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Municipal Reporter

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Municipal Reporter



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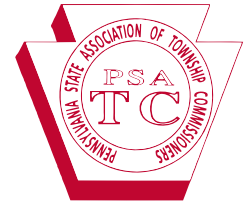
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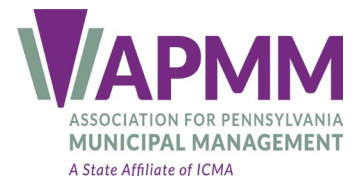
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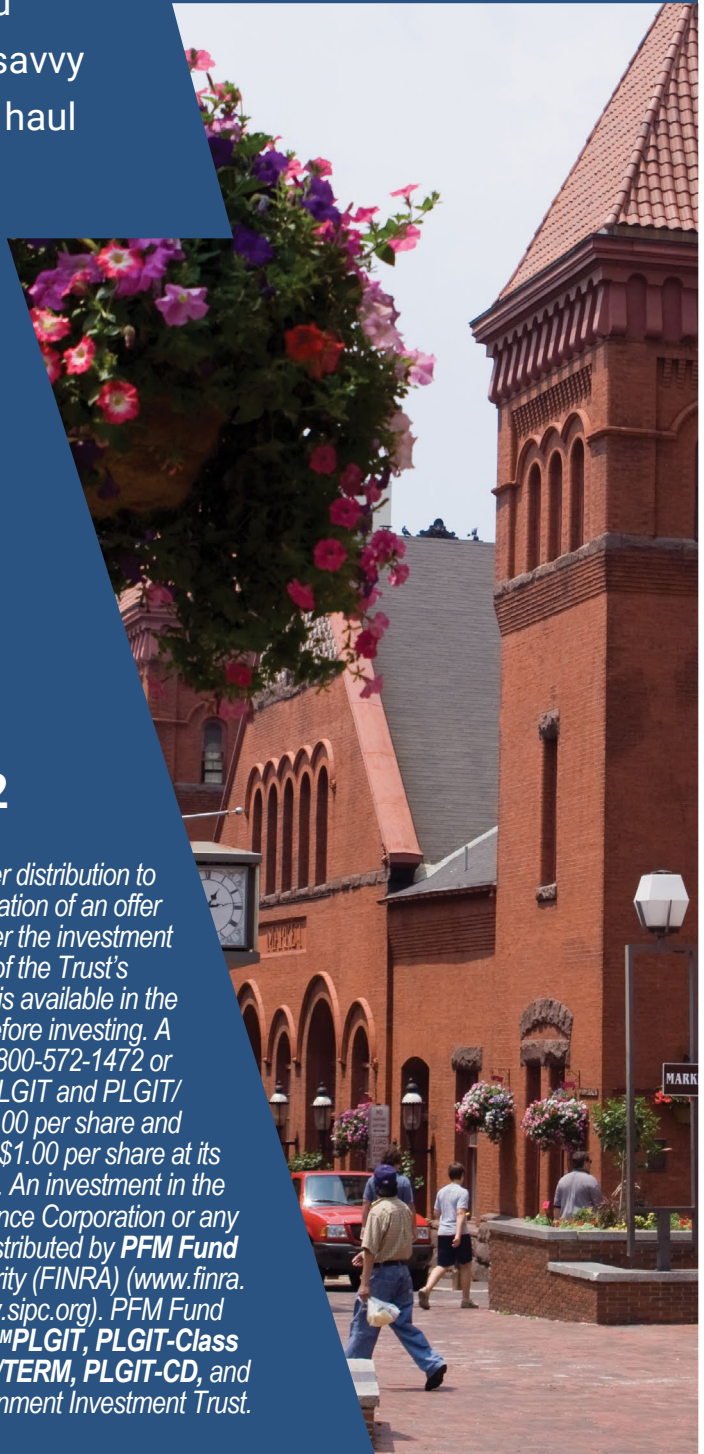
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Our Mission

The Pennsylvania Municipal League strengthens and empowers effective local government through advocacy, education, and support for our members.

The League is a nonprofit, nonpartisan organization established in 1900 as an advocate for Pennsylvania's 3rd class cities. Today, The League represents participating Pennsylvania cities, boroughs, townships and home rule communities that all share The League's municipal policy interests. Our Board of Directors oversees the administration of a wide array of municipal services including legislative advocacy (on both the state and federal levels), publications designed to educate and inform, education and training certification programs, membership research and inquiries, programs, and group insurance trusts.

We are continually monitoring the needs of our members and are committed to providing the Commonwealth's municipalities with cost-effective programs and services required to meet the distinct needs of their communities.

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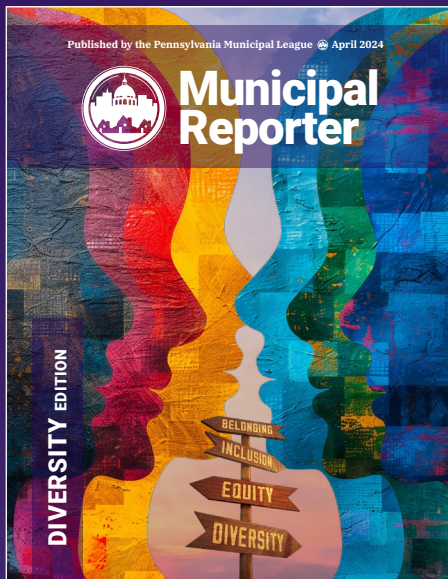
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APRIL 2024 | DIVERSITY EDITION



3Association Officers and League Staff	22 ...League News
6League President's Message	24 ...PSATC President's Message
7League Executive Director's Message	25 ...PSATC News
8Calendar of Events	26 ...APMM President's Message
9Inside The League	27 ...APMM News
10 ...League Leaders - Mayor Jeff Cusat	29 ...Legislative Status Report – State
12 ...Business Leaders Network	32 ...Legislative Status Report – Federal
14 ...Diversity Articles	34 ...Municipal Governments and Cybersecurity
18 ...Local Government 101	38 ...Public Finance
20 ...Governor's Awards for Local Government Excellence	

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The League President's Message



DOUGLAS BAKER
MAYOR
CITY OF FRANKLIN



Pennsylvania Municipal
League

One of the earliest songs I learned as a child was about how Jesus loves the children of the world, without exception. Then I learned that we are to love our neighbors and treat others the way we would want to be treated. I really can't imagine doing anything less. It's difficult for me to think about the term diversity without including the terms equity, inclusion, and belonging.

The idea of equality appears at the birth of our nation in the Declaration of Independence where it states that "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness."

It was followed years later by the words: "We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America."

Diversity, equity, inclusion and belonging seems like the moral and logical progression toward the cause of forming a more perfect Union, ensuring domestic tranquility, providing for the common defense, promoting the general welfare, and securing the "Blessings of Liberty" to ourselves and our posterity.

In The League's 2024-2026 Strategic Plan, we find the words, "Diversity, Equity, Inclusion, and Belonging: We value the diversity of our members and the people that they serve and are dedicated to ensuring equal respect, recognition, fairness, and access to opportunity for everyone."

And in our ENVISION 2032 project, The League makes the following policy perspectives:

- The League encourages and supports all efforts to enact legislation that promotes and protects equal rights, opportunity, and access for all people in Pennsylvania.
- At the local level, The League supports including language in municipal policies and ordinances that require the principles of equity and inclusion to be followed, along with measures to ensure transparency and accountability in implementing them.
- The League believes that residents will be more likely to act as supportive, engaged community members when they witness the inclusive work of their local elected leaders in vital areas such as housing, safety, commerce, healthcare, education and transportation.

