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COMMONWEALTH OF PENNSYLVANIA

HOUSE DEMOCRATIC POLICY COMMITTEE HEARING

TOPIC: Property Tax Relief Measures for
Philadelphia

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1 REP. PARKER: Good afternoon, everyone.
2 My name is Cherelle Parker. I'm a member of
3 the Philadelphia Delegation of the Pennsylvania
4 House of Representatives, and I would like to
5 officially welcome each of you to the House
6 Democratic Policy Committee hearing on Property
7 Tax Relief measures for Philadelphia.

8 Chairman Sturla is enroute. He's on his
9 way, but we are going to get it started with
10 time in mind. I want to start by introducing
11 my colleague from Allegheny County from the
12 right.

13 REP. COSTA: Thank you, Madam Chair.
14 Good afternoon, everybody. I'm Paul
15 Costa. I'm from the 34th Legislative District,
16 which is the Eastern suburbs of Allegheny
17 County.

18 REP. O'BRIEN: Good afternoon. I'm Mike
19 O'Brien, 175th Legislative District, where you
20 are right now.

21 REP. ROEBUCK: Representative Jim Roebuck,
22 188th Legislative District of Philadelphia.

23 REP. BROWNLEE: Michelle Brownlee, 195th
24 Legislative District of Philadelphia.

1 REP. LONGIETTI: Good afternoon. Mark
2 Longietti from the 7th District of Mercer
3 County.

4 REP. SAINATO: Good afternoon, everyone.
5 I'm Representative Chris Sainato. I represent
6 the 9th Legislative District, which is parts of
7 Lawrence and a small section of Beavertown. We
8 actually touch Ohio, me and Representative
9 Longietti, so we made part of this trip to be
10 here today.

11 REP. SIMS: My name is Brian Sims. I'm
12 the Representative from the 182nd District.

13 REP. PARKER: So, first, let me take this
14 opportunity to thank my colleagues,
15 particularly those traveling afar, for deeming
16 this issue important enough to be here in order
17 for us to accomplish some of our successes that
18 impacted Philadelphia in the past. We could
19 not have done so without your support. So, to
20 each of you, I say thank you.

21 Let me start by just saying that last
22 session, when the city began its efforts to
23 implement the Actual Value Initiative, also
24 known as AVI, the General Assembly passed

1 Senate Bill 1301 that was introduced by State
2 Senator Tony Williams to delay implementation
3 of the plan for one year and provide homestead
4 relief that has been available to all other
5 Pennsylvania homeowners to those in the City of
6 Philadelphia.

7 We also passed legislation, as amended by
8 Senators Williams, that allow the city to
9 adjust the School District property tax rates
10 in connection with the new tax rates to be
11 issued in order to prevent a large, unintended
12 tax increase for all Philadelphia property
13 owners. And with that in mind, we recognize
14 that there was still more work to be done.

15 The tax relief package that we are going
16 to address today consists of four issues that
17 we were trying to tackle. The first is tax
18 delinquency. The second is a constitutional
19 amendment authorizing tax breaks on two classes
20 of property -- commercial and residential. The
21 third, periodic installment payment options.
22 And the final, relief for long-term
23 owner-occupants.

24 Now, for those of you who know me as Chair

1 of the Philadelphia Delegation, prior to being
2 elected I worked in the City Council of
3 Philadelphia since the tender age of 17. I
4 started as an intern for five years and then
5 worked for ten years as a senior staffer. I
6 will tell you that when we started to work on
7 this bill, I had never seen the kind of close
8 working relationship that had been established
9 with the Philadelphia Delegation and the
10 General Assembly, along with the City Council
11 of Philadelphia. That was because the
12 leadership of the Philadelphia City Council
13 President, Councilman Darrell Clarke, members
14 of his staff, who worked with us hand and foot
15 in the crafting of this package, along with the
16 support of the Mayor and his administration,
17 along with the SRC, in which the three of them
18 came together in a manner that I thought was
19 extremely unprecedented to note the need to
20 pass the bills that I've already mentioned,
21 1301 and 1303, but they committed to working to
22 support the package that we are here to discuss
23 today.

24 I think I see the Council President in the

1 audience, and just for the record, I want to
2 note thank you for allowing us to make history.
3 People say I like utopia. I'm going to keep it
4 going as long as I can, kumbaya.

5 So, we want to start with the first panel.
6 And the panel from the Pew Charitable Trusts
7 will include Susan Warner. She is the Officer
8 of the Philadelphia Research Initiative, and
9 Emily Dowdall, Senior Associate, the
10 Philadelphia Research Initiative. If you are
11 here. And just please introduce yourselves for
12 the record.

13 MS. WARNER: I'm Susan Warner, Officer of
14 the Pew, Philadelphia Research Initiative.

15 MS. DOWDALL: And I'm Emily Dowdall,
16 Senior Associate of the Philadelphia Research
17 Initiative.

18 REP. PARKER: Thank you. So, even if you
19 have prepared remarks, if you choose to read
20 them, it is fine. If you -- if you would like
21 to summarize them and sort of highlight issues
22 that you deem extremely important for us to get
23 on the record, feel free to do so.

24 I do want to note that during these

1 hearings, although I know we're being recorded
2 by PCN, you don't usually see a stenographer
3 here, but we requested a stenographer because
4 of the significance and importance of this
5 hearing and us to be able to use all of the
6 information that you give us on the record and
7 our efforts to work through the legislative
8 process in Harrisburg. So, I just wanted to
9 note that for the record.

10 MS. WARNER: Thank you. Good afternoon.

11 REP. O'BRIEN:: Good afternoon.

12 MS. WARNER: Thank you for this
13 opportunity to share our research.

14 My name is Susan Warner, and I'm with The
15 Philadelphia Research Initiative, which is a
16 small research group within the Pew Charitable
17 Trusts. We are not an advocacy organization.
18 We do independent, nonpartisan studies of
19 important issues here in Philadelphia. Our
20 director, Larry Eichel, could not be here today
21 and he sends his regrets.

22 Last fall we published a report called The
23 Actual Value Initiative: Overhauling Property
24 Taxes in Philadelphia. For this report we

1 looked at property tax policy in Philadelphia
2 and seven other large cities that have
3 undergone some kind of a property tax
4 transformation. The report is available at our
5 site, pewtrusts.org, under "our work", along
6 with some additional studies related to taxes,
7 schools and other topics.

8 So, I'll start by giving an overview of
9 AVI and some of the background drawn from our
10 report.

11 For decades, Philadelphia's property tax
12 system has been criticized as outdated and
13 unfair. But this spring City Council is
14 expected to adopt a major overhaul of the
15 city's property tax assessments, as part of,
16 what is called, the Actual Value Initiative, or
17 AVI.

18 AVI would transform property taxation in
19 Philadelphia in three significant ways:

20 One, it would change the certified value
21 of City properties following a sweeping,
22 door-to-door reassessment of all 579,000-plus
23 properties in Philadelphia. This is the first
24 time in decades, perhaps ever, that the city

1 has conducted a proper real estate
2 reassessment.

3 Two, it would eliminate the practice of
4 fractional assessment, which sets the ratio of
5 assessed to fair market value of properties at
6 32%. AVI will make the taxable value 100% of
7 market value.

8 Three, AVI is likely to include some ways
9 to shield certain homeowners from large tax
10 increases.

11 Our research shows that in recent years,
12 no large city has tackled this degree of change
13 to its property tax system all at one time.
14 Property tax transformations on this scale in
15 other jurisdictions have come as the result of
16 court orders and state mandates. Philadelphia
17 is doing this on its own.

18 Efforts to change the property tax in
19 Philadelphia go back more than 30 years, and in
20 looking at the experience of other cities, we
21 found that it is difficult politically to
22 change property tax systems anywhere.

23 Compared to sales or wage taxes, property
24 taxes can seem much more subjective and

1 confusing. Beyond that, people have different
2 views on what exactly is even fair. Since it's
3 not based on the ability to pay, the property
4 tax can seem unfair to long-time residents in
5 neighborhoods that suddenly rise in value,
6 particularly for retirees or others living on a
7 fixed income. But even though it's hard, many
8 other jurisdictions have managed to create and
9 maintain successful property tax systems that
10 are seen as relatively fair and equitable. We
11 found that Philadelphia's inability to do so
12 lies partly with the state and partly with the
13 city itself.

14 Our research shows that comprehensive
15 property tax restructuring in other cities was
16 largely driven by state-level actions and
17 legislation. That's not been the case in
18 Pennsylvania, and this has had a major effect
19 on Philadelphia's efforts to confront
20 inequitable property assessments.

21 We identified two major obstacles at the
22 state level.

23 First, is a lack of statewide assessment
24 standards.

1 Pennsylvania is one of nine states that do
2 not impose regular reassessment timetables or
3 standard assessment methods on local
4 governments. In other states, assessments have
5 to be done somewhere in a range of one to six
6 years. Pennsylvania also is one of just three
7 states to receive a grade of "F" in
8 standardized procedures from the Council on
9 State Taxation, which is a Washington-based
10 trade group. (Our neighbors Delaware and New
11 York were the other two.)

12 Unlike other states, Pennsylvania does not
13 have a state agency that oversees the
14 assessment process and can order local
15 governments to reassess when values fall out of
16 line. We do have the State Tax Equalization
17 Board, which monitors assessed values to
18 allocate state funding for schools, and it can
19 provide a basis for assessment appeals and
20 lawsuits, but it cannot actually force counties
21 to reassess.

22 Without a requirement for periodic
23 assessments, counties can put it off for years
24 or decades. And the longer they go, the more

1 potential sticker shock comes with the
2 correction as we are seeing in many
3 neighborhoods throughout Philadelphia today.

4 A second important factor at the state
5 level is the uniformity clause in the PA State
6 Constitution. Other states have similar
7 clauses, but the Pennsylvania courts have had a
8 very strict interpretation of uniformity. In
9 Pennsylvania, property owners must be taxed the
10 same whether they own a row house or an office
11 tower. In other states, uniformity is required
12 only within sub-classes of property. The
13 interpretation here effectively limits how much
14 local lawmakers can tailor taxes to meet
15 changing policy goals.

16 In most other cities, officials can create
17 different classifications of property and
18 therefore can, to a degree, shift the tax
19 burden away from residential taxpayers, who
20 are, after all, voters, and toward commercial
21 property owners. That helps make reassessments
22 more politically palatable.

23 In addition to the obstacles to change at
24 the state level, we also found three local

1 characteristics that contribute to the city's
2 current property tax situation.

3 First, among the cities we studied,
4 Philadelphians pay the lowest property taxes
5 per capita. Property tax here generates only a
6 quarter of the amount it does in Washington.
7 Overall, wage and profits taxes make up the
8 largest share of the city's general revenue
9 fund - three times as much as property taxes.

10 As a result, there tends to be less focus
11 here on property tax revenue and it's been
12 easier to put reassessments off.

13 A second local obstacle to change is
14 generally low overall property valuations in
15 the city, below even the official 32% ratio.
16 As a result, few Philadelphians have had reason
17 to think they are being overtaxed, even those
18 who are paying more than their fair share when
19 compared to their neighbors.

20 Finally, Philadelphia has a high
21 percentage of owner-occupied homes, the highest
22 of the cities we examined. Slightly more than
23 half of all homes are owner-occupied, and that
24 figure has been even higher in the recent past.

1 Local officials, obviously, don't want to
2 alienate this large constituency. Also, many
3 homeowners in the city are of modest means, and
4 politicians are reluctant to do anything that
5 would hurt them financially. Renters rarely
6 complain about property taxes since they do not
7 pay them directly. They're folded into their
8 rent.

9 Our report has a lot of detail on the long
10 history of attempts to change the system that
11 for one reason or another have failed over the
12 years. But I'd like to take a moment to turn
13 the focus towards the future.

14 Enacting AVI will be difficult
15 politically, but simply putting it in place
16 will not be enough to guarantee success
17 long-term. The new system will require an
18 ongoing effort and commitment of resources if
19 the city is to prevent its property tax system
20 from falling back in the same condition it is
21 in today. A report commissioned by the
22 Pennsylvania Legislative Budget and Finance
23 Committee looked at 14 counties that had met
24 uniformity and equality standards through

1 reassessment, but just 3 years later more than
2 half the counties no longer met those
3 standards.

4 In our report we identify three key
5 elements to bear in mind going forward.

6 First is regular reassessments. By law
7 the City's Office of Property Assessments, the
8 OPA, is supposed to conduct annual
9 reassessments. Going door-to-door every year
10 is impossible, and OPA can use some new
11 information technologies to keep assessments
12 close to market value. However, we found that
13 successful systems also have requirements to
14 gather street-level data on a regular
15 timetable.

16 Second, OPA will require sufficient
17 funding. Maintaining assessments is expensive.
18 The City has already made a big investment in
19 the current reassessment and if there are not
20 enough resources to maintain the quality of
21 those assessments, all the effort put in over
22 the past few years could go to waste.

23 Third, our research suggests that City
24 officials would be well-advised to continue

1 efforts to educate the public about assessments
2 and develop transparent measures that will
3 allow taxpayers to gauge whether they are
4 paying more or less than they should and to
5 understand the true cost of programs designed
6 to provide tax relief.

7 So, City Council and the Nutter
8 Administration have some work ahead of them
9 this spring. In addition to making sure
10 assessments are accurate, they have to strike a
11 policy balance among goals that might conflict.
12 Such as, protecting those who face much higher
13 assessments; keeping the overall tax rate at a
14 politically acceptable level, and raising
15 enough revenue to finance essential city
16 services and the school district.

17 Now I'll turn it over to my colleague,
18 Emily Dowdall, who will discuss some of the
19 policy options to mitigate the impact of AVI
20 that are the focus of the legislation you're
21 considering today.

