Housing Trust Fund, and
10 the Coalition for Affordable Communities
11 is proposing that we raise this 12
12 million through anti-speculation
13 legislation. I want to say it slowly,
14 because it can seem complicated, but it's
15 not. We would increase the realty
16 transfer payment by 1.5 percent on houses
17 that are sold twice within 24 months.
18 Some people call this flipping. But that
19 additional 1.5 percent would only be paid
20 on the second sale if it occurs within
21 two years, and that would effectively
22 double the money that comes into the
23 Trust Fund, because we didn't even get 12
24 million this year.

25 I think it's clear that now is

1 6/1/15 - HOUSING - RES. 140577
2 the time, while this new development is
3 happening. It's happening right now, so
4 our City needs to take action to curb
5 displacement that's hurting us and it's
6 hurting our communities. We can't let
7 this moment pass.

8 So we call on City Council to
9 enact anti-speculation legislation so we
10 can have development that includes us
11 all.

12 (Applause.)

13 COUNCILWOMAN BLACKWELL: Thank
14 you.

15 MR. EARLE: Good afternoon,
16 Councilwoman Blackwell. My name is Tom
17 Earle and I'm the President and CEO of
18 Liberty Resources. Similar to Nora and
19 the Women's Community Revitalization
20 Project, Liberty Resources is proudly a
21 member of the Philadelphia Coalition for
22 Affordable Communities, and our
23 particular interest is to address the
24 housing crisis for people with
25 disabilities and seniors, including folks

1 6/1/15 - HOUSING - RES. 140577
2 with disabilities who are deaf or have
3 other sensory disabilities. The problem
4 of housing for this population is really
5 compounded in that it's not just an
6 affordability issue; it's also an
7 accessibility issue for many of the
8 people that Liberty Resources works with
9 who have physical disabilities and use a
10 wheelchair to ambulate.

11 We have also testified at the
12 prior hearing on April 27th where we
13 discussed the nature of the housing
14 crisis in Philadelphia, and that is very
15 well documented now throughout the
16 testimony of a number of people who have
17 presented before you and the Committee on
18 Housing and Homelessness.

19 We have supported a couple of
20 specific approaches that the City could
21 undertake to improve this which we know
22 are supported by not only Liberty,
23 Disabled in Action of Pennsylvania, and
24 the Philadelphia Coalition for Affordable
25 Communities to really take a citywide

1 6/1/15 - HOUSING - RES. 140577

2 approach. And while we agree that
3 poverty is deeply rooted and is really
4 more than just a housing issue, as PHA
5 has testified today with their Executive
6 Director, Mr. Jeremiah, but over the many
7 years that we've worked on accessible
8 housing, we've really come to learn that
9 a fundamental aspect of living in any
10 community is the basic human right to
11 safe housing in the neighborhood that you
12 would like to live in. Kids cannot go to
13 school if they don't have a stable
14 household and an apartment that they can
15 come home to each day. People with
16 disabilities, if they're not in nursing
17 homes like Philadelphia Nursing Home,
18 cannot become part-time or full-time wage
19 earners and live in the community in
20 accessible apartments.

21 So, therefore, it really is
22 fundamentally important for City Council,
23 the Office of Housing and Community
24 Development, and the new Mayor to
25 understand that stable, affordable

1 6/1/15 - HOUSING - RES. 140577

2 housing is really a keystone to the
3 City's future and something that must be
4 addressed on the front end before we get
5 to other causes of poverty.

6 We know that the cost of living
7 in Philadelphia has risen. We know that
8 there's gentrification going on, and one
9 of the mantras or the key mantra of our
10 coalition is development without
11 displacement. And we are confident that
12 if it's carefully designed, development
13 can take place in Philadelphia in a way
14 that is not only attractive to higher
15 wage earners who want to move into the
16 City, but also acknowledges the growing
17 need of working-class families,
18 low-income families who work very hard,
19 and people and seniors with disabilities
20 to be able to stay in the neighborhoods
21 that they've been living in for a long
22 time. Housing preservation is a key
23 aspect, in addition to the housing
24 development that we need going forward.

25 The Housing Trust Fund, which

1 6/1/15 - HOUSING - RES. 140577
2 we all worked on very hard through the
3 Affordable Housing Coalition over ten
4 years ago -- and, Councilwoman Blackwell,
5 we thank you for your leadership on that
6 initiative and Councilwoman Blondell
7 Reynolds Brown as well, but that Housing
8 Trust Fund, while it has been incredibly
9 effective at increasing housing options
10 in particular for people with
11 disabilities, it simply needs more money.
12 It's like a small Band-Aid on a large
13 wound. We know it works effectively. So
14 as one of the first steps, we would
15 really like to see legislation to amend
16 the Housing Trust Fund under your
17 leadership that would allow an additional
18 \$12 million or \$12 and a half million to
19 be pumped into the Housing Trust Fund
20 through a very fair anti-speculation
21 house-flipping tax transfer fee of 1.5
22 percent on flipped houses. That only
23 applies to properties that are flipped
24 within two years. This would have a
25 modest impact on developers, if any, or I

1 6/1/15 - HOUSING - RES. 140577
2 would say a de minimis impact on
3 developers, and properties sold less than
4 two years after being purchased would be
5 a source of direct revenue for the
6 Housing Trust Fund.

7 A \$12 million infusion of
8 additional funding for the Housing Trust
9 Fund could create 240 units of newly
10 constructed affordable rental apartments
11 that would be accessible to people with
12 disabilities. This would be a huge help
13 not only to many of the folks in the
14 audience today who are a member of the
15 Coalition, but also the Philadelphia
16 Housing Authority that simply cannot do
17 this work on their own any longer. They
18 need creative, innovative ways to assist
19 them in meeting the housing needs of
20 Philadelphians.

21 The additional money would also
22 support 150 existing homeowners seeking
23 critical home repairs through Basic Home
24 System Repair and 112 home modifications
25 to assist people with disabilities and

1 6/1/15 - HOUSING - RES. 140577

2 seniors stay in their apartments or homes
3 as they acquire age-related disabilities.

4 The additional funding into the
5 Housing Trust Fund would also provide 240
6 grants for capital improvements and
7 infrastructure for community gardens and
8 food-producing green spaces. Urban
9 agriculture is a great source of
10 part-time and full-time employment and
11 also healthy food for many low-income
12 families that will tie directly into
13 improved healthcare.

14 In closing, I'd like to mention
15 a couple other innovative approaches to
16 look at. We know that the City of
17 Philadelphia operates one of the largest
18 nursing homes in the state, Philadelphia
19 Nursing Home on Girard Avenue. The use
20 of nursing homes are very expensive.
21 Many counties throughout the State have
22 unloaded these very expensive operations,
23 and the money that could be derived from
24 a property or the buildings on
25 Philadelphia Nursing Home has been

1 6/1/15 - HOUSING - RES. 140577
2 speculated to be as high as \$23 million.
3 We routinely move people out of
4 Philadelphia Nursing Home, and folks keep
5 putting people in. So it's really a
6 Catch 22 situation. It's a cash cow that
7 the City should really unload and would
8 be a huge benefit to us as a source of
9 affordable housing throughout that
10 district and other districts in the City.

11 The other mechanism that's a
12 possibility is the HUD regulation that
13 allows HUD to require the local housing
14 authority to increase the number of
15 housing units for people with
16 disabilities based on the U.S. census,
17 and the U.S. census, as we testified on
18 April 27th, shows that more than 13
19 percent of low-income families in
20 Philadelphia are households with people
21 with disabilities, and that would allow
22 HUD to require PHA to increase the
23 accessible housing requirement from 10
24 percent -- or 5 percent to 10 percent to
25 13.2 percent, and every percentage point

1 6/1/15 - HOUSING - RES. 140577

2 helps in this regard.

3 The last thing I wanted to
4 mention -- or two last things, and I
5 promise they are the last things. I keep
6 saying that. One is the issue of
7 visitability. Councilwoman Blackwell,
8 you have been a champion on this issue
9 for many years. We have it in the
10 Housing Trust Fund. It's a very minor
11 requirement that allows housing
12 development to have a minimal amount of
13 access so that somebody with a disability
14 can visit a friend or family who lives in
15 a newly developed apartment or home.
16 Requiring the visitability ordinance to
17 be citywide on all housing development is
18 long overdue and something that would be
19 very helpful. And we also heard from the
20 statewide housing coalition about
21 supportive housing. While that does help
22 in some instances, we know that Medicaid
23 expansion is now going to become a
24 reality in Pennsylvania under the
25 leadership of Governor Wolf, but another

1 6/1/15 - HOUSING - RES. 140577

2 mechanism, the Community First Choice
3 Option, which is an aspect of the
4 Affordable Care Act, and Pennsylvania
5 could implement this and it would require
6 that personal assistant services, home
7 care, basic home care, would go from a
8 complicated waiver process to an
9 entitlement that seniors and people with
10 disabilities could rapidly access to live
11 independently in their own homes and
12 apartments.

13 That concludes my testimony.

14 We thank you for this opportunity to
15 testify on the solutions side of this,
16 and we're ready to roll up our sleeves
17 together with you and the many members of
18 the Coalition to work with the new Mayor
19 and make the City of Philadelphia an
20 affordable city for everyone.

21 (Applause.)

22 COUNCILWOMAN BLACKWELL: Thank
23 you very much.

24 Any questions?

25 (No response.)

1 6/1/15 - HOUSING - RES. 140577

2 COUNCILWOMAN BLACKWELL: We
3 thank you both for the work you've done
4 over the years. Thank you very much.

5 MS. LICHTASH: May I ask if
6 there's any questions? I ran away.
7 Sorry. Do you have any questions?

8 COUNCILWOMAN BLACKWELL: No, no
9 questions. Thank you very much.

10 MS. LICHTASH: So maybe you'll
11 sponsor the legislation. We would love
12 it.

13 COUNCILWOMAN BLACKWELL: Thank
14 you. Thank you. We will. Thank you.

15 MR. EARLE: Thank you,
16 Councilwoman.

17 Thank you, Councilman.

18 COUNCILWOMAN BLACKWELL: Thank
19 you both very much.

20 Panel 4, equity for
21 preservation/rehabilitation, Kiki
22 Bolender, Healthy Rowhouse Project; Jeff
23 Allegretti, Innova Services Corp.; and
24 John Kromer, planning and development
25 consultant.

1 6/1/15 - HOUSING - RES. 140577

2 (Witnesses approached witness
3 table.)

4 COUNCILWOMAN BLACKWELL: Thank
5 you for your time and effort.

6 MS. BOLENDER: Thank you,
7 Chairwoman Blackwell, Councilman
8 Greenlee, and thank you to all of you who
9 care enough to be here. I'm Kiki
10 Bolender, principal at Bolender
11 Architects, Chair of the Design Advocacy
12 Group, a Board member of the Philadelphia
13 Chapter of the American Institute of
14 Architects, but today I'm here to speak
15 on behalf of the Healthy Rowhouse
16 Project.

17 This project began in November
18 of 2014, designed to find ways to repair
19 and preserve critical existing affordable
20 housing, to keep people in their own
21 homes, and to make those people healthier
22 and make their homes healthier for them.
23 Our goal is to find a way to repair 5,000
24 homes per year, to improve conditions for
25 low-income renters and homeowners.

1 6/1/15 - HOUSING - RES. 140577

2 These repairs would have
3 wide-ranging social and economic
4 consequences, as Liz Hersh so eloquently
5 described. Each has the potential to tap
6 into a different funding stream and to
7 save money in a different area of the
8 budget.

9 In healthcare: Reducing water
10 damage in buildings and removing mold
11 would significantly lower the hospital
12 admissions for asthma attacks. This has
13 attracted the attention of major
14 foundations in the healthcare area.

15 Displacement: Keeping people
16 in the homes they may have lived in for
17 decades could reduce conflict when new
18 development happens in neighborhoods and
19 maintain the human and physical character
20 of those neighborhoods that we love so
21 much.

22 Energy and water conservation:
23 Making buildings more energy efficient
24 and fixing the pipes will make them more
25 economical for the residents to maintain.

1 6/1/15 - HOUSING - RES. 140577

2 Job creation and support for
3 small business: Either as transitional
4 work, work for returning citizens or
5 training in a specific trade, it will
6 benefit local individuals and the
7 neighborhood as a whole.

8 And education: Giving children
9 a good start from birth to age 5 will
10 make them more ready for school with a
11 better chance of success.

12 We've been studying various
13 funding mechanisms currently in use in
14 other cities to repair buildings for
15 homeowners and for rental properties.
16 Let me share four of these, and you can
17 find much more detail at our website,
18 healthyrowhouse.org.

19 First, for homeowners in
20 neighborhoods where the properties are
21 increasing in value, several U.S.
22 counties offer deferred loans to low- and
23 moderate-income homeowners. These
24 require no monthly payments, but are due
25 in full when the owner sells or transfers

1 6/1/15 - HOUSING - RES. 140577

2 ownership of the home. For example, King
3 County, the Seattle area in Washington,
4 offers this kind of deferred loan of up
5 to \$25,000 for home repair, with a zero
6 percent interest rate. Saint Paul,
7 Minnesota has a similar program,
8 permitting forgiveness of the entire
9 amount if the resident stays in the home
10 for 30 years or longer. Genesee County,
11 Ohio offers deferred loans and forgives a
12 portion of the loan for low-income
13 households.

14 Second, a revolving loan fund
15 from investor banks for rental units. In
16 Chicago, the Community Investment
17 Corporation has made 1,900 loans
18 totalling over a billion dollars over 30
19 years. At an average of 4,000 units per
20 year, they have provided affordable
21 housing through renovation for more than
22 125,000 people.

23 In April 2014, they launched a
24 new loan program for distressed one to
25 four unit buildings to be targeted to a

1 6/1/15 - HOUSING - RES. 140577
2 32 square block area. They found that
3 these small buildings, like our triplex
4 townhouses, provide almost half of the
5 affordable rentals in many Chicago
6 neighborhoods.

7 Third, Detroit has zero
8 interest home repair loans. On March
9 24th, 2015, the City of Detroit with LISC
10 and the Bank of America unveiled the
11 Detroit Zero Interest Home Repair Loan
12 Program, which will provide \$8 million in
13 financing for eligible homeowners looking
14 to patch roofs, replace windows, upgrade
15 plumbing, and address structural and
16 safety issues.

17 Finally, Baltimore utilities
18 provide a \$50 million fund. In
19 Baltimore, when Exelon bought the utility
20 Constellation Energy, the utility agreed
21 to make available \$50 million to the city
22 government for projects to permanently
23 lower energy bills through energy
24 efficiency work. The city brought
25 together all service providers into a

1 6/1/15 - HOUSING - RES. 140577
2 single referral network and significantly
3 improved the number of homes being
4 helped.

5 Our research so far suggests
6 that the City needs a menu of choices for
7 different situations for landlords, for
8 low-income owners who live in areas of
9 increasing value, and grants for those
10 owners who cannot afford even a loan.

11 In 2015, we hope the Healthy
12 Rowhouse Project will be researching
13 these and other funding mechanisms to see
14 what would work for Philadelphia. If --
15 and I'd like to say when -- these
16 programs start, the difficult decisions
17 will be house by house, where repair
18 needs will be extensive and varied.
19 That's the tricky part. I won't say the
20 money is the easy part, but it's doable.
21 We hope for the Healthy Rowhouse Project
22 to be here as a resource for you as you
23 do the hard work of creating a robust
24 housing policy for Philadelphia.

25 Thank you very much.

1 6/1/15 - HOUSING - RES. 140577

2 COUNCILWOMAN BLACKWELL: Thank
3 you very much.

4 Mr. Allegretti.

5 MR. ALLEGRETTI: Thank you.

6 Good afternoon. My name is Jeffrey
7 Allegretti. I'm President of Innova
8 Services Corporation. I formed Innova in
9 1997 to really continue my public-sector
10 career work in affordable housing
11 preservation and development. Innova has
12 provided project management services for
13 affordable housing developers and CDCs,
14 contributing to the creation of nearly
15 10,000 units of durable,
16 energy-efficient, affordable housing
17 valued at more nearly \$2 billion.

18 Six years ago I formed Innova
19 Redevelopment to focus on the development
20 of affordable for-sale housing on the
21 blocks surrounding our offices in Point
22 Breeze. Since then, we have rehabbed and
23 built more than 70 affordable homes from
24 formerly vacant houses and vacant lots, a
25 significant portion of which was done

1 6/1/15 - HOUSING - RES. 140577
2 without subsidies or with only the
3 subsidy of a nominally priced land from
4 the City. That latter work was made
5 possible by some truly creative thinking
6 on the part of this body, the City
7 Council, and I'll say, even though he's
8 not sitting there, our District
9 Councilman, Kenyatta Johnson, who was a
10 yeoman in this effort, and in partnership
11 with the Redevelopment Authority
12 converting City vacant land holdings that
13 were once thought of only as a City
14 liability into investment assets that
15 encourage the development of affordable
16 housing, especially in gentrifying
17 neighborhoods like ours where rapidly
18 rising housing prices put growing
19 pressures on home affordability for
20 working families.

21 But that work is not the focus
22 of my testimony today. I mention the
23 land as subsidy effort so that it may
24 serve as an analog for another way to
25 find embedded assets in another group of

1 6/1/15 - HOUSING - RES. 140577

2 properties that have also historically
3 been seen only as a liability, the City's
4 vast inventory of owner-occupied housing.
5 Tens of thousands of homes owned and
6 occupied by low-income families and
7 seniors are in need of major repairs, and
8 their need has overwhelmed the City's
9 home repair programs, creating a waiting
10 list that extends into the next decade.

11 I know this problem intimately.

12 I once ran a non-profit in North
13 Philadelphia that fixed heaters for
14 thousands of low-income homeowners each
15 year, and during the Rendell
16 Administration, I was the Director of the
17 Basic Systems Repair and Weatherization
18 Programs with my boss at my side here.
19 Nearly two decades of work in service to
20 low-income homeowners has had a profound
21 and lasting impact on my view of the
22 affordable housing problem in the City.
23 I've seen housing conditions in occupied
24 homes that rival the third world, and I
25 often lamented that these unconscionable

1 6/1/15 - HOUSING - RES. 140577

2 conditions never seem to rise to the same
3 level of public policy importance as new
4 development deals. When I was running
5 these programs, I used to joke that we
6 should have a press conference and a
7 ribbon cutting every time we installed a
8 new furnace or put on a new roof,
9 thinking that perhaps then we might get
10 better attention to this pervasive
11 problem.

12 The need for critical health
13 and life-safety repairs, major buildings
14 systems repairs, energy improvements, the
15 extensive exterior preservation are all
16 commonplace in this aging housing stock.
17 If we wanted to create a housing program
18 that had the most impact on the lives of
19 occupants and the health of our
20 neighborhoods, we would figure out a way
21 to make these homes into long-term
22 stable, maintenance-free,
23 energy-efficient housing.

24 But how could we ever fund such
25 a large-scale effort? Well, let me

1 6/1/15 - HOUSING - RES. 140577
2 challenge you to imagine the collective
3 amount of bankable equity that is
4 embedded in the vast inventory of
5 occupied housing. In the same way that
6 City Council and the PRA ingeniously
7 altered the view of the City's vacant
8 land liability into cash or future
9 development sites that did not require
10 federal subsidies, it might also help to
11 look at this vast supply of existing
12 occupied housing as potential future
13 affordable housing development sites. By
14 that I mean if 30, 40 or 50 houses were
15 bundled as a single redevelopment project
16 as a deal, to use developer parlance, and
17 fixed up into new housing from funds
18 extracted from the equity embedded in
19 them, that effort could effectively
20 create a new multi-unit, tightly focused,
21 scattered-site redevelopment of housing
22 right where the deteriorated old units
23 now sit, providing the occupants of those
24 homes new units without the need to
25 relocate to new unfamiliar environs.

1 6/1/15 - HOUSING - RES. 140577
2 Even the most robust scope of this kind
3 of work would only cost a fraction of the
4 cost of new housing, and best of all,
5 these rehabbed units would have a
6 profound stabilizing effect on the
7 neighborhood as a whole.

8 And it all could be done
9 without the need for federal housing
10 subsidies. Lest you think that this is
11 some pie in the sky idea, I should tell
12 you that over the course of the past six
13 months, I've been working with a small
14 group of housing and finance experts to
15 develop just such a strategy, one of whom
16 is sitting to my right, of doing this
17 home equity-financed preservation at
18 scale, to leverage existing homeowner
19 equity and future increases in equity to
20 finance the cost of improving the
21 conditions in the home to enable
22 owner-occupants to remain in their home
23 communities for the remainder of their
24 lives, if they so choose.

25 The idea is to set up a program

1 6/1/15 - HOUSING - RES. 140577
2 that more or less mimics the way Low
3 Income Housing Tax Credits projects are
4 administered, using private equity
5 allocated and overseen by a finance
6 agency, underwritten by a lending
7 institution, in this case with FHA
8 approval, and executed by capable CDCs
9 and private developers. CDCs and
10 developers would work under the direction
11 of a program administrator, such as the
12 Community Development Financial
13 Institution, that could provide bridge
14 financing for the construction, as the
15 equity proceeds are not released until
16 the work is done to safeguard the
17 borrower, and would verify the
18 renovations as complete according to the
19 scope of work agreed to at the initiation
20 of the loan. In each neighborhood where
21 this program is offered, a community
22 partner such as a CDC or a faith-based
23 institution that has gained the respect
24 of community members would be engaged to
25 disseminate information and refer

1 6/1/15 - HOUSING - RES. 140577
2 potential participants to an independent
3 housing counseling agency authorized to
4 participate in the program.

5 A more robust outline of this
6 model is being sent to HUD this week for
7 its review and comment. Once HUD reviews
8 the outline and provides its comments,
9 and we hope approval, the intention is to
10 broaden the pilot planning group to
11 include advocates for seniors, legal
12 experts on predatory lending practices,
13 and potential community partners to serve
14 as liaison with homeowners at the
15 grassroots level.

16 Thank you, Councilwoman
17 Blackwell, for initiating these hearings
18 on this important topic, and thank you
19 both for your attention.

20 COUNCILWOMAN BLACKWELL: Thank
21 you very much.

22 And it gives me special
23 pleasure to present a former head of
24 Housing and Community Development to you,
25 Mr. John Kromer, planning and development

1 6/1/15 - HOUSING - RES. 140577

2 consultant.

3 MR. KROMER: Thank you, Madam
4 Chairman, Councilman Greenlee. Thanks
5 for the opportunity to speak here. I
6 just want to add a few comments to the
7 testimony that you've already heard,
8 which focuses, unlike a lot of the
9 previous testimony, on housing
10 preservation, keeping people in their
11 homes. And as you are well aware, in
12 every district when you speak with people
13 about affordable housing, there is some
14 discussion about new development, but
15 when you speak with homeowners, very
16 frequently they will not say, I want a
17 new house that's being built, even in
18 this neighborhood. They just want to
19 stay where they are and have the homes
20 where they live in now made affordable
21 and liveable. And I'm really happy to
22 complement the discussion that you've
23 heard previously of new public resources.
24 There appear to be opportunities to
25 leverage the strength of the private

1 6/1/15 - HOUSING - RES. 140577
2 market in Philadelphia to do something
3 about this issue. This isn't for
4 everyone, but there's an opportunity to
5 do something that didn't exist even ten
6 years ago or five years ago, and I'm
7 really glad that we can make this part of
8 the discussion.

9 Before speaking of this
10 opportunity related to private-sector
11 resources, I just want to comment on the
12 Basic Systems Repair Program and the
13 accomplishments of that program.
14 Clearly, as others have acknowledged,
15 it's not enough and a lot more funding is
16 needed, but I think it's really
17 remarkable that year after year Council
18 has been ambitious about supporting a
19 high level of funding for this program.
20 The same is true of the housing
21 counseling programs that, again, have
22 been consistently funded at high levels.
23 What you've done is really not the same
24 as what happens in certain other cities
25 where the priorities vary from year to

1 6/1/15 - HOUSING - RES. 140577
2 year and from Council district to Council
3 district. So I really want to
4 congratulate you for funding two
5 critically important programs so
6 consistently and at such aggressively
7 high levels.

8 As you know, at the same time,
9 there are problems with the Basic Systems
10 Repair Program over and above the
11 limitations of funding. The program in
12 its current state for most homeowners
13 will only fund one major system. The
14 heater will be fixed and the program will
15 move on to another house. The roof will
16 be rebuilt or repaired and that's all
17 that will be done. Other repair needs
18 are not going to be addressed. That's
19 just the nature of the program, to deal
20 with critical emergencies and to prevent
21 abandonment in that way. But what that
22 means is that a lot of repairs that are
23 needed to sustain a home for a longer
24 period of time don't get addressed, and
25 that's just the reality that the program

1 6/1/15 - HOUSING - RES. 140577

2 is addressing, and I wouldn't propose any
3 alternative to that.

4 Another sort of limitation of
5 the program is that after receiving BSRP
6 assistance, the homeowner can just leave,
7 can sell the house. There is no deed
8 restriction or restrictive covenant or
9 anything of that type, and it would be
10 way too expensive and administratively
11 burdensome to talk about doing that even
12 if we thought that was a great idea. But
13 the fact is that people receive repairs
14 to their homes and they choose to move
15 and it's not clear whether the investment
16 is being sustained over a long period of
17 time to assist lower income households.

18 What's happened during the past
19 decade in particular is that, as you're
20 aware, property values have increased
21 substantially in every Council district
22 in every real estate market in the City
23 and in a remarkable way. And so what
24 you've heard from the past two speakers
25 have been recommendations for leveraging

1 6/1/15 - HOUSING - RES. 140577

2 that increased equity that's now
3 associated with many houses in
4 Philadelphia and possibly for some
5 homeowners to use that equity to finance
6 home repairs, not just the replacement or
7 repair of one basic system but a full
8 rehabilitation of the home, including
9 weatherization and, in some cases, the
10 capitalization reserve fund to deal with
11 maintenance needs in the future.

12 Why would a homeowner want to
13 do that? Why would a homeowner want to
14 get into a reverse mortgage kind of
15 situation that just paid for the home
16 repairs? And, again, this isn't for
17 everyone, but some homeowners would like
18 to see their houses remain livable for
19 the rest of their lives, to see their
20 home as weatherized and energy efficient,
21 and for that group of homeowners, this
22 could be a new resource that could do the
23 whole job, not just a piecemeal job, and
24 it would support the maintenance of that
25 asset, that homeowner-occupied house for

1 6/1/15 - HOUSING - RES. 140577
2 a long-term period of time.
3 Jeffrey Allegretti and Kiki
4 Bolender and I and others had some
5 discussion of this idea of leveraging,
6 and one of the first comments that
7 frequently comes up is about reverse
8 mortgages and reverse mortgage scams, and
9 you're familiar with that, and that's an
10 issue that we should all be concerned
11 about. The only way to address that
12 issue is by vetting any financing
13 proposal, including the ones that have
14 been under discussion so far, with the
15 housing counselors, with the
16 intermediaries such as LISC and the
17 Reinvestment Fund, with the legal
18 services agencies and providers such as
19 CLS to see if there's a model that can be
20 developed that's going to reduce or
21 prevent fraud and that can be authorized
22 by the federal government through FHA so
23 that we don't run into that problem.
24 There are scams involving home
25 improvement loans. There are scams

1 6/1/15 - HOUSING - RES. 140577
2 involving first mortgages, but that
3 doesn't mean that we never engage in home
4 improvement loans or first mortgages. We
5 want to find a way to make this work
6 well, and I think because of the
7 knowledge of the people that are in this
8 room and others whom you know, that we
9 have an opportunity to do it right and
10 have a good dialogue about this potential
11 opportunity and as this dialogue reaches
12 a successful conclusion, to report back
13 to you on the results.

14 So thank you very much for the
15 opportunity to introduce this.

16 COUNCILWOMAN BLACKWELL:
17 Absolutely.

18 Councilman Greenlee.

19 COUNCILMAN GREENLEE: Thank
20 you, Madam Chair.

21 Mr. Kromer, real quick, you
22 mentioned, I guess, the concern about the
23 Basic Systems Program, that some people
24 may get it and then sell the property.
25 Have you seen much evidence of that?

1 6/1/15 - HOUSING - RES. 140577

2 Because that's something I never heard
3 before. Usually I hear just the
4 opposite, that what you referenced about
5 they take care of the major problem, but
6 they still have more problems. So I hear
7 that much more. In fact, I never heard
8 anybody just flipping a property.