Even our Pledge of Allegiance calls for liberty and justice for all. Sometimes I think we tend to forget that what makes the flag so venerable is the republic and the people it represents. Every single one of us still has work to do!

Douglas A. Baker
Mayor, City of Franklin

The League Executive Director's Message

Recently our daughter, a high school freshman, had a leading role in her school's musical production of "Once on This Island." Maybe you heard of this one, but as she was auditioning, my wife and I had to look it up. According to Wikipedia, "A Caribbean-set retelling of Hans Christian Andersen's fairy tale *The Little Mermaid*. It concerns a peasant girl in the French Antilles who falls in love with a rich boy and makes a deal with the gods to save his life." Our 15-year-old girl played the goddess of love (more on that in another column!).

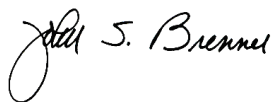
A pretty good-sized cast was required with lots of dancing, great songs and colorful costumes. The show was a perfect fit for our small school with lots of talented and diverse students. That's right – diverse students with various backgrounds. Our International Baccalaureate School was well-suited to make this show a great one.

As we all see the changing faces and backgrounds in our communities, we can learn a great deal from a smaller inner-city school that has students from every school district in our county. We can learn from our kids as to how to get along and how to respect each other. Nothing is perfect. And we all have a great deal of work to do to embrace others who may see life through a different lens than we do.

This issue of the *Municipal Reporter* focuses on diversity. Diversity training that The League offers to our PennPRIME and U•COMP members. Sustainable Pennsylvania that includes diversity in our voluntary certification program for municipalities. And most certainly our League President, Mayor Doug Baker, who during these often contentious times, "walks the walk."

Let's celebrate our growing diversity in Pennsylvania as we work toward enhancing the quality of life for **all** of our residents.

Sincerely,



John S. Brenner



[JOHN BRENNER](#)



Executive Director's Video Report





Mark Your Calendar



League Southcentral District Meeting

May 1

Harrisburg University

League Southeast District Meeting

May 2

Northampton Valley Country Club, Richboro

APMM 2024 Annual Conference

May 20 - 22

Wind Creek Bethlehem

Newly Elected Officials Virtual Training Series #4, Orientation Program

June 7

League Playground Build

August 1 - 3

Hoberman Park, Lock Haven

Municipal Leadership Summit

October 10 - 13

Hilton Scranton & Conference Center Hotel, Radisson Lackawanna Station
Scranton



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Inside The League

Happy spring, everyone!

The League, led by our Executive Director John Brenner, recently held another productive session to ensure that we are current in our mission and focus on our 2024-2026 Strategic Plan. Thanks to 2B Communications, League deputies, directors and managers not only laid out our core values as they relate to local governance, but also held robust conversations on goals related to advocacy, training and education, services, member engagement, awareness, and organizational excellence. Stay tuned for more as we continue improving upon our plan through careful deliberation and collaboration to bring you the absolute best in services and training opportunities.

In late January, I provided three, well-received trainings at Phoenixville Borough to nearly 80 people regarding the fundamentals of Diversity, Equity, Inclusion and Belonging (DEIB) through PennPRIME. Too often, leaders and decision makers are not fully aware of DEIB and fear that it deals with either “critical race theory” or that the trainer’s intent is to “guilt” others for their biases. The purpose of this valuable training is to explore ways to maximize your workforce while being fully aware of the many differences that make your constituents and community vibrant. We thank Manheim Township for recently scheduling this training and Ferguson Township for expressing their interest in setting up training. If your municipality is interested in receiving this training, please be sure to contact Elizabeth Henry, our Trusts Member Services Manager, at ehenry@pml.org or by calling our office at: 717-236-9469. DEIB work is more important than ever and continues evolving as it receives more attention in the way of providing equity and maximizing our best resources: people.

Coming on the heels of several successful training sessions for newly-elected officials, The League continues its collaboration with Penn State on the creation of a local government institute whose mission would be to provide basic training for all elected officials on the fundamentals of budgeting, ethics, running a successful meeting, Pennsylvania’s Sunshine Act and other important matters. John Brenner and I met with Montana State University, the University of Georgia and the Maryland Municipal League already to learn about best practices that have greatly benefitted their constituency groups.

Lastly, remember to share any success stories that you have within your communities by contacting Debbie Bitting, our Director of Communications, at dbitting@pml.org. If you have an interesting project, a success story resulting from the use of American Rescue Plan dollars or want to boast about any recent accolades within your municipality, please reach out.

We are here for you!

From Inside The League,



Abe Amorós



ABE AMORÓS
DEPUTY EXECUTIVE DIRECTOR -
OPERATIONS

Q&A with League Leader

Jeff Cusat
Mayor
City of Hazleton
Northeast District Officer



This Q&A feature section of the Municipal Reporter highlights an individual local leader who has been involved and engaged with their community and The League.



Pennsylvania Municipal
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Q: Mayor, thank you for your service as Mayor of the City of Hazleton. How did you get involved in local government?

I got involved in 2011, after getting no support from the city to continue doing charity events at my family restaurant. I was frustrated that there was no one to help small local businesses have a voice. I feel that small family businesses are the backbone of society, and they should be prioritized.

Q: What leadership advice do you have for other local leaders?

Fight for what you believe in. If there is a cause that you feel strongly about, you should stand up for it. First, do research, reach out to others, gather information and develop a campaign worth fighting for. Don't cave because others don't agree.

Q: What has been your most rewarding experience as a municipal official?

Public support. I've written many pieces of legislation, had many projects completed and brought in millions of dollars, but the rewards are when you walk down the streets and people come up to you and say you're doing a great job. No one will ever like everything you do, but if they go out of their way to express their feelings, they support you overall.

Q: What has been the greatest challenge in your position?

Putting the future first. It's hard enough to make quick fixes and stop the bleeding responses, but the biggest challenge is setting the course for the future to succeed.

Paving roads now, but also creating a 20-year paving plan. Paying the bills now, while setting up a fund balance to protect the future. Rewriting the comprehensive plan after 36 years, the zoning ordinance after 22 years, going through and making hundreds of updates and changes to a code book that wasn't touched in 20 years. Purchasing new equipment and fire apparatus that can be staggered in the future and strategically purchasing buildings to expand to the future needs of all essential services.

Q: Thank you for serving on The League Board as a Northeast District Officer. How has your involvement with The League helped you and your community?

Serving on the board gives more legitimacy to my city. A voice that can be heard when needed.

Q: What advice do you have for people considering municipal government as a career?

Make sure you and your family can take the scrutiny and still remain a family. Be prepared to have every good idea and intention you have be torn apart by others in public. Make sure you can get knocked down, get back up and dust yourself off.

Q: As a proud Mayor, what would you say are some of Hazleton's greatest attributes?

Sense of community. We have incredible people that will help each other in times of need. □



If you or anyone in your municipality/organization are having trouble receiving the *Municipal Reporter*, League Link, Legislative Locator or any other communications from The League, there is an easy fix.

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Embracing Diversity, Equity, and Inclusion in Local Municipalities: A Pathway to Sustainable Communities

BY LESLIE RHOADS, LEAGUE SUSTAINABILITY MANAGER

Introduction

In recent years, the spotlight on Diversity, Equity, and Inclusion (DEI) has intensified across various sectors, including local governments and municipalities. Recognizing the importance of DEI is not just a moral imperative but also a strategic move towards building sustainable communities. The [Sustainable Pennsylvania](#) (Sustainable PA) program underscores this significance by weaving DEI throughout the assessment and certification process.