22 Thank you.

23 MS. DOWDALL: Good afternoon.

24 As the City of Philadelphia has moved

1 forward with AVI, one of the central questions
2 of the discussion has been: How do you protect
3 property owners who may get steep tax increases
4 as a result of the reforms? This is a crucial
5 issue and, like the task of property tax
6 assessment itself, it is complex.

7 One of the most important things for
8 policymakers and taxpayers alike to keep in
9 mind is that if revenue is to stay flat -- and
10 City officials have promised that it will --
11 every measure that reduces property taxes for
12 one group will make the tax rate on everyone go
13 up. So, this means that there will be
14 increases in the bills for everyone not
15 qualified for a given program and it could
16 raise the bills for some people who do qualify.
17 And I'll touch on that again later. This is
18 the old "squeezing the balloon" analogy.

19 I'd like to start by reviewing some of the
20 programs that are already in place. These are
21 targeted programs that serve a limited number
22 of people, and they are likely to remain a part
23 of any tax relief package.

24 First there are programs that limit

1 property tax liabilities based on income, and
2 they are known in the field as "circuit
3 breakers". That's because they switch off
4 taxes at a certain threshold. National experts
5 are fans of these types of measures because
6 they address one of the key complaints about
7 property taxes; which is that they are not
8 based on the ability to pay.

9 In Philadelphia, the Revenue Department
10 administers a property tax freeze for
11 low-income seniors, as well as some low-income
12 widows and widowers. As long as people meet
13 the income requirements, their property tax
14 bills do not go up, regardless of changes in
15 tax rates or assessments. In 2011, some 13,000
16 Philadelphia property owners participated in
17 the program at a cost to the city of \$4.1
18 million in foregone revenue.

19 A separate state program financed by the
20 lottery provides property tax rebate checks of
21 up to \$650 a year for the elderly, the
22 disabled, and widowed spouses earning less than
23 \$35,000. Since the cost of living is higher in
24 Philadelphia than in most of the state, the

1 state grants a supplemental rebate of up to
2 \$325 to eligible city residents.

3 In 2011, about 42,000 Philadelphia
4 homeowners received a total of \$17.2 million in
5 rebates, and about 30,000 of them also got the
6 supplements. The program also pays rebates to
7 renters who earn less than \$15,000 per
8 household. Nearly 34,000 Philadelphia renters
9 received rebate payments totaling \$19.1
10 million.

11 I should mention that Philadelphia also
12 has a rebate program for all active duty
13 Reserve and National Guard members, which is
14 pretty common around the country.

15 The next program I'll talk about is
16 installments. Most homeowners have mortgages,
17 and for many of them, the property tax is part
18 of their monthly payment, so it's divided into
19 12 payments. But Philadelphia has a high
20 percentage of homeowners with no mortgage --
21 40% of them all told -- and this group is
22 generally on the hook for the entire tax bill
23 at once.

24 The city has realized that this can be a

1 problem, and allows low-income homeowners to
2 break the annual tab into smaller payments
3 spread out over the year. In 2011, 17,000
4 homeowners took part. Installment programs are
5 appealing because they don't change the amount
6 of revenue collected or who is paying it. So,
7 there's no balloon effect.

8 Finally, there are deferrals. This
9 program is essentially a loan from the city to
10 cover increased tax bills if those bills go up
11 by 15% or more in a single year. A lien is
12 placed on the property and interest accrues at
13 6% annually. All of it, the back taxes and
14 interest, is collected when the house is sold
15 or inherited. But in Philadelphia, the program
16 has not had a single participant, and deferrals
17 aren't very popular in other cities either.
18 City Council has discussed lowering the
19 interest rate to make them more attractive.

20 In addition to those measures, the city is
21 also moving forward with a Homestead exemption,
22 which is already authorized by the state
23 legislature -- that will knock \$30,000 off the
24 taxable value of all owner-occupied homes.

1 Homesteads are pretty common, offered in 19
2 states and D.C. And in a way, the homestead is
3 a way to give homeowners a break without
4 violating the uniformity clause in
5 Pennsylvania.

6 Because most homestead programs, including
7 the one in the works here, offer a discount
8 based on a fixed dollar figure, they are
9 progressive. And by that I mean that they give
10 a bigger percentage discount to homes of lesser
11 value than to homes of greater value. The
12 planned homestead represents a 30% reduction
13 for a home worth \$100,000, but only a 10%
14 reduction for a home worth \$300,000.

15 Furthermore, touching back for a moment on
16 what I said earlier, because the homestead
17 program will cause the tax rate to be higher
18 across the city, some people in more expensive
19 homes may wind up paying more with the
20 homestead than they would if the city didn't
21 enact it at all.

22 And now, I'll go over the proposals that
23 brought us here today.

24 First there is a bill to be introduced by

1 Representative Parker that aims to help the
2 city get tough on tax delinquents. This is
3 part of a bigger-picture response to a common
4 complaint from people who do pay their taxes,
5 that the city just isn't doing enough to
6 collect from those who don't pay. Going after
7 delinquencies is both a way to seek more total
8 revenue, and a way to make the system more
9 fair, by ensuring that everyone is paying in.
10 This subject has been getting a lot of
11 attention; essentially because people who
12 expect to pay a lot more under AVI are
13 demanding it. Making headway on delinquency
14 might make new values easier to swallow.

15 Second, there's a bill to be introduced by
16 Representative McGeehan which would expand the
17 existing installment program by enabling the
18 city to remove the current income limits. This
19 would not affect the amount of revenue
20 collected, so it would not impact the tax rate.

21 Then there's a proposed change to the
22 enabling legislation for Longtime
23 Owner-Occupant relief, which is also known as
24 Gentrification relief, from Representative

1 O'Brien. There has been a lot of interest in
2 such a program because the biggest bill
3 increases are expected in neighborhoods where
4 prices have gone up rapidly, and where there
5 are still many long-time residents who are of
6 modest means. In general, these kinds of
7 programs are rare, partly because they're so
8 tricky to design; how do you target them and
9 how do you limit the lost revenue? This
10 proposal would help officials target relief
11 through age and income tests.

12 Finally, Representative Brownlee's bill
13 would be the biggest change because it requires
14 a constitutional amendment authorizing two
15 property classes. As my colleague mentioned,
16 classification is allowed in many states, and
17 it can help convince homeowners to support a
18 system overhaul by shifting some of the tax
19 burden to business.

20 All four proposals represent the kind of
21 policies that lawmakers elsewhere have
22 implemented in efforts to ease the transition
23 to more fair and accurate tax systems. But
24 once again, it's important to bear in mind that

1 any measure that reduces property taxes for one
2 group makes the tax rate on everyone go up.

3 The Philadelphia Research Initiative is
4 not an advocacy organization, so we didn't come
5 here today to say we are either for or against
6 any of the proposed legislation, but we were
7 delighted so that we could share our research
8 with you today. So, thank you again for
9 inviting us to testify. And for more
10 information, please do look at our report,
11 which was included in your packet.

12 Thank you.

13 REP. PARKER: Ladies, thank you so much,
14 but please stay seated at the table and I want
15 to introduce some of our other colleagues, who
16 have arrived.

17 We have Rep. Don Costa. Can you please
18 stand, Representative, so people can see you?
19 Rep. Nick Kotik. Rep. Joe Petrarca.
20 Rep. Maria Donatucci. Rep. Joe Markosek, who
21 also happens to be our Democratic
22 Appropriations Chairman. So, thank you, sir,
23 for being here. Rep. Rob Matzie. From
24 Philadelphia Rep. J. P. Miranda. Also,

1 Rep. Jordan Harris. And the Chair of our
2 Democratic Policy Committee, Rep. Sturla. And
3 walking in I see Rep. Conklin and Rep. Harkins.
4 So, thank you all so much for being here.

5 The first question is from Rep. Costa.

6 REP. COSTA: Thank you, Madam Chairwoman.

7 Actually, I got a couple comments. I see
8 in your report you make reference to Allegheny
9 County. I have to tell you, you have a great
10 advocate in Representative Parker. As you
11 know, whenever property bill comes up, there's
12 people that want to file amendments and put
13 their information in there, and being from
14 Allegheny County, we had several people that
15 had amendments to this bill, but Representative
16 Parker came over and said, "I need help with
17 this. You got to help me out." So, if it
18 wasn't for her, that legislation wouldn't have
19 gone through, so -- of her making sure that
20 everybody was on the same page, and we realized
21 how important it was to her and to
22 Philadelphia. So, we helped her on that,
23 so ... But at least if it wasn't for someone
24 like her advocating for it, our amendments

1 would have stayed on and who knows what would
2 have happened to the bill. It probably would
3 have died. So, I just wanted to --

4 REP. PARKER: Thank you, Rep. Costa.

5 REP. COSTA: -- compliment the Chairwoman.

6 You did bring up Allegheny County. And
7 one of the things you also brought up was a
8 statewide reassessment. Could you talk about
9 that? I know we've done some legislation to
10 try and put that through. We've even had
11 Legislative Budget and Finance bring out a
12 report and said it was the right thing to do
13 and we still can't get any movement. Is there
14 anything that you can do to help us get some
15 movement on that?

16 MS. WARNER: That report was very
17 well-done and did raise some of the same issues
18 that have been -- you know, have come up in
19 Pennsylvania for years. So, yeah, like we said
20 in our report, that most of the other states we
21 looked at have firm, mandated timetables and
22 certain procedures that the local jurisdiction
23 in Pennsylvania and the County has to abide by
24 and here it's much softer.

1 MS. DOWDALL: Yeah. This has certainly
2 been something that's been difficult in any
3 state that has actually enacted these measures
4 to assure that counties keep up with their
5 assessments.

6 Massachusetts might be the best -- you
7 know, might be the best-case city to look at as
8 a place that was able to actually enact
9 reforms. You know, Massachusetts also has some
10 very urban places and some very rural places
11 just like Pennsylvania does, and I know that
12 across the state that's one of the main
13 concerns that comes up a lot. So, addressing
14 that concern, that things that are going to
15 help the urban counties would not be good for
16 rural counties are probably worth addressing,
17 and in Massachusetts they were able to do so.

18 REP. COSTA: Well, again, in Allegheny
19 County we have been pushing for this for awhile
20 because we are the only county in the Southwest
21 region that keeps getting reassessed. There's
22 other counties around us, and 40 years have
23 passed since they've done their last
24 reassessment, and I know my colleagues that

1 live around us aren't happy about that, but
2 we -- in Allegheny we're try to make it fair
3 for everybody.

4 So, I appreciate you being here today.
5 Thank you.

6 Thank you, Madam Chair.

7 REP. PARKER: Uh-huh. Okay.

8 We mentioned earlier of the presence of
9 Council President Clarke, and we'll hear from
10 him later, but I think I also saw Councilman
11 Squilla here. Oh. Thank you, Councilman
12 Squilla for being here.

13 Rep O'Brien.

14 REP. O'BRIEN: Thank you, Madam Chair.

15 Let's stay on statewide assessment for a
16 second, if we can. As I'm sure you're aware,
17 Allegheny County was a court-ordered
18 assessment. And as I'm sure you're also aware,
19 County Executive Fitzgerald directed his
20 agencies not to send out the reassessments.
21 Now, Executive Fitzgerald is calling for a
22 statewide legislation for reassessment.

23 Also in the mix, we now have 70% of the
24 school districts statewide have done a property

1 tax increase during the Corbett administration
2 as a result of the constant funding to
3 education. Now, given this property tax
4 cacophony that we have going on in the
5 Commonwealth, lay out your observations on
6 statewide versus countywide. What happens
7 here? What's more productive? And during the
8 course of your testimony you kept using the
9 word "fair". And it's kind of very interesting
10 because another administration used the same
11 word, and I'll speak about that later. But
12 work with us a little bit here.

13 MS. DOWDALL: Sure. Well, one thing we
14 note in our report is that when it comes to
15 property taxes there's no one definition of
16 "fair".

17 REP. O'BRIEN: Uh-huh.

18 MS. DOWDALL: That's for certain. I'm
19 sure you are probably aware of the case of
20 California which is -- through a voter
21 proposition there, they now set all property
22 taxes at the value of the home when it was
23 bought. That's very unusual. But that's one
24 definition of "fairness". And so, you know,

1 it's not really our job to say what exactly is
2 fair when it comes to property taxes.

3 When we talk about statewide assessment,
4 we're not actually saying that an entire
5 assessment is done of the entire state at once.
6 So, I should clarify that. It's more that
7 there's some kind of a mechanism at the state
8 level that ensures each county is doing their
9 assessments.

10 REP. O'BRIEN: Now, being a think tank, I
11 want you to take a second and I want you to
12 think of -- probably one of the most
13 distressing things that I've seen over the
14 years regarding census data is that income
15 levels of folks leaving Philadelphia has been
16 higher than folks coming into Philadelphia.
17 Now, we have property tax. So, if we have a
18 rapid spike in property tax three,
19 five-hundred percent, think and talk for a
20 second about what does that do to the tax base
21 in general. Not just property tax, but all the
22 taxes that the City and County of Philadelphia
23 take in. What's happening here?

24 MS. DOWDALL: As far as I know, the city

1 is not planning on increasing the amount of
2 revenue it's getting from property taxes this
3 year.

4 REP. O'BRIEN: Say that again, please.

5 MS. DOWDALL: The city is not planning on
6 increasing the amount of revenue it gets from
7 property taxes. The revenue is actually
8 staying flat. So, the overall mix is staying
9 flat.

10 REP. O'BRIEN: Given the sales tax, the
11 use and occupancy, all -- the whole -- the
12 whole trough of tax, so you say that there will
13 be a zero increase in -- or it will have no
14 impact on it?

15 MS. DOWDALL: That's probably a question
16 for the Director of Finance. But as far as
17 I've seen, they are talking about a flat
18 revenue this year.