9 MR. KROMER: I think your
10 experience is probably more the norm, and
11 the reason people apply and you have a
12 waiting list is because people do want to
13 stay in their properties. But because
14 this was a question, I had the
15 opportunity to work with a group of
16 graduate students at Penn to look at a
17 group of 75 cases that have been
18 processed through BSRP during the 1990s
19 and to check and see who was still there,
20 how many were still there, and this was
21 in the so-called Graduate Hospital area,
22 Southwest Center City between South
23 Street and Washington Avenue, west of
24 Broad, and the finding was that the
25 ownership had changed about half the time

1 6/1/15 - HOUSING - RES. 140577
2 during this period. And that may well be
3 atypical. Tremendous changes were going
4 on in Southwest Center City at that time,
5 and if some of the homeowners moved out
6 because they decided the neighborhood was
7 no longer for them or they wanted to
8 retire --

9 COUNCILMAN GREENLEE: The taxes
10 got too high.

11 MR. KROMER: Or perhaps. Then,
12 you know, that's their option, and I
13 don't think that rules should be
14 instituted that says you must stay here.

15 COUNCILMAN GREENLEE: Okay. I
16 was just wondering if there was a --

17 MR. KROMER: I think your
18 experience is probably more likely to be
19 the norm, however.

20 COUNCILMAN GREENLEE: Okay.
21 Thank you.

22 Thank you, Madam Chair.

23 COUNCILWOMAN BLACKWELL: Yes.
24 We thank you for those important
25 statements. We'll announce at the end of

1 6/1/15 - HOUSING - RES. 140577

2 this hearing that we're going to take all
3 of this information, really study it
4 carefully. We've received so much
5 important information, and certainly your
6 experience is invaluable. So we
7 certainly may be in touch with you, many
8 of you, over the summer, and we
9 appreciate your work and your
10 understanding and commitment. Thank you.

11 MS. BOLENDER: Thank you.

12 COUNCILWOMAN BLACKWELL: Thank
13 you.

14 Panel 5, unique approaches and
15 cost savings, Sandy Salzman, New
16 Kensington CDC, and Brad Copeland, Mount
17 Airy USA.

18 (Witnesses approached witness
19 table.)

20 MS. SALZMAN: Good afternoon,
21 Councilwoman Blackwell and Councilman
22 Greenlee. Thank you for this
23 opportunity. I am here to talk about --

24 COUNCILWOMAN BLACKWELL: Please
25 introduce yourself.

1 6/1/15 - HOUSING - RES. 140577

2 MS. SALZMAN: Oh, I'm sorry.

3 I'm Sandy Salzman. I'm Executive

4 Director from New Kensington Community

5 Development Corporation. I'm here to

6 talk about a unique program that we are

7 getting -- we are underway in the

8 Fishtown area. As you probably are

9 aware, Fishtown has undergone tremendous

10 gentrification in the past few years and

11 we're very concerned about keeping people

12 in the neighborhood as the neighborhood

13 starts to change. I am a lifelong

14 resident of Fishtown and I'm a

15 fourth-generation resident of Fishtown,

16 and I want to see my children be able to

17 stay in our neighborhood. So this

18 program, we are calling it Awesometown,

19 and I've given you a picture of what it's

20 supposed to look like and then also the

21 plan for the housing. And this is

22 something we worked very closely with

23 Councilman Clarke, so I'm sorry that he

24 had to leave, because he was very

25 significant in helping us get this

1 6/1/15 - HOUSING - RES. 140577

2 project through the neighborhood.

3 It's 14 houses that's being

4 built on land that we received from

5 Vacant Property Review Committee. And of

6 the 14 houses, four of the houses are

7 being subsidized by the other ten houses.

8 So we are working with the developer,

9 Postgreen Housing, and New Kensington

10 CDC, and we are both putting money back

11 into this project to subsidize the four

12 houses so they will be sold -- they have

13 already been sold to people at 80 percent

14 or below income. So we're calling it

15 working-family housing, and those

16 houses -- it's hard to say this, but

17 they're selling for \$199,000, and then

18 the other ten houses are selling at

19 \$400,000.

20 Now, because of the

21 gentrification that's going on in

22 Fishtown, we're able to do that even

23 though, I have to say, the four houses

24 that we were able to sell that is

25 subsidized, we had over 150 people apply

1 6/1/15 - HOUSING - RES. 140577
2 for those houses, and we could only do
3 four. So that just goes to show the need
4 for moderate, even lower income housing
5 in these neighborhoods that are having
6 such stress put on them by the forces
7 that are outside. And I know everybody
8 wants their neighborhood to be wonderful
9 and hip and happening, and I want that
10 for my neighborhood also. I mean, I've
11 worked very hard to get this neighborhood
12 to turn around. But, on the other hand,
13 we also want to make sure that people are
14 not forced out of the neighborhood
15 because they can no longer afford to live
16 there.

17 (Applause.)

18 MS. SALZMAN: Thank you.

19 COUNCILWOMAN BLACKWELL: Thank
20 you.

21 MS. SALZMAN: Okay.

22 MR. COPELAND: Chairwoman
23 Blackwell and members of the Committee,
24 Councilman Greenlee, my name is Brad
25 Copeland. I am the Director of Real

1 6/1/15 - HOUSING - RES. 140577
2 Estate Development for Mount Airy USA,
3 which is the community development
4 corporation serving its namesake
5 neighborhood in Northwest Philadelphia.
6 I want to begin by saying thank you for
7 considering what the City can do to
8 increase its investment in affordable
9 housing. I generally find that keeping
10 an open mind to what is or might be
11 possible goes a long way toward finding a
12 path of meaningful discovery. So in
13 keeping with the theme of
14 open-mindedness, here we go.

15 What if I told you that the
16 City of Philadelphia currently, today, at
17 this very moment, already has at its
18 disposal somewhere in the neighborhood of
19 \$360 million to invest in affordable
20 housing development? Would you believe
21 me? You might, but you'd probably go on
22 to ask with very natural skepticism and
23 perhaps a hint of exasperation, Okay,
24 Brad, so what agency, department or
25 initiative will we have to cut in order

1 6/1/15 - HOUSING - RES. 140577

2 to redirect this rather hefty sum toward
3 your pet program?

4 Well, what if I further told
5 you that this \$360 million comes at no
6 cost to any other City program? In fact,
7 what if I told you that these funds are
8 the municipal equivalent of finding an
9 unexpected crisp \$20 bill in your pants
10 pocket? If I then told you that by
11 spending these funds judiciously you
12 could generate additional revenue that
13 would be used to fund other parts of the
14 budget, I wonder what you would think of
15 that.

16 I can imagine your response
17 might begin with a comment like, You
18 asked us to keep an open mind and not
19 lose our minds altogether. And possibly
20 finish with remarks, although not
21 unkindly, I'm sure, like, Unicorns,
22 leprechauns, and pots of gold and having
23 swamp land in Florida are all wonderful
24 ideas too.

25 However, I assure you these

1 6/1/15 - HOUSING - RES. 140577

2 funds are no fantasy. You can find them
3 on the City's balance sheet today,
4 although you have to look for them in the
5 accounts receivable. What am I referring
6 to? What I'm talking about is the City's
7 uncollected real estate property taxes,
8 or at least 70 percent of them. How can
9 these funds be used when they are
10 uncollected, you may well ask? Well, I
11 am not proposing that the City do a
12 better job at collecting this revenue and
13 then allocate it to affordable housing.
14 That is a fantasy. What I am proposing
15 is that the City begin to seriously think
16 about how it can use this truly
17 uncollectible portion of its outstanding
18 real estate tax revenue as a subsidy for
19 housing development.

20 According to the Pew Charitable
21 Trusts' June 27th, 2013 study on
22 delinquent property taxes in
23 Philadelphia, 70 percent of the City's
24 delinquent real estate taxes were deemed
25 to be uncollectible. At the time of the

1 6/1/15 - HOUSING - RES. 140577
2 study, the City's real estate tax
3 accounts receivable is \$515 million, of
4 which 70 percent, or \$360 million, were
5 deemed to be uncollectible by the study.

6 One way we at Mount Airy USA
7 have discovered to use these funds is
8 through our work with Act 135 known as
9 the Conservatorship Act or the Abandoned
10 and Blighted Property Act. When a
11 property is being taken and redeveloped
12 through conservatorship, the outstanding
13 obligation that must be paid before all
14 others is municipal liens. This means
15 the amount of delinquent real estate
16 taxes and penalties can be a very real
17 limiting factor for us when trying to
18 determine which vacant and blighted
19 buildings are feasible projects and which
20 are not.

21 So far, using conservatorship,
22 we have only been able to address
23 properties that have very low outstanding
24 tax balances. Many of the most blighted
25 properties in our target area have such

1 6/1/15 - HOUSING - RES. 140577
2 high tax balances that we cannot take
3 them through the process. The underlying
4 economics of the transaction don't pencil
5 out.

6 However, if the City made a
7 policy decision to write down the tax and
8 penalty balances, hence creating a form
9 of acquisition and construction subsidy,
10 many of these properties could be
11 redeveloped. To date, this has not been
12 the City's position. In fact, through
13 its tax collection agents, the City has
14 made it more difficult to use Act 135.
15 Midway through our first conservatorship
16 project, the City attempted to send the
17 property to Sheriff Sale. We had to
18 withdraw another petition on a second
19 property because the City sent that one
20 to Sheriff Sale shortly after being
21 notified of our filing. That property
22 still sits there today just as vacant,
23 just as blighted, just as non-tax
24 revenue-producing as it did the day we
25 targeted it for conservatorship.

1 6/1/15 - HOUSING - RES. 140577

2 City collection agencies have
3 taken a nearsighted approach when it
4 comes to conservatorship. Rather than
5 seeing it as a process for removing
6 blight and putting an asset back to
7 productive revenue-generating use, the
8 collectors have used conservatorship
9 projects as a means of clawing back
10 whatever meager scraps of revenue they
11 can get a hold of. There seems to be
12 very little reflection on the long-term
13 implications and benefits of putting the
14 property taxes back on the tax roll -- or
15 these properties back on the tax roll.
16 And there has been no willingness, as far
17 as I'm aware of, to wholesale write off
18 dead collectibles in order to make more
19 projects happen.

20 Should the City adopt an
21 alternate policy position, one that
22 favors the removal of blight through
23 tools like conservatorship, I believe
24 that there are additional opportunities
25 to put these uncollectibles to good use.

1 6/1/15 - HOUSING - RES. 140577
2 Some ideas might even be scalable,
3 especially in partnership with City
4 agencies like the Philadelphia
5 Redevelopment Authority and the Land
6 Bank.

7 I want to thank the Committee
8 again for keeping an open mind about the
9 possibilities that exist for using the
10 City's real estate tax collectibles as a
11 way to generate additional affordable
12 housing units, and I particularly want to
13 thank you for indulging some of my own
14 flights of fantasy.

15 COUNCILWOMAN BLACKWELL: Thank
16 you very much. Thank you both and for
17 your input. Thank you. And great ideas.
18 Thank you very much.

19 Panel 6, concerned citizens,
20 Kanika Stewart, Temple University, MSW
21 student, and Wendy Nickerson, likewise
22 Temple University MSW student. We are
23 very glad that you are here and we're
24 very happy again that you're a student
25 for Anjali Chainani, one of my staff

1 6/1/15 - HOUSING - RES. 140577

2 members. We are very glad you are here.

3 (Witnesses approached witness
4 table.)

5 COUNCILWOMAN BLACKWELL: Good
6 afternoon. Please give us your name and
7 then make your testimony.

8 MS. STEWART: Good afternoon,
9 Councilwoman Blackwell, members of the
10 Committee on Housing, Neighborhood
11 Development and the Homelessness and
12 everyone else in attendance. My name is
13 Kanika Stewart and I wear many different
14 hats. Before I start, let me just say I
15 have never spoke in such a form as this
16 before, so to say that I am extremely
17 nervous would be an understatement.
18 However, I have asked Christ to guide me,
19 to guide my tongue to allow me to speak
20 effectively and in a way in which is
21 welcoming to your ears, your hearts, and
22 your minds. With that being said, thank
23 you for the opportunity for allowing me
24 to speak.

25 I am a part-time homeless

1 6/1/15 - HOUSING - RES. 140577
2 outreach case manager for Project HOME.
3 I work primarily during winter initiative
4 month at the Hub of Hope, which is a
5 drop-in resource center for our homeless
6 population located right below us in
7 Suburban Station. I am also a full-time
8 case manager at RHD's Woodstock Family
9 Center, an emergency shelter for women
10 and children. In addition to my two
11 jobs, I am currently seeking my second
12 Master's at Temple University's Masters
13 of Social Work program where Professor
14 Anjali Chainani, who is on your staff,
15 Councilwoman Blackwell, is my professor.

16 It is a no-brainer that I am
17 here to advocate for increasing resources
18 to expand the production and preservation
19 of affordable housing in Philadelphia.
20 One of the ideas I thought of for raising
21 revenue and ending homelessness is to
22 rehab abandoned houses, which I realize
23 that so many people have spoke on that
24 idea. I thought of zip codes like the
25 one I live in, 19132 and 19133; maybe

1 6/1/15 - HOUSING - RES. 140577

2 reaching out to corporations such as
3 Lowe's and Home Depot to donate supplies
4 and/or volunteers to support the
5 rehabilitation of the abandoned homes;
6 reaching out to developers such as Pearl
7 Realties, Penrose Management, PMG Realty,
8 and JG Real Estate; proposing tax cuts or
9 breaks if they take on major rehab
10 projects for the sole purpose of ending
11 homelessness in Philadelphia. There are
12 so many abandoned houses in Philadelphia,
13 and if we collectively come up with a
14 plan to identify, buy and/or seize the
15 abandoned homes, we just might end
16 homelessness in Philadelphia.

17 After the rehabbing of the
18 homes, we can introduce homeownership to
19 formerly homeless individuals, selling
20 the homes to potential homeowners that
21 were previously homeless and those that
22 agree to stay in the home for a minimum
23 of five years, then rent or sell to other
24 homeless individuals. The person
25 affected by homelessness is housed. The

1 6/1/15 - HOUSING - RES. 140577

2 City is making a profit as well as
3 beautifying and ridding the community of
4 unsafe abandoned homes. Another thought
5 is because there are so many empty school
6 buildings throughout the City, converting
7 the school buildings into apartment
8 buildings for individuals with
9 disabilities that are Medicaid eligible.
10 Funding for this idea and the
11 above-mentioned ideas could come from the
12 McKinney-Vento Act.

13 When looking at other cities
14 that adapted the model of taking
15 abandoned homes or buildings and turning
16 them into homes for the homeless
17 population, I first looked at the City of
18 New Orleans. New Orleans was the first
19 city to end veteran homelessness. For
20 this accomplishment to take place there,
21 there was a collaboration between
22 agencies that range from city, federal,
23 and private to make the utilization of
24 abandoned homes homes for homeless
25 people.

1 6/1/15 - HOUSING - RES. 140577

2 Other questions came up, like
3 what about the owners of the abandoned
4 homes and who is to say who will have a
5 say-so in the seizure of the homes. I
6 thought that if the home was abandoned
7 for three years or if no one -- or
8 someone used the home as an avenue to
9 commit a crime, the home should be seized
10 without question. Other considerations
11 can be made for homeowners who have taken
12 steps to save their homes but just
13 couldn't.

14 These are just some thoughts I
15 wanted to express in hopes of adding to
16 the conversation around ending
17 homelessness in Philadelphia.
18 Legislators have the power to erect
19 change. They have the power to put laws
20 in place to support these ideas, as well
21 as the power to enhance or shoot down the
22 idea. However, we as citizens, we have
23 to be the voice of the voiceless, the
24 voice that's able to say the problem when
25 other people can't say the problem.

1 6/1/15 - HOUSING - RES. 140577

2 I am a witness that there is
3 power in numbers, and I feel that housing
4 is a basic human right. Resources should
5 be put in place not only to assist
6 homeless individuals and/or families, but
7 communities in which they will transition
8 into. Philadelphia has a lot of homeless
9 people and a lot of abandoned houses. My
10 hope is that based on this testimony, it
11 will open a conversation for change, and
12 I thank you again for allowing me to
13 speak.

14 COUNCILWOMAN BLACKWELL: Thank
15 you very much, and we thank you for all
16 your ideas. Great job. Thank you.

17 MS. NICKERSON: Good afternoon,
18 Councilwoman Blackwell, members of the
19 Committee on Housing, Neighborhood
20 Development and the Homeless and everyone
21 else here today. My name is Wendy
22 Nickerson and I am a relatively new
23 resident of Philadelphia, although I have
24 spent most of my adult life in the
25 surrounding area. After completing a

1 6/1/15 - HOUSING - RES. 140577

2 career in pharmaceutical research and
3 development, I am transitioning my life
4 in a new direction. I am now a Master of
5 Social Work student at Temple University,
6 hoping to make a tangible difference for
7 people here in the City. I have the
8 pleasure of studying this term with
9 Anjali Chainani on the topic of policy
10 advocacy. Through her, I learned of this
11 valuable hearing. I appreciate the
12 opportunity to share with you some of my
13 thoughts on immediate shelter for the
14 newly recently homeless.

15 Living in Queen Village for the
16 past three years, I see and interact with
17 individuals experiencing homelessness on
18 a daily basis. When a newly homeless man
19 moved into a park near our home, I tried
20 to connect him with services, including
21 emergency shelter. As a recovered drug
22 addict, his experience with the emergency
23 shelter system was extremely challenging.
24 He was robbed, punched, and exposed to
25 active drug use within this system, a

1 6/1/15 - HOUSING - RES. 140577
2 real problem for a recovered addict
3 trying to stay clean. Therefore, this
4 man spent several months living in winter
5 conditions on the park bench, and he
6 suffered infections and a heart attack
7 before he finally received general
8 assistance and found a place to live away
9 from drug use.

10 His experience with the current
11 emergency shelter system, along with
12 accounts from other homeless individuals
13 which I have read about in City Paper and
14 the Philadelphia Inquirer, have led me to
15 believe that the current emergency
16 shelter program as it stands can be a
17 barrier to rapidly rehousing those who
18 have recently become homeless.

19 After learning of a program in
20 Great Britain for temporary shelters, I
21 had an idea for expanding the
22 availability of better emergency shelters
23 for individuals and families. At any
24 given time in Philadelphia, habitable
25 properties, including rental units, are

1 6/1/15 - HOUSING - RES. 140577

2 likely vacant. I would like you to
3 consider the possibility of the
4 development of a program to enable rental
5 property owners or owners of unused
6 habitable properties to deposit these
7 into a pool for a few months for the use
8 of temporary emergency housing. The idea
9 would be that once a homeless person or
10 family comes to any homeless-facing
11 agency in the City, they could be
12 immediately placed in one of these
13 properties for a temporary period of two
14 months or so, and during this time, a
15 case worker could interact with the
16 occupants to develop a longer term
17 housing solution and address other case
18 management needs. In return, the
19 property owners could be offered
20 something such as tax break incentives,
21 funding for property repairs and/or very
22 low cost or interest-free loans for
23 improvements to these properties
24 following the term of emergency use.
25 Properties might be deposited under these

1 6/1/15 - HOUSING - RES. 140577
2 terms for a period of six months to a
3 year and could be redeposited if all
4 parties are satisfied with the agreement.
5 This might be accompanied by some sort of
6 insurance policy to cover any damage
7 incurred by occupants. Perhaps this
8 program could be funded in part from
9 Section 3, Interim Construction
10 Financing; Section 5, HOME Investment
11 Partnership Program; and Section 7,
12 Emergency Solutions Grant of Bill 150466
13 and through property tax incentives.

14 I also believe that the
15 emergency shelter system as it exists
16 should be reexamined. Rather than
17 several small, overflowing, minimally
18 supported shelters, the City could set up
19 a few bigger, better-run, safe shelters
20 for true emergency conditions such as
21 code blue. The agencies currently
22 running small shelters, along with local
23 police, could help with transportation to
24 these shelters where contact with case
25 workers would be available. Perhaps

1 6/1/15 - HOUSING - RES. 140577

2 empty school buildings or churches could
3 be made available for this use. City and
4 non-profit agencies could collaborate to
5 staff these on a rotating basis. Funding
6 could be pulled from the money spent on
7 smaller shelters now and from federal
8 grants through the Stewart B. McKinney
9 Homeless Assistance Act. A collaborative
10 capital fundraising campaign might also
11 help fund the initial setup of these
12 bigger shelters.

13 Thank you for your
14 consideration of these ideas. I am
15 confident that our City cares, and
16 together we have the capability to
17 improve recovery from homelessness.

18 COUNCILWOMAN BLACKWELL: Thank
19 you very much. I'm reminded of a
20 gentleman named Rob Hess, who was head of
21 homeless services here at one point. He
22 went to New York to head their DHS,
23 Department of Human Services, and Welfare
24 Department and he created programs where
25 folks would stay indoors and they gave

1 6/1/15 - HOUSING - RES. 140577

2 them a year to find employment and they
3 gave them a year or more, something was
4 five years, where people could stay
5 indoors. So both of you are very
6 inspiring, and we can do these things if
7 we want to enough.

8 Thank you. Thank you for
9 caring.

10 Theresa.

11 (Applause.)

12 MS. McCORMICK: Good afternoon,
13 Council. My name is Theresa McCormick
14 and I am from Concerned Citizens for
15 Point Breeze. As you know, in the Point
16 Breeze area we are facing serious
17 gentrification and homelessness and those
18 who are losing their homes. In Point
19 Breeze, our solution for the homelessness
20 is to have X amount of properties for
21 affordable housing in each district,
22 which we call set-aside. Why should we
23 have the leftovers that are currently
24 given to the developers? Let that go for
25 each district for those homes that could

1 6/1/15 - HOUSING - RES. 140577
2 be set for those for low and moderate
3 homes.

4 Also, Philadelphia has the
5 highest poverty rate in the country,
6 which means homelessness rate in
7 Philadelphia. Recently, my child, which
8 graduated from Vermont College, we had to
9 stop in New York and we were at the bus
10 station and Penn Station. You'll be
11 amazed at how many people who are living
12 there at night to sleep due to
13 homelessness. We don't want to see that
14 here.

15 Also, low and moderate
16 affordable housing is also what we want,
17 but also not regular housing. When we
18 say "regular housing," regular housing is
19 what they're calling now workforce
20 development. Workforce development
21 starts here in the City of Philadelphia
22 at \$200,000 to \$250,000. That's not
23 affordable housing.

24 In Point Breeze, approximately
25 200 properties have been sold for high or

1 6/1/15 - HOUSING - RES. 140577
2 affordable -- well, high or workforce
3 development. Workforce development?
4 Wow, that's a half a million dollar home.
5 In the new term, which is deceiving to
6 all of us, which is called workforce
7 development, starts at \$200,000 to
8 \$250,000. Philadelphia, which has the
9 highest poverty rate in the country, the
10 need for low/moderate and -- which I
11 haven't heard anyone address is low-wage
12 housing. Low-wage housing are those who
13 are making minimum wage here in the City
14 of Philadelphia. This is critical to the
15 City of Philadelphia.

16 The solutions we came up with
17 is, one, property set-aside programs to
18 address the homelessness.

19 Two, solution two, the schools
20 that were closed are for low-income
21 rentals and senior housing. Currently,
22 there's a long waiting list for our
23 seniors as well, anywhere from three to
24 four years. The waiting list is high.
25 That means not to make more condos,

1 6/1/15 - HOUSING - RES. 140577
2 giving incentives for developers to build
3 low/moderate and low-wage affordable
4 housing.

5 Solution three, let's reexamine
6 the Zoning Code to remove some of the
7 by-right policies for zoning codes, which
8 will give the communities a chance to
9 advocate with the developers for more
10 balanced reinvestment.

11 Solution number four, let's
12 talk about the 2035 plan. The previous
13 and upcoming 2035 plan, there must be
14 eight to 12 meetings held in each
15 district, at least three meetings held in
16 the low-income communities, while
17 providing education classes on the 2035
18 plan and the Zoning Code. This will
19 address some of our low- and
20 moderate-income families to know what's
21 going on.

22 Plans must be voted on by the
23 community before it's submitted to the
24 Councilperson, then with the community's
25 approval for an ordinance.

1 6/1/15 - HOUSING - RES. 140577

2 Questions: Why is the City of
3 Philadelphia pushing gentrification in
4 African American and low-income
5 communities? Our community ask for
6 long-term residents who have voted year
7 after year for help by our politicians.
8 The 2035 plan remapping does not -- and
9 I'm going to repeat that again -- does
10 not address low/moderate, low-wage
11 income. It continues to increase the
12 level of homelessness.

13 Solution 5, developers who will
14 build low/moderate, low-wage affordable
15 income housing must go to classes to help
16 increase the balanced reinvestment in our
17 community. In Point Breeze, we had a
18 developer who wanted to build 44 to 66
19 condos in our community. A resident in
20 our community sued and won, but the
21 Planning Commission behind the
22 community's back, after having 1,000
23 people to come out and vote against this
24 project, tried to change the Zoning Code
25 for this developer. This cannot happen.

1 6/1/15 - HOUSING - RES. 140577

2 This increases homelessness in our
3 community.

4 One out of three should be
5 low/moderate-wage affordable housing.
6 Again, properties that is being sold in
7 our communities should be one out of
8 three should be affordable housing and
9 must be implemented by the LNI. The
10 implementation will also eliminate the
11 IRMX, which is, if anyone doesn't know
12 here, increases condos in our city.

13 The focus on senior citizen
14 housing, low/moderate, and low-wage
15 housing in Philadelphia we believe will
16 solve the problems here in the City of
17 Philadelphia.

18 Thank you.

19 COUNCILWOMAN BLACKWELL: Thank
20 you so much, Ms. McCormick, for your
21 excellent statements and for all the work
22 you do in your area to try to prevent
23 gentrification and keep life affordable
24 for your neighbors. Thank you.

25 Our final panel, Panel 7,

1 6/1/15 - HOUSING - RES. 140577
2 concerned citizens continued, Jean
3 Kouassi, Mayor's Commission on African
4 and Caribbean Immigrant Affairs; Faye
5 Anderson, Director of All That Philly
6 Jazz; and Darrell Zaslow of Langhorne,
7 PA. We know him from his work with
8 HAPCO.

9 Is there anyone else who would
10 like to testify?

11 (No response.)

12 (Witnesses approached witness
13 table.)

14 COUNCILWOMAN BLACKWELL: Thank
15 you. Thank you for your patience,
16 gentlemen and ladies. Feel free to
17 identify yourself to the record and make
18 your testimony.

19 MS. ANDERSON: Good afternoon.
20 My name is Faye Anderson. I'm Director
21 of All That Philly Jazz, a public history
22 project that's telling the story of
23 Philadelphia's jazz heritage, from bebop
24 to hip hop. All That Philly Jazz is a
25 member of the Philadelphia Coalition for

1 6/1/15 - HOUSING - RES. 140577

2 Affordable Communities. I'm speaking
3 today in my capacity as Director of the
4 project, not on behalf of the Coalition.

5 Last year, the Penrose Company
6 demolished the John Coltrane mural at
7 33rd and Diamond Streets. Penrose has
8 been feeding at the public trough of
9 government subsidies for decades, but in
10 an instant, the company erased a tribute
11 to an American cultural icon. While the
12 nation celebrates the centennial of the
13 birth of Billie Holiday and Mary Lou
14 Williams, both of whom are depicted in
15 the Women of Jazz mural in Strawberry
16 Mansion, the Philadelphia Housing
17 Authority plans to demolish this cultural
18 asset.

19 What does this have to do with
20 the affordable housing crisis? Kelvin
21 Jeremiah said it best in his testimony
22 before the Committee today and on April
23 27th. I quote: The affordable housing
24 crisis that confronts this great city is
25 an issue of deep-rooted poverty. Solving

1 6/1/15 - HOUSING - RES. 140577

2 the poverty problem will surely solve the
3 affordable housing crisis.

4 Philadelphia is the poorest big
5 city in the nation. A whopping 40
6 percent of school-age children live in
7 poverty. There's a correlation between
8 education and poverty. If the
9 educational achievement of poor children
10 is increased, fewer will end up on PHA's
11 ten-year waiting list.

12 A growing body of evidence
13 shows that students with access to arts
14 education perform better on standardized
15 tests. In addition to improved student
16 achievement, arts education contributes
17 to the development of cognitive and
18 social skills, nurtures a motivation to
19 learn, increases student attendance,
20 enforces a positive school environment.
21 At-risk students cite their participation
22 in the arts as the reason for staying in
23 school.

24 Students involved in arts
25 instruction report less boredom in

1 6/1/15 - HOUSING - RES. 140577
2 schools. Ask students why they dropped
3 out of school, they will say they were
4 bored.