Importance of Diversity, Equity, and Inclusion

Diversity encompasses more than just visible differences; it includes diverse perspectives, experiences, and backgrounds.



In a municipal context, a diverse workforce and inclusive policies can lead to better decision-making, enhanced innovation, and increased community trust. Equity ensures that everyone, regardless of their background, has fair opportunities to thrive and contribute to the community's success.

Sustainable PA's Integration of Diversity and Inclusion

One of the key pillars of Sustainable PA is its commitment to fostering inclusive and equitable communities. As part of the certification process, municipalities are required to adopt written hiring policies that promote diversity and inclusion to qualify for Silver, a DEI plan for Gold, and DEI tracking for Platinum certification. These policies should outline strategies for recruiting, hiring, and retaining a diverse workforce that reflects the community's demographics.

Template for Personalization and Adoption

To assist municipalities in meeting this requirement, Sustainable PA provides templates for a diversity and inclusion vision, written hiring policy, and plan. These templates serve as a guide for municipalities to develop their own policies tailored to their specific needs and circumstances. The template covers key areas such as:

- Recruitment: Ensuring job postings reach a diverse audience and are inclusive in language and tone.
- Selection: Implementing fair and unbiased selection processes that consider diverse backgrounds and experiences.
- Retention: Creating an inclusive work environment that supports the retention of diverse talent.



Conclusion

Embracing diversity, equity, and inclusion is not just about compliance; it's about building stronger, more resilient communities. By incorporating these principles into their hiring practices, local municipalities can create a workforce that reflects the diversity of their

communities and fosters a culture of inclusivity and belonging. Sustainable PA's requirement for a written hiring policy is a step towards this goal, providing municipalities with the tools and resources needed to build sustainable and equitable communities for all.

Take Action Today!

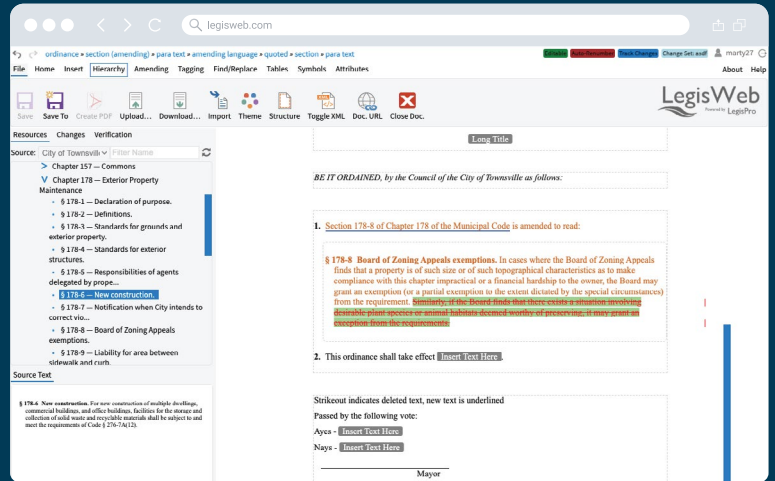
Reach out to [Sustainable PA](#) to access the DEI templates and start your certification process or renewal. Let's work together to build a more diverse, equitable, and sustainable future for our communities. □

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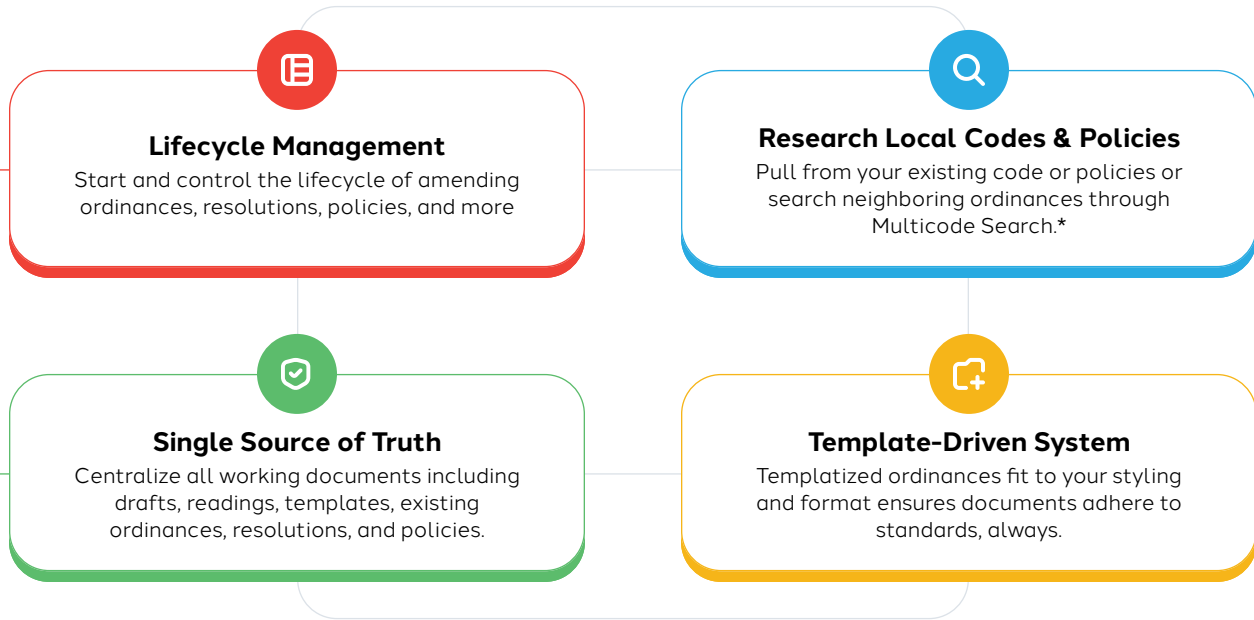
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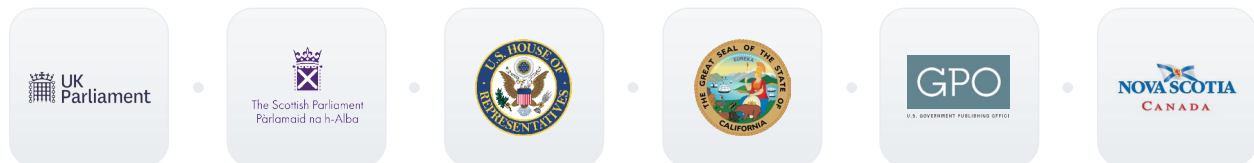
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Diversity, Equity, Inclusion and Belonging

BY ABE AMORÓS, DEPUTY EXECUTIVE DIRECTOR - OPERATIONS, THE LEAGUE

Quite a bit has been said about Diversity, Equity, Inclusion and Belonging (DEIB) training for the workforce. Not only does this value-added training focus on providing an inclusive work environment, it also gives your workforce the necessary tools to relate better to diverse constituency groups. When done properly, DEIB training focuses on human equity, in other words strengths that we all bring to the table regardless of demographics.

Too often, DEIB training is confused with “critical race theory” or thinking that the presenter will somehow “shame” individuals for their inherent biases, which we all have. It is anything but. Several studies have reaffirmed that DEIB training provides a more positive work environment where employees feel more secure and eventually make better decisions. As elected and appointed officials, ensuring that all constituency groups feel heard is also a positive benefit to DEIB training. It also makes for better governance.

According to a Pew Research Center report from last year, more than half of all employees surveyed believed that DEIB

provided a positive impact on day-to-day operations. A Glassdoor survey showed that three-quarters of respondents believed that a workforce that values diversity is highly desirable with applicants taking a close look at how it is embraced by leadership. On the other side, nearly half of African American and Latinos surveyed said they left their respective employers due to discrimination. That is not only sad but completely avoidable when training takes place.