19 REP. O'BRIEN: Thank you for your
20 testimony.

21 Thank you, Madam Chair.

22 REP. PARKER: Are there any other
23 questions from any members? (Pause.)

24 Listen, we want to take this time to thank

1 REP. SQUILLA: Councilman Mark Squilla.

2 REP. PARKER: Thank you.

3 Council President.

4 REP. CLARKE: Good afternoon, everyone.

5 As you know, I don't normally read a script or
6 testimony. I traditionally go off the cuff,
7 but my staff members did some great work. And
8 so, I will read the script, as promised, and
9 hopefully some of this won't be redundant, but
10 I think it's -- you cannot emphasize enough the
11 need to do this. So, I'll just quickly go
12 through that and be prepared for any questions
13 that you may have relating to this and other
14 matters.

15 First, I would like to say good afternoon
16 to Chairwoman Parker and Chairman Sturla -- I
17 don't know the Chairman -- Chairman, okay,
18 pleasure to meet you today -- and to all the
19 members of the Pennsylvania House of
20 Representatives, Democratic Policy Committee,
21 and the members of the Philadelphia Delegation
22 of the House of Representatives.

23 For the record, I'm obviously Council
24 President Clarke.

1 I'm here today to reaffirm my support for
2 the package of property tax relief bills that
3 are being introduced by the Philadelphia
4 Delegation. On January the 15th, I had the
5 honor -- and I do mean "the honor" -- to be
6 present and speak at the news conference in
7 Harrisburg when this package was announced.
8 Further, it has been my pleasure to work
9 collaboratively with the Delegation in the
10 formation of this legislation.

11 It was last spring when Chairwoman Parker
12 and I decided that there needed to be a closer
13 working relationship between our delegation in
14 Harrisburg and the City Council, because at the
15 end of the day we represent the same
16 constituents. From our initial joint meeting
17 to working on legislation to delay AVI this
18 past June to this current package of bills,
19 this partnership -- which has included
20 representation from both sides of the aisle --
21 and I want to emphasize that, "both sides of
22 the aisle" -- has been extremely productive and
23 is evidence that we can accomplish more to
24 serve our constituents and we can better work

1 together.

2 One of the most important ways to serve
3 our common constituents is to make sure that
4 they are all treated fairly. And in the world
5 of property tax assessments, it means that
6 everyone's property is valued accurately. It
7 also means we must be sensitive to the fact
8 that some residents will experience substantial
9 and even extraordinary increases in their
10 assessed value. As we make this difficult and
11 unprecedented transition to full and fair
12 valuation, we must provide relief measures that
13 make this transition as manageable as possible,
14 especially for our most vulnerable citizens.
15 As I stated at the news conference several
16 weeks ago, this package of bills, including the
17 already enacted SB1301, which provided the city
18 with the authority to provide a Homestead
19 Exemption, gives us the tools we need to make
20 this transition as fairly and as equitable as
21 possible. And I respect the fact that the
22 individuals testifying before me said that to
23 an individual whatever their tax assessment
24 say, it may not be fair. So, I want to say as

1 fair and as equitable as possible.

2 These bills will do the following: Give
3 us additional authority to collect delinquent
4 property taxes. Under this bill our improved
5 ability to collect property taxes would have a
6 positive effect on our millage rate by
7 increasing our collection factor. The facts I
8 am about to share with you speak to the
9 potential of this bill. Currently, the total
10 number of tax-delinquent parcels where 2 or
11 more are owned by the same person or entity is
12 approximately 39,939. They are owned by 10,588
13 persons or entities which owe collectively
14 \$160 million in taxes.

15 Now, I understand as legislators it is
16 very difficult when you talk about anything
17 that authorizes or requires that you enact
18 additional legislation relating to taxes, but
19 at the end of the day, we have to have a
20 reasonable answer to those individuals who
21 respond to us by saying, What about all those
22 people that owe taxes and you're not doing
23 anything? Having the ability to do this -- and
24 I can tell you that Councilman Squilla and I

1 and the members of Council have numbers of
2 individuals coming down to testify about that
3 challenge -- so, having that in place will be
4 very, very helpful to us.

5 As earlier stated, Relief for Long-Term
6 Homeowners -- and I've had significant
7 conversations with a number of members in the
8 Philadelphia Delegation about some of the
9 areas -- and I know, Rep. O'Brien, we actually
10 represent similar interests over in the
11 Northern Liberties areas, and significant
12 concerns, Representative Brownlee and I
13 represent a fair amount. This is a challenge.

14 What we seek is to protect long-term
15 owner-occupants who are already struggling
16 financially to keep their homes in
17 neighborhoods where property values have
18 increased rapidly in a short period of time.
19 This legislation grants to Philadelphia what
20 has already been granted to Allegheny County,
21 as referenced earlier, the ability to consider
22 income, age, or a combination thereof when
23 targeting relief for long-term homeowners. And
24 as referenced earlier, this gives us a -- more

1 of an ability to target where it is most
2 needed, and in addition, which we learned
3 during the course of the conversation in last
4 years budget process, that it is not as costly
5 as Homestead. So, we think having this
6 targeted approach, it would be very helpful to
7 us.

8 Third, the property tax installment
9 payments. Most homeowners who have had
10 mortgages are paying their property taxes in
11 monthly-installment payments into an escrow
12 account. However, the City of Philadelphia has
13 a lot of long-term homeowners, and those
14 without mortgages -- which according to a Pew
15 study, represents 40% of Philadelphia
16 homeowners -- are faced with paying their
17 property taxes in a single lump-sum payment
18 (with some narrow exceptions). Many of these
19 homeowners will find it impossible to make
20 their payment and slowly but surely slip into
21 delinquency, accruing interest and penalties on
22 a monthly basis. This measure authorizes the
23 city to provide relief for those homeowners who
24 are facing these very tragic circumstances.

1 Last, and I think during the debate, if we
2 are successful, I think this particular piece
3 of legislation will probably be the most
4 significant of them all, and not just on a
5 county basis as it relates to the City of
6 Philadelphia, but I think during the course of
7 the conversation, I think that this provision
8 could probably be extremely helpful as we deal
9 with the State of Pennsylvania in making us a
10 more competitive state, and that is the
11 Constitutional Amendment authorizing two
12 classes of property.

13 As a result of reassessing all properties
14 in Philadelphia, it is estimated that the
15 Commercial/Industrial/Hotel and Apartment
16 Sector will see a reduction in property taxes
17 of approximately \$111 million. \$100 million
18 will be shifted to residential properties and
19 11 million to stores and dwelling units. We
20 could have offset this shift if we had the
21 authority to tax property at a different rate
22 than residential property as done in many
23 municipalities throughout the country. In
24 Pennsylvania, however, the courts have

1 interpreted the uniformity clause in our State
2 Constitution to mean that there is only one
3 class of real property. Similar clauses appear
4 in some form in the constitutions of all three
5 states, yet, in many of these states, these
6 clauses have been interpreted to permit what is
7 being proposed under this Constitutional
8 Amendment. We realize this will not have an
9 immediate impact, but it is necessary for the
10 long-term fairness of our real estate tax
11 system in Philadelphia.

12 Now, let me follow-up a little bit on this
13 testimony.

14 Right now, in the City of Philadelphia,
15 over the past several months, we have had a
16 series of meetings with our business leaders
17 and some of the business property owners, and
18 there's actually going to be some proposals
19 made in a formal way. Interestingly enough --
20 and we found this somewhat odd -- during the
21 course of the debate of AVI, we actually had
22 real estate property owners coming into our
23 office saying, You know what, we would like to
24 have an increase in our real estate tax. And

1 as I picked myself up off the floor, because
2 that was pretty bizarre, I realized that their
3 ability to have increases in real estate taxes,
4 therefore freeing up potential revenue
5 opportunities, thereby allowing us to reduce
6 business privilege taxes and making us a more
7 competitive city, was important to them. But
8 we explained to them, because of the uniformity
9 clause in the State of Pennsylvania, we don't
10 have that flexibility.

11 We have actually gotten a commitment --
12 and I know Councilman Squilla, representing
13 myself -- we represent pretty much all of
14 Center City -- they have actually indicated
15 they are prepared to testify, whenever asked,
16 in support of this particular legislation. So,
17 we're prepared to have all these individuals
18 come in and meet and be available to talk to
19 you about the need to have some flexibility in
20 this particular provision.

21 So, I just want to thank you so much for
22 the long-term relationship. And as Chairwoman
23 Parker said, our ability to get together early
24 on at the Constitution -- I'm sorry -- at the

1 Convention Center was very important and it
2 allowed us to sustain this working
3 relationship, because at the end of the day,
4 it's all about the people. It's not about
5 parties. It's not about particular branches of
6 government. It's about the individuals. And I
7 think it's important to have us establish that
8 relationship.

9 Councilman.

10 REP. SQUILLA: I wasn't prepared to speak,
11 but Council Mark Squilla, the 1st District here
12 in the City of Philadelphia. I just -- I want
13 to reiterate what Council President Clarke has
14 said and really our gratitude to the State
15 Legislature for working with us and really
16 helping us to make this -- and this is not an
17 easy task for us and City Council -- and for
18 you to be able to introduce this package of
19 bills will actually give us reason and hope
20 that enable us to do this.

21 And especially as Councilman Clarke said
22 about the uniformity clause, when you talk to
23 the Chamber of Commerce and they're saying,
24 We're okay with the real estate tax, we would

1 love to be able to reduce the business taxes or
2 maybe the wage tax, and to help us offset and
3 encourage business, we can see that that option
4 is there and we have all avenues -- everybody
5 working in the same direction, it just makes a
6 lot more sense to go this way. And we can't do
7 it without you and without state-enabling
8 legislation and to have Council, the
9 Administration and the State House all working
10 toward that direction. That's probably unheard
11 of. And people are shaking their heads,
12 Everybody is agreeing on this? Are you sure?
13 But we are sure and we really do appreciate
14 your help. And anything we can do to help
15 lobby that or make people realize how important
16 that is to us, we're here to do that for you.
17 So, thank you.

18 REP. PARKER: Thank you, Councilman
19 Squilla, and, Council President Clarke.

20 Two more members have joined us.
21 Rep. Mark Cohen from the 201st District?

22 REP. COHEN: 202nd District.

23 REP. PARKER: 202nd District here in
24 Philadelphia. And Rep. Jaret Gibbons is here.

1 So, thank you both for being here.

2 Council President Clarke, you mentioned a
3 key word for us; one was "bipartisanship". And
4 although this is formally and officially the
5 Democratic Policy Committee hearing, we need to
6 note for the record and for all of those who
7 are here in the audience, that the package that
8 was passed, the two bills last year, would not
9 have been passed without the support of two
10 Republican members who represent the City of
11 Philadelphia but are not here today. But they
12 are crucial to any and everything that we need
13 to get done in Harrisburg because we need to
14 have support from both sides of the aisle, and
15 that's Representative John Taylor and
16 Representative Thomas Murt. And it's important
17 that we recognize that, because if we, you
18 know, sort of move forward with this
19 legislation in the spirit of we're doing it in
20 a partisan way, it's dead before we even get
21 started. So, Representative Taylor and Murt
22 need to know that we need them moving forward
23 in this process and we know nothing will move
24 without them.

1 The first question, Council President --
2 and this is just generally -- and, Councilman
3 Squilla, if you want to comment on this, help
4 me here -- sometimes we get asked, particularly
5 when we were drafting these bills, Why are they
6 not more specific in nature? Explain to us why
7 Council needs to have the flexibility to get
8 support for any kind of initiative that you
9 attempt to put forth and why you don't need the
10 General Assembly acting as members of Council.
11 You sort of need us to enable you to do it and
12 then you do it, but people are asking me all of
13 the time, we should tailor it and tighten it,
14 and we said, No, let's just let Council do it.
15 Explain to us, both of you, if you will, why
16 this is necessary.

17 REP. CLARKE: Thank you, Madam Chair.
18 That's a very good question. And I know it was
19 asked of you numerous times because it was
20 asked of me. The reality is, is that you
21 all -- members of the Policy Committee, the
22 Democratic House Delegation and the
23 Republicans, who are not here -- will be
24 dealing with a very challenging situation in

1 Harrisburg. You will be dealing with a
2 challenging budget. You will be dealing with
3 significant challenges as it relates to
4 legislation in Harrisburg, similar to what
5 we've been dealing with. So, in all honesty,
6 to put the burden on you to come up with
7 detailed legislation for things that we have to
8 enact in the City of Philadelphia,
9 fundamentally, it's just not fair, because we
10 have to deal with it in realtime.

11 During the course of last year's budget
12 debate, the Councilman can tell you, we changed
13 our mind every two days. That's why it was
14 reported in the newspaper one day the rate was
15 one-two, the next day it was one-four, the next
16 day it was one-eight, and all that had to do
17 with the inability for us to have the
18 flexibility to enact legislation because we
19 were dealing with homestead and essentially
20 nothing else. The gentrification did not have
21 any flexibility. So, not having the tools and
22 the ability to move those tools in the
23 appropriate time to ultimately get to a budget
24 conclusion, we weren't able to do that. You

1 giving us the authority on a local level to
2 enact and implement legislation that would
3 provide support for those individuals who truly
4 have challenges relating to their taxes is very
5 important to us. I feel even more comfortable
6 that it will be done in a way that makes some
7 sense because of our relationship. If we
8 didn't have the type of relationship that we
9 formed over the last year with the General
10 Assembly, the Philly Delegation, I would have
11 some reservations from your side, but the
12 reality is, when we do anything, we talk to you
13 all. Our staffs interact on a consistent
14 basis.

15 I was asked to come to the press
16 conference, and we drove up to Harrisburg in a
17 heartbeat, you know. We did the press
18 conference and came back because we understand
19 the importance of us having that relationship
20 throughout this entire process.