5 The School District of
6 Philadelphia has drastically cut arts and
7 music programs. Twenty-five percent of
8 schools offer no music instruction at
9 all. In the absence of arts education,
10 murals may be poor students' only
11 exposure to the arts.

12 At the opening of the new
13 Whitney Museum, First Lady Michelle Obama
14 said the arts, quote, could inspire a
15 young person to rise above the
16 circumstances of their life and reach for
17 something better.

18 Community-based art inspires
19 young people to reach for their star. To
20 be clear, it is not about preserving
21 brick and mortar. Instead, it's about
22 the transformative power of the arts to
23 engage, motivate, and keep students in
24 schools.

25 It's also not about money.

1 6/1/15 - HOUSING - RES. 140577

2 Through digital and mobile technology, a
3 mural can be recreated at a fraction of
4 its original cost. Indeed, the cost of
5 preserving this great City's cultural
6 heritage would be far less than, say,
7 Penrose's hundreds of thousands of
8 dollars in campaign contributions.

9 Thank you for your time.

10 COUNCILWOMAN BLACKWELL: Thank
11 you very much. So you're saying they're
12 slated to tear down the mural?

13 MS. ANDERSON: Yes. The Women
14 of Jazz mural at 3200 of Arlington. It
15 will be torn down sometime this year.
16 The date to be determined.

17 COUNCILWOMAN BLACKWELL: All
18 right. I'm happy to work on that.

19 MS. ANDERSON: Thank you,
20 Councilwoman.

21 COUNCILWOMAN BLACKWELL: Thank
22 you very much.

23 MR. ZASLOW: Councilwoman, good
24 afternoon. Darrell Zaslou, legal counsel
25 to HAPCO, the Homeowners Association of

1 6/1/15 - HOUSING - RES. 140577
2 Philadelphia. First of all,
3 Councilwoman, may I express all of our
4 appreciation to you, Councilwoman, for
5 sitting with such diligence and fortitude
6 through all of these hearings. It's
7 appreciated by those of us that testify
8 and enables the record to be made
9 complete.

10 Councilwoman, we are here
11 today. I'm here with Victor Pinckney, a
12 Vice President of HAPCO, and Mr. Greg
13 Wertman, who is also Vice President of
14 HAPCO, with an attempt at a solution that
15 can be implemented to really create
16 housing in an affordable way for
17 residents of this City. The legal
18 vehicle -- being a lawyer, I'm looking
19 for the legal answer -- and the legal
20 word is "sequestration," which the
21 Councilwoman has heard before.
22 Sequestration, Councilwoman, is a vehicle
23 under Pennsylvania law which began back
24 in the year 1818, and then it was in the
25 year 1901 and finally incorporated into

1 6/1/15 - HOUSING - RES. 140577

2 the 1923 statute which governs
3 Philadelphia to this day.

4 What is sequestration?

5 Sequestration, Madam Councilwoman, is the
6 ability of you as the government to
7 commandeer property which is tax
8 delinquent. I heard Ms. Stewart. I'm
9 not sure if she's here any longer. I
10 believe her name is Ms. Stewart. She
11 gave the right approach here. She said
12 seize the houses. She said to you,
13 Councilwoman, Well, there's 40,000
14 abandoned properties. Seize them.
15 That's a logical response. Why are there
16 all those properties that are rotting
17 into the ground and at the same time you
18 have people who have no nowhere to live?
19 So the answer is in seizing the
20 properties.

21 How do you do that? Well, we
22 all know about foreclosure, and
23 foreclosure is long and difficult and you
24 have to notify all kinds of people that
25 have liens against the property. It is

1 6/1/15 - HOUSING - RES. 140577
2 really unworkable and produces a tiny
3 fraction of properties for real use, and
4 that sells the properties usually to
5 developers also.

6 You heard good testimony about
7 the conservatorship law. That's very
8 good. Conservatorship allows community
9 development organizations and
10 individuals, all with basically a private
11 profit motive -- because to do
12 conservatorship, you have to make a
13 profit. You can't do conservatorship on
14 a property without having the money work
15 out right. If the money doesn't work,
16 who is going to take on a property and
17 pay back all these taxes? That's why the
18 gentleman's suggestion was, Well, just
19 write off the taxes. It'll make
20 conservatorship work.

21 Sequestration, Council Chair,
22 is your legal weapon to go out into every
23 tax-delinquent property in this City and
24 very simply for you to take control of
25 it. You walk into the courtroom and you

1 6/1/15 - HOUSING - RES. 140577

2 say to the judge, This property has
3 \$5,000 in back taxes. The City takes
4 control of the property and is permitted
5 now to rent the property out. You can
6 rent the property out at market value.
7 And the reason for our participation
8 today is to explain that you can rent
9 these properties out as affordable
10 housing. If you have a property that
11 might be a \$750 rental on the open
12 market, designate it as affordable.

13 All these experts, they know
14 what these numbers mean - very low
15 income, extremely low income, low income,
16 housing affordability, 30 percent of
17 income. They have all the formulas
18 worked out, and you are able to send in
19 the Revenue Department to tell us every
20 property which is tax delinquent in your
21 district, to have L&I give us -- give you
22 the records of every such tax-delinquent
23 property as to what's doing with the
24 property structurally, and send the Law
25 Department in to very simply get this

1 6/1/15 - HOUSING - RES. 140577
2 court order. It's a simple sheet of
3 paper. And then the property is put out
4 by all the organizations that have
5 testified to you for use by people as
6 low-income or market-rate housing.

7 Now, you collect rent from
8 that. The rent, first of all, can be
9 low. Make it affordable. Every dollar
10 of rent that is collected goes to pay --
11 first you pay the taxes that are owed to
12 the City and you pay all the costs of
13 repairs and you pay the cost of
14 insurance, you pay the cost of managers
15 to manage the property. You have the
16 ability to take a property. It might be
17 worth \$5,000. No one is going to buy
18 that property. But you don't need to buy
19 the property, because the City has a
20 right to take the rental value. You do
21 not become the owner. You are taking the
22 rental value. You can rent that property
23 out for the next 50 years to pay off the
24 cost of fixing the property and to pay
25 all the back taxes and all the other

1 6/1/15 - HOUSING - RES. 140577

2 costs of management which are required.

3 This 1923 law, I suggest, is a
4 real solution for you. You are a leader,
5 Councilwoman, in your district of
6 creating neighborhood boards. You wanted
7 your neighborhood people to have a say in
8 what's going on in their neighborhood.

9 Take that board and get them a list of
10 every delinquent property. Let them look
11 at the delinquent properties and report
12 back to you. And say, You know what,
13 there's 50 properties. Five of them we
14 think could be fixed up for \$5,000 or
15 \$10,000 or \$15,000.

16 Now, if you take a property
17 that needs \$15,000 in repairs and you say
18 where are we going to get the money from,
19 under sequestration all these different
20 funds, the Housing Trust Fund, makes the
21 money available, but not giving the money
22 away. The money is made available. You
23 fix this house for \$15,000. Now you're
24 collecting \$300 a month rent, affordable
25 rent, \$300. There's \$3,600 a year.

1 6/1/15 - HOUSING - RES. 140577
2 Okay. It will take us 66 months to pay
3 off the \$15,000. But at the end of that
4 time, it's five years, there's a house
5 that's fixed up. It was substandard; now
6 it's a standard house. A family is
7 living there at an affordable market
8 rate, and the good news is, the owner
9 still owes all the taxes. All the rent
10 that's collected goes to pay off the tax
11 delinquency, bringing more money in. All
12 the money that's collected goes to pay
13 the cost of sequestering the property,
14 the cost of managing the property. It's
15 completely a win-win-win situation.
16 Affordable housing, those who need it
17 win. They get an affordable property.
18 The neighborhood wins because you have a
19 property that was falling down and is now
20 being fixed up. The City wins. The City
21 is going to collect back money. If it
22 takes 50 years -- you hear people say
23 write off the amount of money that's
24 owed. I wouldn't write the money off.
25 Put somebody in there affordable, let

1 6/1/15 - HOUSING - RES. 140577
2 them pay \$100 a month rent. If it takes
3 20 years to pay off the tax delinquency,
4 they'll write it off. Collect it.
5 Collect it through the City.

6 So the procedure which we've
7 suggested, I took the liberty of
8 preparing a chart -- I don't know if the
9 Chairwoman had an opportunity to look at
10 it -- to fit right in, the structure of
11 government, where it is. If you look at
12 the testimony that we're presenting
13 today, there's a big double sheet showing
14 between the office of the Mayor and the
15 office of Councilpeople where this would
16 fit into government, what the various
17 roles would be. The bottom line being
18 that the City can take control of these
19 abandoned properties, make them available
20 at an affordable rate to people in need,
21 and the City will benefit and so will
22 everyone else.

23 I thank you, Madam Council
24 Chair, and Mr. Pinckney and Vice
25 President Wertman may also have a few

1 6/1/15 - HOUSING - RES. 140577

2 words to say.

3 COUNCILWOMAN BLACKWELL: So you
4 are talking about abandoned properties
5 only, I assume?

6 MR. ZASLOW: Delinquent
7 properties. Any tax-delinquent property
8 in the City can be yours for 15 minutes
9 in court, any delinquent property. If
10 the property is tax delinquent or
11 delinquent in water and sewer or
12 delinquent in some means they didn't pay,
13 every property, the remedy of collection,
14 the remedy is just underused. It's
15 called sequestration. You don't have to
16 foreclose on the property, which takes
17 years. You go into court and say until
18 the City is paid back our money, the City
19 will collect the rent. You collect the
20 rent. You put the money towards the cost
21 of repairs. You put the money towards
22 the cost of insurance. You put the money
23 towards the cost of management. You put
24 the money towards paying the delinquent
25 taxes. So the money all comes back into

1 6/1/15 - HOUSING - RES. 140577
2 the City. Any delinquent property. I'm
3 suggesting abandoned properties for
4 today's purposes with people in need of
5 affordable housing because they're
6 abandoned.

7 But the law is very clear. If
8 you have a property owner in that
9 property who is not paying his taxes, you
10 can move them out. You can perform your
11 own eviction of people from their own
12 properties in order to collect the money
13 to pay the taxes that are owed. It's a
14 dual strategy. One is to collect taxes.
15 That's not your focus today, but
16 coincidentally this procedure collects
17 taxes. Your focus today is looking for
18 affordable housing.

19 There's 40,000 properties.
20 Everyone says we can't do it because the
21 properties are worthless, but that
22 doesn't matter to the institutional use
23 of the City of Philadelphia, which lasts
24 for hundreds of years. This law began in
25 1818. The law can go to 2118, and if it

1 6/1/15 - HOUSING - RES. 140577
2 takes that long for the City to get
3 \$1,000 that it's owed, so be it. In the
4 meantime, you're fixing up properties,
5 and all the money that the City collects
6 by rent goes back into the Housing Trust
7 Fund. It doesn't cost the City one
8 dollar. The owner is responsible for all
9 of it. The property is liable for
10 payment of every dollar of tax lien,
11 insurance cost, repairs, maintenance,
12 management, every cost that it has. It
13 doesn't cost the City a dollar. The City
14 can afford to wait. We've been waiting
15 50 years on some of these properties.
16 It's going nowhere. If you wait another
17 five years to put some property into
18 productive use, you can put it into
19 productive use immediately and collect
20 the money for a few years. Again, I
21 suggest it's a win-win.

22 We are prepared to meet with
23 you, with your staff, with anyone who has
24 the sense of setting up such a program,
25 because we believe it will really solve

1 6/1/15 - HOUSING - RES. 140577

2 these problems and give a lot of
3 affordable housing to be made available.

4 If you go through your
5 district, you are the chief, you're the
6 Mayor of your district, Councilwoman.
7 Everyone knows your power in your
8 district. I'll bet you know a lot of
9 properties in your district that are not
10 inhabited, they're abandoned, they are
11 tax delinquent, but if you look at it,
12 you say, You know what, if I had \$10,000,
13 the property is not worth it, but I could
14 fix that property up and I'll put in
15 somebody of a low-income need at \$300 a
16 month, and however long it takes to pay
17 back the \$10,000 that you needed to fix
18 that property up, that's how long it
19 takes, because the City can afford to
20 wait. But if we start now, in five years
21 or eight or ten and certainly over 10,
22 20, 30 years, you can solve this problem
23 very easily.

24 COUNCILWOMAN BLACKWELL: What
25 do you think of the Land Bank?

1 6/1/15 - HOUSING - RES. 140577

2 MR. ZASLOW: The Land Bank is a
3 perfect vehicle for this. The Land Bank
4 under state law specifically has the
5 power to acquire interest in real estate.
6 And everyone is misperceiving it. Not
7 everyone, but it is being misperceived.
8 They think, Oh, it's only about buying
9 and selling property, the Land Bank, but
10 it is not. The Land Bank law allows the
11 Land Bank to acquire interest in real
12 estate, and a lease is an interest, a
13 life estate is an interest. If you
14 understand real estate law -- I'm a real
15 estate lawyer -- there are dozens of
16 kinds of interests in real estate which
17 do not include owning a property.
18 There's more to real estate than buying
19 and selling. The Land Bank is a perfect
20 vehicle to incorporate this procedure to
21 let them be involved in the sequestration
22 process also. Instead of focusing on
23 let's sell properties, let's find
24 developers to buy properties, that has to
25 be held by the profit motive, there's no

1 6/1/15 - HOUSING - RES. 140577
2 profit motive here. We take this
3 property, we're going to rent it out.
4 However long it takes for the Land Bank,
5 whatever the entity would be, to collect
6 the money, that's how long it will take.
7 You can afford to wait. We can afford to
8 wait. The City can afford to wait.

9 COUNCILWOMAN BLACKWELL: Well,
10 as you know, the Land Bank isn't fully
11 operational because we still don't have
12 labor issues worked out. But with regard
13 to sequestration and foreclosure, we have
14 to be -- the purpose of government is to
15 focus and serve its citizens. So I don't
16 think any of us in good conscience could
17 just evict people because they owe money.
18 If life were that simple, people wouldn't
19 have utility bills, you know. We just
20 put people out, take the houses, say give
21 me 5 grand and I'll rent it to another
22 needy person. Life just isn't that
23 simple.

24 MR. ZASLOW: Councilwoman, I
25 didn't mean in any way to suggest that

1 6/1/15 - HOUSING - RES. 140577
2 you should be moving people out. You
3 have 40,000 abandoned properties. If we
4 get through all 40,000 of them, then you
5 can start deciding what to do with the
6 ones that are occupied. I'm not at all
7 suggesting that you should do that. I'm
8 saying you have the power to do it in
9 response to your question. I would
10 suggest the focus needs to be on
11 abandoned properties that no one lives
12 in. And the new Property Maintenance
13 Code defines substandard housing that can
14 be rehabilitated. It's a very specific
15 category of real estate in the City of
16 Philadelphia. It's property which can be
17 rehabilitated at a somewhat modest cost,
18 and that's what we're looking for,
19 properties that for \$5,000, \$10,000,
20 \$15,000 can be made habitable for
21 somebody in need. And normally you would
22 say, Well, how can you spend \$15,000 if
23 the rent is going to be \$300? It doesn't
24 make sense. It doesn't make sense to a
25 developer, but it certainly makes sense

1 6/1/15 - HOUSING - RES. 140577
2 to the City of Philadelphia. If you can
3 collect \$3,000 a year and someone is
4 going to have a house, a nice house at
5 that rental rate and it takes ten years
6 for the City to get its tax money and to
7 pay off the cost, ten years is nothing in
8 the life of the City. These issues have
9 been laying on this very table for ten
10 years ten times over.

11 So, again, I don't want to
12 imply evicting anybody. We're talking
13 about putting people into properties
14 which are at this moment abandoned.

15 COUNCILWOMAN BLACKWELL: And
16 you mentioned the conservation district.
17 As you know, that would allow the City to
18 decide the future, whether it be
19 demolition, and they would decide what
20 happens in neighborhoods, not the
21 community groups, not the neighborhood,
22 but the City. So City Planning could
23 decide what they would like to see.

24 MR. ZASLOW: Yes. This
25 would --

1 6/1/15 - HOUSING - RES. 140577

2 COUNCILWOMAN BLACKWELL:

3 Certainly why have elected officials who
4 are supposed to represent citizens if
5 City Planning, who is appointed by the
6 Mayor and can be switched at any point by
7 the Mayor, if they make decisions about
8 what happens in neighborhoods, why have
9 elected officials?

10 MR. ZASLOW: I believe in the
11 neighborhood level because you know your
12 streets and you know your neighborhoods
13 and you know what houses are marketable
14 to anyone, regular income, low income.
15 You know. And the community group that I
16 would suggest be put together, a
17 neighborhood sequestration board. That's
18 what I would call it. You appoint it.
19 Each councilmanic district appoints such
20 a neighborhood sequestration board to
21 receive all the information, what
22 properties are there that are delinquent,
23 what properties are abandoned. Let the
24 people in the neighborhood drive by.
25 It's around the corner from my house, let

1 6/1/15 - HOUSING - RES. 140577
2 me look at that house. This house
3 doesn't have a roof and it has no
4 windows, no doors, and the walls are
5 falling down. We'll come back to that
6 one. This house here looks pretty much
7 intact. What's the worst-case scenario
8 going on inside? We have to put in a new
9 heater. We have to redo the plumbing.
10 Find those houses. Your people
11 can eyeball our own neighborhoods and
12 know which houses are which. Out of
13 40,000, pick 2,000. I hear everyone
14 talking today, they made 30 houses, they
15 put together 40 units. It's tiny
16 numbers. We should be putting together
17 thousands of properties, and I know in
18 your district you could put together 500
19 properties in a minute that your local
20 people, your activists, the mothers and
21 fathers who live there who know their
22 streets could say, I can get you a list
23 of 500 houses that I think would be good,
24 if we only had a little bit of money to
25 fix them up, and fix them up and put a

1 6/1/15 - HOUSING - RES. 140577
2 tenant in at low rent, affordable rent,
3 and begin to pay back the Housing Trust
4 Fund, or wherever the money would come
5 from, for all the money they put in to
6 rehab it over several years. And then as
7 I said, the owner -- the buck stops with
8 the owner. He or she owes the taxes.
9 There's no escape. And this procedure, a
10 person that needs an affordable house, I
11 don't care if you rent a house out for
12 the next 50 years to pay back the taxes
13 that are due for the last ten years.
14 That's the City's prerogative. That's
15 the power of the state statute, which
16 gives you the power to control it. The
17 methodology, the creation, the balance
18 between Mayor and Council, that is for
19 Council to ascertain. I gave a
20 suggestion. As a matter of fact, this
21 new concept of the Department of Planning
22 and Development, I have a sense of it
23 being under the Division of Housing and
24 Community Development, if that sees the
25 light of day after a referendum. It

1 6/1/15 - HOUSING - RES. 140577
2 appears that it will. It's a perfect
3 match to fit right in there, and the
4 Housing Trust Fund is under that same
5 division. So it all fits like a glove,
6 and it will produce real results. I
7 really believe that. Not just we can --
8 let's raise this tax and let's save money
9 here. Produce real results. And if you
10 can set us -- you know, Councilwoman,
11 we're here to serve, as you are. We
12 stand prepared to flesh this out. A
13 pilot program in your district. Take 50
14 houses in your district that you look at
15 and you say, Those 50 houses -- legalized
16 squatting. That's really what it is. If
17 the concept of the graduate student,
18 seize them. Well, yes. The government
19 should not be hampered to be looking,
20 driving through your district looking at
21 falling down, dilapidated property and
22 you are like powerless to do anything,
23 and your constituents say to you, Why
24 can't you do anything about that house,
25 and the answers are complicated. Well,

1 6/1/15 - HOUSING - RES. 140577

2 this answer is easy. I'm going to seize
3 that house. Sequestration, that's the
4 legal word. We're going to seize that
5 house. We're going to fix it up at the
6 cost of the owner. We're going to put
7 someone in there who can afford to pay
8 some affordable rent, and we're going to
9 apply that rent into repayment of those
10 issues.

11 COUNCILWOMAN BLACKWELL: Thank
12 you. So when we talk about legalized
13 squatting, I haven't even heard a term
14 like that in many, many years. You make
15 it all sound very simple. It isn't
16 simple. We have to care for people in
17 need. We have to care for people who are
18 homeless. We have to deal with people
19 who live in places and they can't afford
20 it. I've been in homes without running
21 water. I've been in homes that are in
22 such bad repair. All of these panels who
23 testified today up to yours, all of these
24 panels deal with people who are in need,
25 deal with everything from handicap people

1 6/1/15 - HOUSING - RES. 140577

2 to homeless people, deal with how we
3 rehab. We talked a lot about that today
4 with the Housing Trust Fund and PACDC.

5 We know people are in need, but
6 it's easy to say just pay, just pay and
7 then the City will get its money and
8 everything will be hunky-dory. Life is
9 just not that way. And all of the groups
10 who testified before you were
11 testifying -- were on the same track in
12 terms of the needs of people and that we
13 have to find programs to try to help
14 them, and that's what it's really about.
15 To say that our primary goal is to get
16 money to the City when you have human
17 beings who are suffering and who are
18 dealing with these issues doesn't seem to
19 me to be what we should -- the way we
20 should go.

21 MR. ZASLOW: Councilwoman, the
22 issue of the taxes is completely a side
23 issue. I'm just saying that by
24 coincidence, this also pays the
25 delinquent taxes. That's not why we're

1 6/1/15 - HOUSING - RES. 140577
2 here. These people who all testified
3 today need real estate to put people in,
4 and this plan creates the real estate,
5 not for us to put anybody in, for them.
6 All these wonderful, knowledgeable people
7 who know these issues, they decide who
8 needs what and how much. Our job is to
9 say, Here is physical bricks. You tell
10 us who should be in there. You tell us
11 how much they should pay. But at least
12 we can deliver, you can deliver, because
13 you're the one with the power, you can
14 deliver the bricks.

15 What we're saying goes hand in
16 glove with what everyone else here
17 testified. They all know the people.
18 They all know the needs. They all know
19 the strategies. They are critical to all
20 of this. But they need real estate to
21 put people into.

22 You have 100,000 people on a
23 waiting list. Well, you need 100,000
24 units. If you can prepare out of a
25 procedure like this 10,000 units, my

1 6/1/15 - HOUSING - RES. 140577
2 goodness, where have you produced 10,000
3 units up until this time? And then give
4 the 10,000 units to all these wonderful
5 people, the experts who know what the
6 needs are and how the needs arise and how
7 they want to deal with providing for
8 those needs.

9 This plan is nuts and bolts of
10 the law. This is how the City has the
11 right to take possession of a property.
12 These are the legal powers that the City
13 has to implement that strategy, and then
14 after the legalities are done, because
15 that's my role, everyone else can tell
16 you how to allocate the properties among
17 those in need. But we need to get the
18 properties, and this is a strategy to do
19 it. It's the thrust of our testimony.

20 COUNCILWOMAN BLACKWELL: Do you
21 think we would have 100,000 people
22 waiting for a PHA list if they had the
23 wherewithal to move into private housing,
24 workforce housing? Why do you think
25 PACDC came with at least eight, maybe ten

1 6/1/15 - HOUSING - RES. 140577
2 suggestions as to how we can raise more
3 money? Because there is such a great
4 need. But all of us in this room realize
5 that the need means we have to come up
6 with ways to help people. We can't just
7 make it a monetary goal and everything is
8 fine. The City gets what it determines
9 it gets because men make budgets. Men
10 and women make budgets. We decide what
11 it is we need and we decide what we ask
12 the public to pay. It is not some
13 God-given mandate this is what happens
14 and these people have to pay or else.

15 They also talked about
16 unemployment. I don't remember what she
17 said unemployment was, but that was also
18 testified to today. The unemployment,
19 the need for housing rehab, and how we
20 focus a big part of income, Housing Trust
21 Fund does that as well because of the
22 need. And people want to stay in their
23 neighborhoods and people don't want to be
24 gentrified. They just want the ability
25 to survive like the rest of us. Maybe we

1 6/1/15 - HOUSING - RES. 140577
2 don't -- some of us don't realize it
3 because God has blessed us to live decent
4 lives, but we have to realize there are
5 so many people who don't have the
6 ability, and we have to be our brother's
7 keeper and we're elected to do so in this
8 Council. And everybody here who
9 testified today said the same thing in
10 their way from their respective
11 positions.

12 MR. ZASLOW: That's beautifully
13 stated, Councilwoman. That really
14 capsulizes the problem.

15 COUNCILWOMAN BLACKWELL: Thank
16 you. Thank you for testifying.

17 MR. PINCKNEY: Councilwoman, my
18 name is Victor Pinckney. I'm the Vice
19 President of HAPCO actually speaking
20 today --

21 COUNCILWOMAN BLACKWELL:
22 Identify yourself again. I'm sorry.

23 MR. PINCKNEY: Victor Pinckney,
24 the Vice President of HAPCO.

25 I'm going to change my

1 6/1/15 - HOUSING - RES. 140577
2 testimony slightly through the
3 conversation with you and Mr. Zaslow had
4 here. Sequestration is something that
5 can be used to help the homeless and
6 those who don't have.

7 Next door to my mother, there's
8 two abandoned houses that have been
9 abandoned, been sitting there for over 15
10 years. Sequestration would allow the
11 City to go in, fix those houses up. Now,
12 there's no owner of record that I could
13 find, because there's another gentleman
14 and myself who both have been looking
15 into trying to buy the properties.
16 Sequestration allows the City to go in,
17 take those properties, fix them up, and
18 make them -- use them for affordable
19 housing.

20 There's been a lot of good
21 ideas that were put forth today by folks
22 about what to do as far as finding
23 affordable housing, but the one thing
24 that I thought that was not being shown
25 is once you use the funds, where are more

1 6/1/15 - HOUSING - RES. 140577

2 funds coming from without increasing
3 taxes and fees?

4 COUNCILWOMAN BLACKWELL: Is
5 this property vacant, you said, next to
6 someone in your family?

7 MR. PINCKNEY: Yes; two of
8 them, and it's all throughout the
9 neighborhood it's like that. I'm sure --
10 I went to some of your properties in West
11 Philly a couple years ago with a
12 gentleman by the name of Jim Simms. You
13 gave us a list, and it's pretty much
14 where a lot of blocks are. You have four
15 and five broken tooth, and the block
16 just goes down. This is a way to stop
17 that in its track. Also it fits -- it's
18 doing two things at the same time. It's
19 stopping the decline in the property.
20 It's also providing housing.

21 COUNCILWOMAN BLACKWELL: Do you
22 know the owner of those properties?

23 MR. PINCKNEY: No, I do not.
24 Have no -- one of them may be PHA, I
25 think someone said, but the other one is

1 6/1/15 - HOUSING - RES. 140577

2 privately owned.

3 COUNCILWOMAN BLACKWELL: Have
4 you tried to purchase them?

5 MR. PINCKNEY: I tried to
6 purchase the one, not the one next door
7 to her but the other one on the other
8 side. I could not locate the owner.

9 There's a few properties like
10 that in the neighborhood where my office
11 is, which is 28th and Cecil B. Moore,
12 Councilman Clarke's district. I know
13 there's a few in your neighborhood
14 because a couple years ago you gave us a
15 list, and me and Jim Simms went through
16 it. He had an idea about how to get
17 certain properties rehabbed.

18 This is not a bad idea. I
19 understand where you think we're talking
20 about putting people out. No. Look for
21 the empty houses, the ones that nobody
22 are using, the owners won't come forth.
23 You don't have to go through the process
24 of taking them. You can just go in and
25 make -- you could make use of them. I

1 6/1/15 - HOUSING - RES. 140577
2 don't remember the correct legal term
3 Darrell used when you were speaking
4 previously about taking possession
5 without taking ownership. The City
6 doesn't have to take ownership of these
7 properties. And the thing about this,
8 once this money is paid off, if the owner
9 wants the property back, it's there for
10 him, but you'll probably find out most of
11 these owners are gone. These properties
12 were -- either the owners died off, the
13 kids left the neighborhood, who knows
14 what's happening, but this is a way to do
15 something.

16 COUNCILWOMAN BLACKWELL: We
17 have Sheriff Sale as well as Land Bank.
18 We have processes to deal with vacant
19 properties.

20 MR. PINCKNEY: Yes. It takes
21 several years for somebody comes up to a
22 Sheriff Sale. The property where my
23 office is was a Sheriff Sale. I had to
24 force it up to Sheriff Sale. It's about
25 20-something years ago. It was vacant

1 6/1/15 - HOUSING - RES. 140577

2 for almost six years.