In January, I had the pleasure of providing DEIB training to more than 70 employees in three separate sessions at the Borough of Phoenixville where participants learned about microaggressions, fundamentals of inclusion, how implicit biases affect them at work all while explaining certain “trigger” words and phrases deeper such as “racism” and “bigotry” along with explaining microaggressions and what they look like. We also discussed the challenges associated with DEIB work, misperceptions and “diversity fatigue.”

Every municipality is different which means that there is no

one-size approach to DEIB training. It represents an opportunity to increase the productivity of your workforce while also giving them tools on how to deal with constituents all to serve them better.

DEIB training is only effective when participants are willing to have open and honest dialogue in a “safe space” that allows for constructive comments in a non-judgmental environment. There must also be a written plan that can be adopted by a municipality’s governing body which provides a vision for inclusion and belonging.

Lastly, too much emphasis has been placed on demographics in terms of gender, race, ethnicity, religion, sexual orientation, or other factors. By shifting to “human equity,” municipalities can shift their focus to individuals rather than groups. It allows for talent differentiation and investment in high performers while providing an opportunity to discover and highlight strengths of each employee.

For an in-person training along with a PowerPoint presentation, please feel free to contact me at amoros@pml.org. □

Local Government 101



Building Digital Capacity from Internal Teams to Community Impact for Municipal Leaders

BY DENNIS GUY, CEO AND CO-FOUNDER, FIRST SIP STUDIOS

In a recent training crafted by the Pennsylvania Municipal League and First Sip Studios, municipal leaders like the fictional Alex Parker were equipped with strategies to harness digital tools for enhancing community governance. Covering crucial topics from **Digital Capacity in Municipal Leadership** to **Understanding and Connecting with the Audience**, the training offered a blueprint for transforming municipal communication and engagement. If you were Alex, navigating a day packed with strategy development, community engagement, and digital content creation, you'd find yourself juggling immediate demands with long-term digital initiatives. Through Alex's journey, we see a reflection of the challenges and triumphs local government officials face, a testament to the relentless pursuit of community betterment.

A few days after attending a transformative training hosted by the Pennsylvania Municipal League and taught by First Sip Studios, Alex Parker found themselves sitting in morning traffic, reflecting on the **Introduction to Digital Capacity in Municipal Leadership**, which emphasized the critical need for digital platforms in governance for community connection. Their notes defined it as "An overview of the importance of digital engagement and capacity for municipal leaders, emphasizing the shift towards digital platforms for community connection and governance."

Upon reaching the office, Alex dove into their notes on **Resource Assessment and Strategy Development**, pondering over the necessity of assessing what digital tools the borough had access to. The notes read, "Discussing the need for municipal leaders to assess their current

digital tools and strategies, and how this forms the foundation for effective online community engagement." Mid-reflection, a department head burst in, seeking Alex's input on a pressing budget reallocation. Upon returning to their desk, Alex thoroughly reviews the borough's social media channels, identifying underutilized platforms that could enhance community outreach. This initiative becomes crucial when a budget reallocation discussion requires swift community feedback, showcasing the need for an effective digital strategy.

While checking their email, Alex revisited the **Understanding and Connecting with the Audience** segment, with notes stating, "Highlighting the importance of knowing the community's demographic makeup and leveraging social media analytics to tailor the municipality's digital communications effectively."

Alex uses demographic data to create a targeted social media campaign to increase youth engagement in community projects, demonstrating the value of tailored communication.

Preparing for a department head meeting, Alex planned to discuss the **Role of Social Media in Local Government**, their notes outlining “The impact of social media analytics on understanding reach, impressions, engagement, and demographics to inform content strategy.” However, the meeting was briefly interrupted by an urgent social media miscommunication issue. In the department head meeting, Alex proposed a social media dashboard to monitor engagement metrics, which proves timely when addressing the miscommunication issue that arose, highlighting the immediacy with which digital tools can resolve potential crises.

During a working lunch, Alex started brainstorming on **Strategic Content Creation**, which led Alex to reflect on

creating content, with their notes explaining “How to create content that meets the community’s needs and aligns with the municipality’s objectives, using the creation of personas to tailor messaging.” Alex plans a video series featuring local businesses, showing how creating content can align municipal objectives with community needs, thus enhancing local economic development.

In the afternoon, while exploring **Local Business Collaborations**, their notes defined it as “The benefits of partnering with local businesses for mutual content creation and the impact of such collaborations on community development and municipal campaigns.” Alex initiated a partnership with a local café to co-host a community event, showcasing how mutual content creation can benefit the municipality and local businesses and foster community development.

Reflecting on the day, Alex appreciates the complexity of integrating digital strategies

into municipal operations but remains committed to the vision of a digitally engaged community, inspired by the potential impact on the workflow of local government officials and the community’s cohesion and growth.

As you consider your own organization, think about how these topics could streamline operations, enhance community engagement, and foster growth. What current challenges could be addressed by adopting similar digital strategies? How might **Resource Assessment and Strategy Development**, **Strategic Content Creation**, or **Local Business Collaborations** transform your approach to governance? Reflect on these questions and envision practical applications that benefit your community and organization. □

About the Author:



Dennis Guy is the CEO and Co-founder of First Sip Studios, a dynamic storytelling company empowering businesses to thrive in the digital era. His unique perspective, drawn from his experiences as an Army veteran and entrepreneur, is infused into the company’s creative content and business strategies. Dennis is dedicated to helping disadvantaged entrepreneurs and underrepresented communities. His expertise spans video production, marketing, and business development. Collaborating with the Pennsylvania Municipal League, Dennis has played a pivotal role in creating and conducting workshops designed to elevate the digital capabilities of local government officials and community leaders.

Congratulations!

2024 Governor's Awards for Local Government Excellence



Williamsport Mayor Derek Slaughter, League 1st Vice President
Scranton Mayor Paige Cognetti, League Scranton Representative

April 10, 2024 – On behalf of Governor Josh Shapiro, Lieutenant Governor Austin Davis and Department of Community and Economic Development (DCED) Secretary Rick Siger recognized Pennsylvania municipalities and local government officials for their dedication to strengthening their communities and better serving their residents.

During the 28th Annual Governor's Awards for Local Government Excellence, 14 communities, three organizations, and nine individuals from across the Commonwealth were recognized for excellent service.

[See More>](#)



Pennsylvania Municipal League Career Recognition Award
Mayor Derek Slaughter, Williamsport, League 1st Vice President



PA State Association of Township Commissioners Career Recognition Award
Councilmember John J. Jablowski, Jr., Wilkes-Barre Township, PSATC President



Fiscal Accountability & Best Management Practices
City of Scranton



Building Community Partnerships
City of Carbondale/NeighborWorks Northeastern PA



Technology Advancements
Middletown Township



Intergovernmental Cooperation
Tarentum Borough & Brackenridge Borough



Promoting Community/Economic Revitalization
Mayor Thomas Guzzo & the City of New Kensington Council



Secretary's Award for Municipal Excellence
City of Johnstown



Innovative Community/Governmental Initiatives
Mt. Lebanon Township & Dormont Borough



Credit: Commonwealth Media Services



U·COMP
Unemployment Compensation Trust



Seasonal and Part-Time Workers Unemployment Benefits

SUBMITTED BY ELIZABETH HENRY, TRUSTS MEMBER SERVICES MANAGER

Unemployment Compensation protects workers who experience temporary job loss by providing income support to people who become unemployed through no fault of their own, including seasonal or part-time workers.