21 So, giving us the ability to do this, I
22 think, is important to us for us to have that
23 flexibility. And one thing that we have
24 established in our partnership, that before we

1 enact anything, we always check in with you.
2 And as far as these Council members are
3 concerned, as we move forward, that process
4 will continue to stay in place. So, having
5 that flexibility, in terms of enabling
6 legislation, really benefits us in terms of
7 being able to get the -- to -- throughout our
8 budget process in a relatively reasonable way.

9 REP. PARKER: My final question -- and
10 then we'll hear from Rep. Harris -- is: You
11 all do it everyday -- Councilman Squilla,
12 Councilman Clarke, you do it everyday. Just
13 very simply for us, if you will, explain the
14 process about how tax rates are set about the
15 Mayor, the Administration coming up with the
16 number, Council -- just explain it for the
17 record for us.

18 REP. CLARKE: Okay. Councilman, do you
19 want that?

20 REP. SQUILLA: This is -- well, AVI-wise.
21 Obviously the way it's going to be set -- the
22 way it's done now is a lot different than the
23 way it's going to be done in the future if AVI
24 isn't able to legislate it this term.

1 The way AVI will be set now will be the
2 administration, through OPA, Office of Property
3 Assessment, has gone out and reassessed every
4 property in the City of Philadelphia, come up
5 with a value, times it by a millage rate, that
6 we're going to, hopefully, come up with a
7 number, take that into consideration with any
8 homesteads or safeguards that we put in place,
9 and the tax rate will be simple. It will be
10 based on, if your house is worth \$100,000 and
11 your millage rate is ended up at 1%, then you
12 would pay \$1,000 on your real estate taxes.
13 Everyone would know that all the way through.
14 But the reason why we wanted the flexibility
15 that you gave us with this legislation is that
16 we sort of don't have all the numbers at this
17 time completed, and we're not really sure how
18 the determinate budget amount that we need is
19 going to affect the millage rate that we have.

20 If we would have passed it last year, we
21 would have to do it on a formulated method,
22 where we would have knew how much money we
23 needed, and then whatever the total assessment
24 would have come in, we would have had to divide

1 that together in order to get a millage rate.
2 We happened to delay that through Council
3 because we didn't think that was the right way
4 to go about doing it. And so, this year, with,
5 hopefully, this enabling legislation, it gives
6 us more options and opportunities to make this
7 as simple as possible by getting just the total
8 average assessed value of your home, and then
9 we know how much money that the Administration
10 is going to be asking for -- it's close to \$1.2
11 billion, it will come from real estate -- and
12 then we'll get that number, average it down to
13 what our millage rate would be depending on
14 whatever homesteads and protections we put in
15 place, because whatever homesteads we put in
16 there, if it's \$30,000, that may raise the
17 millage rate one-tenth of a percent. If we
18 have a gentrification bill in there, that uses
19 up to, maybe, \$30 million, that may raise it a
20 little more.

21 So, every protection that we put in place,
22 we also are going to be raising our millage
23 rate. So, we got to be careful and then see
24 what's that balancing point where no matter

1 what you put in place, if you put a
2 gentrification bill in and/or a homestead,
3 there's going to be, at some point, where the
4 person, even though they're getting that, would
5 pay more because of those added bonuses.

6 So, this is why we need the flexibility in
7 order to figure all these out once we get the
8 actual numbers from OPA and then we can sort of
9 play with the numbers and massage them enough
10 so we know what can benefit the residents the
11 most.

12 REP. PARKER: Thank you.

13 Rep Harris.

14 REP. HARRIS: Thank you, Madam Chair.

15 Thank you for bringing us all together to
16 talk about such an important issue for our
17 folks in Philadelphia, and also to Chairman
18 Sturla for having the Policy Committee. I
19 thank all my other colleagues from across the
20 Commonwealth for being here. Thank you,
21 Council President, and, Councilman Squilla for
22 being here as well.

23 I myself, actually, and Representative
24 Sims represents a certain part of our district

1 that is very much a gentrifying neighborhood,
2 and I know some folks from the Civic
3 Association that represents that area are here
4 and will be testifying later. But my question
5 is for you, and I don't know if I should -- if
6 it should be for you or if it should be for the
7 Administration, but, you know, Pew talked about
8 how \$30,000 of a homestead will be different
9 for a person living in a \$100,000 home than a
10 person living in a \$300,000 home. Is there
11 anything that Council or the Administration is
12 looking at doing with regards to folks who are
13 in neighborhoods where the home cost or the
14 value of the home has changed, I mean,
15 dramatically?

16 There's certain parts of my district
17 where, you know, a person bought their home for
18 30/\$40,000 and they've been in that home since
19 and now those homes are realistically 300 and
20 \$400,000. So, even with a \$30,000 homestead
21 exception, the tax rate on a tax bill on that
22 house is going to be well out of a person's
23 price range. And what I don't want to see
24 is -- what I've seen come into my district

1 office -- is folks who they see the tax bill,
2 they know they can't afford it, they don't deal
3 with it and then 3 or 4 years down the road the
4 tax bill is now \$15,000 and the home is now up
5 for sheriff's sale. So, I don't know if this
6 is an Administration question or a Council
7 question, but what are we going to -- you know,
8 what are we looking at doing with, you know,
9 the homes where the value has gone up
10 significantly?

11 REP. CLARKE: Right. Yeah. That's a good
12 question, Representative, because both the
13 Councilman and myself, we represent similar
14 areas, and in some cases I represent an area
15 with Representative Sims in the 8th Ward in my
16 district.

17 We found that out during the course of the
18 debate within Council that when we talked about
19 a particular amount for homestead, whereas
20 \$30,000 may have been beneficial to an
21 individual who lived in a property -- in a
22 neighborhood where the values haven't changed
23 that dramatically. Okay. Pretty good. A
24 30,000 credit, that's fine. But we looked at

1 other areas where you referenced where that
2 person's property value is now \$300,000, that
3 person bought the home when it was 15,000 a
4 long time ago, and through no fault of their
5 own, as a result of us now analyzing property
6 based on the actual market value, their
7 property is now worth \$300,000, and this
8 individual basically has an income that cannot
9 afford them an opportunity to pay that \$300,000
10 tax bill.

11 So, what we'd like to do, which is why
12 it's important to have the gentrification
13 flexibility, being in a position where you say
14 long-term property owner, a person who bought
15 their property -- I'm just throwing numbers
16 out, not to suggest that these will be the
17 numbers -- they bought their property 10 or 15
18 or 20 years ago, lived in a particular
19 neighborhood, and through no fault of their
20 own, their tax bill has now spiked because a
21 lot of new housing starts to come into the
22 neighborhood and those property values have
23 accelerated three/four/five times, that person
24 shouldn't be responsible because they are in a

1 position to have to pay that tax. So, we'd
2 like to enact some means-based legislation or
3 legislation based on the term that that
4 individual has lived in, particularly in those
5 gentrified areas, to give that person some
6 relief. So, that bill in itself, I think, will
7 give us significant opportunities to provide
8 some relief to those individuals where that
9 particular scenario is taking place. And the
10 good thing is increasingly that's starting to
11 happen because our city is growing in a lot of
12 the neighborhoods. The downside of that is
13 that it is impacting some people -- potentially
14 impacting some people in a very negative way.
15 So, I think it's our responsibility, if you
16 give us the enabling legislation, to be in a
17 position to do something about that.

18 REP. PARKER: Let us also recognize the
19 presence of Rep. Burns and Rep. Harhigh. Thank
20 you also very much for being here.

21 And, Council President, I also want to
22 note for the record the way a long-term
23 owner-occupant is defined in state law, because
24 we got calls from folk about this, like, what

1 does "long-term" mean? How is that defined?
2 We didn't have to come up and create a number
3 or negotiate a number. State law dictates that
4 "long-term" is defined as ten years, just so
5 that we all know for the record.

6 Chairman Sturla.

7 REP. STURLA: Thank you.

8 Well, even though we don't bite, I'm going
9 to play Devil's advocate here for a second.

10 A couple of questions. One, on the issue
11 of, you know, the person that bought their home
12 for \$30,000 twenty years ago or whenever and
13 now it's worth 3 or \$400,000, and as you
14 pointed out, President Clarke, by no fault of
15 their own, it's now worth \$300,000. By no
16 fault of their own they stand to make \$270,000
17 on it. At some point in time when -- if the
18 City says, Look, you don't owe those taxes on
19 it now, do you go back and do, in essence, a
20 reverse mortgage and say, But when you sell
21 that place for \$300,000, we get paid those
22 taxes because it was worth \$270,000 more by no
23 fault of you -- your own? You know, you
24 just -- you had a windfall and you get taxed

1 for that at some point in time. Not now.
2 We're not going to kick you out of your house,
3 but at some point. Is that part of the
4 discussion or --

5 REP. SQUILLA: Yes. Thank you for that
6 question because it's something that we debated
7 in the last session even as far as the deferral
8 taxes and how to put the deferral into a
9 gentrified-type bill. Was it going to be
10 means-tested? Or we did have the ability to do
11 gentrification but it was across the board. We
12 could never look at income levels.

13 So, what we can do with this bill would be
14 able to defer the taxes for the residents, that
15 when they do sell their homes they would have
16 to pay a certain amount of taxes back to the
17 City of Philadelphia at that time. So, they
18 are options that we are looking into at this
19 point. And knowing that, you know, we, as the
20 City of Philadelphia, know we have to have
21 certain income levels that we have to reach and
22 we need to find any possible direction to get
23 there. And going back and forth, whether to do
24 a deferral tax base or whether to do a cap on

1 taxes that they would raise or whether to do an
2 abatement for a certain number of years, they
3 were all things that we discussed, but we never
4 got to that point because we had delayed AVI
5 for the one year, but that is something that we
6 have talked about and probably would like to --
7 I'm not going to say what direction we're going
8 to go because I don't know how Council will get
9 nine people to agree on one thing; it's not
10 easy all the time, but -- and it's going to be
11 tossed out there and part of the process in
12 making AVI possible.

13 REP. STURLA: Okay. One other quick
14 question, and, again, to play devil's advocate,
15 with the dual valuation of residential versus
16 commercial, to date in this state the only
17 place I've seen a dual valuation or a different
18 tax rate, if you will, on commercial versus
19 residential is in those areas where we've
20 exempted businesses from property taxes --
21 KOZs, KIZs, you know. We want to attract
22 businesses, so we say, You don't have to pay
23 taxes if you just locate your business there.
24 We don't do that for residential, though. And

1 while I think it's laudable that the businesses
2 are now saying, Hey, we'll even pay higher
3 taxes if you want to tax us at a higher rate
4 than the residential, I guess my question is,
5 at what point in time -- and if we do it
6 statewide, in which communities do they say,
7 Great, we can do at a different level, business
8 doesn't pay any taxes, residents pay all the
9 taxes?

10 REP. CLARKE: Right.

11 REP. STURLA: I mean, how do we do -- how
12 do we build protections in to make sure that it
13 doesn't happen immediately in some areas and
14 eventually in Philadelphia?

15 REP. CLARKE: Right. Yeah. Thank you,
16 Mr. Chairman. It's interesting, again, during
17 the course of last year -- and we actually
18 learned a lot in that debate, although we did
19 move towards AVI in the last fiscal year. The
20 conversation centered around exemptions,
21 current, and, actually, in the City of
22 Philadelphia, we actually have a ten-year tax
23 abatement program where the person builds a new
24 house, they get a ten-year tax abatement

1 program, which has caused some consternation in
2 some of our neighborhoods, because the reality
3 is, in a lot of those neighborhoods that are
4 gentrifying, those individuals had a ten-year
5 tax abatement while the person down the street
6 that has been there forever doesn't have it.
7 So, that's a challenge for us. That's the type
8 of thing -- and I got to tell you, there's
9 actually a bill introduced by one of our
10 colleagues to possibly revisit that ten-year
11 tax abatement within the City of Philadelphia.

12 With respect to the KOZs and the KOIZs,
13 that's something that, again, would have to be
14 done on a statewide level. It's something that
15 cannot be enacted unless the local legislature
16 is supportive of that particular measure.

17 We have actually found, in the last
18 several years, there have not been a request
19 for a significant number of KOIZs because the
20 tax abatement has actually been more productive
21 throughout the last several years and the
22 availability of relief. So, actually, we may
23 be looking at one in the near future, but I
24 think the last KOIZ that we actually did was

1 the Comcast building, which was quite some time
2 ago. But the tax abatement, 10 years, 100%, I
3 think, is going to be part of the conversation
4 because there's some question as to whether or
5 not we need to continue to have that. Did we
6 need it when it was enacted years ago, first
7 three, and then five and then ten? Absolutely.
8 But the City of Philadelphia is quickly
9 becoming a city of choice. So, I don't know
10 where that debate is going to go, but that is,
11 in fact, going to be a part of the
12 conversation.

13 REP. STURLA: I mean, I guess one of the
14 things I'm hearing from you is that there needs
15 to be enough flexibility built into this that
16 you can adjust as the market changes --

17 REP. CLARKE: Right.

18 REP. STURLA: -- so that you don't get
19 caught 10 or 20 or 30 years from now going, Why
20 would anybody have ever done that 30 years ago?

21 REP. CLARKE: Right. Correct.

22 MR. SQUILLA: And, also, Chairman, about
23 the business and commercial and industrial
24 saying that they want to be taxed more, they

1 might say that this year. Five years from now
2 they might not say that; We're getting taxed
3 too much. But, I mean, there could be
4 protections in the law put in there where, you
5 know, the only time that this evaluation can be
6 changed is during total reassessment periods or
7 something like that, or then when taxes are
8 raised, it would have to be raised evenly on
9 both sides. There's ways that you could do
10 that to protect both the business and the
11 residential side. So, I think it can be
12 done if it -- you know, done correctly, and --
13 and you have enough people talking about it.
14 You come up with a good way to do it where you
15 think it's going to be fair. And I know we
16 heard "fair" mentioned several times here
17 today. Something that's fair to me might not
18 be fair to the Council President or to you
19 guys, so ... But I think if we look at it and
20 say, Okay, the only time that this -- we can do
21 two classes of real estate is to do a total
22 reassessment of properties, and then in that
23 case if taxes do go up, they have to go up
24 sustainably the same way, so forth or so on.