3 So this process is something
4 that could work. We need to look into
5 it.

6 COUNCILWOMAN BLACKWELL: We
7 will review all of these ideas,
8 suggestions, and programs during the
9 summer and Herb Wetzal and Janae, who is
10 recently with us, an intern, and Anjali
11 Chainani and others. We're going to look
12 into all of it, but I will tell you that
13 I will never support just taking
14 properties. You know, 20-some years is a
15 long time to say you couldn't -- it
16 happens, but certainly we have to have
17 positive approaches and we have to do
18 what we can to preserve human dignity and
19 human life.

20 MR. PINCKNEY: Right. We're
21 not saying take the occupied properties.
22 We're speaking of the ones that are
23 vacant, the ones that no one --

24 COUNCILWOMAN BLACKWELL: Have
25 you contacted PHA about one of the

1 6/1/15 - HOUSING - RES. 140577

2 properties?

3 MR. PINCKNEY: Yes, I have
4 contacted PHA and I believe another HAPCO
5 member has also contacted PHA. To give
6 you -- I know you know, but I'm going to
7 say, PHA, there was a building across the
8 street from my mother's home that the PHA
9 had a very good tenant in. The lady
10 died. Her kids moved out. The property
11 sat there for ten years. The gentleman
12 that owned the barber shop across the
13 street for ten years tried to buy the
14 property. It's now a vacant lot. PHA
15 still owns it.

16 COUNCILWOMAN BLACKWELL: And
17 again I say, that is why Councilwoman
18 Sanchez created a Land Bank, and that is
19 one of the issues that it will deal with
20 once it's up and running.

21 MR. ZASLOW: But the Land Bank
22 has to have land. A bank, someone has to
23 put money into it. A Land Bank, someone
24 has to put land into it. All this is is
25 the way legally to get interest in real

1 6/1/15 - HOUSING - RES. 140577
2 estate into the Land Bank. The Land Bank
3 doesn't have anything of its own. It
4 needs things put into it, and this is one
5 way to get an interest in real estate
6 into the Land Bank.

7 COUNCILWOMAN BLACKWELL: Well,
8 I will say we'll be happy to look at it.

9 MR. ZASLOW: Thank you.

10 Mr. Greg Wertman is our Vice
11 President. He's going to say a few
12 words.

13 COUNCILWOMAN BLACKWELL: Thank
14 you.

15 MR. PINCKNEY: Thank you for
16 listening, Councilwoman.

17 COUNCILWOMAN BLACKWELL: Thank
18 you.

19 MR. WERTMAN: I just want to
20 say thank you for your time.

21 COUNCILWOMAN BLACKWELL: Give
22 us your name.

23 MR. WERTMAN: Greg Wertman. I
24 am the Second Vice President behind
25 Victor Pinckney, the First Vice

1 6/1/15 - HOUSING - RES. 140577
2 President. And I just wanted to thank
3 you for taking time. This is an
4 important issue for Philadelphia. I have
5 lived here since coming to Temple
6 University 40 years ago, and I want to
7 tell you that one of the things that I,
8 having lived at Temple University and
9 lived in that neighborhood, I am very
10 much in favor of finding affordable
11 housing for the residents of
12 Philadelphia, and HAPCO is definitely on
13 the forefront of trying to help as well
14 in this matter.

15 I just recently conducted a
16 poll amongst our members, 2,000 strong,
17 and found out that most of our members
18 are the smaller members, owning one to
19 ten units, and their rental incomes are
20 of moderate to low income, and we are on
21 the forefront to help with this
22 situation.

23 Thank you.

24 COUNCILWOMAN BLACKWELL: We
25 thank you all very much, and thank you

1 6/1/15 - HOUSING - RES. 140577

2 for coming today.

3 Is there anyone else who would
4 like to testify?

5 (No response.)

6 COUNCILWOMAN BLACKWELL: We
7 will --

8 MR. ZASLOW: Thank you.

9 COUNCILWOMAN BLACKWELL: Let me
10 say on behalf of City Council's Committee
11 on Housing, Neighborhood Development and
12 the Homeless, I would like to first thank
13 all of you who have testified today and
14 also at the last hearing on this
15 resolution, which is 140577. It has been
16 both informative, enlightening, and
17 certainly not only informative and
18 enlightening, but it has given us the
19 opportunity to hear various points of
20 view. It has given our Committee not
21 only a greater understanding of the scope
22 of the affordable housing crisis, but
23 ideas and concepts that we might be able
24 to use to create greater resources at the
25 local level.

1 6/1/15 - HOUSING - RES. 140577

2 As this hearing concludes, it
3 is not the end, but the beginning of a
4 process that this Committee is
5 undertaking, in that I've asked Herb
6 Wetzel to convene a group of interested
7 individuals to work over the coming
8 months to research the feasibility of
9 various proposals that have been offered
10 as part of this hearing and to explore
11 any other ideas that might be beneficial.
12 Please e-mail Mr. Wetzel if you are
13 interested in participating.

14 After having researched the
15 feasibility of various proposals, I will
16 ask that the group make recommendations
17 to this Committee on ways that this group
18 can increase resources for the
19 preservation and production of affordable
20 housing in Philadelphia.

21 Again, thank you so much for
22 your participation, and we will recess
23 subject to the call of the Chair.

24 Thank you.

25 (Committee on Housing,

1 6/1/15 - HOUSING - RES. 140577
2 Neighborhood Development and the Homeless
3 recessed at 4:50 p.m.)

4 - - -

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CERTIFICATE

I HEREBY CERTIFY that the proceedings, evidence and objections are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter, and that this is a true and correct transcript of same.

MICHELE L. MURPHY
RPR-Notary Public

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

Committee on Housing, Neighborhood Development and the Homeless
June 1, 2015

A	128:13	115:25	adequate	5:24 7:17	121:16,23	90:6,6	altogether
abandoned	accessibility	activists	21:12	8:7 10:25	122:2 123:3	158:11	103:19
105:9	7:9 65:7	148:20	administered	11:24 12:11	124:14	159:14	amazed
110:22	accessible	activity 6:2	87:4	12:16,19,23	125:5,8,23	160:25	121:11
111:5,12,15	60:3 66:7	44:25	administrat...	13:4 14:5	127:2,20,23	164:6	ambitious
112:4,15,24	66:20 69:11	adapted	32:11 33:18	16:13,18	128:3	agree 49:17	32:13 90:18
113:3,6	71:23	112:14	35:20 38:18	17:2,12,18	131:16	66:2 111:22	ambulate
114:9	accompanied	add 12:11	54:14,19,23	18:2,3,11	134:9,12	agreed 79:20	65:10
132:14	118:5	39:6 63:4	83:16	18:15,19	135:9	87:19	amend 68:15
138:19	accompany	89:6	administrat...	19:20 20:10	136:24	agreement	amenities
139:4 140:3	5:3	addict 115:22	92:10	20:20 21:2	137:7,16,17	118:4	19:17 40:18
140:6	accomplished	116:2	administrat...	21:24 22:8	137:25	agreements	america 14:2
142:10	26:3	adding	87:11	22:10,13,17	138:20	20:17 36:13	79:10
145:3,11	accomplish...	113:15	admission	25:17 26:2	140:5,18	agriculture	american
146:14	112:20	addition 5:23	24:11	26:12 31:14	142:3 149:2	7:8 61:5	75:13 124:4
147:23	accomplish...	6:19 7:21	admissions	33:5 34:13	149:10	70:9	127:11
157:8,9	90:13	30:9 46:3	76:12	36:8,19	151:8	ahead 6:4	amount 24:12
abandonme...	accountabil...	67:23	adopt 44:12	37:4,17	157:18,23	airy 98:17	40:21 72:12
91:21	18:13 23:19	110:10	107:20	38:10 39:2	164:10	102:2 105:6	78:9 85:3
abatement	23:21 24:14	128:15	adult 114:24	39:5,12,13	165:22	align 43:20	105:15
21:14 22:2	24:22	additional	advance	39:24 40:5	166:19	allegretti	120:20
22:7 37:15	accounts	5:6 10:5	40:20 52:14	40:11,16,25	african 124:4	74:23 81:4	137:23
37:19	104:5 105:3	17:23 34:17	57:16	41:20,25	126:3	81:5,7 94:3	amounts
abatements	116:12	40:22 47:3	advantage	42:5,13,18	afternoon 2:3	alliance 30:23	47:10
20:25 21:21	accs 8:2	49:4 63:19	57:4	43:11,15,24	3:15 10:12	50:11,20	ample 21:6
34:16	accurately	68:17 69:8	advocacy	44:5,10,15	28:5,6 31:8	allocate 8:13	analog 82:24
abbreviate	168:5	69:21 70:4	31:13 50:12	44:24 45:12	41:14 64:15	104:13	anchored
31:24	achievement	103:12	75:11	45:15,22	81:6 98:20	154:16	19:5
ability 132:6	15:9 128:9	107:24	115:10	46:7,10,12	109:6,8	allocated	anderson
135:16	128:16	108:11	advocate 42:9	46:22 47:9	114:17	8:23 87:5	126:5,19,20
155:24	achieving	additionally	51:13 60:5	47:20 48:21	120:12	allocating	130:13,19
156:6	14:17 15:12	20:11	110:17	48:24 49:2	126:19	9:19	andrea 42:12
able 7:11	acknowledge	address 13:8	123:9	49:5,16	130:24	allocation	andrew 41:16
14:13 17:7	36:15	14:3 16:4	advocates	50:12 51:12	age 77:9	45:19 47:12	andy 30:22
27:17 53:8	acknowledg...	17:8 18:24	25:25 39:3	54:12 55:19	aged 15:11	allow 22:12	58:11
53:23 67:20	90:14	26:25 39:15	42:8 88:11	59:22 60:3	agencies 7:2	42:19 54:5	anjali 30:9
99:16	acknowledg...	41:5 51:9	advocating	60:19,22	94:18 107:2	54:24 68:17	108:25
100:22,24	67:16	63:6 64:23	33:14	61:9 63:10	108:4	71:21	110:14
105:22	acquire 70:3	79:15 94:11	affairs 126:4	64:22 65:24	112:22	109:19	115:9
113:24	143:5,11	105:22	affect 59:21	66:25 68:3	118:21	146:17	161:10
134:18	acquisition	117:17	afford 37:20	69:10 71:9	119:4	157:10	announce
165:23	40:13 48:11	122:11,18	61:16 62:21	73:4,20	agency 87:6	allowing	97:25
abovementi...	106:9	123:19	62:25 80:10	75:19 78:20	88:3 102:24	109:23	annual 7:25
112:11	act 17:23	124:10	101:15	79:5 81:10	117:11	114:12	47:8,24
absence	54:13 73:4	addressed	141:14	81:13,16,20	agents 106:13	allows 71:13	annually
129:9	105:8,9,10	16:3,5	142:19	81:23 82:15	agerelated	72:11 133:8	11:20 44:9
absolutely	106:14	20:12 67:4	144:7,7,8	83:22 85:13	70:3	143:10	45:4 46:5
95:17	112:12	91:18,24	151:7,19	89:13,20	aggressively	157:16	47:19 48:5
abuse 53:19	119:9	addresses	affordability	102:8,19	5:13 20:3	altered 85:7	48:17,19,20
access 13:17	action 26:7	20:21	65:6 82:19	104:13	91:6	alternate	48:24 49:2
40:13,17	61:12 64:4	addressing	134:16	108:11	aging 84:16	9:16 107:21	answer 10:7
61:11 72:13	65:23	12:22 57:9	affordable	110:19	ago 60:10	alternative	27:2 131:19
73:10	active 43:19	92:2	1:17 2:21	120:21	68:4 81:18	52:8,9 92:3	132:19

151:2	appreciation	arts 128:13	11:4 109:12	99:18	banks 40:12	118:14	48:17 55:6
answered	131:4	128:16,22	128:19		78:15	125:15	78:18 81:17
17:14	approach	128:24	attending	B	barber	132:10	bills 79:23
answers	13:16 16:4	129:6,9,11	3:21	b 119:8	162:12	141:25	144:19
150:25	24:7 66:2	129:14,22	attention	159:11	barrier	147:10	birth 77:9
anticipate	107:3	ascertain	76:13 84:10	back 10:24	116:17	150:7 162:4	127:13
29:14	132:11	149:19	88:19	34:13 56:5	base 35:8	bench 116:5	bit 148:24
anticipated	approached	aside 47:8,20	attracted	58:8 95:12	61:15 63:5	beneficial	blackwell
27:23	3:12 28:2	asked 27:14	76:13	100:10	based 71:16	166:11	1:11 2:2,23
antispectula...	30:25 59:6	42:16	attractive	107:6,9,14	114:10	benefit 53:14	3:15 10:9
63:12 64:9	75:2 98:18	103:18	67:14	107:15	basic 8:13	71:8 77:6	10:13,14
68:20	109:3	109:18	atypical 97:3	124:22	12:19 15:19	138:21	27:4 28:10
anybody 96:8	126:12	166:5	audience	131:23	15:20 25:8	benefiting	29:25 31:3
146:12	approaches	asking 51:14	60:23 69:14	133:17	27:16 66:10	22:2	31:9,11,16
153:5	56:24 65:20	aspect 66:9	authorities	134:3	69:23 73:7	benefits	32:2 41:11
anyway 54:16	70:15 98:14	67:23 73:3	16:16 17:15	135:25	83:17 90:12	36:11,14	41:15,23
apartment	161:17	assembly	authority	136:12	91:9 93:7	53:16 54:10	50:3 58:19
66:14 72:15	appropriate	35:5	3:10 4:19	137:21	95:23 114:4	107:13	58:24 59:8
112:7	24:10	assessed	6:15 7:23	139:18,25	basically	best 18:11,22	59:13 64:13
apartments	appropriated	39:21	10:23 17:22	141:6	133:10	33:16 42:5	64:16 68:4
43:11,16	46:24	asset 20:9	27:8 48:22	142:17	basis 37:6	49:20 52:22	72:7 73:22
66:20 69:10	approval	93:25 107:6	69:16 71:14	148:5 149:3	115:18	86:4 127:21	74:2,8,13
70:2 73:12	87:8 88:9	127:18	82:11 108:5	149:12	119:5	bet 142:8	74:18 75:4
appear 25:18	123:25	assets 82:14	127:17	160:9	battery 48:22	beth 30:21	75:7 81:2
89:24	approve 35:5	82:25	authorized	background	beach 39:17	32:6 44:13	88:17,20
appears	approved	assist 69:18	88:3 94:21	11:7 42:19	beautiful	45:4 46:20	95:16 97:23
150:2	17:21 32:21	69:25 92:17	authorizing	bad 151:22	59:25 60:2	58:12	98:12,21,24
applaud	approximat...	114:5	1:14 2:17	159:18	beautifully	bethesda	101:19,23
32:24	5:16 45:3,8	assistance 9:8	availability	balance 104:3	156:12	52:23	108:15
applause	45:15,21	11:17 12:6	8:7 116:22	149:17	beautifying	better 19:4	109:5,9
60:24 64:12	47:11 48:4	15:11 17:16	available	balanced	112:3	24:25 33:6	110:15
73:21	48:20,23	24:7,13	5:14 22:4	19:7 123:10	bebop 126:23	40:4 50:17	114:14,18
101:17	121:24	48:11,12	35:15 38:19	124:16	becoming	56:2 57:6,7	119:18
120:11	april 2:7 11:5	92:6 116:8	79:21	balances	16:22	58:16 77:11	125:19
applicants	12:9 65:12	119:9	118:25	105:24	began 75:17	84:10	126:14
12:8	71:18 78:23	assistant 73:6	119:3	106:2,8	131:23	104:12	130:10,17
applies 68:23	127:22	associated	136:21,22	baltimore	140:24	116:22	130:21
apply 96:11	architects	93:3	138:19	79:17,19	begging	128:14	139:3
100:25	75:11,14	association	142:3	band 144:10	51:14	129:17	142:24
151:9	area 36:16	30:22 32:7	avenue 70:19	bandaid	beginning	betterrun	144:9
168:20	76:7,14	130:25	96:23 113:8	68:12	5:15 166:3	118:19	146:15
appoint	78:3 79:2	assume 139:5	average 15:7	bank 40:4	begun 3:3	big 51:20	147:2
147:18	96:21 99:8	assure 9:25	15:14,15	79:10 108:6	behalf 31:14	128:4	151:11
appointed	105:25	103:25	37:22 38:7	142:25	75:15 127:4	138:13	154:20
147:5	114:25	asthma 76:12	78:19	143:2,3,9	165:10	155:20	156:15,21
appoints	120:16	atrisk 128:21	awarded 6:10	143:10,11	behavioral	bigger 118:19	158:4,21
147:19	125:22	attack 116:6	36:7	143:19	53:18	119:12	159:3
appreciate	areas 14:8,15	attacks 76:12	awards 7:20	144:4	beings 152:17	biggest 51:25	160:16
27:5 31:5	46:9 80:8	attempt	8:3	160:17	believe 12:18	bill 32:19	161:6,24
31:22 58:21	arent 28:24	131:14	aware 89:11	162:18,21	13:21 16:11	103:9	162:16
98:9 115:11	arlington	attempted	92:20 99:9	162:22,23	102:20	118:12	163:7,13,17
appreciated	130:14	106:16	107:17	163:2,2,6	107:23	billie 127:13	163:21
131:7	art 129:18	attendance	awesometo...	bankable	116:15	billion 43:8	164:24
				85:3			

165:6,9	120:19	bundled	capability	celebrates	75:7 101:22	73:2	21:22 22:6
blasio 49:3	121:24	85:15	119:16	127:12	138:9	choices 80:6	22:21 23:2
blending 19:2	124:17	burden 54:11	capable 87:8	census 71:16	challenge	choose 46:12	23:8,11
blessed 156:3	brick 129:21	62:20	capacity	71:17	85:2	86:24 92:14	24:24 26:19
blight 25:16	bricks 153:9	burdens	127:3	centennial	challenges	chosen 43:23	33:3 34:9
107:6,22	153:14	34:10	capital 48:18	127:12	25:18,22	christ 109:18	34:25 35:13
blighted 14:3	bridge 87:13	burdensome	48:25 70:6	center 23:11	26:5 41:5	chronic 51:10	35:22 37:24
19:12	briefly 51:6	92:11	119:10	38:2 96:22	challenging	53:3,4,17	38:2 39:9
105:10,18	bring 34:17	bureaucrac...	capitalization	97:4 110:5	115:23	57:10	39:21 40:7
105:24	bringing	24:16	93:10	110:9	champion	chronically	40:23 41:21
106:23	137:11	bus 121:9	caps 24:12	centers 43:12	41:25 72:8	53:2 54:7	43:21 45:18
block 4:3	brings 6:23	business	capsulizes	43:13 62:2	championing	54:25	47:9 48:14
79:2 158:15	britain	47:23,24	156:14	central 6:14	32:25	churches	48:19,22,25
blocks 81:21	116:20	77:3	capturing	cents 39:6	chance 77:11	61:25 119:2	51:7 52:14
158:14	broad 96:24	businesses	40:21	ceo 3:9 10:22	123:8	cincinnati	54:20 56:12
blondell 68:6	broaden	61:24	care 43:12	64:17	change 13:16	44:4	56:20 57:23
blue 118:21	88:10	buy 62:15	54:13 61:25	certain 6:24	99:13	circumstan...	60:17 62:19
board 60:16	broken	111:14	73:4,7,7	35:14 47:6	113:19	129:16	64:4,8
75:12 136:9	158:15	135:17,18	75:9 96:5	90:24	114:11	cite 128:21	65:20 66:22
147:17,20	brothers	143:24	149:11	159:17	124:24	cities 14:2	67:16 70:16
boards 136:6	156:6	157:15	151:16,17	certainly 30:8	156:25	17:14,16	71:7,10
body 82:6	brought	162:13	career 81:10	55:25 56:18	changed	36:22 38:25	73:19,20
128:12	27:22 30:10	buyer 48:10	115:2	98:5,7	96:25	39:10 42:4	79:9,21,24
bolender	79:24	buying 62:10	carefully	142:21	changes	42:17 43:8	80:6 82:4,6
74:22 75:6	brown 68:7	143:8,18	67:12 98:4	145:25	62:16 97:3	43:20,23	82:12,13
75:10,10	bsrp 8:21	byright 123:7	cares 119:15	147:3	chapter 75:13	44:3,3,10	83:22 85:6
94:4 98:11	92:5 96:18	<hr/> C <hr/>	caribbean	161:16	character	44:14,21	92:22 96:22
bolts 154:9	buck 149:7	california	126:4	165:17	76:19	49:12,24	97:4 102:7
bonds 48:16	budget 27:15	39:18	caring 120:9	certificate	characterized	77:14 90:24	102:16
bookings	51:19 52:2	call 3:6 17:15	case 34:11	168:2	25:15	112:13	103:6
39:23	55:5 76:8	30:4 39:13	51:19 87:7	certification	charge 39:10	citizen 125:13	104:11,15
bored 129:4	103:14	63:18 64:8	110:2,8	168:19	charitable	citizens 42:7	106:6,13,16
boredom	budgets	120:22	117:15,17	certify 168:3	15:17	77:4 108:19	106:19
128:25	155:9,10	147:18	118:24	certifying	104:20	113:22	107:2,20
borrower	build 26:12	166:23	cases 51:4	168:23	chart 138:8	120:14	108:3 112:2
87:17	43:15 123:2	96:17	56:23 93:9	chainani 30:9	charter 35:13	126:2	112:6,17,19
boss 83:18	124:14,18	called 62:19	96:17	108:25	check 96:19	144:15	112:22
boston 17:17	building 3:2	122:6	cash 71:6	110:14	chicago 17:17	147:4	115:7
37:7 44:17	22:16 40:25	139:15	85:8	115:9	44:17 45:17	city 1:2,7,15	116:13
45:2 46:11	162:7	calling 35:23	catch 71:6	161:11	45:23 46:4	1:17 2:10	117:11
bottom	buildings	99:18	category	chair 1:11	78:16 79:5	2:17,22	118:18
138:17	22:18 46:13	100:14	145:15	16:14 27:11	chicagos 46:7	3:18 4:14	119:3,15
bought 79:19	70:24 76:10	121:19	causes 13:9	29:8,23	chief 142:5	4:21 5:4,13	121:21
boundaries	76:23 77:14	calls 26:7	61:19 67:5	75:11 95:20	child 61:25	5:16 6:6,19	122:13,15
18:21 23:11	78:25 79:3	campaign	causing 23:14	97:22	121:7	7:11,18	124:2
brad 98:16	84:13	119:10	52:11	133:21	children 77:8	11:8 12:3	125:12,16
101:24	105:19	130:8	cdc 87:22	138:24	99:16	13:5,16	127:24
102:24	112:6,7,8	cant 29:10	98:16	166:23	110:10	14:10 15:3	128:5
break 117:20	112:15	64:6 113:25	100:10	chairman	128:6,9	15:7,18	131:17
breaks 111:9	119:2	133:13	cds 30:22	89:4	childrens	16:11,12,24	133:23
breeding 14:8	built 37:12	140:20	81:13 87:8	chairwoman	14:14	17:10,16,19	134:3
breeze 81:22	59:24 81:23	150:24	87:9	3:15 10:13	choice 6:11	17:20,21,22	135:12,19
120:15,16	89:17 100:4	151:19	cecil 159:11	31:9 41:15	11:11 19:14	18:6 21:14	137:20,20
		155:6					

138:5,18,21	clerk 2:14,16	136:24	comments	42:24 43:17	19:18	115:20	162:4,5
139:8,18,18	climate 7:7	collection	88:8 89:6	49:13 50:23	compounded	connection	contained
140:2,23	closed 122:20	106:13	94:6	53:7 56:3	65:5	15:25 34:7	168:5
141:2,5,7	closely 99:22	107:2	commercial	58:17 59:5	comprehen...	37:3	continue 7:12
141:13,13	closing 57:14	139:13	36:12,24	59:15 61:3	14:20 16:3	conscience	81:9
142:19	70:14	collective	45:5	61:4 64:19	17:9	144:16	continued
144:8	cls 94:19	85:2	commission	66:10,19,23	concentrated	conscious	59:3 126:2
145:15	coalition	collectively	124:21	70:7 73:2	14:7 25:16	13:10	continues
146:2,6,8	60:19,22	111:13	126:3	78:16 87:12	concentrati...	consequences	37:13
146:17,22	61:2,20	collectors	commit 56:4	87:21,24	23:15	76:4	124:11
146:22	63:10 64:21	107:8	113:9	88:13,24	concept	conservation	continuing
147:5 152:7	65:24 67:10	collects	commitment	99:4 102:3	149:21	76:22	26:21
152:16	68:3 69:15	140:16	25:23 49:8	112:3	150:17	146:16	contracts 8:2
154:10,12	72:20 73:18	141:5	98:10	123:23	concepts	conservator...	contribute
155:8	126:25	college 121:8	committed	124:5,17,19	165:23	105:9,12,21	19:4 21:24
157:11,16	127:4	coltrane	11:23 24:23	124:20	concern	106:15,25	contributes
160:5	code 118:21	127:6	47:18	125:3 133:8	95:22	107:4,8,23	128:16
165:10	123:6,18	columbia	committee	146:21	concerned	133:7,8,12	contributing
citys 16:23	124:24	35:22 44:17	1:3,15 2:4	147:15	94:10 99:11	133:13,20	58:17 81:14
23:5,15,19	145:13	46:16,23	2:17,25	149:24	108:19	consider 22:7	contribution
32:14 33:4	codes 110:24	columbus	3:16 9:25	community...	120:14	36:5 38:8	7:25
34:19 47:12	123:7	39:18	10:20 12:24	26:9 43:5	126:2	44:20 117:3	contributions
48:7 63:5	cognitive	combines	13:3 16:15	129:18	concerning	consideration	130:8
67:3 83:3,8	128:17	43:3	19:16 26:3	communities	1:16 2:19	119:14	control
85:7 104:3	coincidence	come 42:14	26:21 32:20	123:24	concludes	considerati...	133:24
104:6,23	152:24	51:13,15	65:17 100:5	124:22	73:13 166:2	113:10	134:4
105:2	coincidentally	55:8,12	101:23	commute	conclusion	considered	138:18
106:12	140:16	66:8,15	108:7	22:23	95:12	38:22	149:16
108:10	cold 17:5	111:13	109:10	company	condition	considering	168:22
130:5	collaborate	112:11	114:19	127:5,10	25:11	18:10 102:7	convene 2:4
149:14	119:4	124:23	127:22	compare	conditions	consistently	166:6
citywide	collaboration	148:5 149:4	165:10,20	48:14	15:22 75:24	90:22 91:6	conversation
15:18 65:25	19:24	155:5	166:4,17,25	compared	83:23 84:2	constant 8:16	113:16
72:17	112:21	159:22	common 9:2	15:6	86:21 116:5	41:24	114:11
clarke 1:12	collaboratio...	comes 23:2	commonpla...	competitive	118:20	constellation	157:3
32:24 99:23	20:4	35:25 36:3	84:16	5:15	condos	79:20	converting
clarkes	collaborative	48:5 63:22	communities	complement	122:25	constituents	82:12 112:6
159:12	17:9 119:9	94:7 103:5	14:3 19:14	89:22	124:19	150:23	coordination
class 18:18,22	collect 135:7	107:4	43:3,9	complete	125:12	constructed	24:25
21:10 25:4	137:21	117:10	55:20 57:8	87:18 131:9	conducted	36:24 45:11	copeland
classes	138:4,5	139:25	60:20 63:10	completed	164:15	69:10	98:16
123:17	139:19,19	160:21	64:6,22	38:3,4	conference	construction	101:22,25
124:15	140:12,14	coming 30:13	65:25 86:23	completely	84:6	5:22 20:11	copy 61:22
clawing 107:9	141:19	55:16 158:2	114:7 123:8	137:15	confident	20:12,15	corner
clean 116:3	144:5 146:3	164:5 165:2	123:16	152:22	67:11	22:14 45:14	147:25
clear 27:15	collected	166:7	124:5 125:7	completing	119:15	46:21 87:14	corp 74:23
34:7 60:12	135:10	commandeer	127:2	114:25	conflict 76:17	106:9 118:9	corporate
61:13 63:25	137:10,12	132:7	community	compliance	confront 13:7	74:25 89:2	43:3
92:15	collectibles	commend	3:7 4:3 6:13	38:14,19	confronts	corporation	28:15 42:23
129:20	107:18	41:22	13:14 18:20	complicated	13:5 127:24	contact	48:16 78:17
140:7	108:10	comment	18:23 19:3	63:14 73:8	congratulate	118:24	81:8 99:5
clearly 61:23	collecting	88:7 90:11	19:4,10,17	150:25	91:4	contacted	102:4
90:14	104:12	103:17	20:6 32:8	components	connect	161:25	