A seasonal employee is an individual that is hired for a specific season and the employer needs the work force to complete a task. These individuals accept the position knowing the duration and are often hired year after year. This type of employment does not prohibit the released worker from collecting unemployment.

A part-time employee is an individual that performs tasks on a reduced schedule compared to a full-time employee. This worker may have a consistent daily schedule, just the total number of hours are reduced. Work schedule changes or reduction of hours may trigger an unemployment claim filing.

Pennsylvania Department of Labor & Industry will consider an employee eligible for unemployment benefits when the following requirements are met.

- The individual is unemployed through no fault of own self.
- The individual is able to work and available for suitable work.
- The individual earned enough wages to qualify and has sufficient credit wages.
- The individual filed the initial application for unemployment benefits.

- The individual is registered with the Pennsylvania CareerLink.
- The individual is unemployed for a waiting period of one week after filing the initial application for unemployment benefits.

An employee may work in landscaping, snow plowing, golf course maintenance, tourism, construction or in retail where the services they provide are reliant on the season and temperature. Other individuals may find themselves with reduced hours or only able to find part-time work, while looking for a full-time position. At time of release or reduction of hours, an unemployment claim can be submitted to PA Labor & Industry.

Always monitor the unemployment claim activity against the entity. Provide accurate information to PA Labor & Industry regarding the claim, be prepared to protest a claim and potentially attend an in-person hearing with first-hand witnesses.

Further guidance for employers can be obtained as a U·COMP member by requesting a non-binding quote. Please contact:

Elizabeth Henry
Trusts Member Services Manager
ehenry@pml.org
717-236-9469, ext. *250

2024 Playground Build

Hoberman Park Playground | August 1-3, 2024
Prospect Street, Lock Haven, PA 17745



Once again, the Pennsylvania Municipal League has teamed up with the national non-profit group, KABOOM!, to coordinate volunteers, design, and build a new playground, designed with the help of neighborhood children.

[Click Here to Volunteer](#)

[Click Here to Sponsor](#)

Playground Builder – \$20,000

- Name on permanent sign in park
- Year-round benefits as a League Business Leaders Network member (highlights include: direct access to the League Board of Directors, League policy and research, and the League membership directory, as well as myriad advertising opportunities)
- Link on League website
- Logo on Build Day T-shirts
- Event coverage in statewide magazine, the *Municipal Reporter*
- Full-page ad in a post-playground build issue of the *Municipal Reporter*
- Logo/link on all event news releases
- Opportunity for recognition and remarks at Design Day and Build Day events
- Social Media coverage before and during the event

Playground Partner – \$10,000

- Link on League website
- Logo on Build Day T-shirts
- Event coverage in statewide magazine, the *Municipal Reporter*
- Half-page ad in a post-playground build issue of the *Municipal Reporter*
- Logo/link on all event news releases
- Opportunity for recognition at Build Day events
- Social Media coverage before and during the event

Playground Promoter – \$5,000

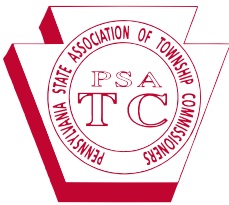
- Link on League website
- Logo on Build Day T-shirts
- Event coverage in statewide magazine, the *Municipal Reporter*
- Half-page ad in a post-playground build issue of the *Municipal Reporter*
- Logo/link on all event news releases
- Opportunity for recognition at Build Day events
- Social Media coverage before and during the event

To sponsor the playground build, contact Amanda Lane, Deputy Executive Director - Membership, at 717-585-2702 (cell), 800-922-8063, or via email at alane@pml.org.

PSATC President's Message



JOHN J. JABLOWSKI, JR.
COUNCILMEMBER
WILKES-BARRE TOWNSHIP



firstclasstownship.org

First Class Leadership Begins With Diversity in Local Government

Dear Commissioners,

We've all heard that the United States is called a "Melting Pot" due to our rich ethnic heritage coming together. I submit that we might be more of a "Tossed Salad" as we come together in one bowl but have our own uniqueness that allows for our society to be stronger, more understanding of one another, and harness the collective individuality that defines us.

Today, the Pennsylvania State Association of Township Commissioners (PSATC) is empowering first class leadership in local government. Our leadership represents a broad cross section of ever-changing communities. As leaders, it is incumbent upon us to respond to the demographic changes that are occurring rapidly across this great commonwealth.

A recent report on "**Pennsylvania's Population Projections for the Next 30 Years**," the Center for Rural Pennsylvania (available at the PSATC Website: www.firstclasstownship.org) outlines the stark reality of the aging of our population and the rapid influx of first generation Americans.

With that said, the make-up of each municipality has its own characteristics. A more urbanized community will likely have a greater mix of folks to engage, whereas a smaller more suburban municipality may have a more homogenous population. But the core issues remain regardless of size or type of government.

Certainly, challenges exist such as language barriers that may create miscommunication and long held stereotypical beliefs that can stymie organizational functionality.

Local government officials are the central leadership that is striving to ensure the multi-ethnic, multi-culturalism and engagement of all groups regardless of background (gender, orientation, race, ethnicity, economic class, age, religion) is reflective through our staff, services, and programs.

Let's overcome barriers by creating mentorship programs, local government academies, policy adaptations and building diversity opportunities in our strategic planning.

In areas such as community engagement, social programming, recreation, hiring, and digital accessibility, are a few key focal points that local leaders must be continually focused on. Best practices ensure equitable actions that reduce barriers to engaging the mosaic of communities in our municipalities.

Local government needs to be reflective of the constituents we work for and continually evaluate the outcomes of our programs, services, and planning.

The vibrancy of healthy prosperous Pennsylvania communities hinges on understanding, engaging, and involving a diverse range of individuals to serve our constituents. Together, we can achieve a stronger community fabric by harnessing the value inherent in different perspectives, experiences and backgrounds that make every part of our municipalities, places we all live, work, and recreate.

Kind regards,

John J. Jablowski, Jr.

John J. Jablowski, Jr.

PSATC News . . .

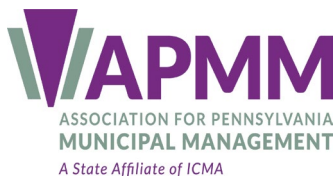
On April 8, the PSATC Executive Committee held its lobby day at the Capitol Complex. Leaders of PSATC met with House and Senate members and legislative staff to discuss the association's legislative priorities, with specific emphasis on post-traumatic stress injury, legal advertising modernization, and local use of radar. Following a successful and busy day in the Capitol building, PSATC hosted a well attended reception for the General Assembly.



APMM President's Message



AMANDA SEROCK
MANAGER
CONCORD TOWNSHIP



APMM.net

Greetings APMM Members!

This Spring edition of the Municipal Reporter marks the culmination of my tenure as your president for the Association for Pennsylvania Municipal Management. It has been an extraordinary privilege to guide this organization and engage with numerous municipal managers across our state. I am continually inspired by the remarkable work undertaken by professional managers and elected officials throughout Pennsylvania, and I take great pride in being part of such a dedicated community.

Equally, I am immensely proud of the remarkable strides our professional association has taken each year for the betterment of our members. The culmination of our efforts will be showcased at our upcoming annual conference from May 20 - 22 at Wind Creek in Bethlehem. The theme for this year, "Refresh, Renew, and Reimagine," perfectly captures the spirit of spring and summer ahead. Our annual conference serves as an invaluable opportunity to network with peers, reconnect with friends, delve into modern approaches to our profession and explore ways in which our valued sponsors can support your organizational objectives.