1 So, I think that may be something that we can
2 look into.

3 REP. STURLA: Thank you.

4 REP. PARKER: Thank you.

5 Rep O'Brien.

6 REP. O'BRIEN: First, let me welcome my
7 Councilman. Good to see you.

8 REP. SQUILLA: Thank you.

9 REP. O'BRIEN: The list of members who
10 want to ask questions is growing longer and
11 longer, so I have one fast question. Has
12 Council gotten the real numbers yet?

13 REP. CLARKE: No.

14 REP. O'BRIEN: No?

15 REP. CLARKE: No.

16 REP. O'BRIEN: So, at this late date
17 Council is still being asked -- as my mother
18 used to say -- to buy a cat in the bag, yes?

19 REP. CLARKE: I wouldn't necessarily
20 characterize it that way, because I understand
21 whatever I say will end up in print. But --

22 REP. O'BRIEN: But no numbers?

23 REP. CLARKE: We've been assured by the
24 Administration --

1 REP. O'BRIEN: As you were in June, as you
2 were in September --

3 REP. CLARKE: -- the numbers are coming.
4 They are here. So, they will be able to
5 testify directly to --

6 REP. O'BRIEN: But you don't have them?

7 REP. CLARKE: Yeah.

8 REP. O'BRIEN: Thank you, sir.

9 REP. CLARKE: I don't have them now.

10 REP. O'BRIEN: Thank you.

11 REP. PARKER: Rep. Roebuck.

12 REP. ROEBUCK: Thank you, Madam Chairman,
13 to the Council President and Councilman. When
14 I bought my house now 40 years ago, it had not
15 been lived in for 5 years, and the previous
16 owner -- though she claimed that she loved
17 it -- she didn't do basic things, like, turn
18 off the water when she left it. So, I ended up
19 with what was, in reality, a shell, but I found
20 that I was paying exactly the same taxes as
21 anyone else on my block. There was no
22 differential for the condition of the house.
23 Some of the properties are -- were then as they
24 are still now -- are properties that produce

1 income. The tax rate stays the same. Now, my
2 understanding that with AVI, we're going to go
3 to a different system where each individual
4 house is going to be judged individually and
5 they'll be recognition of differentials in
6 condition as well as what is done within that
7 house? Because I've -- previously I've hit a
8 brickwall when I've raised that issue in terms
9 of properties that should be certainly assessed
10 less or more according to condition.

11 REP. CLARKE: Yeah. Actually -- and I
12 understand that particular situation, because I
13 think we all have them in our neighborhoods --
14 one of the things that will happen, if and when
15 we enact AVI, and we will, is that our resource
16 level, as it relates to being able to have
17 realtime assessments, will be enhanced
18 dramatically. A couple of years ago the
19 Administration asked Council to authorize
20 additional revenue to hire in the Office of
21 Property and Assessment a significant work
22 force that will enable us to do, hopefully on
23 an annual -- reasonably close to an annual
24 basis -- all of the assessed properties

1 throughout the neighborhood, more information
2 is provided as it relates to the condition of
3 the property. So, hopefully, if this is
4 enacted in the appropriate way, you will no
5 longer -- as a vacant shell, because you live
6 on a block where all of the properties are
7 worth \$300,000 -- you will not be taxed at that
8 level. There will be an actual accounting of
9 the condition of that property. You will
10 actually be able to call and have an assessor
11 come out and look at the individual property to
12 determine the condition of that property and it
13 will be based on that particular condition how
14 you will be assessed in that individual
15 property.

16 REP. ROEBUCK: Thank you.

17 REP. PARKER: Chairman Markosek.

18 REP. MARKOSEK: Thank you, Chair Lady, and
19 President Clarke, and, Mr. Councilman.

20 Very briefly in your testimony, President
21 Clarke, you had mentioned uncollectible
22 property taxes in the city, and I wasn't sure I
23 got all the numbers. I believe it was -- was
24 it 160 million?

1 REP. CLARKE: That's for that particular
2 category of property owners. The numbers --
3 right now there's a number out there that says
4 around \$500 million. I'd probably say -- and
5 the Finance Chair is here, he can probably give
6 you a more accurate accounting of it -- it is
7 probably close to -- in terms of the actual
8 taxes owed and being able to actually collect
9 those taxes -- it is probably close to \$300
10 million. Whatever it is, it's too high. And a
11 part of the challenge, as it relates to our
12 ability to collect taxes, if I can kind of read
13 where you're going with your next question, is
14 that you have a situation -- which is why we
15 referenced this particular category of property
16 owners -- this person -- and we're going to
17 show you documents throughout the course of
18 this process -- there's an individual property
19 owner -- I won't call that person's name
20 today -- who has a mansion in Jersey. And we
21 brought the pictures up, and with the new
22 Google system you can actually look at the
23 property. It's the biggest swimming pool I've
24 ever seen. Council members, we can probably

1 fit, like, five of our houses in that swimming
2 pool alone. It's well-manicured, a nice cut
3 lawn, they don't owe any taxes on that
4 property, right, but they owe multiple property
5 taxes in the City of Philadelphia on a number
6 of properties, and three of the properties are
7 actually tax delinquent, but the other ones
8 aren't. And when you look at those properties,
9 you say, Okay, they're actually
10 revenue-producing properties that actually have
11 tenants. So, you know what? These properties
12 that you owe, we're going to actually take that
13 lien that we placed on you for not paying the
14 taxes on the three, we're going to put it on
15 all your properties. So now, all of a sudden
16 if that property works its way towards a
17 sheriff's sale, it's a little more important to
18 you because I actually have a revenue-producing
19 property and I have paying tenants that may go
20 on sheriff's sale. This particular legislation
21 gives us the authority to do that. That's why
22 it's extremely important. At the end of the
23 day it's not fair to ask individuals to pay
24 additional taxes if we're not collecting the

1 taxes that are currently owed to us.

2 REP. MARKOSEK: What is the City of
3 Philadelphia's overall budget and roughly what
4 is the percentage of uncollectible taxes? What
5 would that amount, whatever it is,
6 3/500 million, what percentage of the overall
7 city budget would that represent?

8 REP. CLARKE: Realistically, because it
9 would be essentially a one-shot deal because a
10 lot of these taxes are owed over a period of
11 time, it's difficult to calculate on an annual
12 basis, but, say, for instance, if we're able to
13 collect \$250 million in a budget that for an
14 annual basis made \$4 billion, for all intents
15 and purposes, counting all the things that we
16 have to deal with, that's a significant
17 spike chunk as it relates to that particular
18 annual budget. And we do think that, in terms
19 of our collection process, it will be
20 annualized because now people understand, I
21 have to start paying my taxes. So, I'd like to
22 say that we can easily collect an additional
23 \$100 million. And I'm throwing a number out
24 there. Again, the Finance Chair can give you a

1 more accurate accounting. So, getting \$100
2 million extra in tax collection on an annual
3 basis, I think, is very significant.

4 REP. MARKOSEK: Okay. Thank you.

5 REP. CLARKE: You're welcome.

6 REP. PARKER: Thank you.

7 Rep. Donatucci.

8 REP. DONATUCCI: Thank you, Madam Chair.
9 Thank you, Councilman President and, Councilman
10 Squilla. I have a lot of constituents, now
11 that it's coming out, that they want to
12 separate the residential with the commercial.
13 And I have people -- a lot of people -- in my
14 district that have the corner stores, so they
15 have the CMX, which are the mixed-use
16 commercial, and they're worried are they going
17 to get hit over the head like a person that
18 owns an apartment building or an office
19 building in the city or will there be different
20 graduated rates depending on what type of
21 commercial property it is?

22 REP. CLARKE: Yes. Those particular
23 properties in terms of the tax rate should be
24 based on the category of property. The -- one

1 big place should not have the same
2 categorization as the corner store where the
3 people live upstairs or somebody else lives
4 upstairs and they have the small mom and pop
5 commercial property on the first floor. Having
6 the flexibility, as it relates to the
7 implementation of rates, will give us that
8 opportunity. And I think we actually have that
9 because it will be based on the current value
10 of that property. It will give us more
11 flexibility to enact not only just between
12 residential and commercial, but within the
13 category of commercial properties. And I think
14 that's very important for us.

15 REP. DONATUCCI: Thank you. I can tell
16 them not to panic then?

17 REP. CLARKE: Yeah.

18 REP. DONATUCCI: Thanks.

19 REP. CLARKE: We actually want to
20 encourage -- and, you know, the discussion
21 about so many properties in the City of
22 Philadelphia had the upper floors that are not
23 utilized throughout the city. I know Council
24 Squilla and I, we represent Chestnut Street, as

1 an example, where as prosperous as the first
2 floor of Chestnut Street is in Center City, the
3 reality is, a significant number of the upper
4 floors are vacant, and we want to encourage
5 individuals to move upstairs.

6 REP. DONATUCCI: Okay. Thank you.

7 REP. PARKER: Thank you.

8 Council President Clarke, and, Councilman
9 Squilla, we want to thank you so much for your
10 time. But on the record --

11 We have Rep. Brownlee. I'm sorry. Before
12 we finish, Rep. Brownlee.

13 REP. BROWNLEE: Pardon me, Madam Chair.

14 Thank you. And thank you, Chairman
15 Sturla -- Mark, we got to stop meeting like
16 this -- and my Councilperson.

17 There's one question I was waiting to find
18 if anybody would ask. So, let me ask: With
19 this set of bills hopefully moving through the
20 legislature, what is the timeframe that you're
21 looking at to enact the AVI as opposed to these
22 bills to give you the tools to help mitigate
23 what's going to happen with AVI? Can you give
24 us a --

1 REP. CLARKE: Yeah. Actually, it is the
2 intent at this point of City Council -- and,
3 again, we are individually-elected officials,
4 just like you are, at the end of the day,
5 everybody has their vote -- but based on the
6 action that was taken last year -- and you also
7 graciously helped us on in delaying AVI -- the
8 target date for the implementation of AVI was
9 this particular budget year. The budget that
10 will be presented by the Mayor will be based
11 on, I'm assuming, this particular AVI
12 implementation.

13 Having the ability to have these bills
14 enacted before we conclude our budget process,
15 I think, will enhance our ability to get this
16 done in a reasonable way fivefold. I mean,
17 it's just simply that's the case. The problem
18 with last year, despite of the fact we did have
19 the numbers, we didn't feel comfortable -- we
20 didn't have enough tools to enact it in a
21 reasonable way. So, having this in place will
22 be very, very helpful.

23 REP. BROWNLEE: Thank you.

24 Thank you, Madam Chair.

1 REP. PARKER: Sure.

2 And I just want to say for the record, and
3 I guess I -- we need to do this for the record
4 because we're going to be leaning on these
5 folks a whole lot in the future -- I need to
6 say about Herb Wetzel --

7 REP. CLARKE: Uh-huh.

8 REP. PARKER: -- a gentleman named
9 "House" -- the last name slips me right now --

10 REP. CLARKE: It's --

11 REP. PARKER: -- Charday, a young lady who
12 works with us in the Philadelphia Delegation,
13 Tony Marchowski, Louis is here and Rob is here,
14 and lots of times, you know, we're the
15 officials and the people do elect us, but the
16 devil is always in the details and getting it
17 done. So, the drafts or the legislation and
18 the phone calls, the late night work, they did
19 a whole lot of it. And if it sounds like I
20 want the staff to know that I thank them, I do,
21 because I'm coming strong and hard the next
22 go-around and we're really going to need them
23 to work hard. So, I just wanted to say thank
24 you on the record.

1 Thank you, Council President. Thank you,
2 Councilman.

3 REP. CLARKE: Absolutely, Madam Chair. As
4 a former staff person of a councilman in the
5 past and you a former staff person of a
6 councilperson, and a number of you all who are
7 former staff persons for elected officials, we
8 understand who does the real work. So, we get
9 the credit. They do the real work. But I
10 likely want to commend them and thank them for
11 their continued good work.

12 REP. PARKER: Thank you. Thank you.

13 REP. SQUILLA: Thank you very much.

14 REP. CLARKE: Thank you.

15 REP. PARKER: The next panel will be our
16 Director of Finance for the City of
17 Philadelphia, Rob DuBow.

18 Thank you both so very much for being
19 here. Please identify yourselves for the
20 record.

21 MR. DUBOW: Good afternoon, Chairman
22 Parker, Chairman Sturla, members of the
23 Philadelphia House Delegation and members of
24 the Democratic Policy Committee. I'm Rob

1 DuBow, the Finance Director of the City of
2 Philadelphia. With me is Ann Adams, the
3 Finance Department's Chief of Staff.

4 And thank you very much for the
5 opportunity to speak today about the four
6 pieces of legislation that we understand will
7 be introduced to assist the city in its efforts
8 to set policy in connection with implementing a
9 fair and accurate reassessment system for the
10 city.

11 As we've discussed before, we're engaged
12 in a process to fix what has widely been known
13 to be an inaccurate, inequitable and confusing
14 property assessment system. From long before
15 the start of the Mayor's Administration, the
16 city's real estate tax assessments have been
17 viewed as inaccurate and in need of reform. In
18 too many instances assessments have been based
19 on old and inaccurate data concerning the
20 features of properties. In addition, the BRT
21 did not conduct a full reassessment of all real
22 property for many years, so valuations that
23 once may have been accurate became outdated.