corporations 32:8 111:2	64:8 66:22 82:7 85:6	101:19 108:15	32:15 36:15 86:12	128:3 165:22	daunting 25:19	dedicate 44:5 dedicated 33:9 34:6	18:21 demolish 127:17
correct 160:2 168:8	90:17 91:2 91:2 92:21	109:5,9 110:15	court 9:2 135:2 139:9	crisp 103:9 critical 11:8	day 43:12 56:9,9	35:18 36:2 39:20 44:8	demolished 127:6
corrections 51:24 52:8	120:13 133:21	114:14,18 119:18	139:17 courtroom 133:25	19:11,17 20:9 61:23	66:15 106:24	45:2 46:25 deed 46:19	demolition 146:19
55:4,4,25 56:14	138:23 149:18,19	125:19 126:14	covenant 92:8	69:23 75:19 84:12 91:20	132:3 149:25	92:7 deemed	demonstrat... 24:8
correlation 128:7	156:8 councilman	130:10,17 130:20,21	cover 12:21 118:6	122:14 153:19	dc 42:14 de 49:3 69:2	104:24 105:5	denied 15:24 department
cost 14:9 22:14 34:10	1:11,12 3:4 10:19 27:9	130:23 131:3,4,10	cow 71:6 create 5:25	critically 91:5 cultural	dead 107:18 deaf 65:2	deeply 66:3 deeprooted 13:2 127:25	7:3,6,7 56:14 102:24
48:5 56:8 62:10,15,19	27:10,24 28:4,19	131:21,22 132:5,13	9:3 25:23 32:11 36:8	127:11,17 130:5	deal 85:16 91:19 93:10	151:18,24 deepseeded 13:6	119:23,24 134:19,25
67:6 86:3,4 86:20 98:15	29:7,17,21 31:9,18	136:5 139:3 142:6,24	47:4 69:9 84:17 85:20	cumulative 4:11	151:25 152:2 154:7	deferred 77:22 78:4	149:21 dependence
103:6 117:22	36:15 41:15 50:15,18	144:9,24 146:15	131:15 165:24	cumulatively 34:18	160:18 162:19	78:11 deficit 51:21	24:3 dependent
130:4,4 135:13,14	74:17 75:7 82:9 89:4	147:2 150:10	created 4:21 17:11 25:4	curb 64:4 current 8:8	dealing 2:11 152:18	145:13 defines	depending 37:11
135:24 137:13,14	95:18,19 97:9,15,20	151:11 152:21	25:15 36:18 60:8 119:24	54:13 91:12 116:10,15	deals 84:4 deb 3:6	definitely 164:12	depends 16:11
139:20,22 139:23	98:21 99:23 101:24	154:20 156:13,15	162:18 creates 25:12	15:3,5 47:25 49:3	deborah 3:20 decade 21:5	54:17,22 56:13	depicted 127:14
141:7,11,12 141:13	159:12 councilmanic	156:17,21 158:4,21	153:4 creating	77:13 102:16	83:10 92:19 12:14	delegation 137:11	deposited 48:7 117:25
145:17 146:7 151:6	147:19 councilpeople	159:3 160:16	80:23 83:9 106:8 136:6	110:11 118:21	decadelong decades	138:3 83:19 127:9	deposit 117:6 deposited
costeffective 9:20	138:15 councilpers...	161:6,24 162:16,17	creation 32:23 77:2	120:23 122:21	31:13 76:17 83:19 127:9	delinquency 104:22,24	depot 111:3 deputy 3:19
costs 20:12 20:13,15	123:24 councils 1:15	163:7,13,16 163:17,21	81:14 149:17	curtis 1:12 cut 102:25	deceiving 122:5	105:15 132:8	derived 70:23 described
25:14 51:24 51:24 62:7	2:17 17:25 42:2 165:10	164:24 165:6,9	creative 69:18 82:5	129:6 cuts 111:8	decent 25:13 156:3	134:20 136:10,11	76:5 design 75:11
62:25 135:12	councilwom... 1:11 2:2,23	counsel 130:24	creativity 19:21 25:22	cutting 84:7 <hr/> D <hr/>	decide 49:15 146:18,19	139:6,9,10 139:11,12	designate 134:12
136:2 coterminous	10:9,14,18 27:4 28:10	counseling 9:7 88:3	credit 7:20 credits 7:15	d 30:10 daily 115:18	146:23 153:7	139:24 140:2	designated 48:8
21:3 couldnt	29:25 31:3 31:11,16	90:21 94:15	7:16,24 8:4 20:9 45:20	damage 76:10 118:6	155:10,11 decided 97:6	142:11 147:22	designation 6:20,23
113:13 161:15	41:23 50:3 58:19,24	counties 70:21 77:22	46:2 87:3 crime 14:9	darrell 1:12 126:6	deciding 145:5	152:25 decision	designed 12:11 67:12
council 1:2,12 3:18 9:25	59:8,13 64:13,16	country 16:15 25:21	19:14 24:21 25:16 56:4	130:24 160:3	106:7 decisions	153:12,12 153:14	75:18 designs 18:18
17:20 30:7 30:16 32:10	68:4,6 72:7 73:22 74:2	121:5 122:9 county 78:3	113:9 crisis 12:16	data 24:25 38:19 60:15	13:11 59:21 80:16 147:7	demand 11:8 21:5 28:16	18:23 19:9 desperate
32:17,24 33:7,18	74:8,13,16 74:18 75:4	78:10 couple 38:25	12:23,25 13:5,8	61:23 62:5 date 56:8	decline 158:19	33:4 37:4 demands	20:21 detail 77:17
35:11,22 36:4,10	81:2 88:16 88:20 95:16	65:19 70:15 158:11	14:24 15:25 57:5 61:10	106:11 130:16	declined 8:11 decreased	21:9,17 23:7	deteriorated 85:22
38:8 48:25 54:20 56:12	97:23 98:12 98:21,24	159:14 course 9:11	64:24 65:14 127:20,24	daughters 3:22	62:9,14 demograph...	determine	

9:12 49:19 105:18 determined 28:22 63:8 130:16 determines 155:8 detroit 44:4 79:7,9,11 devastating 15:22 develop 20:16 26:11 43:16 86:15 117:16 developed 72:15 94:20 developer 85:16 100:8 124:18,25 145:25 developers 21:2,23 22:2,11 37:13 40:7 45:13 46:9 46:12 68:25 69:3 81:13 87:9,10 111:6 120:24 123:2,9 124:13 133:5 143:24 developing 43:10 60:3 development 1:4,15 2:5 2:18 3:8,17 4:3 5:21 6:13 7:13 8:3 10:21 20:10 28:15 32:8 36:6 36:23 37:3 38:6 40:16 40:21 42:24 44:23 45:25 48:16 50:24 61:14,19 63:3 64:2 64:10 66:24	67:10,12,24 72:12,17 74:24 76:18 81:11,19 82:15 84:4 85:9,13 87:12 88:24 88:25 89:14 99:5 102:2 102:3,20 104:19 109:11 114:20 115:3 117:4 121:20,20 122:3,3,7 128:17 133:9 149:22,24 165:11 167:2 developments 7:14,19,24 15:2 20:13 21:21 22:4 36:25 37:8 37:18 45:6 45:11 dhs 119:22 dialogue 95:10,11 diamond 127:7 dichotomy 22:19 didnt 63:23 90:5 139:12 144:25 died 160:12 162:10 diego 44:8 difference 115:6 different 76:6 76:7 80:7 109:13 136:19 difficult 80:16 106:14 132:23 digital 130:2 dignity 12:20	161:18 dilapidated 150:21 dilemma 16:7 diligence 131:5 diploma 15:12 direct 34:12 35:2 69:5 168:22 direction 13:24 87:10 115:4 directly 61:9 70:12 director 3:9 3:19 30:7 32:7 41:17 50:10 66:6 83:16 99:4 101:25 126:5,20 127:3 disabilities 64:25 65:2 65:3,9 66:16 67:19 68:11 69:12 69:25 70:3 71:16,21 73:10 112:9 disability 61:5 72:13 disabled 19:2 24:20 65:23 discourse 18:4 23:21 discovered 105:7 discovery 102:12 discuss 49:24 discussed 26:4 65:13 discussion 89:14,22 90:8 94:5 94:14 disinvestme... 17:12 displacement 61:19 63:7	64:5 67:11 76:15 disposal 102:18 disseminate 87:25 distressed 42:25 78:24 district 35:22 44:17 46:16 46:23 60:17 62:6 71:10 82:8 89:12 91:2,3 92:21 120:21,25 123:15 129:5 134:21 136:5 142:5 142:6,8,9 146:16 147:19 148:18 150:13,14 150:20 159:12 districts 34:21 71:10 division 149:23 150:5 doable 53:13 80:20 documented 65:15 doesnt 60:13 95:3 125:11 133:15 140:22 141:7,13 145:23,24 148:3 152:18 160:6 163:3 doing 22:11 54:3 57:13 86:16 92:11 134:23 158:18 dollar 122:4 135:9 141:8 141:10,13	dollars 8:17 9:18 17:7 31:22 55:6 78:18 130:8 domestic 24:21 donate 111:3 dont 29:3,4 29:15 37:19 49:13 50:4 53:21 56:25 61:3 66:13 91:24 94:23 97:13 106:4 121:13 135:18 138:8 139:15 144:11,15 146:11 149:11 155:16,23 156:2,2,5 157:6 159:23 160:2 door 157:7 159:6 doors 148:4 double 33:8 63:22 138:13 downtown 39:16 dozens 143:15 drastically 129:6 draw 6:25 drive 147:24 drivers 51:20 52:2 drives 52:4 driving 150:20 drop 4:10 dropin 110:5 dropped 129:2 drug 115:21 115:25 116:9 drugs 14:9	dual 140:14 due 8:25 18:17 77:24 121:12 149:13 durable 81:15 dwindling 19:22 dynamics 23:22 <hr/> E <hr/> earle 59:3 64:15,17 74:15 earlier 26:4 earmark 39:5 earners 66:19 67:15 earning 12:4 ears 109:21 easily 142:23 easy 80:20 151:2 152:6 economic 5:25 21:8 21:15 23:8 41:6 76:3 economical 76:25 economically 37:20 42:25 economics 106:4 educate 51:22 education 7:6 13:18 14:15 14:20 15:12 23:3,3 41:6 50:25 51:25 77:8 123:17 128:8,14,16 129:9 educational 15:9 43:18 128:9 effect 86:6 effective 8:6 68:9 effectively 63:21 68:13 85:19 109:20	efficiency 79:24 efficient 76:23 93:20 effort 75:5 82:10,23 84:25 85:19 efforts 7:13 31:4,12 eight 15:4 123:14 142:21 154:25 either 53:2,5 77:3 160:12 elderly 24:20 elected 16:18 147:3,9 156:7 eligibility 24:11 eligible 7:25 28:24 79:13 112:9 eliminate 13:20 125:10 eloquently 76:4 email 166:12 embedded 82:25 85:4 85:18 emergencies 91:20 emergency 52:9 110:9 115:21,22 116:11,15 116:22 117:8,24 118:12,15 118:20 employ 49:12 employed 22:22 23:7 employment 13:18 14:23 70:10 120:2 empty 112:5 119:2 159:21 enable 86:21	117:4 enables 131:8 enact 64:9 enacted 51:3 58:2 enclaves 25:15 encourage 33:17 82:15 endorse 57:24 endure 15:21 energy 76:22 76:23 79:20 79:23,23 84:14 93:20 energyeffici... 19:9 81:16 84:23 enforcement 38:21 enforces 128:20 engage 16:9 95:3 129:23 engaged 87:24 enhance 113:21 enlightening 165:16,18 ensure 7:11 24:18 26:15 ensuring 8:6 entire 78:8 entirely 16:20 entitlement 13:19 73:9 entity 144:5 entrenched 13:2 16:2 environment 128:20 environs 85:25 equal 36:13 equally 19:15 equitable 40:20 60:6 equity 45:22 74:20 85:3 85:18 86:19 86:19 87:4
--	--	---	--	--	---	---	--

93:5 equityfinan... 86:17 equivalent 103:8 erase 18:21 erased 127:10 erect 113:18 escape 149:9 especially 40:5 55:22 59:22 82:16 108:3 essential 19:21 22:15 establish 37:2 established 12:10 establishing 24:11 estate 34:15 34:20 44:25 92:22 102:2 104:7,18,24 105:2,15 108:10 111:8 143:5 143:12,13 143:14,15 143:16,18 145:15 153:3,4,20 163:2,5 estimate 39:6 everybody 57:19,22 101:7 156:8 evict 144:17 evicting 146:12 eviction 140:11 evidence 95:25 128:12 168:4 exactly 35:4 54:16 example 7:17 15:2 17:19 35:16 78:2 examples 38:25	exasperation 102:23 exceed 11:25 37:9 excellent 125:21 exception 20:18 excess 12:7 excessive 52:4 exchange 36:9 excludes 34:20 38:4 excuse 28:10 executed 87:8 executive 3:9 28:14 41:17 existing 4:16 26:13 34:3 69:22 75:19 85:11 86:18 exists 21:16 118:15 expand 1:16 2:20 41:19 52:16,16 53:8 54:5 54:23 56:15 110:18 expanding 19:24 23:11 116:21 expansion 14:5 72:23 expect 33:3 expending 6:4 expensive 28:23 52:11 53:20,25 56:25 70:20 70:22 92:10 experience 96:10 97:18 98:6 115:22 116:10 experiencing	53:2,17 115:17 expert 42:13 expertise 26:15 experts 33:23 86:14 88:12 134:13 154:5 expire 34:16 explain 134:8 explore 166:10 exposed 115:24 exposure 129:11 express 113:15 131:3 extended 22:9 extends 83:10 extensive 80:18 84:15 exterior 84:15 extracted 85:18 extremely 109:16 115:23 134:15 eyeball 148:11	13:15 87:22 falling 137:19 148:5 150:21 familiar 94:9 families 11:22 14:12,13 21:4,11 22:5 23:6 23:14 25:7 59:19 67:17 67:18 70:12 71:19 82:20 83:6 114:6 116:23 123:20 family 12:2 72:14 110:8 117:10 137:6 158:6 fantasy 104:2 104:14 108:14 far 80:5 94:14 105:21 107:16 130:6 157:22 farms 62:2 fashion 9:15 fathers 148:21 favor 164:10 favors 107:22 faye 126:4,20 fear 25:9 feasibility 166:8,15 feasible 105:19 federal 4:5 5:14 6:7,24 7:2 8:10 9:12,17,23 16:20,25 17:6,11 26:7 42:12 44:6 45:19 46:4 54:11 85:10 86:9 94:22 112:22	119:7 fee 37:5,6,16 37:22 38:11 45:6 46:10 46:11 68:21 feeding 127:8 feel 59:9 114:3 126:16 fees 5:2,5 36:23 38:9 45:2,13,14 46:14,19,20 47:24,25 158:3 feet 37:8,9 43:17 festival 16:24 fewer 128:10 fha 87:7 94:22 fields 43:13 fight 60:5 figure 61:7 84:20 filing 106:21 fill 17:10 final 125:25 finally 40:2 46:7 79:17 116:7 131:25 finance 18:12 86:14,20 87:5 93:5 financial 18:5 26:11 57:5 87:12 financially 54:11 financing 19:20,21 45:24 46:6 47:7 79:13 87:14 94:12 118:10 find 33:3 75:18,23 77:17 82:25 95:5 102:9 104:2 120:2 143:23 148:10	152:13 157:13 160:10 finding 19:23 96:24 102:11 103:8 157:22 164:10 fine 155:8 finish 103:20 first 3:24 11:5 34:2 38:17 41:22 43:25 45:4,18 49:14 52:16 68:14 73:2 77:19 94:6 95:2,4 106:15 112:17,18 129:13 131:2 135:8 135:11 163:25 165:12 fiscal 3:25 4:6 4:9 fishtown 99:8 99:9,14,15 100:22 fit 138:10,16 150:3 fits 150:5 158:17 five 7:18 90:6 111:23 120:4 136:13 137:4 141:17 142:20 158:15 fix 136:23 142:14,17 148:25,25 151:5 157:11,17 fixed 83:13 85:17 91:14 136:14 137:5,20 fixing 76:24	135:24 141:4 flat 39:22 flesh 150:12 flexible 47:15 flights 108:14 flipped 68:22 68:23 flipping 63:18 96:8 florida 103:23 focus 33:11 49:10 81:19 82:21 125:13 140:15,17 144:15 145:10 155:20 focused 7:13 85:20 focuses 89:8 focusing 12:3 143:22 folks 60:21 64:25 69:13 71:4 119:25 157:21 following 117:24 food 61:11 70:11 foodproduc... 70:8 foods 7:9 foot 37:6,11 37:23 force 160:24 forced 101:14 forces 101:6 foreclose 139:16 foreclosed 5:20 foreclosure 8:25 9:3,10 132:22,23 144:13 forefront 164:13,21 foregoing 168:7,19	forgiveness 78:8 forgives 78:11 form 36:7 106:8 109:15 formed 81:8 81:18 former 88:23 formerly 11:15 81:24 111:19 forms 18:8 24:23 formulas 134:17 forsale 81:20 forth 157:21 159:22 fortitude 131:5 forward 3:6 26:24 30:4 30:17 67:24 found 79:2 116:8 164:17 foundations 76:14 four 28:9,17 77:16 78:25 100:6,11,23 101:3 122:24 123:11 158:14 fourthgener... 99:15 fraction 86:3 130:3 133:3 framework 33:25 francisco 39:17 44:18 47:18 fraud 94:21 free 9:7 40:8 59:9 126:16 frequently 89:16 94:7 fresh 7:9 61:11
---	--	---	---	--	---	---	---

friday 32:20	4:11 5:9,14	gap 17:11	82:16	137:10,12	25:7 32:20	27:9,10,24	hall 1:7 2:10
friend 72:14	5:18 6:24	gardens 62:2	getting 62:3	141:6	38:5 43:4	28:4,19	hampered
frishkoff	8:3,12 9:19	70:7	99:7	153:15	79:22 94:22	29:7,17,21	150:19
30:22 41:14	9:23 10:6	garnering 6:6	girard 70:19	158:16	127:9 132:6	31:10,19	hand 44:13
41:16	16:21 20:6	ged 15:13	give 37:13	going 7:18	138:11,16	41:16 50:15	101:12
front 16:9	27:18 35:14	general 15:12	59:9 109:6	30:17 55:17	144:14	50:18 75:8	153:15
67:4	44:23 47:14	35:5,21	123:8	56:19 57:18	150:18	89:4 95:18	handicap
full 47:4	49:20 69:8	36:3 46:6	134:21,21	67:8,24	governmen...	95:19 97:9	151:25
77:25 93:7	70:4 76:6	46:25 47:3	142:2	72:23 91:18	24:15	97:15,20	hands 51:13
fulltime 66:18	77:13 80:13	47:19 116:7	144:20	94:20 97:3	governments	98:22	hapco 126:8
70:10 110:7	90:15,19	generally	154:3 162:5	98:2 100:21	17:12 26:8	101:24	130:25
fully 17:8	91:4,11	29:13,15	163:21	123:21	governor	greg 131:12	131:12,14
32:21 33:5	112:10	102:9	given 21:19	124:9	72:25	163:10,23	156:19,24
33:18 59:19	117:21	generate	26:16 99:19	133:16	governs	gridlock 26:6	162:4
144:10	119:5	33:16 37:16	116:24	135:17	132:2	ground	164:12
168:5	fundraising	38:15 39:8	120:24	136:8,18	grade 15:15	132:17	happen
fund 4:22 5:7	119:10	39:11,23	165:18,20	137:21	15:16	grounds 14:8	107:19
5:8 21:25	funds 4:5	44:9 45:3	gives 63:4	141:16	graders 15:19	group 75:12	124:25
31:21 33:10	5:10,18,25	45:14 60:13	88:22	144:3	graduate	82:25 86:14	happened
34:7,25	6:4,18 7:18	63:5,8	149:16	145:23	30:11 96:16	88:10 93:21	92:18
35:6,7,15	7:21 8:5,10	103:12	giving 3:20	146:4 148:8	96:21	96:15,17	happening
35:17,21,25	10:3 17:2	108:11	77:8 123:2	151:2,4,5,6	150:17	147:15	27:7 64:3,3
36:3 43:24	17:21 43:21	generated	136:21	151:8	graduated	166:6,16,17	101:9
44:11 45:7	44:5,7,8,16	39:14 50:21	glad 90:7	156:25	121:8	groups 21:8	160:14
46:17 47:3	46:6,25	generates	108:23	161:11	graduation	61:6 146:21	happens 55:8
47:5 48:8	47:2,16,19	45:8,21	109:2	162:6	3:22	152:9	76:18 90:24
48:19,22	48:25 49:18	48:4,23	glove 150:5	163:11	grand 144:21	grow 34:5,23	146:20
49:8 57:16	85:17 103:7	generation	153:16	gold 103:22	grant 4:3	61:7	147:8
57:25 58:9	103:11	15:23,23	go 8:5 27:25	good 2:2 3:14	6:12,16 7:3	growing	155:13
60:8 61:8	104:2,9	generational	55:9 56:5	10:12 17:3	7:6,8 40:8	21:10 40:22	161:16
61:16 63:9	105:7	25:6	66:12 73:7	19:16 28:4	118:12	67:16 82:18	happy 2:3
63:23 67:25	136:20	generous	102:14,21	28:6 31:8	grants 5:15	128:12	10:7 27:2
68:8,16,19	157:25	37:14	120:24	41:14 64:15	6:10 70:6	growth 22:25	49:24 89:21
69:6,9 70:5	158:2	genesee 78:10	124:15	77:9 81:6	80:9 119:8	23:8 35:2,9	108:24
72:10 78:14	furnace 84:8	gentleman	133:22	95:10 98:20	grass 44:2	58:7	130:18
79:18 84:24	further 8:5	119:20	139:17	107:25	grassroots	guess 28:20	163:8
91:13 93:10	21:23 22:6	157:13	140:25	109:5,8	88:15	95:22	hard 17:5
94:17	23:14 49:24	158:12	142:4	114:17	great 13:5	guide 109:18	24:12 30:5
103:13	103:4	162:11	152:20	120:12	16:10 27:18	109:19	30:19 67:18
119:11	future 16:10	gentlemen	157:11,16	126:19	70:9 92:12		68:2 80:23
136:20	58:7 67:3	133:18	159:23,24	130:23	108:17	H	100:16
141:7 149:4	85:8,12	gentlemen	goal 5:24 6:3	133:6,8	114:16	habitable	101:11
150:4 152:4	86:19 93:11	126:16	47:2 75:23	137:8	116:20	116:24	harrisburg
155:21	146:18	gentrification	152:15	144:16	127:24	117:6	57:5
fundamental	fy16 34:18	61:18 67:8	155:7	148:23	130:5 155:3	145:20	hats 109:14
23:23 66:9	35:8	99:10	goals 14:17	157:20	greater 34:10	habitat 8:20	havent
fundament...	fy17 35:9	100:21	32:13	162:9	165:21,24	8:22	122:11
66:22	fy20 34:19	120:17	god 156:3	goode 36:16	greatest 10:2	hadnt 51:19	151:13
funded 4:25	35:10	124:3	godgiven	goodness	12:6	half 35:25	hcv 11:15,18
35:17 46:18		125:23	155:13	50:5 154:2	green 70:8	36:3 38:15	head 24:17
47:23 90:22	G	gentrified	goes 101:3	government	greener 44:2	48:23 55:14	88:23
118:8	gain 40:13	155:24	102:11	13:13,19	greenlee 1:11	62:18,23	119:20,22
funding 4:2	gained 87:23	gentrifying	135:10	16:21 17:24	3:4 10:19	68:18 79:4	heads 14:19
	gallery 42:15					96:25 122:4	

health 23:2 30:12 41:6 43:13 53:18 53:19 84:12 84:19	help 11:21 17:2 21:16 23:24,24 30:17 39:15 43:5 51:16 54:7 55:21 58:13 69:12 72:21 85:10 118:23 119:11 124:7,15 152:13 155:6 157:5 164:13,21 80:4	historically 83:2 history 126:21 hold 1:16 2:19 107:11 holding 35:8 holdings 82:12 holiday 127:13 holistic 16:3 home 4:4 8:14 14:14 39:2 40:5 40:16 47:12 48:10 52:22 57:22 62:21 66:15,17 69:23,23,24 70:19,25 71:4 72:15 73:6,7 78:2 78:5,9 79:8 79:11 82:19 83:9 86:17 86:21,22 91:23 93:6 93:8,15,20 94:24 95:3 110:2 111:3 111:22 113:6,8,9 115:19 118:10 122:4 162:8	119:21 151:18 152:2 157:5 165:12 167:2 homelessfac... 117:10 homelessness 4:24 39:15 39:25 41:2 50:23 51:10 51:11 52:3 53:3,4,17 57:10,21 65:18 109:11 110:21 111:11,16 111:25 112:19 113:17 115:17 119:17 120:17,19 121:6,13 122:18 124:12 125:2 homeowner 86:18 92:6 93:12,13 homeowner... 93:25 homeowners 8:15,24 9:6 9:9 39:7 48:6 62:18 62:23 69:22 75:25 77:15 77:19,23 79:13 83:14 83:20 88:14 89:15 91:12 93:5,17,21 97:5 111:20 113:11 130:25 homeowner... 11:19 19:6 111:18 homes 5:20 5:22,23 8:8 8:25 21:7	21:12 27:19 33:5 34:13 37:4,17 38:10 39:5 39:12,14,24 40:11 41:2 43:11,16 59:25 60:4 66:17 70:2 70:18,20 73:11 75:21 75:22,24 76:16 80:3 81:23 83:5 83:24 84:21 85:24 89:11 89:19 92:14 111:5,15,18 111:20 112:4,15,16 112:24,24 113:4,5,12 120:18,25 121:3 151:20,21 honest 23:21 honor 26:23 hop 126:24 hope 6:17 80:11,21 88:9 110:4 114:10 hopes 113:15 hoping 115:6 hospital 76:11 96:21 hospitality 22:24 hospitals 52:10 hotel 39:11 39:19,22 hotels 39:13 house 62:10 62:15 80:17 80:17 89:17 91:15 92:7 93:25 136:23 137:4,6 146:4,4 147:25 148:2,2,6	149:10,11 150:24 151:3,5 housed 111:25 houseflipping 68:21 household 66:14 households 5:12 11:14 11:25 71:20 78:13 92:17 houses 63:16 68:22 81:24 85:14 93:3 93:18 100:3 100:6,6,7 100:12,16 100:18,23 101:2 110:22 111:12 114:9 132:12 144:20 147:13 148:10,12 148:14,23 150:14,15 157:8,11 159:21 housing 1:3 1:15,17 2:5 2:13,18,22 3:1,7,10,16 3:19 4:1,5 4:18,22,23 4:24 5:1,8 5:11,11,24 6:1,13,15 7:1,12,15 7:17,23 8:1 8:7,10 9:1,7 9:12,18 10:1,20,23 10:25 11:1 11:8,11,11 11:13,16,17 11:24 12:1 12:11,14,16 12:17,19,23 12:25 13:1	13:4,8,20 14:1,4,6,6 14:10,24 15:1,25 16:1,14,16 16:19 17:1 17:2,8,13 17:15,18,22 18:1,2,3,4,9 18:11,12,15 18:15,18,19 19:1,8,12 19:20,22 20:1,8,10 20:20,22 21:1,2,6,9 21:16,20,24 22:1,8,10 22:13,21 23:1,7,13 23:20 24:1 24:4 25:1,3 25:14,17 26:1,2,12 26:25 27:1 27:8 28:1 28:15 29:1 30:1,6,23 31:1,15,20 32:1,12,14 32:23 33:1 33:9 34:1,4 34:6,8,10 34:25 35:1 35:7,15 36:1,5,20 37:1 38:1 39:1 40:1 41:1,21,25 42:1,6,13 42:19 43:1 43:24 44:1 44:6,10,11 44:15,24 45:1,7,16 45:18,20,22 45:25 46:1 46:8,17,22 47:1,5,9,17 47:20 48:1 48:8,15,21 48:24 49:1 49:2,5,7,9	49:16,25,25 50:1,10,12 50:19,23 51:1,13 52:1,6,19 52:21,24 53:1,11,22 53:23 54:1 55:1,14,18 56:1,11 57:1,16,25 58:1,16 59:1,23 60:1,8,22 61:1,7,10 62:1,7,25 63:1,9 64:1 64:24 65:1 65:4,13,18 66:1,4,8,11 66:23 67:1 67:2,22,23 67:25 68:1 68:3,7,9,16 68:19 69:1 69:6,8,16 69:19 70:1 70:5 71:1,9 71:13,15,23 72:1,10,11 72:17,20,21 73:1 74:1 75:1,20 76:1 77:1 78:1,21 79:1 80:1 80:24 81:1 81:10,13,16 81:20 82:1 82:16,18 83:1,4,22 83:23 84:1 84:16,17,23 85:1,5,12 85:13,17,21 86:1,4,9,14 87:1,3 88:1 88:3,24 89:1,9,13 90:1,20 91:1 92:1 93:1 94:1 94:15 95:1
---	--	---	--	--	--	---	---