As this marks the conclusion of my term, I wish to express my gratitude to our exceptional Executive Committee team and the outstanding volunteers leading our Promotion, Membership, Professional Development and Annual Conference Committees. With their support, I have been able to achieve many organizational goals this year. These goals included advancing our strategic plan by ensuring diverse representation across all committees, bolstering our communications and marketing efforts through the establishment of the Promotion Committee, expanding our association's reach with the introduction of a new LinkedIn account, reviving our Membership Committee to analyze data and pursue opportunities for growth, prioritizing innovative programming through

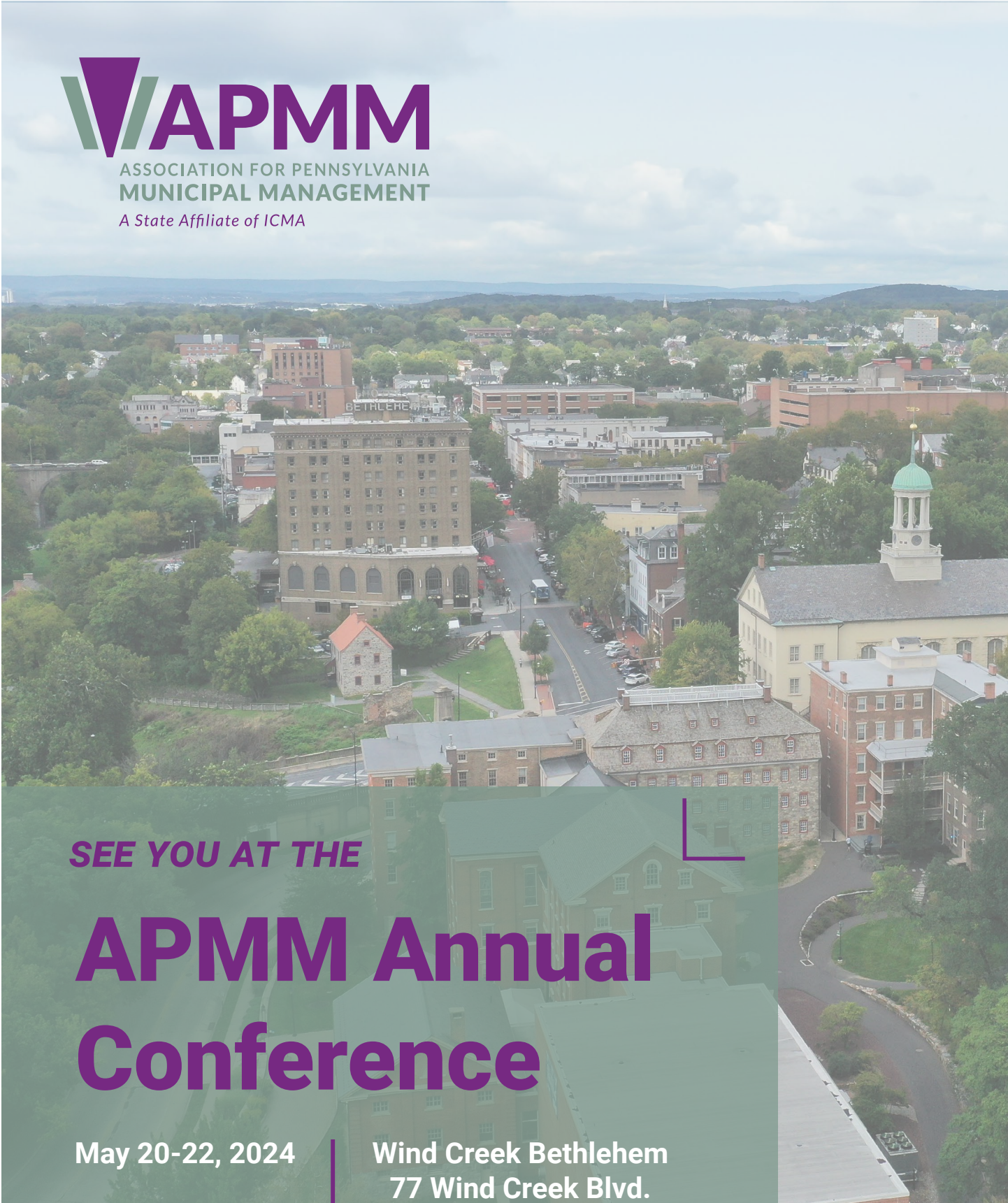
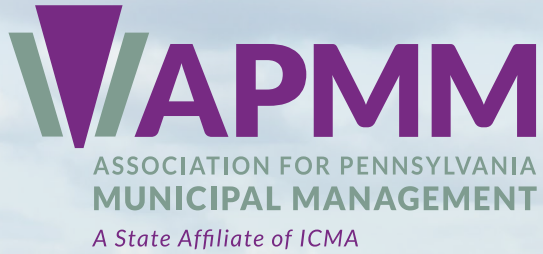
our Professional Development Committee, and collaborating with The League to enhance our secretariat agreement to align with our future strategic objectives.

Serving as your president has been a true honor, and I extend my heartfelt appreciation to the Executive Committee, our dedicated volunteers and the Pennsylvania Municipal League staff for their support in advancing our mission. A special acknowledgment goes to Crandall Jones for his exceptional stewardship as Conference Chair, orchestrating what promises to be an outstanding program this May in Bethlehem. I am also grateful to my WIG friends, and the many colleagues who continue guiding me toward success.

Finally, I extend my best wishes to our incoming president, David Pribulka. Dave is not only a friend but also a colleague of exceptional caliber, and I am confident in his ability to lead our organization into its next chapter of success.

Sincerely,

Amanda Serock



SEE YOU AT THE

APMM Annual Conference

May 20-22, 2024

**Wind Creek Bethlehem
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APMM.net



Proactive *beats* reactive.

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Legislative Status Report STATE



PREPARED BY AMY STURGES, LEAGUE DEPUTY EXECUTIVE DIRECTOR – ADVOCACY – asturges@pml.org

KAITLIN ERRICKSON, GOVERNMENTAL AFFAIRS MANAGER – kerrickson@pml.org

All legislation can be found on the General Assembly's website:

legis.state.pa.us

Legislative Update

Federal Register: OSHA Emergency Response Standard

On February 5, the Occupational Safety and Health Administration [published](#) a proposed rule, the “Emergency Response Standard,” in the Federal Register to update the existing health and safety standards of the more than 40-year-old “Fire Brigades Standard.”

While the proposed rule intends to cover fire, EMS and tactical rescue, the rule presents substantial concerns for local fire companies. The increased training requirements, equipment and fire apparatus upgrades and incorporation of NFPA standards may stress fire department budgets and create burdensome administrative requirements.

This ruling has a direct impact on the 29 OSHA State Plan states that have enacted a state law to cover private and/or public employees under OSHA regulations. Pennsylvania does not have an OSHA State Plan, so currently we

default to federal OSHA which does not require public employer OSHA compliance. This means Pennsylvania’s municipalities, as public employers, are not required to comply with OSHA standards. While this may be the case, the proposed rule is written in a very broad manner. It is unclear if volunteer fire, which makes up 90 percent of fire companies in the commonwealth, will be required to comply with these standards.

Since the scope and impact on Pennsylvania’s emergency services remains unclear, we encourage you to review the proposed rule and submit comments before the deadline for public comment on June 21, 2024. Comments can be submitted electronically via the Federal eRulemaking portal at regulations.gov, ensuring your feedback is part of the public record. Please include the agency’s name and the docket number, Docket No. OSHA-2007-0073, with your submission. For more details, refer to the Federal Register notice, previous trade releases, or visit osha.gov/emergency-response/rulemaking.