24 What this has meant is that many property

1 owners who have been highly under-assessed have
2 been paying less than they should had
3 assessments been accurate relative to other
4 property owners. Many other property owners,
5 whose assessments have more closely matched the
6 real values of their properties, have been
7 paying more than they should relative to other
8 property owners.

9 In May 2010, Philadelphia voters approved
10 a referendum to shift the role of making
11 assessments from the Board of Revision of Taxes
12 to the Office of Property Assessment. Since
13 October 2010, the Office has been directed by
14 Chief Assessment Officer Rich McKeithen, who
15 has worked extremely hard with his staff for
16 more than two years to get our assessments
17 right. We're now in a position to issue new
18 and accurate assessments across the city on
19 February 15th of this year. In conjunction
20 with a tax rate that will be set by City
21 Council and the Mayor before the start of the
22 next fiscal year, these new assessments will be
23 the basis of tax bills sent out in December
24 '13, and it will be due in early 2014.

1 In connection with the process for setting
2 the tax rate, we agree that it's helpful to
3 have as much flexibility as possible in making
4 the important policy decisions that Council and
5 the Mayor will make regarding the
6 implementation effort. We very much appreciate
7 the House delegation's willingness to support
8 that effort with the legislation that's being
9 discussed today.

10 One significant issue in connection with
11 property tax policy and the shift to an
12 accurate assessment system is the relative
13 taxation of residential properties and
14 non-residential properties (like commercial
15 and industrial properties). As the Council
16 President discussed, it's fairly clear they'll
17 be some overall shift of property tax burden
18 for non-residential to residential properties
19 as a result of this process. And as also has
20 been discussed, under the Constitution's
21 Uniformity Clause, as the provision has been
22 interpreted by the courts, taxing jurisdictions
23 are not permitted to tax different classes of
24 properties with different rates. This is very

1 different for the rules that apply in many
2 states and local jurisdictions, where
3 commercial properties are often taxed at higher
4 rates than residential properties.

5 We understand that a proposed
6 constitutional amendment will be introduced and
7 it would allow the city to impose differing
8 rates of real estate tax on commercial as
9 opposed to residential properties. Flexibility
10 to set different rates for different classes of
11 properties would be a welcome policy-making
12 tool. We're not naive about the difficulties
13 in getting a constitutional amendment on the
14 ballot, but we appreciate the delegation's
15 effort to start that process.

16 Another important issue in this process is
17 what kind of relief might be provided to
18 long-term owner-occupants of residential
19 properties who are living in neighborhoods that
20 have seen large increases in home values. And
21 we've talked about this before today, too, but
22 for various reasons, assessments have not kept
23 up with those changes because of our broken
24 system. Those homeowners may see their tax

1 bills, some of which currently may be quite
2 low, increase significantly as a result of this
3 process. Currently, the city is allowed to
4 provide relief from increases in bills to
5 owner-occupants of residential properties who
6 have been in their properties for ten years or
7 more. We do not, however, have the authority
8 to limit their relief based on the age or
9 income level of the property owner. It's our
10 understanding legislation will be introduced
11 that provides that if the city adopts
12 gentrification relief, it must take into
13 account financial need, age, or both. We
14 support having additional authority to refine
15 how gentrification type of relief may be
16 provided in order to be able to establish our
17 policies in a more nuanced way.

18 In this regard, we're not sure that
19 10-year residency is the appropriate starting
20 point for this type of relief, because in some
21 neighborhoods that have been changed
22 significantly in the last 15 or even 20 years,
23 people who have moved in in the last 11 or 12
24 years may actually have been part of the

1 gentrification process. So, we recommend that
2 this legislation allow Council to establish a
3 minimum time of residents to qualify, as long
4 as the period is at least ten years.

5 We also understand that a bill will be
6 introduced to authorize the city to provide for
7 installment payments of real estate taxes. As
8 we've discussed with Council, there are
9 significant issues that would need to be
10 resolved regarding cash-flow problems if we
11 were not collecting the majority of our real
12 estate receipts when they are currently
13 received, not only for the city, but for the
14 School District, which, of course, receives
15 more than half of Philadelphia's property tax
16 revenues. We understand this bill creates an
17 authorization for collection of installment
18 payments, not a mandate, and we are supportive
19 of that authorization.

20 Lastly, in our discussion with the public
21 about reassessment processes, we often hear
22 about our tax-collection efforts, and it's
23 understandable that as people hear about the
24 possibility of changes in their tax bills, they

1 would expect us to also be focused on
2 collecting taxes from those who are behind on
3 their bills. In general, we've been in the
4 process of making improvements to our
5 tax-collection efforts in a variety of ways:
6 From sending tax delinquent -- taxpayers
7 notices earlier and increasing the number of
8 sheriff's sales.

9 We understand a bill will be introduced
10 that would allow us to transfer real estate tax
11 liability to properties in other jurisdictions
12 without having to take the additional step of
13 seeking an in personam judgment against the
14 taxpayer in Philadelphia before making the
15 transfer. That would make it easier for us to
16 go after the properties of Philadelphia tax
17 delinquents that are located in other
18 jurisdictions and we welcome that additional
19 authority.

20 In sum, we greatly appreciate the efforts
21 of the Philadelphia House Delegation to assist
22 us with what we recognize is a difficult
23 transition for many taxpayers as we move to a
24 system of fair, accurate and more

1 understandable assessments.

2 That concludes my testimony. And I would
3 be very happy to answer any questions you may
4 have.

5 REP. PARKER: Thank you so much, Rob. I
6 want to note, for the benefit of the public and
7 the press who are here, I have been in contact
8 with Mayor Nutter on more than a few occasions.
9 He has emphatically and strongly communicated
10 his support for this package of bills. And I
11 do want to thank the Mayor for the record. And
12 you all make sure -- because you know messages
13 get confused in politics -- so, you make sure
14 you let the Mayor know that we thank him for
15 his support.

16 MR. DUBOW: We will do that.

17 REP. PARKER: Now, Rob, with that in mind,
18 the first question -- we heard a little bit
19 about it earlier -- you know, you all gave us a
20 briefing, the Philadelphia Delegation, and, you
21 know, you sort of released to us some of the
22 numbers --

23 MR. DUBOW: Right.

24 REP. PARKER: -- that you already had, you

1 told us that you were still in the process of
2 collecting them. For the record, answer the
3 question about the numbers -- why aren't they
4 finished now, what happened -- so that that
5 question is answered for the record.

6 MR. DUBOW: Right. So, there are two
7 things. We originally, you know, were looking
8 to do the move to new assessments in 2013. For
9 a variety of reasons, that was pushed back to
10 2014, which meant that for 2013 we had to
11 update our old assessments.

12 When we went to update our old
13 assessments, we put on hold the reassessment
14 until that process was done, then we started
15 that up again. We have gotten to the point
16 where we have total numbers, and that's what we
17 briefed you on and released publically. It's
18 almost \$100 billion. And we talked about, you
19 know, what rate that would mean and we talked
20 about the shift from commercial to
21 residential.

22 What we don't have yet, and what we hope
23 to have, really, probably within a week, is
24 neighborhood-by-neighborhood information. I

1 should also say that we're -- if it's a week
2 from now, that will be well in advance of when
3 we're asking for any action from City Council.
4 We won't be submitting our budget, which will
5 include a rate until early March, and then we
6 anticipate that, as usual, the Council-clearing
7 process will go at least until the end of May.
8 So, that information -- that detailed
9 information will be available well before any
10 Council action is taken, and, actually, the
11 assessments will be mailed out in mid-February.
12 So, people will know what their individual
13 assessments are in mid-February.

14 REP. PARKER: Uh-huh. Okay. We've heard
15 this from Pew and others that I've communicated
16 with in Harrisburg and some national experts
17 about this issue of ongoing and/or regular
18 assessments. Although we have no state law
19 governing how, when, sort of, you know, telling
20 the counties and municipalities how this needs
21 to be done, does the Administration sort of
22 have a plan once we -- OPA gets through this
23 process, Council has the numbers and you've
24 assessed every property in the city, the

1 sticker shock that Pew referenced earlier, what
2 are we going to do to -- without a law -- we're
3 talking about, sort of, within our own purview,
4 what can we do to ensure that this kind of
5 sticker shock doesn't reach Philadelphians five
6 years from now after we've done all this work?

7 MR. DUBOW: Right. We completely agree
8 that it's important to maintain the assessment
9 system, that we shouldn't have another gap
10 between when an accurate assessment is done and
11 a new reassessment is done. Our Office of
12 Property Assessment plans to do reassessments
13 every year so they'll be kept up to date so you
14 wouldn't have sticker shock again.

15 REP. PARKER: So, every year --

16 MR. DUBOW: Yes.

17 REP. PARKER: -- to keep them up? So,
18 they'll probably -- I mean, regionally you'll
19 probably do a section or are you talking about
20 the entire city on an annual basis?

21 MR. DUBOW: Yes.

22 REP. PARKER: Okay.

23 MR. DUBOW: Now, obviously it's not the
24 same kind of assessment that was done this

1 year, but the plan is to keep it up to date.

2 MS. ADAMS: I'm sorry. It also doesn't
3 mean that everybody will get a new reassessment
4 every year. It just means that as the market
5 changes in certain areas some people will get
6 reassessments. It doesn't mean everybody will
7 get a new assessment notice every year.

8 REP. PARKER: Okay. Representative
9 O'Brien.

10 REP. O'BRIEN: So, you came to see me in
11 June and you told me you'd have real numbers in
12 two weeks. That was six months ago. Now, you
13 say you're going to have them next week. June,
14 six months later, now next week. Not that I've
15 ever really been nice to you, Bob, but I can't
16 be nice today. I got to ask: What do we have
17 here? Do we have gross incompetence or do we
18 have the Administration trying to stonewall and
19 withhold information to put us on a budget
20 crisis? What are we doing?

21 MR. DUBOW: Well, I'm going to go with
22 Option "C".

23 REP. O'BRIEN: What is that? What's
24 Option "C"?

1 MR. DUBOW: Well, I'm going to explain it
2 to you, if you give me a chance. As I said to
3 Chairman Parker, when AVI was put off for a
4 year, we had to go back and do assessments on
5 the old system; that meant stopping the AVI
6 process. So, that is the reason that we didn't
7 get it done in the timeframe that we would have
8 gotten it done if we had done AVI in 2013.

9 There is not going to be a crisis.
10 There's no -- we won't even be submitting a
11 budget for two months from now. The
12 information about the total assessments has
13 already been released; we've already briefed
14 you on it. The neighborhood-by-neighborhood
15 information will be released well in advance of
16 when anybody has to take any action. In fact,
17 everyone will be getting their assessments in
18 mid-February; again, well before we submit our
19 budget, well before we take any action at the
20 local level.

21 REP. O'BRIEN: So, if you're two weeks
22 away, what will be the average property tax
23 increase in Queen Village?

24 MR. DUBOW: As I said, we don't have the

1 neighborhood-by-neighborhood in --

2 REP. O'BRIEN: If you're two weeks away,
3 what will be the average property tax increase
4 in Northern Liberties?

5 MR. DUBOW: The same thing I just said.

6 REP. O'BRIEN: If you're two weeks away,
7 what will be the average property tax increase
8 in Fishtown?

9 MR. DUBOW: Well --

10 REP. O'BRIEN: You're stonewalling or
11 you're incompetent. Which is it?

12 MR. DUBOW: No. It's neither.

13 REP. O'BRIEN: I have no further
14 questions.

15 MR. DUBOW: And the other part -- the
16 other answer to your question is, it will
17 depend on --

18 REP. O'BRIEN: No. You're dismissed.

19 MR. DUBOW: -- what we do with things like
20 gentrification relief, where we wind up on the
21 Homestead exemption. There are a lot of policy
22 questions for us to work out with Council over
23 the next three to four months before we have
24 final answers to those questions.

1 REP. PARKER: Representative Sturla.

2 REP. STURLA: Thank you.

3 I see in the report from Pew Trust that --
4 on page 15 they talk about exemptions,
5 abatements and delinquencies, and it says, "30%
6 of the total value of all properties in the
7 city are tax-exempt parcels." And I know I --
8 I represent the City of Lancaster in Lancaster
9 County, and I think ours is above 25% also.
10 And it also says that back in 1990 there was
11 \$9 million collected in pilots or payments in
12 lieu of taxes. And we had a voluntary program
13 where we had payments in lieu of taxes, and
14 then Act 55 came along a few years ago and said
15 we couldn't even ask for payments in lieu of
16 taxes and -- but if 30% of the value is in
17 tax-exempt properties, if they were tax-paying
18 properties, what would that amount to in terms
19 of dollars per year?

20 MR. DUBOW: Well, the 30% may actually,
21 you know, make change when we go to actual
22 value because that's off the old numbers. The
23 numbers we were talking about is probably a
24 little less than that because we're about

1 almost 100 million of taxable and probably
2 30 million of exempt. But still, as you can
3 see, it's still going to be -- and maybe that's
4 about a quarter. And if we generate \$1.2
5 billion, you know, a quarter of that is going
6 to be, like, 300 million. So, it's a
7 significant --

8 REP. STURLA: About \$300 million?

9 MR. DUBOW: That's just a -- I mean, it's
10 an estimate. We wouldn't -- we won't know
11 until the --

12 REP. STURLA: Right. And I get that. I
13 guess what I'm looking at is, and I have
14 legislation I'll be introducing that deals
15 with, sort of, a statewide payment in lieu of
16 taxes, it's my understanding that -- I think
17 it's Connecticut that does state distribution
18 of taxes to municipalities that have high
19 percentages of tax-exempt properties, and we
20 already do that in the more rural parts of this
21 state. Municipalities that have state
22 forestland, we actually pay them a payment in
23 lieu of taxes apparently because they can't
24 generate income off of those properties. I

1 think that same applies in some cases,
2 particularly in cities', you know, homeless
3 shelters. Not only can't you generate an
4 income off of it, you actually spend a lot of
5 money in city services on those kinds of
6 properties. So, I think it would be worthwhile
7 for us to look at that. And even if I can only
8 get you \$0.10 on the dollar, you know, if we'd
9 be looking at \$30 million, it's nothing to
10 sneeze at.