96:1 97:1	155:1,19,20	159:16,18	158:9 162:6	95:4	63:15 71:14	indulging	75:13
98:1 99:1	156:1 157:1	ideas 16:23	imagine 85:2	improveme...	71:22 102:8	108:13	instituted
99:21 100:1	157:19,23	33:17,21	103:16	70:6 84:14	124:11,16	infections	97:14
100:9,15	158:1,20	40:19	immediate	117:23	166:18	116:6	institution
101:1,4	159:1 160:1	103:24	115:13	improving	increased 5:5	information	87:7,13,23
102:1,9,20	161:1 162:1	108:2,17	immediately	86:20	23:9 27:21	11:7 42:17	institutional
103:1 104:1	163:1 164:1	110:20	33:5 117:12	incarcerate	37:4 38:13	42:20 43:22	140:22
104:13,19	164:11	112:11	141:19	51:23	38:20 62:11	49:23 87:25	institutions
105:1 106:1	165:1,11,22	113:20	immigrant	incentives	62:16 92:20	98:3,5	61:25
107:1 108:1	166:1,20,25	114:16	126:4	19:24 22:12	93:2 128:10	147:21	instruction
108:12	167:1	119:14	imminent	49:6 117:20	increases	informative	128:25
109:1,10	houston	157:21	52:13	118:13	61:15 86:19	165:16,17	129:8
110:1,19	44:18 47:10	161:7	impact 10:3	123:2	125:2,12	infrastruct...	insurance
111:1 112:1	47:15	165:23	38:17 68:25	inception 5:7	128:19	70:7	39:4 118:6
113:1 114:1	hovors 20:14	166:11	69:2 83:21	include 36:20	increasing	ingeniously	135:14
114:3,19	hub 110:4	identify 10:5	84:18	46:10,12	1:16 2:12	ingeniously	139:22
115:1 116:1	hud 16:25	28:11 31:6	impacts	88:11	2:20 22:19	85:6	141:11
117:1,8,17	17:4 47:13	111:14	22:20	143:17	35:3 41:19	inhabited	insurmount...
118:1 119:1	71:12,13,22	126:17	implement	includes 6:21	49:8 68:9	142:10	25:20
120:1,21	88:6,7	156:22	73:5 154:13	7:2 64:10	77:21 80:9	initial 119:11	intact 148:7
121:1,16,17	huge 69:12	identifying	implementa...	including	110:17	initiating	intended 5:25
121:18,18	71:8	4:15 9:16	6:12,18	13:14 49:5	158:2	88:17	intention
121:23	human 12:20	ill 29:19	125:10	64:25 93:8	increasingly	initiation	88:9
122:1,12,12	12:20 66:10	31:24 33:10	implemented	94:13	16:22 25:14	87:19	intentional
122:21	76:19 114:4	82:7 142:8	33:24 125:9	115:20	incredible	initiative 6:11	61:2
123:1,4	119:23	142:14	131:15	116:25	21:19	12:10 68:6	interact
124:1,15	152:16	144:21	implementi...	inclusionary	incredibly	102:25	115:16
125:1,5,8	161:18,19	im 9:21 28:12	24:9	49:7	68:8	110:3	117:15
125:14,15	humane	28:13 29:11	implications	income 7:14	increment	initiatives	interest 64:23
126:1 127:1	56:24	32:5,6	107:13	12:2 20:8	46:6 47:7	17:3 42:22	78:6 79:8
127:16,20	humanity	49:23 50:9	imply 146:12	41:7 45:20	incurred	innova 74:23	79:11 143:5
127:23	8:20	50:10 64:17	importance	46:9 48:8	118:7	81:7,8,11	143:11,12
128:1,3	hundreds	75:9,14	84:3	52:7 62:9	independent	81:18	143:13
129:1 130:1	43:8,12	81:7 89:21	important	62:14 87:3	88:2	innovative	162:25
131:1,16	60:5 130:7	90:6 99:2,3	2:11 19:15	92:17	independen...	8:18 20:4	163:5
132:1 133:1	140:24	99:3,5,14	26:23 40:2	100:14	73:11	46:3 69:18	interested
134:1,10,16	hunkydory	99:23	42:10 49:15	101:4	indianapolis	70:15	166:6,13
135:1,6	152:8	103:21	49:16 60:2	124:11,15	44:7	input 108:17	interestfree
136:1,20	hurting 64:5	104:6	60:11 66:22	134:15,15	indicated	inquirer	117:22
137:1,16	64:6	107:17	88:18 91:5	134:15,17	44:14 46:20	116:14	interests
138:1 139:1		119:19	97:24 98:5	147:14,14	individual	inside 148:8	143:16
140:1,5,18	I	124:9	164:4	155:20	49:11	inspire	intergovern...
141:1,6	icon 127:11	126:20	imposes	164:20	individuals	129:14	13:22
142:1,3	id 27:2 70:14	127:2	47:13	incomes	77:6 111:19	inspires	interim 118:9
143:1 144:1	80:15	130:18	improve 7:6,8	11:25 62:8	111:24	129:18	intermediar...
145:1,13	idea 17:4	131:11,18	24:25 56:20	164:19	112:8 114:6	inspiring	94:16
146:1 147:1	28:25 29:4	132:8 140:2	65:21 75:24	incorporate	115:17	120:6	intern 30:16
148:1 149:1	86:11,25	143:14	119:17	143:20	116:12,23	installed 84:7	161:10
149:3,23	92:12 94:5	145:6,7	improved	incorporated	133:10	instances	intimately
150:1,4	110:24	151:2	70:13 80:3	131:25	166:7	72:22	83:11
151:1 152:1	112:10	152:23	128:15	increase 21:3	indoors	instant	introduce
152:4 153:1	113:22	156:18,22	improvement	31:20 39:3	119:25	127:10	95:15 98:25
154:1,23,24	116:21	156:25	24:2 94:25	47:21 63:3	120:5	institute	111:18
	117:8						

invaluable 98:6	issues 16:5 17:8 45:23	judge 134:2	61:12 62:11	labor 7:3 20:15,16,17	131:18	88:12	lifesafety 84:13
inventory 12:12 83:4 85:4	48:16 79:16 144:12 146:8	judiciously 103:11	62:11 65:21 67:6,7	36:12 61:4 144:12	143:15	lends 48:20	light 149:25
invest 14:14 49:18 102:19	151:10 152:18 153:7	june 1:8 2:8 104:21	68:13 70:16 72:22 83:11	ladies 126:16	laying 146:9	leprechauns 103:22	likes 48:14
invested 43:7 43:14	162:19	jurisdictions 25:21	91:8 95:8 97:12 101:7	lady 129:13 162:9	layout 18:21	lest 86:10	likewise 108:21
investigate 33:19 35:12	items 34:4	justice 7:5 56:15	120:15 123:20 125:11	lamented 83:25	lead 14:22	level 8:16 9:12 15:16	limitation 92:4
investigated 33:13	itll 133:19	justice 7:5 56:15	126:7 132:22	land 40:4,8,8 40:10,12	leadership 36:16 41:24 68:5,17 72:25	leaders 60:5	limitations 91:11
investing 17:18 20:19 40:24	ive 31:23	justice 7:5 56:15	134:13 136:12 138:8 142:8	land 40:4,8,8 40:10,12	leading 31:12	learn 42:3 44:20 66:8	limiting 105:17
investment 6:25 7:16 18:6,7 20:2 20:23 22:15 36:10 41:8 78:16 82:14 92:15 102:8 118:10	jan 1:11	justice 7:5 56:15	142:12 144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	learn 42:3 44:20 66:8	learned 115:10	line 34:3 138:17
investments 9:18	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	learned 115:10	levels 15:15 44:22 90:22 91:7	linkage 36:23 37:6,16,22 45:6
investor 78:15	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	learning 116:19	leverage 7:20 86:18 89:25	linked 23:25 44:23
inviting 10:24	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	lease 143:12	leveraged 5:9	links 24:7
involved 7:5 128:24 143:21	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leave 61:3 62:17 92:6 99:24	leveraging 4:19 13:12 92:25 94:5	lisc 30:23 41:17 42:20 42:21 43:3 43:7,14,18 43:20 79:9 94:16
involving 20:13 94:24 95:2	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leaving 56:16	levy 48:3,5,18	liability 82:14 83:3 85:8
irmx 125:11	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	led 116:14	liability 82:14 83:3 85:8	liable 141:9
isnt 90:3 93:16 144:10,22 151:15	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	left 160:13	liability 82:14 83:3 85:8	liaison 88:14
isolation 12:18	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leftovers 120:23	liability 82:14 83:3 85:8	liberties 23:12 122:22,24
issue 12:19 12:20 13:6 26:25 30:6 30:19 42:10 65:6,7 66:4 72:6,8 90:3 94:10,12 127:25 152:22,23 164:4	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	legal 9:7 33:24 88:11 94:17	liability 82:14 83:3 85:8	liberty 59:3 64:18,20 65:8,22 138:7
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leaving 56:16	license 38:11	liability 82:14 83:3 85:8
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	led 116:14	lichtash 59:4 59:12,14 60:25 74:5 74:10	lien 141:10
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	left 160:13	liability 82:14 83:3 85:8	liens 105:14 132:25
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leftovers 120:23	lieu 45:13	life 58:16 114:24 115:3 125:23 129:16 143:13 144:18,22 146:8 152:8 161:19
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	legal 9:7 33:24 88:11 94:17	liability 82:14 83:3 85:8	lifelong 99:13
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leaving 56:16	license 38:11	liability 82:14 83:3 85:8
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	led 116:14	lichtash 59:4 59:12,14 60:25 74:5 74:10	lien 141:10
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	left 160:13	liability 82:14 83:3 85:8	liens 105:14 132:25
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leftovers 120:23	lieu 45:13	life 58:16 114:24 115:3 125:23 129:16 143:13 144:18,22 146:8 152:8 161:19
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	legal 9:7 33:24 88:11 94:17	liability 82:14 83:3 85:8	lifelong 99:13
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leaving 56:16	license 38:11	liability 82:14 83:3 85:8
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	led 116:14	lichtash 59:4 59:12,14 60:25 74:5 74:10	lien 141:10
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	left 160:13	liability 82:14 83:3 85:8	liens 105:14 132:25
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leftovers 120:23	lieu 45:13	life 58:16 114:24 115:3 125:23 129:16 143:13 144:18,22 146:8 152:8 161:19
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	legal 9:7 33:24 88:11 94:17	liability 82:14 83:3 85:8	lifelong 99:13
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leaving 56:16	license 38:11	liability 82:14 83:3 85:8
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	led 116:14	lichtash 59:4 59:12,14 60:25 74:5 74:10	lien 141:10
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	left 160:13	liability 82:14 83:3 85:8	liens 105:14 132:25
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leftovers 120:23	lieu 45:13	life 58:16 114:24 115:3 125:23 129:16 143:13 144:18,22 146:8 152:8 161:19
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	legal 9:7 33:24 88:11 94:17	liability 82:14 83:3 85:8	lifelong 99:13
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	leaving 56:16	license 38:11	liability 82:14 83:3 85:8
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	led 116:14	lichtash 59:4 59:12,14 60:25 74:5 74:10	lien 141:10
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6	land 40:4,8,8 40:10,12	left 160:13	liability 82:14 83:3 85:8	liens 105:14 132:25
	jan 1:11	justice 7:5 56:15	144:10,19 146:17 147:11,12 147:13,15 148:12,17 148:21 150:10 152:5 153:7 153:17,18 153:18 154:5 158:22 159:12 161:14 162:6,6				

151:19	142:16,18	louisville 39:2	97:22 132:5	34:8 40:6	meager	73:17 87:24	63:8,12,24
156:3	144:4,6	love 74:11	138:23	40:14 90:2	107:10	101:23	68:18,18
liveable 89:21	161:15	76:20	maine 54:4	92:22 134:6	mean 85:14	109:2,9	69:7 71:2
lived 76:16	longer 31:23	low 7:14 8:15	maintain	134:12	95:3 101:10	114:18	79:12,18,21
164:5,8,9	69:17 78:10	20:8 21:10	76:19,25	137:7	134:14	164:16,17	102:19
lives 72:14	91:23 97:7	23:5,13	maintained	marketable	144:25	164:18	103:5 105:3
84:18 86:24	101:15	45:19 48:8	8:12	147:13	meaning	men 155:9,9	105:4 122:4
93:19	117:16	77:22 87:2	maintains	marketing	59:19	mention 50:5	mimics 87:2
145:11	132:9	105:23	12:7	39:20	meaningful	70:14 72:4	mind 102:10
156:4	longterm	117:22	maintenance	marketrate	102:12	82:22	103:18
living 36:14	32:12 84:21	121:2,15	14:5 48:10	22:3 37:18	means 8:4	mentioned	108:8
66:9 67:6	94:2 107:12	122:10	93:11,24	44:22 61:18	24:2 91:22	12:9 45:4	minds 103:19
67:21	124:6	123:3,19	141:11	135:6	105:14	95:22	109:22
115:15	look 12:17	124:10,14	145:12	mary 127:13	107:9 121:6	146:16	minimal
116:4	26:24 44:11	125:5,14	maintenanc...	massive	122:25	menu 80:6	38:16 72:12
121:11	70:16 85:11	134:14,15	84:22	32:16	139:12	met 21:6,11	minimally
137:7	96:16 99:20	134:15	major 76:13	master 115:4	155:5	23:9	118:17
liz 30:23 50:9	104:4	135:9	83:7 84:13	masters	168:21	methodology	minimis 69:2
76:4	136:10	147:14	91:13 96:5	110:12,12	mechanism	149:17	minimum
lni 125:9	138:9,11	149:2	111:9	match 150:3	36:17 71:11	miami 17:17	22:24 35:24
loan 78:4,12	142:11	164:20	majority 23:5	matched	73:2	michael	111:22
78:14,24	148:2	lower 23:17	making 8:5	17:23 18:5	mechanisms	27:22 28:13	122:13
79:11 80:10	150:14	76:11 79:23	26:18 32:17	math 15:20	21:23 49:11	michele	minnesota
87:20	159:20	92:17 101:4	76:23 112:2	matter 49:13	77:13 80:13	168:14	78:7
loans 48:12	161:4,11	lowered	122:13	140:22	median 12:2	michelle	minor 72:10
77:22 78:11	163:8	20:15	man 115:18	149:20	medicaid	129:13	minute
78:17 79:8	looked	lowes 111:3	116:4	164:14	52:16,17	microphone	148:19
94:25 95:4	112:17	lowest 41:7	manage	168:7	53:9,9 54:5	50:16	minutes
117:22	looking 34:3	52:7	11:12	maximized	54:12,15,24	middle 23:10	139:8
local 4:22 5:9	37:10 79:13	lowincome	135:15	19:7	72:22 112:9	midway	misperceived
9:16 16:17	112:13	11:10 14:7	management	maximizes	medicate	106:15	143:7
21:15 26:8	131:18	22:4,23	24:15 81:12	7:16	51:23	million 4:8,10	misperceivi...
42:5,18,21	140:17	34:11 40:17	111:7	mayor 17:19	meet 6:3 21:7	4:10,13 5:9	143:6
42:22 43:18	145:18	40:24 67:18	117:18	49:3 66:24	21:16 33:4	5:10,17	mixedincome
44:5,8,16	150:19,20	70:11 71:19	136:2	73:18	60:14	6:12 7:18	5:23
45:17 58:6	157:14	75:25 78:12	139:23	138:14	141:22	7:21 9:23	mixeduse
71:13 77:6	looks 148:6	80:8 83:6	141:12	142:6 147:6	meeting	11:20 17:21	36:6
118:22	lose 103:19	83:14,20	manager	147:7	32:13 40:5	17:24 31:21	mobile 130:2
148:19	losing 8:25	122:20	110:2,8	149:18	69:19	33:10 34:18	model 9:5
165:25	25:10	123:16	managers	mayors 126:3	meetings	35:10,17,19	35:4 44:12
locally 43:14	120:18	124:4 135:6	135:14	mccolloch 3:6	123:14,15	35:21,24	88:6 94:19
locate 159:8	loss 9:22	142:15	managing	3:21	melissa 3:18	37:25 38:7	112:14
located 110:6	lot 27:13,19	lowwage	137:14	mcconnell	member	38:16 39:8	models 44:19
location 2:9	63:2 89:8	39:12	mandate	30:21 31:8	60:18 64:21	39:24 43:14	moderate
logical 132:15	90:15 91:22	122:11,12	35:13	31:18 32:4	69:14 75:12	43:17 44:9	101:4 121:2
long 3:14,18	114:8,9	123:3	155:13	32:6	126:25	45:3,8,15	121:15
27:14,22	142:2,8	124:10,14	mansion	mccormick	162:5	45:21,23	122:10
39:17 67:21	152:3	125:14	127:16	120:12,13	members 3:2	46:5,14,21	123:3
72:18 92:16	157:20		mantra 67:9	125:20	3:15,17	46:24 47:3	124:10,14
102:11	158:14	M	mantras 67:9	mckinney	10:19 12:24	47:4,11,19	125:14
122:22	162:14	m 1:8 167:3	mantua 6:21	119:8	13:3 16:14	47:21 48:4	164:20
132:23	lots 81:24	madam 16:14	march 79:8	mckinneyv...	19:15 27:3	48:19,20,24	moderatein...
141:2	lou 127:13	27:11 29:23	market 21:20	112:12	30:18 58:17	49:2 50:22	8:15 21:10
		89:3 95:20					

23:6,13	77:24	mural 127:6	84:12 85:24	114:19	85:25 86:4	noted 3:23	166:9
77:23	months 56:7	127:15	86:9 101:3	136:6,7,8	89:14,17,23	notes 168:6	offers 11:18
123:20	63:17 86:13	130:3,12,14	122:10	137:18	93:22 98:15	notified	78:4,11
moderate w...	116:4 117:7	murals	135:18	146:21	99:4 100:9	106:21	office 3:7,19
125:5	117:14	129:10	137:16	147:11,17	112:18,18	notify 132:24	30:8 42:14
modest 40:21	118:2 137:2	murphy	138:20	147:20,24	114:22	november	42:22 66:23
68:25	166:8	168:14	140:4	158:9	115:4	75:17	138:14,15
145:17	moore 159:11	museum	142:15	159:10,13	119:22	nsp 5:18,24	159:10
modifications	mortar	129:13	145:21	160:13	121:9 122:5	6:4	160:23
69:24	129:21	music 129:7,8	151:17,24	164:9	129:12	number	offices 43:19
mold 76:10	mortgage 5:2		152:5 153:3	165:11	145:12	29:20 36:18	43:23 81:21
moment 64:7	5:3,4 93:14	N	153:20,23	167:2	148:8	45:17 65:16	officials 16:18
102:17	94:8	name 28:13	154:17,17	neighborho...	149:21	71:14 80:3	147:3,9
146:14	mortgages	32:6 59:10	155:4,5,11	6:11,22	newly 36:24	123:11	oh 99:2 143:8
monday 1:8	94:8 95:2,4	59:13 64:16	155:19,22	14:11 19:5	69:9 72:15	numbers 29:5	ohcd 7:13,22
2:7	mother 157:7	81:6 101:24	161:4	19:13 23:16	115:14,18	114:3	8:9,23 9:2,5
monetary	mothers	109:6,12	needed 20:7	26:18 40:6	news 137:8	134:14	9:11,20
155:7	148:20	114:21	24:9 61:14	40:15 43:2	nexus 37:2	148:16	10:2 58:12
money 52:12	162:8	120:13	90:16 91:23	43:6 62:3	nice 146:4	numeracy	ohio 39:18
55:25 56:19	motivate	126:20	142:17	67:20 76:18	nickerson	15:15	78:11
56:22,23	129:23	132:10	needs 4:17	76:20 77:20	108:21	nursing 66:16	okay 29:21
57:9,12	motivation	156:18	18:24 21:8	79:6 82:17	114:17,22	66:17 70:18	50:19 97:15
63:22 68:11	128:18	158:12	32:14 40:5	84:20 101:5	night 121:12	70:19,20,25	97:20
69:21 70:23	motive	163:22	60:15 64:4	146:20	nobrainier	71:4	101:21
76:7 80:20	133:11	named	68:11 69:19	147:8,12	110:16	nurtures	102:23
100:10	143:25	119:20	80:6,18	148:11	nominal 40:8	128:18	137:2
119:6	144:2	namesake	91:17 93:11	155:23	nominally	nuts 154:9	old 85:22
129:25	mount 98:16	102:4	117:18	neighbors	82:3		once 14:6
133:14,15	102:2 105:6	nation 127:12	136:17	15:21 41:3	noncity 4:19	O	57:9 82:13
136:18,21	move 14:15	128:5	145:10	125:24	5:10 7:21	obama	83:12 88:7
136:21,22	67:15 71:3	national 9:4	149:10	nervous	nonprofit	129:13	117:9
137:11,12	91:15 92:14	42:23	152:12	109:17	24:24 38:5	objections	157:25
137:21,23	140:10	natural	153:8,18	net 25:7	42:23 83:12	168:4	160:8
137:24	154:23	102:22	154:6,6,8	network 80:2	119:4	obligation	162:20
139:18,20	moved 97:5	nature 65:13	163:4	neutral 58:5	nontax	23:23	ones 94:13
139:21,22	115:19	91:19	needy 144:22	never 84:2	106:23	105:13	145:6
139:24,25	162:10	near 115:19	negotiate	95:3 96:2,7	nora 59:4,13	observed	159:21
140:12	moving 30:17	nearly 5:8	36:18	109:15	64:18	16:25 17:6	161:22,23
141:5,20	145:2	81:14,17	neighborho...	161:13	norm 96:10	obstacle 23:4	onethird
144:6,17	msw 108:20	83:19	1:3,15 2:5	new 4:15 5:22	97:19	occupants	62:17,22
146:6	108:22	nearsighted	2:18 3:16	7:12 16:24	normally	84:19 85:23	ongoing
148:24	muchneeded	107:3	5:17 6:8,17	17:16,19,22	145:21	117:16	41:23
149:4,5	22:12	necessary	10:20 19:16	30:20 37:8	north 6:14	118:7	open 54:14
150:8 152:7	multifamily	38:21 41:4	45:7 62:13	44:18 48:13	23:16 62:14	occupied 83:6	102:10
152:16	5:21 22:10	need 10:25	66:11 77:7	48:15,17	83:12	83:23 85:5	103:18
155:3 160:8	22:17 36:25	12:6 18:9	86:7 87:20	50:5,22	northeast	85:12 145:6	108:8
162:23	47:16	24:19 25:2	89:18 97:6	51:2,9	23:17	161:21	114:11
month 7:20	multiple 18:8	35:20 36:25	99:12,12,17	54:18 63:6	northern	occurs 63:20	134:11
39:7 110:4	multiunit	37:19 39:13	100:2 101:8	64:2 66:24	23:12	oclock 2:9	opening
136:24	85:20	40:7 56:18	101:10,11	73:18 76:17	northwest	offer 33:17	129:12
138:2	municipal	59:22 60:14	101:14	78:24 84:3	102:5	77:22 129:8	openminded...
142:16	103:8	61:14 67:17	102:5,18	84:8,8	note 2:25	offered 8:22	102:14
monthly	105:14	67:24 69:18	109:10	85:17,20,24	42:11 45:18	87:21	operates
		83:7,8				117:19	

Committee on Housing, Neighborhood Development and the Homeless
June 1, 2015

70:17 operating 48:10 operational 144:11 operations 70:22 opinions 33:22 opportunities 2:13 11:19 11:24 19:6 19:23 20:6 26:22 51:7 52:6,14 89:24 107:24 opportunity 10:4 14:16 26:17 31:10 36:13 41:9 48:11 49:22 55:3 56:17 57:11,15 63:4 73:14 89:5 90:4 90:10 95:9 95:11,15 96:15 98:23 109:23 115:12 138:9 165:19 opposite 96:4 option 21:25 73:3 97:12 options 19:11 68:9 order 12:13 12:15 13:7 16:6 38:20 40:9 102:25 107:18 135:2 140:12 ordinance 46:8 72:16 123:25 org 77:18 organization 42:24 50:13 59:16 organizations	13:15 20:5 26:10 43:5 133:9 135:4 original 130:4 orleans 112:18,18 outcomedri... 20:5 outcomes 56:21 outline 88:5,8 outlines 61:22 outreach 9:6 50:25 110:2 outside 101:7 outstanding 104:17 105:12,23 overcome 9:22 26:5 overdue 72:18 overflowing 118:17 overseen 87:5 overwhelmed 83:8 144:17 owed 135:11 137:24 140:13 141:3 owes 137:9 149:8 owned 83:5 159:2 162:12 owner 77:25 135:21 137:8 140:8 141:8 149:7 149:8 151:6 157:12 158:22 159:8 160:8 owneroccup... 86:22 owneroccup... 83:4 owners 22:13 45:5 80:8	80:10 113:3 117:5,5,19 159:22 160:11,12 ownership 78:2 96:25 160:5,6 owning 143:17 164:18 owns 162:15 <hr/> P <hr/> p 1:8 167:3 pa 126:7 pacdc 32:5,10 33:7,14 38:17 152:4 154:25 paid 63:19 93:15 105:13 139:18 160:8 paired 8:21 panacea 57:18 panel 3:6 30:4,15,20 59:2 74:20 98:14 108:19 125:25,25 panels 151:22 151:24 pants 103:9 paper 116:13 135:3 park 48:22 115:19 116:5 parks 19:9 parlance 85:16 parole 55:23 56:8 part 11:5 44:21 80:19 80:20 82:6 90:7 118:8 155:20 166:10 participants 88:2	participate 88:4 participating 166:13 participation 128:21 134:7 166:22 particular 33:15 64:23 68:10 92:19 particularly 18:25 51:10 108:12 parties 118:4 partner 87:22 partnered 7:22 partners 4:18 6:9 24:24 43:19 88:13 partnership 82:10 108:3 118:11 partnerships 8:18 13:14 20:2 parts 62:6 103:13 parttime 66:18 70:10 109:25 pass 33:8 57:24 64:7 passage 32:18 passed 35:23 patch 79:14 path 102:12 paths 25:23 patience 126:15 paul 78:6 pay 45:6,13 46:10,13 133:17 135:10,11 135:12,13 135:14,23 135:24 137:2,10,12 138:2,3 139:12	140:13 142:16 146:7 149:3 149:12 151:7 152:6 152:6 153:11 155:12,14 paying 62:20 62:24 139:24 140:9 payment 63:16 141:10 payments 77:24 pays 152:24 pearl 111:6 penalties 105:16 penalty 106:8 pencil 106:4 penn 96:16 121:10 pennsylvania 1:7 30:24 35:6 50:11 50:20 54:21 56:6 65:23 72:24 73:4 131:23 penrose 111:7 127:5 127:7 penroses 130:7 pension 48:19 49:8 people 7:4 14:7 27:13 28:23 29:2 52:7,18,25 53:11,15,16 54:8,25 55:8,9,12 55:16,21 56:7,16 57:7 61:8 61:10 63:18 64:24 65:8 65:16 66:15 67:19 68:10	69:11,25 71:3,5,15 71:20 73:9 75:20,21 76:15 78:22 89:10,12 92:13 95:7 95:23 96:11 96:12 99:11 100:13,25 101:13 110:23 112:25 113:25 114:9 115:7 120:4 121:11 124:23 129:19 132:18,24 135:5 136:7 137:22 138:20 140:4,11 144:17,18 144:20 145:2 146:13 147:24 148:10,20 151:16,17 151:18,24 151:25 152:2,5,12 153:2,3,6 153:17,21 153:22 154:5,21 155:6,14,22 155:23 156:5 159:20 peoples 14:19 27:19 percent 4:6 8:4 12:2,4 15:3,4,6,18 39:4 45:10 46:2,18 55:11 62:10 62:11,15,16 63:16,19 68:22 71:19	71:24,24,24 71:25 78:6 100:13 104:8,23 105:4 128:6 129:7 134:16 percentage 71:25 perfect 143:3 143:19 150:2 perform 128:14 140:10 period 12:12 22:8 91:24 92:16 94:2 97:2 117:13 118:2 permanent 26:6 47:17 52:18,20,24 55:13,17 56:10 permanently 79:22 permitted 134:4 permitting 78:8 perpetual 25:5 persist 13:9 15:22 person 111:24 117:9 129:15 144:22 149:10 personal 24:8 73:6 pervasive 84:10 pet 103:3 petition 106:18 pew 15:17 104:20 ph 30:10 pha 11:7,9,16 11:23 12:6	12:9 15:10 15:13 16:16 16:19 20:13 24:17,23 26:4,14,21 66:4 71:22 154:22 158:24 161:25 162:4,5,7,8 162:14 pharmaceu... 115:2 phas 15:2 128:10 philadelphia 1:2,7,17 2:22 3:10 4:2,7,14,18 6:3,10,14 6:15,21 7:23 8:19 10:23 11:2 12:17 13:10 13:25 17:25 21:4 25:18 26:13 27:8 28:14 30:21 32:7 33:20 34:13 37:13 37:24 40:4 40:20 41:17 41:21 42:10 42:21 44:19 49:17,21 52:21 54:17 54:21 60:19 64:21 65:14 65:24 66:17 67:7,13 69:15 70:17 70:18,25 71:4,20 73:19 75:12 80:14,24 83:13 90:2 93:4 102:5 102:16 104:23 108:4 110:19 111:11,12 111:16
---	---	--	---	--	--	---	--