Please view this [NLC blog post](#) providing more detail on the “Emergency Response Standard.” Please also view a [summary](#) of the Emergency Response Standard prepared by the National Volunteer Fire Council.

Enacted Legislation

Act 2 of 2024

Senate Bill 753

Signed: March 28, 2024

Effective: May 27, 2024

[Act 2](#) updates the Borough Code, including the following:

- Section 806 removes the minimum population requirement to change the council from seven to five to three and includes a provision to increase council to five or seven;
- Section 704 clarifies a borough mayor’s authorization to join mayors’ associations; to have dues not exceeding \$100 approved by council; and to be reimbursed for expenses of attending meetings;
- Section 801 updates eligibility for elected office;
- Chapter 25B updates borough authority regarding solid waste collection and disposition; and
- Section 3301 updates borough requirements regarding the publication of ordinances prior to a vote.

Act 3 of 2024

House Bill 1234

Signed: March 28, 2024

Effective: May 27, 2024

[Act 3](#) amends Title 11 (Cities) - where a Third Class City has established the position of city administrator, the bill would add partnership, limited partnership, association or professional corporation as entities that can be appointed as a city administrator, in addition to the current appointment of an individual.

Act 10 of 2024

Senate Bill 740

Signed: April 15, 2024

Effective: Immediately

[Act 10](#) amends the Second Class Township Code increasing auditor compensation. In townships with a population of 10,000 or fewer, the compensation may not exceed \$1,800. In townships with a population over 10,000, the compensation may not exceed \$3,500. Or, by resolution, a board of supervisors may increase the rate of compensation for each auditor to an amount not greater than \$18 per hour.

Legislation Affecting Local Government

Local Government Week and Day

Adopted in the House, April 10, 2024

[House Resolution 326](#) (PN 2632), introduced by Representative Bob Freeman, would designate April 8 through 14, 2024, as Local Government Week and April 10 as Local Government Day.

The resolution would show appreciation towards Pennsylvania’s local governing bodies, officials and other employees. There are over 4,500 individual governmental units in the commonwealth. Citizens rely on the services provided by these dedicated individuals and their contributions to communities.

Police Department Data Collection and Prohibiting Cell Phone Use While Driving

Passed the House, April 9, 2024

[Senate Bill 37](#) (PN 1458), introduced by Senator Rosemary Brown, would prohibit a driver from using their cellphone or other mobile device while driving. There would be a 12-month warning period before any penalties may be issued, and after that, any offending driver would commit a summary offense with a fine of \$50. The Department of Transportation, in consultation with the State Police, must develop and distribute educational materials for the appropriate and effective detection of distracted driving. This bill would preempt all local ordinances regarding this issue.

In addition to the cell phone ban, this bill would require State Police and local police to collect data from any self-initiated traffic stop, including the reason for the stop, perceived race and ethnicity of the driver, gender, age and whether the stop led to a search of the vehicle, its driver, or passengers. Officers must also report the results of the stop – a warning, citation, arrest, or other action in addition to any other information deemed necessary by the State Police. The failure of an officer to collect this data would not affect the validity of the traffic stop.

Each local police department must submit the data collected to the State Police, or a third party designated by the State Police, on an annual basis to be included in a report. Once completed, the report would be made available to the House and Senate Transportation Committee Chairs, the PA Commission on Crime and Delinquency and the PA Human Relations Commission. A municipality that is already collecting this data, and after a third-party analysis, makes the data available to the public, would be grandfathered in and would not have to adhere to the provisions of this bill.

A “local police department” would be defined as a regional police department or single municipal police department serving a population of more than 5,000 according to the census. The data collection portion of the bill would take effect 18 months after its passage.

This bill will return to the Senate for concurrence with House amendments.

Volunteer Firefighter Tax Credit

Second Consideration in the Senate, April 8, 2024

[Senate Bill 148](#) (PN 122), introduced by Senator Michele Brooks, would amend the Tax Reform Code providing active volunteer firefighters, who have at least two years of service and responded to at least 20 percent of calls in those two years, with a \$500 tax credit. The Department of Revenue would be responsible for compiling an annual report, including the total amount of credits and number of firefighters awarded a tax credit, and submitting it to the chairs of the House and Senate Appropriations and Veterans Affairs and Emergency Preparedness Committees.

Local EMS Tax Flexibility

Second Consideration in the Senate, April 10, 2024

[Senate Bills 1132, 1133 and 1134](#) (PNs 1470, 1471 and 1472), introduced by Senator Rosemary Brown, would amend the First Class Township Code, Second Class Township Code and Borough Code respectively, allowing a local government that has an EMS tax to waive the 50 percent cap on use for personnel costs. A local governing body must pass a resolution to proceed with waiving the cap. □

House and Senate Session Days 2024	
House	Senate
May 1, 6-8, 20-22	May 1, 6-8
June 3-5, 10-12, 17-18, 24-28	June 3-5, 10-12, 24-30

**reminder - session dates are subject to change*



Municipal Reporter

We would love to feature your community in one of the four remaining editions of our *Municipal Reporter* magazine!

2024 Topics Include:

June Livable Communities	August Leadership	October Civility	December Emergency Management
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For details on submitting articles, please contact Debbie Bitting, League Director of Communications, at dbitting@pml.org.



Narrowing the Racial Wealth Divide: Supporting the Homeownership Journey

BY DIANA GOLDSMITH, SENIOR SPECIALIST FOR THE ECONOMIC OPPORTUNITY AND FINANCIAL EMPOWERMENT & STEPHANIE ONUAJA, PROGRAM MANAGER FOR HOUSING AND COMMUNITY DEVELOPMENT, NATIONAL LEAGUE OF CITIES

Just as the racial wealth divide [has grown](#) over the past several decades, the gap between Black and Hispanic homeownership and white homeownership has [widened](#). Indeed, the rate of Black homeownership has declined to levels comparable to those following the passage of the [Fair Housing Act in 1968](#). According to the [U.S. Census](#), in 2023, white homeownership rates were 73.8 percent, compared to only 49.8 percent and 45.9 percent for Hispanic and Black homeownership, respectively. Homeownership is largely viewed as the [gateway to building wealth](#) in the United States due to associated tax breaks, increased opportunities to build credit, and monthly payments that contribute to long-term generational stability.

Becoming a homeowner requires a level of savings and financial stability that is often out of reach for many Black and Hispanic families due to barriers, including historic and present-day [discriminatory policies and practices](#), unequal [access to credit](#), and [shortages in the supply](#) of affordable housing. And should they become homeowners, maintaining homeownership can be just as challenging. One of the largest barriers for historically marginalized communities to

homeownership continues to be the [lack of capital](#) for down payment costs and costs [associated with maintenance](#) of the home. Black and Hispanic families often lack the accumulated wealth to make such payments, in contrast to white families, who are [far more likely to receive inheritances](#) or other family assistance to cover these costs.

Black homeowners, in particular, are less likely to sustain their homeownership. Of those who purchased their first home after age 44, 34 percent of Black households reverted to rental housing, while only 9 percent of white households did so.

Source: [Urban Institute](#)

While addressing the racial disparity in homeownership is not the only solution to narrowing the racial wealth divide, evidence has shown that homeownership is the [greatest contributing factor](#) to disparities in education, employment, income, and familial wealth to narrowing the gap. In fact, Black and Hispanic homeowners actually [derive a higher share of their wealth](#) from owned homes than white households in most cases.