11 So, I guess the question I have, though,
12 with the AVI, do you actually look at the value
13 of those properties? Because one of the
14 concerns that I've been told by people is,
15 Well, look, we just say that they're tax
16 exempt, and so, we don't really know how much
17 they're worth anyway. But you will be doing
18 that with this?

19 MR. DUBOW: Yeah.

20 REP. STURLA: Okay.

21 MR. DUBOW: We look at every property.
22 We're also planning to start our process of
23 auditing the taxes and properties to make sure
24 that they really have tax-exemption functions.

1 REP. STURLA: Okay. All right. Thank
2 you.

3 MR. DUBOW: Thank you.

4 REP. PARKER: That you, Chairman Sturla.
5 Great. Great. We needed that on the
6 record. Thank you. Thank you. Because
7 Council members -- individual Council members
8 have just taken some action to call for some
9 hearings on the issue that you've just raised.
10 So, I'm happy to hear about that movement.

11 So, Rob, I know we'll be watching Chairman
12 Sturla's co-sponsorship and to see when he
13 passes that legislation.

14 MR. DUBOW: Yes. We're I'm looking
15 forward to that.

16 REP. PARKER: Okay. Representative
17 Harris.

18 REP. HARRIS: Thank you. Thank you,
19 Mr. Finance Director for being here. I'm going
20 to ask you, well, two questions. The first
21 question I'm going to ask the same question
22 that I posed to Council President Clarke, but
23 from your perspective, what is the
24 Administration's position or what is the

1 Administration looking to do at gentrifying
2 neighborhoods where the \$30,000 homestead
3 really wouldn't put a dent in that person's
4 property value because it has -- it skyrocketed
5 so much? And that's a major concern for myself
6 because of some of the areas in my district,
7 where -- again, I'll say it again -- we're not
8 even talking about, you know, two/three/four,
9 we're talking about five/six/seven times in
10 value of what it, you know, is being assessed
11 at currently. That's the first question.

12 My second question is: What is the
13 Administration doing as far as the Law
14 Department to gear up for going after the
15 number of delinquent properties that will now
16 be able to go after if the legislation is
17 actually passed?

18 Thank you.

19 MR. DUBOW: So -- and we understand the
20 potential negative impacts of gentrification
21 and the need to look at ways to address that.
22 That's one of the reasons that we're grateful
23 for this legislation. We've had conversations
24 with Council really dating back to last spring

1 about how to handle that and we plan to talk
2 with them during this spring's process, too, to
3 come up with legislation to protect people in
4 gentrifying the areas. Did I answer the first
5 question?

6 REP. HARRIS: I mean, is there -- I guess
7 my question is: Does the Administration have
8 an idea/perspective now on how to handle that?
9 Understanding that, you know, my house was
10 50,000, now it's 400,000. Thirty-thousand is
11 really not going to do anything for me.

12 MR. DUBOW: Right. And in terms of the
13 Gentrification Relief we've talked about, it's
14 either been some kind of deferral or some kind
15 of cap. And I think that's where we wind up,
16 one of those two places.

17 REP. HARRIS: Okay.

18 MR. DUBOW: In terms of the Law Department
19 and the Revenue Department, in terms of going
20 after people and being able to lien, we've had
21 a number of discussions about increasing their
22 ability to go after delinquents. I mean,
23 increasing the resources that they have to go
24 after them. So, that's something we'll

1 definitely be doing and looking to do in our
2 upcoming budget in a way that should help them
3 go after these delinquents and other
4 delinquents too.

5 REP. HARRIS: I guess if I can follow up,
6 I did express to Chairwoman Parker a few weeks
7 ago that I do have one concern, and this is
8 not -- I'm trying to see how to phrase it --
9 I'm concerned about the grandmother or the
10 mother in my district who lives in a certain
11 area who recently now has a second property
12 that because of a death of a child, if it's
13 mother -- if you're a mother, the death of your
14 parent, you now have this second property that
15 you didn't anticipate having, that property was
16 already delinquent on taxes, but it's a family
17 property. We're not talking about the person
18 that has five/six/seven properties. We're
19 talking about the person who's now not only
20 responsible for their property but responsible
21 for the property that their mother owns. And
22 the reason why I say that is, because my mother
23 and my grandmother live on the same block.
24 They've lived on the same block since I was

1 born. So, if you live -- and I'll put it out
2 there -- if you live on Christian Street in my
3 district and your mother dies and you now are
4 responsible for her house on Christian Street,
5 you're now going to be responsible for the
6 \$400,000 home that your house is going to be
7 valued at, although they wasn't valued at that
8 when you bought the house, and now you'll also
9 be responsible for your parents' home. Now,
10 you know, the easy answer will be, Oh, well,
11 just sell the property. Well, I mean, that's
12 not -- that's easier said than done in certain
13 markets. So, what we are doing as far as not
14 necessarily the relief for that person, but
15 relief in the tax delinquency of how we're
16 helping that person get to a place where
17 they're no longer delinquent without going
18 after their property as quickly as we're trying
19 to go after the person who owns six and seven
20 properties and who has a history of being
21 delinquent?

22 MR. DUBOW: And what we would probably do
23 in that is our payment plan so that they could
24 pay that off over a period of time. I think

1 that's probably the best option in that case.

2 REP. HARRIS: Okay.

3 REP. PARKER: All right. Thank you.

4 Rep. Donnatucci.

5 REP. DONATUCCI: Thank you.

6 Thank you. Hi. How are you?

7 MR. DUBOW: Hi. How are you?

8 REP. DONATUCCI: I'm good.

9 Are any of the new assessments on the OPA
10 site?

11 MR. DUBOW: No. They are not there yet.

12 REP. DONATUCCI: Okay. So, if somebody
13 saw a different assessment there, do we know
14 what's going on?

15 MR. DUBOW: If it's a different
16 assessment, it was probably something that was
17 changed during last years process. They were
18 about -- when we went back to having to use the
19 old assessment system, there were about 5,000
20 properties, roughly, that had changes in their
21 assessments, you know, for a number of reasons.
22 So, it's probably -- they were probably one of
23 those properties.

24 REP. DONATUCCI: Would it jump

1 dramatically? I had somebody come to me and
2 ask me, and they saw a jump from, like, a
3 \$37,000 assessment to a \$170,000 assessment.
4 Is that possible?

5 MR. DUBOW: I mean, it may -- if they had
6 an abatement expiring, it could be. And maybe
7 we should touch base about what the property is
8 and see what happened.

9 REP. DONATUCCI: Thank you.

10 REP. PARKER: Thank you.

11 REP. DONATUCCI: Thank you, Madam Chair.

12 REP. PARKER: Thank you. Thank you both
13 so much for your testimony.

14 Any more questions from our colleagues?

15 Thank you so much. And, Rob, please --

16 MR. DUBOW: Thank you.

17 REP. PARKER: -- let the Mayor know that
18 we appreciate his support.

19 MR. DUBOW: Thank you.

20 REP. PARKER: Louis will be bothering you
21 soon, wherever you are. I saw you in here
22 somewhere.

23 MR. DUBOW: And thank you for all your
24 support.

1 REP. PARKER: Okay. Our next panel and
2 final panel will consist of our Residents'
3 Association, Jeffrey Braff, Andrew Dalzell and
4 Paul Toner. If I did not pronounce your name
5 correctly, I apologize.

6 Okay. All right. Just have a seat
7 gentlemen, and thank you so much for coming and
8 agreeing to participate. As you all get
9 started, I'll just ask you to state your name
10 for the record and the organization that you
11 represent.

12 MR. BRAFF: Good afternoon. Jeffrey Braff
13 with the Center City Residents' Association.
14 I'm the President.

15 Chairwoman Parker, Chairman Sturla and
16 Committee, Center City Residents' Association
17 represents residents and businesses in Center
18 City between Broad Street and the Schuylkill
19 River, between South Street and JFK Boulevard.
20 Brian Sims is our representative.

21 We are delighted that we have so many
22 representatives that are outside of
23 Philadelphia that have taken an interest in
24 this and are showing up today, probably more

1 delighted that this is being recorded, and we
2 hope that people who are not here today and
3 members of the Senate will get a chance to
4 review this testimony because it's a very
5 important issue.

6 We are in favor of the package and, in
7 fact, we come at it -- we understand that there
8 have been issues over the past years and even
9 presently between Philadelphia and Harrisburg.
10 And Philadelphia sometimes is seen as a
11 whipping post. And I'm sure it makes things
12 difficult for the Philadelphia Delegation, but
13 this legislation that's been proposed, from our
14 perspective, shouldn't present problems for
15 people outside of Philadelphia. It doesn't
16 require an expenditure of funds by the
17 Commonwealth. It doesn't require tax increases
18 by the Commonwealth that the Commonwealth is
19 imposing on citizens. And for legislators that
20 are concerned about decentralization and local
21 autonomy, this is it. This gives tools to City
22 Council to choose to use or choose not to use.

23 You've heard Council President Clarke and
24 Councilman Squilla, and we, as a civic

1 organization, will have an opportunity to
2 express our views in Council as to the
3 specifics of what gets presented, but we're
4 asking the Commonwealth, we're asking the
5 legislators to give the tools so that they can
6 be debated on the local level where we get
7 affected. To me it's really a no-brainer.

8 You heard testimony about, we've got four
9 types of legislation. I'm not going to go
10 through that. Time is late and you've heard
11 it, but I will tell you the tax-delinquency
12 issue is a major concern in our community.
13 We've talked about it, we've testified before
14 to Council, they know our concerns and we've
15 got two proposals here that address it, both
16 the installment plan -- I think if we allow the
17 taxes to be paid on an installment basis in
18 order to reduce the amount of delinquency that
19 we're seeing.

20 And in terms of the tax liens, go after
21 the bad guys. Again, it can't hurt the
22 Commonwealth.

23 As to the uniformity clause in the State
24 Constitution, again, the way the legislation is

1 written, it's limited to cities of the first
2 class. Give us the opportunity, let us weigh
3 what we want to do. Let Philadelphia make this
4 decision for itself.

5 With respect to the relief for the
6 long-term owner-occupants, what's also been
7 referred to as gentrification, we do have one
8 quibble. We don't understand why age should be
9 a consideration. We understand the long-term
10 nature. We understand financial needs. But if
11 I'm a wealthy, you know, 70-year-old, who
12 bought a property and it's increased in value,
13 I don't understand why there should be relief
14 for that. We understand the legislation, as
15 written, it says, "age and/or financial needs",
16 but we don't really have an issue there.

17 The last thing I want to say is, the Pew
18 folks spoke first, and one of the things that
19 they talked about is the importance of
20 education and educating the community. And I
21 want you to know that the Center City
22 Residents' Association -- and I know SOSNA has
23 done this as well -- we have held programs of
24 our members -- we held one in May; we've got

1 another one scheduled next Wednesday; we'll
2 have another one in May of 2013. These are
3 very important issues for our constituents, our
4 constituents who vote. So, please, do whatever
5 you can to get these bills -- this package
6 through.

7 Thank you.

8 REP. PARKER: Thank you.

9 MR. TONER: Good afternoon, Committee.

10 Thank you, first of all, very much for the
11 opportunity to come here today and speak to
12 you. I know on behalf of the 12,000 residents
13 in Southwest Center City, along with all the
14 business centers, we certainly appreciate a
15 chance to have our voice heard here today,
16 along with their very able representation of
17 our elected representatives.

18 My name is Paul Toner. I'm Chairman of
19 SOSNA. And with me is our Program Coordinator.

20 What's going on in Southwest Center City
21 over the past ten years has been nothing less
22 than a neighborhood renaissance and an economic
23 miracle. Mr. Dalzell is going to speak to you
24 today about, really, the amazing changes that

1 have come about in our neighborhood for a whole
2 variety of reasons. But what I want to share
3 with you this afternoon, through the comments
4 we've heard at recent presentations and
5 discussions with our neighbors, is some of the
6 fears that our neighbors have about how the
7 economic miracle, the neighborhood renovating
8 or rejuvenation could come to a screeching halt
9 with some of the proposals with AVI.

10 So, we're not here to speak on behalf of
11 everyone in one unified voice. There are many
12 voices in our neighborhood, but what we want to
13 do today is share with you some of the most
14 pressing needs and concerns of our neighbors.
15 And with that, I'd like to hand it over to our
16 Program Coordinator, Mr. Andrew Dalzell.

17 MR. DALZELL: We have made all the many
18 thanks for taking the time to invite us here
19 and to share the concerns of our neighbors who
20 came out in the bitter cold last Wednesday to
21 an always fun AVI discussion and shared their
22 fears with us. And I think "fear" is a big
23 word. Another big word is -- another "F" word
24 that we've talked about is "fair". I know

1 that's a subjective term, but I think it's one
2 that we should be all considering.