114:8,23	pipeline 38:3	119:21	160:4	predatory	82:19	37:19 52:19	166:19
116:14,24	pipes 76:24	120:15,15	possibilities	88:12	pretty 148:6	52:22 96:10	productive
121:4,7,21	place 36:23	120:18	108:9	premium	158:13	97:18 99:8	107:7
122:8,14,15	37:23 39:17	121:24	possibility	39:4	prevailing	102:21	141:18,19
124:3	55:9 67:13	124:17	71:12 117:3	prepare	20:18	160:10	professor
125:15,17	112:20	147:6	possible 10:3	153:24	prevent 8:24	problem	110:13,15
126:25	113:20	points 165:19	13:21 25:24	prepared	91:20 94:21	14:23 23:20	proficiency
127:16	114:5 116:8	police 118:23	35:12 82:5	141:22	125:22	51:19 57:11	15:20
128:4 129:6	placebased	policies 18:9	102:11	150:12	prevention	57:21 61:24	profit 112:2
131:2 132:3	6:8	60:6,7	possibly 93:4	preparing	4:25 9:4	63:6 65:3	133:11,13
140:23	placed 117:12	123:7	103:19	138:8	39:25 41:2	83:11,22	143:25
145:16	placement	policy 13:10	postgreen	prerogative	previous	84:11 94:23	144:2
146:2 164:4	7:4	25:12 32:6	100:9	149:14	32:15 89:9	96:5 113:24	profitable
164:12	places 39:13	39:7 42:13	potential	presence 3:4	123:12	113:25	37:18
166:20	151:19	80:24 84:3	21:15 33:12	42:12	previously	116:2 128:2	proof
philadelphi...	plan 18:2	106:7	38:9 76:5	present 1:10	89:23	142:22	83:20 86:6
11:10 21:17	32:12,23	107:21	85:12 88:2	41:18 59:19	111:21	156:14	program 5:18
22:22,23	47:20 52:17	115:9 118:6	88:13 95:10	88:23	160:4	problems	8:14 9:4,5,8
26:16 41:7	53:9,9 54:5	political	111:20	presented	3:24 65:17	16:5 53:18	11:15 21:14
58:14 69:20	54:16,24	13:22 49:14	pots 103:22	138:12	prices 82:18	53:19,20	27:16,20
philadelphias	99:21	politicians	poverty 13:3	138:12	primarily	91:9 96:6	28:8,24
12:23,25	111:14	124:7	13:7,9,20	preservation	12:3 47:23	125:16	54:12 78:7
35:7 44:11	123:12,13	poll 164:16	14:9,23	1:16 2:13	110:3	142:2	78:24 79:12
126:23	123:18	ponsor 42:12	16:2 18:18	2:21 4:24	primary 4:4	procedure	84:17 86:25
philanthropic	124:8 153:4	pool 117:7	19:13 22:20	20:8 41:20	152:15	138:6	87:11,21
13:13 19:25	154:9	poor 14:12	23:15 25:6	46:22 48:9	principal	140:16	88:4 90:12
26:10 43:4	planning 6:16	21:3 128:9	25:16 66:3	67:22 74:21	75:10	143:20	90:13,19
philly 61:14	74:24 88:10	129:10	67:5 121:5	81:11 84:15	prior 65:12	149:9	91:10,11,14
62:9,14,24	88:25	poorest 23:16	122:9	86:17 89:10	priorities	153:25	91:19,25
126:5,21,24	124:21	128:4	127:25	110:18	90:25	proceedings	92:5 95:23
158:11	146:22	population	128:2,7,8	166:19	prioritize	168:4	99:6,18
phoenix 44:4	147:5	15:5 65:4	power 13:12	26:13 43:15	50:2	proceeds	103:3,6
physical 65:9	149:21	110:6	113:18,19	preserve	prioritized	87:15	110:13
76:19 153:9	plans 36:13	112:17	113:21	75:19	20:3	process 73:8	116:16,19
pick 148:13	123:22	populations	114:3	161:18	priority 6:23	106:3 107:5	117:4 118:8
picture 99:19	127:17	18:25	129:22	43:10	18:4 44:16	143:22	118:11
pie 86:11	play 26:17	portion 4:25	142:7 143:5	129:20	prison 55:10	159:23	141:24
piece 58:3,9	pleas 9:2	6:20 34:5	145:8	130:5	55:13,17	161:3 166:4	150:13
piecemeal	please 28:11	34:19,21	149:15,16	president	56:5	processed	programs 4:4
93:23	31:6 42:19	35:2,8 58:6	153:13	1:12 10:22	prisons 55:9	96:18	4:8,12 6:24
pilot 88:10	98:24 109:6	78:12 81:25	powerful	28:14 30:8	private 7:16	processes	9:20 11:12
150:13	166:12	104:17	54:18 61:2	32:24 64:17	13:13 19:25	160:18	11:18,21
pinckney	pleasure	position	powerless	81:7 131:12	21:20 26:9	produce	13:19 49:7
131:11	10:17,18	54:18	150:22	131:13	87:4,9	150:6,9	80:16 83:9
138:24	88:23 115:8	106:12	powers 40:12	138:25	89:25	produced	83:18 84:5
156:17,18	plumbing	107:21	154:12	156:19,24	112:23	35:19 154:2	90:21 91:5
156:23,23	79:15 148:9	positions	pra 85:6	163:11,24	133:10	produces	119:24
158:7,23	pmg 111:7	156:11	practices	164:2	154:23	133:2	122:17
159:5	pocket	positive	42:5 88:12	press 84:6	privately	production	129:7
160:20	103:10	128:20	pragmatism	pressing 4:17	159:2	1:16 2:21	152:13
161:20	point 13:16	161:17	23:20	pressures	privatesector	4:23 20:20	161:8
162:3	15:4 71:25	possession	precipitously		44:24 90:10	41:20 46:17	progress
163:15,25	81:21	154:11	8:11		probably	48:9 110:18	25:24 32:18

project 20:17 37:12 52:22 52:23 59:5 59:15 64:20 74:22 75:16 75:17 80:12 80:21 81:12 85:15 100:2 100:11 106:16 110:2 124:24 126:22 127:4	141:4,15 142:9 143:23,24 145:3,11,19 146:13 147:22,23 148:17,19 154:16,18 157:15,17 158:10,22 159:9,17 160:7,11,19 161:14,21 162:2	160:9,22 162:10,14 proposal 94:13 proposals 166:9,15 propose 92:2 proposed 12:22 51:15 58:12 proposing 49:3 63:11 104:11,14 111:8 prosperous 26:18 proud 60:18 proudly 64:20 provide 5:6 7:3 8:14 11:6 20:25 22:11 26:14 26:21 41:3 42:18 52:6 52:17 53:10 70:5 79:4 79:12,18 87:13 provided 5:8 5:11 8:21 9:14 55:2 78:20 81:12 providers 24:15 52:21 79:25 94:18 provides 11:16,19 88:8 providing 5:24 11:23 85:23 123:17 154:7 158:20 proving 61:23 psychiatric 52:10 public 2:6,8 11:11,13,17 12:14 14:4 14:6 16:15	18:12,15 19:12,22,25 24:4 25:3 30:12 36:7 36:11,20 37:21 38:5 40:10 42:7 50:22 53:16 54:9 84:3 89:23 126:21 127:8 155:12 168:15 publicly 38:19 publics 36:9 publicsector 81:9 pull 25:9 35:20 50:16 pulled 119:6 pumped 68:19 punched 115:24 purchase 40:10 159:4 159:6 purchased 69:4 purpose 40:15 111:10 144:14 purposes 140:4 pursued 5:14 push 21:22 pushed 36:11 62:3 pushing 39:3 124:3 put 36:22 82:18 84:8 101:6 107:25 113:19 114:5 135:3 137:25 139:20,21 139:22,23 141:17,18	142:14 144:20 147:16 148:8,15,18 148:25 149:5 151:6 153:3,5,21 157:21 162:23,24 163:4 puts 14:10 putting 14:19 71:5 100:10 107:6,13 146:13 148:16 159:20 puzzle 58:3 58:10	Q quality 14:20 20:22 quantify 37:5 queen 115:15 question 18:13 27:23 61:17 96:14 113:10 145:9 questions 10:8 27:3 58:22 73:24 74:6,7,9 113:2 124:2 quick 95:21 quickly 11:6 27:12 38:24 quote 17:3 127:23 129:14	83:12 range 37:10 112:22 rapidly 73:10 82:17 116:17 rate 14:25 15:7,14,16 78:6 121:5 121:6 122:9 137:8 138:20 146:5 rates 14:22 15:8 reach 14:11 24:19 57:23 129:16,19 reaches 95:11 reaching 16:17 111:2 111:6 read 2:14 116:13 reading 15:20 ready 26:14 73:16 77:10 real 34:15,19 44:25 52:13 62:4 92:22 95:21 101:25 104:7,18,24 105:2,15,16 108:10 111:8 116:2 133:3 136:4 143:5,11,14 143:14,16 143:18 145:15 150:6,9 153:3,4,20 162:25 163:5 reality 72:24 91:25 realize 110:22 155:4 156:2 156:4 realized 21:20	really 29:4 34:2 38:24 48:14 58:21 58:21 60:2 60:11,14 65:4,25 66:3,8,21 67:2 68:15 71:5,7 81:9 89:21 90:7 90:16,23 91:3 98:3 131:15 133:2 141:25 150:7,16 152:14 156:13 realities 111:7 realty 34:22 58:5,7 63:15 111:7 reason 96:11 128:22 134:7 reasonable 36:18 rebuilding 8:19 rebuilt 91:16 receivable 104:5 105:3 receive 4:9 10:4 36:20 92:13 147:21 received 4:7 5:16 6:19 7:19 98:4 100:4 116:7 receives 4:2 9:13 24:13 receiving 7:24 92:5 recess 166:22 recessed 2:7 167:3 recession 6:2 recidivate 55:12,15 56:5 recipients 7:10	recommend 36:17 38:18 recommend... 54:2 recommend... 92:25 166:16 record 31:7 59:10 126:17 131:8 157:12 recording 5:2 46:19 records 29:2 134:22 recoup 22:13 recovered 115:21 116:2 recovery 119:17 recreated 130:3 redeposited 118:3 redeveloped 105:11 106:11 redevelopm... 20:7 81:19 82:11 85:15 85:21 108:5 redirect 103:2 redirecting 58:5 redo 148:9 reduce 40:9 53:24 76:17 94:20 reduced 4:5 reduces 20:22 53:14 reducing 76:9 reduction 4:11 12:14 reenvision 18:14 19:19 23:18 reenvisioned 18:10 reexamine
--	---	---	--	---	--	---	--	--

123:5 reexamined 118:16 refer 87:25 referenced 96:4 referendum 149:25 referral 80:2 referring 104:5 refinancing 5:4 reflected 22:21 reflection 15:8 107:12 regard 72:2 144:12 registration 47:24,25 48:2 regular 121:17,18 121:18 147:14 regularly 36:10 regulation 71:12 regulations 20:19 rehab 110:22 111:9 149:6 152:3 155:19 rehabbed 29:11 59:24 81:22 86:5 159:17 rehabbing 111:17 rehabilitated 145:14,17 rehabilitation 5:19 74:21 93:8 111:5 rehousing 116:17 reinforces 25:11 reinvest 55:16	reinvestment 56:15 94:17 123:10 124:16 related 34:4 41:5 90:10 relatively 8:16 28:17 114:22 released 55:10 61:20 87:15 relegated 14:6 reliable 20:5 reliance 25:6 relies 16:20 relocate 85:25 reluctant 25:8 rely 44:6 relying 16:25 remain 54:8 86:22 93:18 remainder 33:11 86:23 remained 28:9,17 remains 25:5 remapping 124:8 remarkable 90:17 92:23 remarks 103:20 remedy 139:13,14 remember 40:3 155:16 160:2 reminded 119:19 removal 107:22 remove 123:6 removing 19:11 76:10 107:5 rendell 83:15 renovating 22:17 renovation	78:21 renovations 87:18 rent 53:4 55:19 111:23 134:5,6,8 135:7,8,10 135:22 136:24,25 137:9 138:2 139:19,20 141:6 144:3 144:21 145:23 149:2,2,11 151:8,9 rental 5:22 19:8 38:10 45:22,25 48:9,12 69:10 77:15 78:15 116:25 117:4 134:11 135:20,22 146:5 164:19 rentals 23:10 79:5 122:21 renters 38:17 62:19 75:25 reopen 54:15 repair 8:13 27:16 28:23 40:25 69:24 75:18,23 77:14 78:5 79:8,11 80:17 83:9 83:17 90:12 91:10,17 93:7 151:22 repaired 91:16 repairs 8:14 8:20 69:23 76:2 83:7 84:13,14 91:22 92:13 93:6,16 117:21	135:13 136:17 139:21 141:11 repayment 151:9 repeat 62:22 124:9 replace 79:14 replacement 22:16 93:6 replicating 44:20 report 15:18 61:21 62:5 95:12 128:25 136:11 reporter 168:23 reporting 43:25 repository 18:16 represent 147:4 reproduction 168:20 request 27:20 requested 15:10 require 21:25 32:22 33:21 71:13,22 73:5 77:24 85:9 required 35:16 36:8 47:7 136:2 requirement 36:5 71:23 72:11 requirements 23:4 24:10 46:8 requires 23:20 46:8 requiring 72:16 res 3:1 4:1 5:1 6:1 7:1 8:1 9:1 10:1 11:1 12:1	13:1 14:1 15:1 16:1 17:1 18:1 19:1 20:1 21:1 22:1 23:1 24:1 25:1 26:1 27:1 28:1 29:1 30:1 31:1 32:1 33:1 34:1 35:1 36:1 37:1 38:1 39:1 40:1 41:1 42:1 43:1 44:1 45:1 46:1 47:1 48:1 49:1 50:1 51:1 52:1 53:1 54:1 55:1 56:1 57:1 58:1 59:1 60:1 61:1 62:1 63:1 64:1 65:1 66:1 67:1 68:1 69:1 70:1 71:1 72:1 73:1 74:1 75:1 76:1 77:1 78:1 79:1 80:1 81:1 82:1 83:1 84:1 85:1 86:1 87:1 88:1 89:1 90:1 91:1 92:1 93:1 94:1 95:1 96:1 97:1 98:1 99:1 100:1 101:1 102:1 103:1 104:1 105:1 106:1 107:1 108:1 109:1 110:1 111:1 112:1 113:1 114:1 115:1 116:1 117:1 118:1	119:1 120:1 121:1 122:1 123:1 124:1 125:1 126:1 127:1 128:1 129:1 130:1 131:1 132:1 133:1 134:1 135:1 136:1 137:1 138:1 139:1 140:1 141:1 142:1 143:1 144:1 145:1 146:1 147:1 148:1 149:1 150:1 151:1 152:1 153:1 154:1 155:1 156:1 157:1 158:1 159:1 160:1 161:1 162:1 163:1 164:1 165:1 166:1 167:1 resale 5:19 research 29:5 50:24 80:5 115:2 166:8 researched 166:14 researchers 63:7 researching 80:12 reserve 93:10 resident 78:9 99:14,15 114:23 124:19 residents 8:8 15:10,13 24:14 34:11 40:17,24 61:24 76:25 124:6 131:17 164:11 resolution 1:14,14 2:11,15,16 32:18 35:23 57:24	165:15 resource 80:22 93:22 110:5 resources 1:16 2:12 2:12,20 4:15,16,20 6:7 8:24 9:13,14,17 12:5 19:23 24:19 26:15 29:9 33:4 34:12 41:19 43:4,21 46:4 49:4 50:22 51:9 59:4 60:14 63:6 64:18 64:20 65:8 89:23 90:11 110:17 114:4 165:24 166:18 respect 23:23 87:23 respective 156:10 responded 4:15 response 58:23 73:25 103:16 126:11 132:15 145:9 165:5 responsibility 23:25 24:8 51:22 responsible 141:8 rest 93:19 155:25 restriction 92:8 restrictions 47:14 restrictive 92:8 result 6:18 37:25 resulted 51:2	results 14:12 51:3 95:13 150:6,9 retail 22:25 43:17 retire 97:8 return 37:21 117:18 returning 77:4 revenue 4:23 5:6 30:21 31:20 33:9 33:12,16 34:3,9,23 34:24 35:3 35:9,18 36:2 37:17 38:10,23 39:11,14 40:22 47:4 47:8 58:4 59:2 69:5 103:12 104:12,18 107:10 110:21 134:19 revenuegen... 107:7 revenuepro... 106:24 revenues 48:7 reverse 12:13 93:14 94:7 94:8 review 88:7 100:5 161:7 reviews 88:7 revising 22:7 revitalization 6:9 59:5,15 64:19 revitalize 43:6 revolving 78:14 reynolds 68:7 rhds 110:8 ribbon 84:7 ridden 19:13 ridding 112:3 right 33:6
--	---	---	---	--	---	--	--

58:14 64:3	rtp 8:22	145:8	118:9,10,11	125:13	servicing 102:4	106:20	sixtyseven
66:10 85:22	rules 97:13	152:23	sectors 22:25	seniors 18:25	session 3:24	show 60:15	15:4
86:16 95:9	run 94:23	153:15	23:3,8	64:25 67:19	set 34:16 37:5	101:3	skepticism
110:6 114:4	running 84:4	161:21	secure 10:5	70:2 73:9	37:7 47:2,8	showing	25:12
130:18	118:22	says 97:14	security 41:4	83:7 88:11	47:19 86:25	138:13	102:22
132:11	151:20	140:20	41:6	122:23	118:18	shown 15:13	skills 128:18
133:15	162:20	sayso 113:5	see 50:4	sense 33:20	121:2	157:24	sky 86:11
135:20		scalable	68:15 80:13	141:24	150:10	shows 62:5	slated 130:12
138:10	S	108:2	93:18,19	145:24,24	setaside	71:18	sleep 121:12
150:3	s 71:16,17	scale 86:18	94:19 96:19	145:25	46:18 47:22	128:13	sleeves 73:16
154:11	77:21	scams 94:8	99:16	149:22	120:22	side 73:15	slightly 157:2
161:20	safe 25:13	94:24,25	115:16	sensory 65:3	122:17	83:18	slowly 63:13
rights 12:20	26:18 66:11	scarce 17:7	121:13	sent 88:6	sets 32:13	152:22	small 58:9
61:5	118:19	24:18 29:9	146:23	106:19	setting 55:2	159:8	68:12 77:3
rise 84:2	safeguard	40:10	seeing 107:5	sequestering	55:14	significant	79:3 86:13
129:15	87:16	scare 8:17	seeking 8:4	137:13	141:24	25:24 44:22	118:17,22
risen 67:7	safer 55:20	scattered 85:21	10:4 69:22	sequestration	setup 119:11	81:25 99:25	smaller 119:7
rising 82:18	56:3,20	scenario	110:11	131:20,22	sewer 139:11	significantly	164:18
risk 53:3	safety 25:7	148:7	seemingly	132:4,5	share 24:24	76:11 80:2	snap 7:9
rival 83:24	79:16	schedule 6:5	26:6	133:21	38:24 42:16	similar 25:22	socalled
rob 119:20	saint 78:6	10:16	seen 24:4	136:19	42:20 43:22	46:11 64:18	96:21
robbed	salaries 62:8	school 3:22	59:20 83:3	139:15	49:23 77:16	78:7	social 14:21
115:24	sale 5:3 63:20	7:7 34:20	83:23 95:25	143:21	115:12	similarly	15:10 76:3
robust 80:23	106:17,20	66:13 77:10	sees 149:24	144:13	sharswood	18:23 34:22	110:13
86:2 88:5	160:17,22	112:5,7	segregating	147:17,20	6:16	simms 158:12	115:5
role 154:15	160:23,24	119:2	19:3	151:3 157:4	sheet 104:3	159:15	128:18
roles 138:17	salzman	128:20,23	seize 111:14	157:10,16	135:2	simple 135:2	socioecono...
roll 73:16	98:15,20	129:3,5	132:12,14	serious 51:18	138:13	144:18,23	23:22
107:14,15	99:2,3	150:18	150:18	120:16	shelter 55:11	151:15,16	sold 63:17
roof 84:8	101:18,21	151:2,4	seized 113:9	seriously	110:9	simply 52:25	69:3 100:12
91:15 148:3	san 39:17	128:6	132:19	104:15	115:13,21	68:11 69:16	100:13
roofs 14:19	44:7,18	schools 19:16	seizing	servants 42:7	115:23	133:24	121:25
79:14	47:18	43:12 61:16	132:19	serve 11:13	116:11,16	134:25	125:6
room 1:7 2:10	sanchez	122:19	seizure 113:5	18:22 25:2	118:15	single 80:2	sole 111:10
39:22 42:8	162:18	129:2,8,24	selected 8:3	34:24 82:24	shelters	85:15	solution
95:8 155:4	sandy 98:15	scope 86:2	selfreliant	88:13	116:20,22	sit 85:23	51:16
rooms 52:9	99:3	87:19	11:22	144:15	118:18,19	site 36:9	117:17
root 13:8 16:6	sat 162:11	165:21	selfsufficien...	150:11	118:22,24	sitebased	120:19
rooted 66:3	satisfied	scraps 107:10	14:18 24:6	serves 11:9	119:7,12	55:2	122:19
rotating	118:4	seattle 37:9	sell 92:7	service 15:10	sheriff 106:17	sites 85:9,13	123:5,11
119:5	save 14:13	44:19 48:3	95:24	24:14 40:23	106:20	sits 106:22	124:13
rotting	56:19 57:8	48:6 78:3	100:24	79:25 83:19	160:17,22	sitting 82:8	131:14
132:16	57:12 76:7	second 16:12	111:23	services	160:23,24	86:16 131:5	136:4
roughly	113:12	45:10 49:19	143:23	11:21 14:21	shes 3:21	157:9	solutions
47:12	150:8	55:3 63:20	selling 100:17	52:18 53:5	132:9	situation 71:6	12:22 57:17
round 8:2	saved 9:9	78:14	100:18	53:10,22	shoot 113:21	93:15	58:11 73:15
routinely	48:13	106:18	111:19	54:7,24	shop 162:12	137:15	118:12
71:3	saves 27:19	110:11	143:9,19	55:19 56:18	shortage	164:22	122:16
rowhouse	55:24	163:24	sells 77:25	61:17 73:6	20:21	situations	solve 12:15
74:22 75:15	savings 21:19	secretary	133:4	74:23 81:8	shorten 31:24	80:7	14:24 57:11
80:12,21	98:15	16:24 17:4	send 106:16	81:12 94:18	shortfall	six 12:21	125:16
rpnotary	saying 32:5,9	17:6	134:18,24	115:20	35:21	81:18 86:12	128:2
168:15	72:6 102:6	section 11:15	senior 122:21	119:21,23	shortly	118:2 161:2	141:25
	130:11						

142:22 solving 14:23 23:19 127:25 somebody 72:13 137:25 142:15 145:21 160:21 somewhat 145:17 sorry 28:12 32:5 74:7 99:2,23 156:22 sort 92:4 118:5 sound 151:15 source 4:22 16:21 34:24 38:22 69:5 70:9 71:8 sources 4:4 30:20 33:12 33:15 35:18 38:9 59:2 south 96:22 southwest 96:22 97:4 space 38:5 43:18 spaces 19:10 70:8 speak 10:24 26:22 27:13 75:14 89:5 89:12,15 109:19,24 114:13 speakers 92:24 speaking 90:9 127:2 156:19 160:3 161:22 special 18:24 88:22 specific 65:20 77:5 145:14 specifically 21:9 143:4	speculated 71:2 spend 145:22 spending 29:14 52:4 56:22,23 103:11 spent 114:24 116:4 119:6 spoke 109:15 110:23 sponsor 74:11 sponsoring 60:9 sports 43:13 spur 22:15 square 37:6,8 37:9,11,23 43:17 79:2 squatting 150:16 151:13 stability 41:4 stabilization 5:17 stabilizing 86:6 stable 28:18 53:21 54:8 56:3 66:13 66:25 84:22 stably 56:17 staff 42:2 108:25 110:14 119:5 141:23 stagnates 23:14 stand 150:12 standard 137:6 standardized 128:14 standards 36:14 stands 116:16 star 129:19 start 32:4,9 47:25 77:9 80:16 109:14	142:20 145:5 starting 13:15 starts 99:13 121:21 122:7 state 15:17 16:13,17 17:10,24 18:6 21:22 25:5 26:6,8 44:6 47:13 51:8,17,18 51:21 52:2 52:5,12,15 54:4 55:6 57:12,16,25 58:5,7,8 70:18,21 91:12 143:4 149:15 stateauthor... 33:22 stated 16:19 156:13 stateenabling 33:21 statement 31:7 statements 97:25 125:21 states 43:9 51:21 53:7 53:9 54:3,5 54:15,23 statewide 35:6 50:12 72:20 station 110:7 121:10,10 statute 132:2 149:15 statutory 20:18 stay 39:22 56:7 67:20 70:2 89:19 96:13 97:14 99:17 111:22 116:3	119:25 120:4 155:22 staying 128:22 stays 78:9 steady 27:17 stellar 58:20 stenographic 168:6 step 13:23 17:10 49:15 49:19 steps 8:9 9:22 25:9 68:14 113:12 stewart 108:20 109:8,13 119:8 132:8 132:10 stock 20:22 26:14 84:16 stop 121:9 158:16 stopping 158:19 stops 149:7 stories 61:22 story 126:22 strategic 8:9 9:15 32:12 32:23 strategies 24:6 57:19 153:19 strategy 6:8 17:9 86:15 140:14 154:13,18 strawberry 127:15 stream 36:2 76:6 street 39:15 96:23 162:8 162:13 streets 127:7 147:12 148:22 strength 89:25 strengtheni...	40:23 49:6 stress 101:6 stretch 8:17 stretching 9:17 strong 38:14 40:18 164:16 stronger 34:8 34:9 40:6 40:14 strongly 12:18 structural 13:6 51:21 79:15 structurally 134:24 structure 138:10 struggled 14:2 struggling 41:3 58:15 student 108:21,22 108:24 115:5 128:15,19 150:17 students 30:11 96:16 128:13,21 128:24 129:2,10,23 studies 37:2 study 98:3 104:21 105:2,5 studying 77:12 115:8 subject 166:23 submitted 31:23 123:23 subsequent 21:5 subsidies 40:10 82:2 85:10 86:10 127:9 subsidize	100:11 subsidized 100:7,25 subsidy 36:7 36:21 53:4 82:3,23 104:18 106:9 substance 53:19 substandard 137:5 145:13 substantial 18:5 substantially 92:21 suburban 110:7 suburbs 22:24 success 21:13 25:23 77:11 successful 18:8 55:22 95:12 successfully 36:11 sued 124:20 suffered 116:6 suffering 152:17 sufficient 9:22 21:7 suggest 136:3 141:21 144:25 145:10 147:16 suggested 138:7 suggesting 9:21 140:3 145:7 suggestion 133:18 149:20 suggestions 41:12 155:2 161:8 suggests 80:5 sum 103:2	summer 98:8 161:9 supervision 55:24 168:22 supplement 46:25 supplies 111:3 supply 21:7 21:12 23:9 23:12 26:12 85:11 support 5:11 6:7 7:12 11:20 13:22 16:18 23:25 25:10,25 42:18,22 49:25 57:25 60:4 69:22 77:2 93:24 111:4 113:20 161:13 supported 5:19 55:18 56:11 65:19 65:22 118:18 supporting 90:18 supportive 47:17 52:17 52:19,20,24 53:5,10,11 53:23 54:6 55:13 72:21 supports 4:23 9:5 45:24 supposed 99:20 147:4 surcharge 39:21,22 sure 57:21 59:18 101:13 103:21 132:9 158:9 surely 14:24 128:2 surrounding 6:22 81:21	114:25 survive 155:25 sustain 91:23 sustainable 14:22 19:8 43:2 sustained 92:16 swamp 103:23 switched 147:6 symptom 13:2 system 7:5 22:16 25:3 25:10 55:25 56:16 57:6 69:24 91:13 93:7 115:23 115:25 116:11 118:15 systems 8:13 27:16 52:11 53:15,21,25 83:17 84:14 90:12 91:9 95:23 <hr/> T <hr/> table 3:13 28:3 31:2 59:7 75:3 98:19 109:4 126:13 146:9 tackle 29:15 take 18:3,7 24:22 25:8 57:4,18 64:4 65:25 67:13 96:5 98:2 106:2 111:9 112:20 133:16,24 135:16,20 136:9,16 137:2 138:18 144:2,6,20 150:13
--	--	---	--	---	---	---	--

154:11	104:18	108:20,22	testimony	108:18	56:9,10	142:25	97:4 104:25
157:17	105:2,24	110:12	3:20,23	109:22	theres 27:12	143:8	116:24
160:6	106:2,7,13	115:5 164:5	12:21 31:24	114:12,14	28:20 29:10	144:16	117:14
161:21	107:14,15	164:8	33:11 41:18	114:15,16	34:11 35:13	148:23	130:9
taken 8:9	108:10	temporary	59:11 65:16	119:13,18	52:13,23	154:21,24	132:17
42:9 105:11	111:8	116:20	73:13 82:22	120:8,8	57:4 61:17	158:25	137:4 154:3
107:3	117:20	117:8,13	89:7,9	125:18,19	67:8 74:6	159:19	158:18
113:11	118:13	tempting	109:7	125:24	90:4 94:19	thinking 82:5	161:15
168:6	132:7	49:10	114:10	126:14,15	122:22	84:9	163:20
takes 14:18	134:20	ten 45:12	126:18	130:9,10,19	128:7	third 47:8	164:3
14:20 134:3	137:10	50:21 60:10	127:21	130:21	132:13	51:5 79:7	times 19:22
137:22	138:3	68:3 90:5	133:6	138:23	136:13,25	83:24	55:14
138:2	139:10	100:7,18	138:12	151:11	137:4	thomas 59:3	146:10
139:16	141:10	142:21	154:19	156:15,16	138:13	thought	tiny 133:2
141:2	142:11	146:5,7,9	157:2	163:9,13,15	140:19	82:13 92:12	148:15
142:16,19	146:6 150:8	146:10	testing 15:13	163:17,20	143:18,25	110:20,24	title 2:15
144:4 146:5	taxdelinque...	149:13	tests 128:15	164:2,23,25	149:9 157:7	112:4 113:6	today 2:8
160:20	133:23	154:25	texas 47:6	164:25	157:12,13	157:24	3:21 11:4
talk 51:6	134:22	162:11,13	thank 2:3,23	165:8,12	157:20	thoughtful	12:21 27:13
92:11 98:23	139:7	164:19	3:3,5,10,14	166:21,24	159:9,13	9:15	30:13 42:8
99:6 123:12	taxes 39:11	tenant 149:2	10:9,14,23	thanks 50:8	theresa	thoughts	42:14 49:19
151:12	39:16 46:19	162:9	26:20 27:4	89:4	120:10,13	113:14	50:9 51:14
talked 152:3	97:9 104:7	tenantbased	27:6,10	thats 17:4	theyll 138:4	115:13	66:5 69:14
155:15	104:22,24	53:6 54:6	29:23,23,25	27:7 33:7	theyre 55:23	thousands	75:14 82:22
talking 58:13	105:16	tenants 62:24	30:3,5,13	58:4 60:12	56:3,25	83:5,14	102:16
104:6 139:4	107:14	tend 53:17	30:15,18	64:5 71:11	59:25,25	130:7	104:3
146:12	133:17,19	tens 83:5	31:3,5,10	80:19 89:17	62:20 66:16	148:17	106:22
148:14	134:3	tenyear 37:14	31:16 32:2	91:16,18,25	100:17	threatened	114:21
159:19	135:11,25	128:11	41:9,11,12	93:2 94:9	121:19	9:6	127:3,22
tangible	137:9	term 115:8	41:13 42:2	94:20 96:2	130:11	three 28:8,16	131:11
115:6	139:25	117:16,24	42:6 49:22	97:12 100:3	140:5	51:20,25	134:8
tap 76:5	140:9,13,14	122:5	50:3,5	100:21	142:10	56:7 113:7	138:13
target 105:25	140:17	151:13	58:18,19,24	113:24	theyve 67:21	115:16	140:15,17
targeted 9:18	149:8,12	160:2	59:8,12	121:22	thing 72:3	122:23	148:14
12:5 24:7	152:22,25	terms 118:2	60:9 64:13	122:4	156:9	123:5,15	151:23
78:25	158:3	152:12	68:5 73:14	126:22	157:23	125:4,8	152:3 153:3
106:25	taxexempt	tested 15:19	73:22 74:3	132:15	160:7	threequarte...	155:18
targeting	45:24	testified	74:4,9,13	133:7,17	things 32:22	31:21	156:9,20
4:16	taxpayer	65:11 66:5	74:14,14,15	137:5,10,12	55:7 72:4,5	threshold	157:21
tax 7:15,15	56:19 57:8	71:17 135:5	74:17,18	137:23	120:6	28:21	165:2,13
7:19,24 8:4	tear 130:12	151:23	75:4,6,8	140:15	158:18	thrust 154:19	today 140:4
20:9,25	technical	152:10	80:25 81:2	142:18	163:4 164:7	tie 70:12	told 102:15
21:13,21	53:12	153:2,17	81:5 88:16	144:6	think 27:14	tightly 85:20	103:4,7,10
22:7 34:9	technology	155:18	88:18,20	145:18	34:2 37:12	time 2:9	tom 64:16
34:15,20,23	130:2	156:9	89:3 95:14	147:17	51:15 54:13	10:15 16:8	tomorrow
35:3 37:15	tell 86:11	165:13	95:19 97:21	149:14,14	60:11 61:21	26:11 31:4	49:18
37:19 39:4	134:19	testify 31:11	97:22,24	150:16	63:25 86:10	42:9 54:17	tongue
39:20 45:20	153:9,10	41:10 73:15	98:10,11,12	151:3	90:16 95:6	54:19 57:3	109:19
46:2,5 47:6	154:15	126:10	98:22	152:14,25	96:9 97:13	61:12 64:2	tool 40:3
48:3,18	161:12	131:7 165:4	101:18,19	154:15	97:17	67:22 75:5	tools 26:11
49:6 58:6,8	164:7	testifying	102:6 108:7	156:12	103:14	84:7 91:8	45:18 49:4
61:15 63:5	telling 126:22	152:11	108:13,15	theme 102:13	104:15	91:24 92:17	49:11,20
68:21 87:3	temple 30:11	156:16	108:16,17	thereabouts	136:14	94:2 96:25	107:23

tooths 158:15	tried 8:17	two 4:4,8 6:10	166:5	70:22	157:18,25	veterans	128:11
topic 26:23	115:19	38:15 45:2	underused	unpredicta...	159:25	24:20	141:14
88:18 115:9	124:24	51:7 52:13	139:14	16:23	165:24	vetting 94:12	153:23
torn 130:15	159:4,5	55:14 63:21	underway	unquote 17:3	uses 45:2	viable 37:20	154:22
total 4:7	162:13	68:24 69:4	99:7	unrealistic	46:3	38:22	waiver 73:8
24:12 46:14	triplex 79:3	72:4 83:19	underwritten	33:2	usually 96:3	vice 28:14	walk 133:25
48:25	trough 127:8	91:4 92:24	87:6	unreliable	133:4	131:12,13	walls 148:4
totalling	true 90:20	110:10	unemployed	16:22	utilities 79:17	138:24	want 26:20
48:17 78:18	118:20	117:13	15:5	unsafe 58:15	utility 79:19	156:18,24	27:13,15
totally 53:13	168:7	122:19,19	unemploym...	112:4	79:20	163:10,24	32:4,9
touch 98:7	truly 12:15	157:8 158:7	14:25 15:7	unstable	144:19	163:25	35:11 51:6
tourism	13:20 18:8	158:18	20:23	58:15	utilization	victims 24:21	57:14 60:9
39:20	32:13 82:5	type 92:9	155:16,17	unused 117:5	53:15,24	victor 131:11	61:3 62:21
townhouses	104:16	types 39:16	155:18	unveiled	112:23	156:18,23	63:13 67:15
79:4	trust 4:22 5:7	47:6 49:25	unexpected	79:10		163:25	89:6,16,18
track 35:5	5:8 21:25	typical 39:7	103:9	unwelcome	V	view 13:4	90:11 91:3
152:11	31:20 33:9	typically	unfamiliar	18:17	vacant 81:24	83:21 85:7	93:12,13
158:17	34:6,25	36:23 40:7	85:25	unworkable	81:24 82:12	165:20	95:5 96:12
trade 77:5	35:7,15,17		unicorns	133:2	85:7 100:5	vigilance	99:16 101:9
training 7:4	35:25 44:11	U	103:21	upcoming	105:18	41:24	101:13
13:18 14:21	45:7 46:17	u 71:16,17	unions 20:16	123:13	106:22	village 115:15	102:6 108:7
77:5	47:5 57:16	77:21	unique 40:12	upgrade	117:2 158:5	violence	108:12
transaction	57:25 58:8	unchecked	98:14 99:6	79:14	160:18,25	24:22	120:7
106:4	60:8 61:7	61:18	unit 20:14	upgrades	161:23	visit 72:14	121:13,16
transcript	63:9,23	uncollected	38:12 78:25	22:16	162:14	visitability	146:11
168:8,20	67:25 68:8	104:7,10	united 16:8,9	upside 57:6	valuable 40:3	72:7,16	154:7
transfer	68:16,19	uncollectible	43:9	urban 61:4	115:11	voice 59:20	155:22,23
34:22 46:19	69:6,8 70:5	104:17,25	units 11:13	62:2 70:8	value 40:9	113:23,24	155:24
54:10 58:6	72:10	105:5	12:12,15	urge 32:10	77:21 80:9	voiceless	163:19
58:8 63:16	136:20	uncollectibles	22:3 36:8	36:4 56:12	134:6	113:23	164:6
68:21	141:6 149:3	107:25	36:19 45:10	urgency	135:20,22	volunteers	wanted 43:22
transfers	150:4 152:4	unconscion...	45:12 46:10	16:10	valued 81:17	111:4	72:3 84:17
77:25	155:20	83:25	46:13 69:9	urging 33:7	values 51:4	vote 124:23	97:7 113:15
transforma...	trusts 15:17	underfunded	71:15 78:15	usa 98:17	92:20	voted 123:22	124:18
13:12	104:21	14:4	78:19 81:15	102:2 105:6	varied 80:18	124:6	136:6 164:2
129:22	truth 17:5	undergone	85:22,24	use 7:14,15	variety 6:25	voucher	wants 32:10
transition	49:12	99:9	86:5 108:12	9:14 40:9	various 11:18	11:11	101:8 160:9
24:5 55:22	try 43:20	underlying	116:25	44:16 46:2	38:9 77:12	vulnerable	washington
114:7	125:22	16:4 106:3	148:15	51:8 53:20	138:16	52:7	54:3 78:3
transitional	152:13	underserved	153:24,25	54:9 65:9	165:19	W	96:23
77:3	trying 105:17	43:6	154:3,4	70:19 77:13	166:9,15	wage 20:19	water 76:9,22
transitioning	116:3	understand	164:19	85:16 93:5	vary 90:25	36:14 66:18	139:11
115:3	157:15	29:18 38:20	university	104:16	vast 83:4 85:4	67:15	151:21
transportat...	164:13	66:25	30:11	105:7	85:11	122:13	way 8:6 33:16
19:10	tshirt 60:20	143:14	108:20,22	106:14	vehicle	wages 13:17	37:16 58:4
118:23	turn 57:5	159:19	115:5 164:6	107:7,25	131:18,22	22:24	67:13 75:23
treasure	101:12	understand...	164:8	115:25	143:3,20	wait 12:7	82:24 84:20
26:19	turning	98:10	universitys	116:9 117:7	verbally	141:14,16	85:5 87:2
tremendous	112:15	165:21	110:12	117:24	31:25	142:20	91:21 92:10
97:3 99:9	twentyfive	understate...	unkindly	119:3 133:3	verify 87:17	144:7,8,8	92:23 94:11
tribute	129:7	109:17	103:21	135:5	vermont	waiting 83:9	95:5 102:11
127:10	twice 47:12	undertake	unload 71:7	140:22	121:8	96:12	105:6
tricky 80:19	63:17	65:21	unloaded	141:18,19	veteran	122:22,24	108:11
		undertaking					

Committee on Housing, Neighborhood Development and the Homeless
June 1, 2015

109:20	59:17,24	126:12	30:5,19	x 120:20	157:10	0	40:1 41:1
131:16	60:4 61:6	wolf 72:25	66:7 68:2		158:11	000 5:12 6:16	42:1 43:1
144:25	66:7,8	women 59:18	99:22	Y	159:14	9:9 11:9,13	43:16 44:1
152:9,19	77:12 98:4	110:9	101:11	year 3:25 4:6	160:21,25	11:14 12:7	45:1 46:1
156:10	138:6	127:15	134:18	4:9 15:22	161:2,14	12:11 20:14	47:1 48:1
158:16	141:14	130:13	144:12	15:23 31:19	162:11,13	29:15 37:9	48:17,17
160:14	whats 53:13	155:10	worker	33:10 35:8	164:6	43:10 56:7	49:1 50:1
162:25	57:6,7,13	womens 59:4	117:15	35:14,18,24	yeoman	75:23 78:5	51:1 52:1
163:5	62:19 92:18	59:14 64:19	workers 23:7	38:7,12,16	82:10	78:19,22	53:1 54:1
ways 25:19	123:20	won 124:20	39:12	39:8,24	york 16:24	81:15	55:1 56:1,7
69:18 75:18	134:23	wonder	118:25	45:9,16	17:16,19,22	100:17,19	57:1 58:1
155:6	136:8 148:7	103:14	workforce	46:15,21,23	44:18 48:13	121:22,22	59:1 60:1
166:17	160:14	wonderful	20:24	47:2,11	48:15 50:5	122:7,8	61:1 62:1
wcrp 59:17	wheelchair	101:8	121:19,20	48:6 55:6	119:22	124:22	63:1,16,19
60:18	65:10	103:23	122:2,3,6	56:6 58:2	121:9	132:13	64:1 65:1
wealth 22:20	wherewithal	153:6 154:4	154:24	63:9,24	yorks 48:18	134:3	66:1 67:1
wealthy 21:3	154:23	wondering	working 4:17	75:24 78:20	youd 102:21	135:17	68:1,21
21:18	whitney	29:11 97:16	10:2 14:12	83:15 90:17	youll 74:10	136:14,15	69:1 70:1
weapon	129:13	wont 80:19	17:20 20:16	90:17,25	121:10	136:15,17	71:1 72:1
133:22	wholesale	159:22	24:23 26:24	91:2 118:3	160:10	136:23	73:1 74:1
wear 109:13	107:17	woodstock	30:10,12	120:2,3	young 7:4	137:3	75:1 76:1
weatherizat...	whopping	110:8	51:8 52:15	124:6,7	129:15,19	140:19	77:1 78:1
83:17 93:9	128:5	word 131:20	54:20,22	127:5	youre 92:19	141:3	78:17 79:1
weatherized	wideranging	151:4	57:19 59:17	130:15	94:9 108:24	142:12,17	80:1 81:1
93:20	76:3	words 55:16	82:20 86:13	131:24,25	130:11	145:3,4,19	82:1 83:1
weave 18:19	william 1:11	139:2	100:8	136:25	136:23	145:19,20	84:1 85:1
website 77:17	williams	163:12	workingclass	146:3	141:4 142:5	145:22	86:1 87:1
wed 41:3	127:14	work 24:10	67:17	years 22:9,10	153:13	146:3	88:1 89:1
week 29:6	willingness	26:17 31:19	workingfa...	27:21 28:9	youve 27:17	148:13,13	90:1 91:1
88:6	107:16	31:22 32:10	100:15	28:17 47:22	74:3 89:7	153:22,23	92:1 93:1
welcoming	win 137:17	49:20 54:4	works 65:8	50:21 59:18	89:22 90:23	153:25	94:1 95:1
109:21	windows	56:13,14	68:13	60:10 63:21	92:24	154:2,4,21	96:1 97:1
welfare	79:14 148:4	57:2 59:14	world 83:24	66:7 68:4		164:16	98:1 99:1
119:23	wins 137:18	59:16 60:4	worstcase	68:24 69:4	Z		100:1 101:1
wendy 108:21	137:20	62:14 67:18	148:7	72:9 74:4	zaslow 126:6	1	102:1 103:1
114:21	winter 110:3	69:17 73:18	worth 34:3	78:10,19	130:23,24	1:8 3:1,6	104:1 105:1
went 62:7,8	116:4	74:3 77:4,4	41:8 43:25	81:18 90:6	139:6 143:2	4:1 5:1 6:1	106:1 107:1
119:22	winwin	79:24 80:14	135:17	90:6 99:10	144:24	7:1 8:1 9:1	108:1 109:1
158:10	141:21	80:23 81:10	142:13	111:23	146:24	10:1 11:1	110:1 111:1
159:15	winwinwin	82:4,21	worthless	113:7	147:10	12:1 13:1	112:1 113:1
wertman	137:15	83:19 86:3	140:21	115:16	152:21	14:1 15:1	114:1 115:1
131:13	withdraw	87:10,16,19	wouldnt 92:2	120:4	156:12	16:1 17:1	116:1 117:1
138:25	106:18	95:5 96:15	137:24	122:24	157:3	18:1 19:1	118:1 119:1
163:10,19	witness 3:12	98:9 105:8	144:18	135:23	162:21	20:1 21:1	120:1 121:1
163:23,23	28:2,2	110:3,13	wound 68:13	137:4,22	163:9 165:8	22:1 23:1	122:1 123:1
west 6:20	30:25 59:6	115:5	wow 122:4	138:3	zero 78:5	24:1 25:1	124:1,22
23:16 62:9	75:2 98:18	125:21	write 106:7	139:17	79:7,11	26:1 27:1	125:1 126:1
96:23	109:3 114:2	126:7	107:17	140:24	zip 110:24	28:1 29:1	127:1 128:1
158:10	126:12	130:18	133:19	141:15,17	zone 6:20,23	30:1 31:1	129:1 130:1
wetzel 30:6	witnesses	133:14,15	137:23,24	141:20	zones 47:7	32:1 33:1	131:1 132:1
161:9 166:6	3:12 30:25	133:20	138:4	142:20,22	zoning 123:6	34:1 35:1	133:1 134:1
166:12	59:6 75:2	161:4 166:7	written 31:23	146:5,7,10	123:7,18	36:1 37:1	135:1 136:1
weve 32:15	98:18 109:3	worked 9:3		149:6,12,13	124:24	38:1 39:1,4	137:1 138:1
			X	151:14			

Committee on Housing, Neighborhood Development and the Homeless
June 1, 2015

139:1 140:1	21:1 22:1	127:1 128:1	61:1 62:1	159:1 160:1	78:23	145:23	135:23
141:1,3	23:1 24:1	129:1 130:1	63:1 64:1	161:1 162:1	2015 1:8 79:9	31 12:4	136:13
142:1 143:1	25:1 26:1	131:1 132:1	65:1 66:1	163:1 164:1	80:11	310 4:13 9:23	137:22
144:1 145:1	27:1 28:1	133:1 134:1	67:1 68:1	165:1 166:1	2016 4:9	32 79:2	141:15
146:1 147:1	29:1 30:1	135:1 136:1	69:1 70:1	167:1	34:14	3200 130:14	149:12
148:1 149:1	31:1 32:1	137:1 138:1	71:1 72:1	150 69:22	2017 38:4	330 43:10	150:13,15
150:1 151:1	33:1 34:1	139:1 140:1	73:1 74:1	100:25	2018 12:13	336 20:14	167:3
152:1 153:1	35:1 36:1	141:1 142:1	75:1 76:1	150466	2020 34:14	33rd 127:7	500 6:16
154:1 155:1	37:1 38:1	143:1 144:1	77:1 78:1	118:12	2035 123:12	34 37:7	50:21
156:1 157:1	39:1 40:1	145:1 146:1	79:1 80:1	162 5:20	123:13,17	350 43:14	148:18,23
158:1 159:1	41:1 42:1	147:1 148:1	81:1 82:1	17 11:14	124:8	36 61:2	515 105:3
160:1 161:1	43:1 44:1	149:1 150:1	83:1 84:1	18 15:11	20some	360 102:19	57 15:2
162:1 163:1	45:1 46:1	151:1 152:1	85:1 86:1	29:15 45:3	161:14	103:5 105:4	5th 15:15
164:1 165:1	47:1 48:1	153:1 154:1	87:1 88:1	48:25	20something		
166:1 167:1	49:1 50:1	155:1 156:1	89:1 90:1	1818 131:24	160:25	4	6
10 1:8 22:8	51:1 52:1	157:1 158:1	91:1 92:1	140:25	2118 140:25	4 8:4 15:16	6 3:1 4:1 5:1
34:15 38:13	53:1 54:1	159:1 160:1	93:1 94:1	19 48:23	22 37:11 71:6	35:10 46:2	6:1 7:1 8:1
39:8 71:23	55:1 56:1	161:1 162:1	95:1 96:1	1901 131:25	23 71:2	74:20 78:19	9:1 10:1
71:24 81:15	57:1 58:1	163:1 164:1	97:1 98:1	19132 110:25	24 63:17	167:3	11:1 12:1
136:15	59:1 60:1	165:1,15	99:1 100:1	19133 110:25	240 69:9 70:5	40 5:22 85:14	12:10,11
142:12,17	61:1 62:1	166:1 167:1	101:1 102:1	1923 132:2	24th 79:9	128:5	13:1 14:1
142:21	63:1 64:1	140721 32:19	103:1 104:1	136:3	25 33:10	132:13	15:1 16:1
145:19	65:1 66:1	140732 32:19	105:1 106:1	1980 43:7	35:17 56:9	140:19	17:1 18:1
153:25	67:1 68:1	15 3:1 4:1 5:1	107:1 108:1	199 100:17	78:5	145:3,4	19:1 20:1
154:2,4	69:1 70:1	6:1 7:1 8:1	109:1 110:1	1990s 96:18	250 59:25	148:13,15	21:1 22:1
100 5:9 17:21	71:1 72:1	9:1 10:1	111:1 112:1	1997 81:9	121:22	164:6	23:1 24:1
17:24 35:24	73:1 74:1	11:1,13	113:1 114:1	1st 2:8	122:8	400 1:7 2:10	25:1 26:1
37:9 47:4	75:1 76:1	12:1 13:1	115:1 116:1	2	122:8	100:19	27:1 28:1
48:20 138:2	77:1 78:1	14:1 15:1	117:1 118:1	2 1:8 2:9	65:12 71:18	41 4:10	29:1 30:1
153:22,23	79:1 80:1	16:1 17:1	119:1 120:1	30:20 39:21	104:21	44 124:18	31:1 32:1
154:21	81:1 82:1	18:1 19:1	121:1 122:1	71:25 81:17	127:23	45 35:10	33:1 34:1
11 45:15 62:9	83:1 84:1	20:1 21:1	123:1 124:1	148:13	28 59:18	46 4:6	35:1 36:1
112 69:24	85:1 86:1	22:1 23:1	125:1 126:1	164:16	28th 159:11	47 4:9	37:1 38:1,7
116 56:8	87:1 88:1	24:1 25:1	127:1 128:1	200 5:12 22:9	290 5:21	4th 15:14	39:1 40:1
12 51:2 63:8	89:1 90:1	26:1 27:1	129:1 130:1	35:19 46:14	3		41:1 42:1
63:11,23	91:1 92:1	28:1 29:1	131:1 132:1	47:18 48:4	3 15:16 37:22	5 12:10 15:6	43:1 44:1
68:18,18	93:1 94:1	30:1 31:1	133:1 134:1	103:9 138:3	37:22 38:15	35:20 37:10	45:1 46:1
69:7 123:14	95:1 96:1	32:1 33:1	135:1 136:1	142:22	44:9 59:2	39:23 63:16	47:1 48:1
125 78:22	97:1 98:1	34:1 35:1	136:15,17	200 62:16	118:9	63:19 68:21	49:1 50:1
13 71:18,25	99:1 100:1	36:1 37:1	136:23	121:22,25	136:25	71:24 75:23	51:1 52:1
135 105:8	101:1 102:1	38:1,13	137:1,3	122:7	146:3	77:9 98:14	53:1 54:1
106:14	103:1 104:1	39:1 40:1	138:1 139:1	2000 62:7	30 6:12 15:11	118:10	55:1 56:1
14 43:7 47:11	105:1 106:1	41:1 42:1	139:8 140:1	2002 3:25 4:6	22:9 37:25	124:13	57:1 58:1
100:3,6	107:1 108:1	43:1 44:1	141:1 142:1	5:5 8:11	43:8 46:5	134:3	59:1 60:1
140577 1:14	109:1 110:1	45:1,10	143:1 144:1	2003 4:12	46:24 47:22	135:17	61:1 62:1
3:1 4:1 5:1	111:1 112:1	46:1,18	145:1,20,22	2005 4:21	78:10,18	136:14	62:15 63:1
6:1 7:1 8:1	113:1 114:1	47:1 48:1	146:1 147:1	2008 9:8	85:14	144:21	64:1 65:1
9:1 10:1	115:1 116:1	49:1 50:1	148:1 149:1	2009 5:15	134:16	145:19	66:1 67:1
11:1 12:1	117:1 118:1	51:1 52:1	150:1 151:1	2012 62:7	142:22	50 11:25	68:1 69:1
13:1 14:1	119:1 120:1	53:1 54:1	152:1 153:1	2013 12:13	148:14	38:11 46:21	70:1 71:1
15:1 16:1	121:1 122:1	55:1 56:1	154:1 155:1	15:17 38:3	300 5:10	47:3,21	72:1 73:1
17:1 18:1	123:1 124:1	57:1 58:1	156:1 157:1	104:21	136:24,25	79:18,21	74:1 75:1
19:1 20:1	125:1 126:1	59:1 60:1	157:9 158:1	2014 75:18	142:15	85:14	76:1 77:1
							78:1 79:1

Committee on Housing, Neighborhood Development and the Homeless
 June 1, 2015

80:1 81:1	67 15:3					
82:1 83:1	68 5:16					
84:1 85:1						
86:1 87:1	<u>7</u>					
88:1 89:1	77 :18 38:15					
90:1 91:1	43:7,15,16					
92:1 93:1	45:8 118:11					
94:1 95:1	125:25					
96:1 97:1	70 7:20 81:23					
98:1 99:1	104:8,23					
100:1 101:1	105:4					
102:1 103:1	75 55:11					
104:1 105:1	96:17					
106:1 107:1	750 134:11					
108:1,19						
109:1 110:1	<u>8</u>					
111:1 112:1	87 :18 9:9					
113:1 114:1	11:15,20					
115:1 116:1	15:3 37:7					
117:1 118:1	79:12					
119:1 120:1	80 11:9					
121:1 122:1	100:13					
123:1 124:1	800 34:15					
125:1 126:1	43:15					
127:1 128:1	82 15:18					
129:1 130:1	88 4:7					
131:1 132:1	8th 15:19					
133:1 134:1						
135:1 136:1	<u>9</u>					
137:1 138:1	9 15:6					
139:1 140:1	90 12:7 47:25					
141:1 142:1	900 78:17					
143:1 144:1	98 62:11					
145:1 146:1						
147:1 148:1						
149:1 150:1						
151:1 152:1						
153:1 154:1						
155:1 156:1						
157:1 158:1						
159:1 160:1						
161:1 162:1						
163:1 164:1						
165:1 166:1						
167:1						
60 45:23						
600 136:25						
63 39:6						
65 45:21 48:6						
66 34:17						
124:18						
137:2						
665 48:18						