3 Our neighborhood is a really unique one.
4 Again, my name is Andrew Dalzell, the Programs
5 Coordinator for the South on South Neighborhood
6 Association. We're a nonpartisan and nonprofit
7 organization for the neighborhood bounded by
8 South Street, Washington Avenue, Broad Street
9 and the Schuylkill River. We've been around
10 for 25 years. We do a lot of affordable
11 housing and now we do -- we're funded to
12 stimulate community and economic development.
13 And I think we're truly blessed to represent
14 one of the most special communities in the City
15 of Philadelphia. It's a dense row-house
16 community with a rich history. Most recently,
17 you know, it was -- you know, decades and
18 decades it was one of the centers of the
19 African-American community. It's now changed
20 dramatically both in terms of population, in
21 terms of the build environment, in terms of the
22 socioeconomics. Right now we have old
23 neighbors who have lived in their houses for,
24 you know, multiple generations living in the

1 same house. We have families who are living
2 and struggling to living at -- at or below the
3 property line. We got renters who are here for
4 a couple of years. We have many, many
5 middle-class families that just have chosen to
6 make Southwest Center City their home. And we
7 do have the upper middle class as well. But in
8 the past 10 to 15 years, I mean, we really
9 have -- as Representative Harris noted -- we've
10 been the poster child for gentrification; the
11 "G" word. And, you know, for the last 90 years
12 we've suffered population loss to the point
13 where our population is now 20,000 lower than
14 what it used to be in 1900. But just in the
15 past ten years, for the first time as the city
16 as a whole, we've seen our population go up and
17 that's exciting. The benefits have been -- the
18 ripple effects -- to impacts on our schools,
19 new businesses are opening up and creating
20 jobs, helping the tax base, safety as well will
21 rise and the street crime is going down. But
22 part of that, the housing stock within the
23 neighborhood really has transformed. I mean,
24 people like to say in the community that if you

1 didn't leave the neighborhood in the past ten
2 years, you probably know that there was a
3 recession, because every single block has
4 construction going on on it. I know a recent
5 fail study highlighted this. They went to 553
6 vacant homes in 1998 and took a look and
7 surveyed all those 553 homes, came back in 2008
8 and found that only 49 of those homes were
9 still vacant. 307 of those 553 were owner --
10 were renovated and occupied, 157 of those by
11 owners. And 86% of that 157 homes, of those
12 residents are under the age of 46 and 50%
13 between the ages of 25 and 35. These are not
14 only people who have chosen to make this
15 neighborhood their home for multiple
16 generations, it's people who have chosen to
17 make this neighborhood their first home, their
18 place where they want to establish their roots,
19 and I think that's pretty fantastic. They love
20 living close to Center City. They love going
21 to support the local businesses, and they have
22 a vested interest in the strength of this
23 community over the long haul. And what they've
24 told us last Wednesday was they are scared.

1 Uncertainty leads to fear, and that's what Paul
2 is going to touch upon, some of the fears that
3 were expressed at our January 23rd meeting.

4 MR. TONER: First and foremost, we have
5 many residents who have been with us for
6 decades, for generations who have not seen a
7 reassessment of their homes and do stand to be
8 significantly harmed by a drastic 3/4/5/800%
9 increase, and these individuals in no way can
10 be forgotten. And I believe this package of
11 bills certainly does take appropriate measures
12 to help protect them.

13 There's a whole spectrum of individuals in
14 our neighborhood and we feel as though those
15 who have come into the neighborhood over the
16 past ten years have invested in a community,
17 their voice needs to be remembered, too. These
18 are people who were given an opportunity of a
19 ten-year tax abatement who emptied their life
20 savings to buy a home at what was the fair
21 market value, and now that investment, not only
22 in their home but in their community and the
23 Greater Philadelphia needs to be protected.

24 Some of the major concerns -- and I'll go

1 through these very quick, I know time is
2 short -- the elephant in the room at the
3 meeting -- and something was brought to light
4 right away -- were the consequences of all the
5 tax exemptions and other smoothing measures.
6 For every takeup in the millage rate from 1.2
7 to 3 to 1.8, we're talking about hundreds of
8 dollars in middle class taxpayers' monthly
9 mortgage payment. So, someone living in a
10 \$300,000 home now is paying somewhere between 8
11 and \$1,000 in their yearly tax. If it's 1.2%,
12 it goes up to \$3600. And let me just say that
13 our neighbors almost universally said, We are
14 willing to accept and we want to accept a
15 greater tax burden, but we need to be
16 realistic. At some point the tax increase will
17 become so significant that our neighbors are
18 talking about an exodus from our neighborhood.
19 And when it gets to 1.8% on a \$300,000 house,
20 you're talking about \$5,400; an extra \$500,
21 more or less, in someone's mortgage payment.
22 For a schoolteacher, for an administrator, for
23 someone who bought their first house who is
24 raising their family in our neighborhood, it's

1 going to kill them and they won't be able to
2 stay. And of the packed Shiloh Baptist Church,
3 wall to wall, that was the universal comment we
4 hear, is that if it gets to a point, we just
5 can't make ends meet.

6 And we certainly heard some discussions
7 today, but I think it needs to be highlighted.
8 There are many protections being proposed for
9 those most vulnerable in our community and they
10 need to be there, but the reverse is, we need
11 to be careful not to scapegoat those who have
12 higher income but have also made a make huge
13 investment in an area that was previously
14 economically depressed and stand to lose their
15 home in the same way someone who has a lower
16 means will stand to lose their home.

17 An 800% tax increase is an 800% tax
18 increase. The number is just a little higher
19 if you make a little more or if a house is
20 worth a little more. So, I think those
21 individuals need to be remembered.

22 There are a lot of unintended
23 consequences. The yearly assessments, the fact
24 that they're just going to be based upon

1 drivebys before the initial renew, there were a
2 lot of concerns expressed that, Let's really
3 encourage people not to invest in the exterior
4 of their home as opposed to the interior. And
5 don't we want people in neighborhoods to be
6 making their homes look as great as possible?

7 So, in terms of the frequency of the
8 assessments and taking a look at the total
9 picture of a home's value, we certainly need to
10 put more thought into just looking at the
11 exterior on these first drivebys.

12 The massive tax delinquencies -- it
13 doesn't need to be repeated -- everyone in the
14 neighborhood wants to see those taxes
15 collected.

16 And, again, to sum up my summary of the
17 fears expressed in our recent public meeting,
18 and as we've heard through these past several
19 months, fairness, people are willing to pay
20 more, but it needs to be done in a manner that
21 doesn't rob people of what they bought into in
22 terms of home ownership.

23 Thank you.

24 MR. DALZELL: I'm just going to add real

1 quick, on these four bills -- again, I really
2 want to first call out Representative Harris
3 for taking the time to come to our meeting last
4 Wednesday and go through these four bills, and
5 there was a lot of support for them expressed
6 at that meeting, and I think they will go a
7 long way to help make this fair, as Paul talked
8 about.

9 I'm not really going to touch on the
10 constitutional changes. We honestly didn't
11 hear that much testimony at our meeting from
12 the business community, but we understand that
13 it's part of a larger package that reduces the
14 burden on our local businesses. I think that's
15 a good thing.

16 The tax delinquency bill, I mean, people
17 were about to shout through the -- you know,
18 interrupt the meeting about tax delinquency and
19 they just were, Why are responsible taxpayers
20 going to pay more when scofflaws get away with
21 it? We talked about it ad nauseum.

22 The gentrification bill is a big one. You
23 know, our office gives out the forms for the
24 senior citizen low income tax freeze. That

1 qualification level is 65 years old and over or
2 in \$23,500 in income. My question is: What
3 happens if you make \$25,000 or \$26,000, just
4 above the cutoff line? And that's why I think
5 this bill is important. Or what if you're 64
6 and not 65, are you completely out of luck?

7 On the other side on the gentrification is
8 two sides. There's the gentrified, which I
9 think this bill will really help, but there's
10 also the gentrifiers, who, through no fault of
11 their own, decided to invest in this community
12 and they came to us feeling like they were
13 being punished for taking a chance on a great
14 neighborhood. And, again, so much of it is
15 about feelings. And they really felt put upon.

16 I think the installments will certainly
17 help a lot. I mean, there were people shouting
18 out at the meeting saying, Hey, that's just
19 window dressing; hey, that's just lipstick on a
20 pig; our taxes are still going up 500%. But I
21 think that it will certainly help a long way.
22 And if these bills can enable City Council to
23 address a real comprehensive manner
24 acknowledging that it was not the taxpayer who

1 kicked this can down the road, Mr. Toner
2 didn't, Mr. Braff didn't, I did not kick this
3 can down the road. The people that we put our
4 faith in to do this on a regular basis are
5 really asking folks to look under their
6 mattress and find 4500 more dollars. It's a
7 lot to ask. It's one thing if it's Hurricane
8 Sandy, you know, who does a lot of damage to
9 your house and you have to find that money,
10 it's another thing for your own politicians to
11 ask you to find that money through no fault of
12 your own. And that's the feeling in the room.

13 And so, we really appreciate you giving us
14 the time to express the concerns of that
15 meeting, and, again, to Mr. Harris for coming
16 out to help explicate these bills to the public
17 because they really benefited from them.

18 REP. PARKER: So, Jeff, Andrew, and, Paul,
19 we want to thank you so very much for agreeing
20 to participate.

21 Our first question is going to come from
22 Rep O'Brien.

23 REP. O'BRIEN: Actually, it's a comment,
24 Jeff. So, you get to hear the answer from the

1 horse's mouth why my intent is to freeze the
2 taxes at age 65. I represent Washington
3 Square, Society Hill Towers that I have a lot
4 of older Pennsylvanians who have been very
5 successful in life, worked very hard, very
6 prudent and got to a point in their life that
7 they looked at what they had and they said,
8 Okay, we can retire, we can live out the rest
9 of our life on what we have, and all of a
10 sudden the market blew up and what they thought
11 was enough to get them through life isn't. So,
12 I think fundamentally and in parts of Queen
13 Village that I represent, some folks might see
14 a \$10,000 property tax increase; \$844.44 a
15 month.

16 What I want to make sure is that folks who
17 have done the right thing all their life when
18 they retire know that this is what they will
19 put out each and every month. It's just in
20 fairness. And that was my intent.

21 MR. BRAFF: Understood. And City
22 Council -- if these legislations are passed,
23 City Council will have to wrestle with the
24 issue.

1 As the Pew report points out, they talked
2 about the balloon analogy -- you squish here
3 and close out someplace -- by giving --
4 anything that's given up to make it easier on
5 somebody else is going to require somebody else
6 to pay more taxes. And the thrust of my
7 comments is, let City Council and the Mayor and
8 this Administration -- let's decide it locally.
9 Let's have Harrisburg give Philadelphia the
10 tools to do it. We'll debate this issue and
11 we'll present our position at Council sessions.

12 REP. PARKER: Uh-huh. Thank you.

13 Rep Sims.

14 REP. SIMS: Thank you, Chairwoman.

15 Jeff, and, Paul, and, Andrew, I want to
16 thank you for joining us. I don't have a
17 question for you, but I want to stress that
18 there's been a lot of talk about what will be
19 considered fair in this process, and I think
20 that your testimony, your involvement is,
21 perhaps, the most crucial in determining what
22 actually will be fair.

23 We've heard a lot of testimony about
24 dollars and figures and cents, but I think that

1 making sure that the neighborhood associations
2 that are most affected by this are at the
3 table.

4 Jeff, I also want to stress something that
5 you had said earlier, and I'm pleased that
6 we're joined by my colleagues from outside of
7 the Philadelphia Delegation. I think it is so
8 important to stress that there is not a member
9 of the State House that would argue that
10 Philadelphia is like the rest of the state. We
11 have a number of unique challenges and
12 oftentimes are not given the tools to address
13 them locally or municipally because we are
14 saddled by statewide legislation. And I think
15 that I want to stress your testimony that these
16 are four pieces of legislation that are
17 tailored to Philadelphia to address a problem
18 that is, unfortunately, very unique to
19 Philadelphia, and I want to commend you for
20 raising the issue that this legislation is, in
21 deed, very particularly tailored to
22 Philadelphia's problems.

23 So, thank you all very much for joining
24 us.

1 REP. PARKER: And no more questions from
2 our colleagues, but I do need to state for the
3 record, I need to also thank you. Thank you
4 all. So, I don't know whether or not you,
5 like, prepared, because if you're like me,
6 whenever I'm going to a meeting, particularly a
7 large meeting like that, I always have a
8 meeting, like, before the meeting so we can get
9 prepared for the meeting. If you did, your
10 prep meeting went extremely well and it came
11 off very well.

12 For Andrew and Paul, the way you sort of
13 separated the, sort of, fairness but also the
14 fear, being extremely direct, giving concrete
15 examples, that was awesome for us.

16 And, Jeff, are you elected? Have you ever
17 been elected before? Are you sure? Because
18 the way you described an understanding of the
19 politics associated with moving this process
20 along is something that I don't hear often from
21 the general public. And in knowing that, it is
22 not our responsibility as state legislators to
23 do the job of a state legislator and also the
24 job of the councilperson.

1 Councilman Squilla, with all due respect,
2 you're here and you can repeat that Cherelle
3 Parker said it, I don't envy members of Council
4 who are going to have to decide how you use the
5 tools, but we, as members of the Philadelphia
6 Delegation and members of the General Assembly
7 want to just provide you with what you need so
8 that you can address the needs of residents
9 from all walks of life in the City of
10 Philadelphia. So, let me just say thank you
11 all so very much for your time and for being
12 here.

13 And, Mr. Chairman, if it's okay with you
14 and the other members, I think that concludes
15 our hearing.

16 Now, members outside -- Matzie, Sainato,
17 Longietti -- you all have to come back again.
18 Philadelphians have seen you. They may really
19 like you a lot. So, we'll find you and ask you
20 to come back again.

21 Thank you all so much.

22 - - -

23 (Whereupon, the hearing concluded at 4:13
24 p.m.)

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C E R T I F I C A T E

I, GWEN D. DAVENPORT, a Registered Professional Reporter and Commissioner of Deeds, do hereby certify the foregoing to be a true and accurate transcript of my original stenographic notes taken at the time and place hereinbefore set forth.

GWEN D. DAVENPORT, RPR
Notary Public

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<p>5 (1) 66:15 5,000 (1) 100:19 50% (1) 110:12 50,000 (1) 97:10 500% (1) 116:20 55 (1) 92:14 553 (3) 110:5,7,9 579,000-plus (1) 10:22</p>			
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