Why Cities Should Consider Down Payment Assistance and Housing Rehabilitation Support

Homeownership as a strategy for narrowing the racial wealth gap should be viewed as a life cycle – first, with an emphasis on becoming a homeowner and second, on remaining one over time. Cities can contribute to this life cycle in each of these areas through down payment assistance programs and support for housing rehabilitation.

Down payment assistance programs customarily target first-time homebuyers and help with grants or low-interest loans that may be forgivable or repaid with low or no interest.

Research from the Joint Center for Housing Studies of Harvard University shows that an intervention of \$25,000 in down payment assistance could potentially increase Black and Hispanic homeownership by more than 1.1 million households.

Source: [Joint Center for Housing Studies of Harvard University](#)

However, the research highlights that a significant portion of Black and Hispanic households still would lack sufficient income to support ongoing homeownership costs. This underscores the critical need for continued support beyond the initial home purchase.

An often-overlooked aspect of improving homeownership rates for Black and Hispanic communities is the need for ongoing assistance after purchasing a home, as home repairs and updates often pose [considerable burdens](#). Both Black and Hispanic households report [higher rates of repair needs](#) – 39.6 percent and 39.9 percent, respectively, compared to 35.8 percent of the general population since they disproportionately live in moderate-age or older units and have limited emergency savings to cover these costs. Programs can cover a range of needs, including structural repairs, improvements to the building envelope, and enhancements in plumbing or electrical systems for maintaining a safe and healthy living environment.

[Cities can utilize funding](#) from various federal sources, including [Community Development Block Grants \(CDBG\)](#), [HOME Investment Partnerships Program \(HOME\)](#), as well as [American Rescue Plan Act \(ARPA\)](#) funds, to fund homeowner rehabilitation assistance programs. In addition, local housing trust funds and other revenue sources, such as philanthropic and employee-assisted housing programs, can be tapped to supplement federal funding.

Dallas, TX

In response to the Dallas City Council adopting a resolution for the development of a [Racial Equity Plan](#), the Housing & Neighborhood Revitalization Department formulated a Housing Policy Equity analysis aimed at reducing disparities that disproportionately affect historically disadvantaged communities. The [Dallas Homebuyer Assistance Program \(DHAP\)](#) provides [up to \\$50,000 in down payment and closing costs](#), with homeownership counseling serving as a crucial precursor. Notably, the department has allocated 50 percent of its housing rehabilitation budget to the Targeted Rehab Program (TRP), which focuses on rehabilitating predominantly Black and Latinx neighborhoods, marking a concerted effort to address historical inequities.

Milwaukee, WI

With Black households approximately facing a [50](#) percent lower likelihood of homeownership compared to white households, the **City of Milwaukee** has made addressing these disparities a top priority. Spearheaded by the Community Development Alliance (CDA), [a comprehensive, affordable housing strategic plan](#) was initiated in 2021, uniting the City of Milwaukee, community organizations, financial institutions, resident groups, and housing allies in a concerted effort to close racial disparities over the next 30 years. The city offers vital programs aimed at facilitating homeownership for low- to moderate-income residents: the [Milwaukee Home Down Payment Assistance program](#) provides grants of up to \$5,000 (up to \$7,000 for the city's CDBG area boundary); the [Strong Homes Loan Program](#) extends loans of up to \$25,000 to property owners for emergency and essential home repairs; and the [Compliance Loan Program](#) offers zero percent interest loans to homeowners for code violation repairs.

The lack of capital serves as a significant barrier for Black and Hispanic households in purchasing and maintaining a home over time. Alongside expanding financial options, it's crucial for city leaders to be aware of and work to address other race-related barriers to homeownership, such as [biased appraisal processes and regressive local property tax assessment](#). These practices not only hinder Black and Hispanic homeowners from building generational wealth but also limit their access to the full benefits of homeownership. When homeownership for Black and Hispanic communities is prioritized and preserved, their ability to build generational wealth and live in a healthy and stable home is also preserved, leading to stronger and more equitable cities. □

Municipal Governments and Cybersecurity

BY JOSEPH D'AMBROSIO, LEAGUE GOVERNMENTAL AFFAIRS INTERN

Governor Shapiro's proposed budget includes \$25 million in federal funding to help local governments in Pennsylvania deal with cybersecurity threats to internal systems and critical infrastructure. County and municipal leaders contend, however, they could use more to keep up with technology updates and the growing threat of cyberattacks.

The lack of effective cybersecurity measures is a significant threat to local governments. A local government is hacked every day in the United States (National League of Cities, 2019). The damage from these threats could cost local governments millions of dollars, but perhaps even worse is the loss of public trust and safety that comes with a successful cyberattack. Local governments are particularly enticing "soft targets" for cyberattacks (Forno, 2022). They can lack the necessary resources to fend off a cyberattack and are particularly vulnerable when it comes to lengthy cyberconflicts. The goal of these hackers is not necessarily financial gain but could simply be to disrupt society. Municipal governments conduct essential services such as collecting taxes, providing clean water and waste disposal and providing emergency services. Cyberattacks can hinder the ability of local governments to perform these functions, which can inconvenience or even endanger citizens.

Pennsylvania's local governments are not immune to these cyberattacks. In January 2024, the Bucks County Emergency Services system was offline for nine days after hackers crashed it, forcing dispatchers to manually dispense first responders to addresses. In November 2023, hackers targeted the Aliquippa Water Authority and disabled pressure monitoring equipment. Delaware County also had a major security breach in 2020, which cost them \$25,000 in a ransom. In response to recent cyberattacks, Senator Tracy Pennycuik, Chair of the Senate Communications and Technology Committee, said at a January hearing, "An unfortunate reality of our world is that no organization is immune to a cyberattack. The havoc and serious damage that these incursions can have on local governments and the people they serve are not only disruptive, but also present a direct threat to public safety." The threat of cyberattacks is continuing to grow, and local governments, as 24/7 service providers, must be proactive to limit vulnerabilities.

Municipal governments have raised concerns over the issue of cybersecurity funding. The federal Infrastructure Investment and Jobs Act of 2021 established the State and Local Cybersecurity Grant Program which provides federal money that can be used to create or improve cybersecurity plans, implement those plans, and address imminent threats

to cybersecurity. Pennsylvania was one of the first states approved for the funding through the program, and Governor Shapiro's proposed budget uses the allocated money to promote preparedness against threats. Local governments are not eligible to receive the money directly from the federal government so it must pass through the state to local governments in the form of grants. Beginning in 2022 the program is allocating funding over four years, and in the first two years, Pennsylvania's funding went to its 67 counties. However, in the next two years the program will be open to cities, townships, and boroughs to apply for matching grants.

There are multiple strategies to combat cyber threats. One of these strategies is to educate elected leaders and the local government workforce. Human error is the leading cause of 95 percent of cybersecurity breaches (CivicPlus, 2023). One of the most effective strategies for combatting this risk is to train government staff on the proper procedures for transmitting data and using interconnected systems. This training could include phishing exercises to see if employees can spot the signs of a malicious email. If workers are aware of these procedures and know what to look out for in terms of suspicious email or activity, then a municipality can reduce their risk of cyberattacks. Craig Bowser, the IT manager for the Borough of State College, identified

employee training, especially phishing exercises, as the most effective cybersecurity strategy. Bowser noted that emails are the primary vector for cyberattacks these days, which is why it is vital that employees are trained to spot suspicious email activities.

Multi-factor authentication (MFA) is another strategy that can combat cyberthreats, and it is a tool that has been recommended by both the National League of Cities and the Cybersecurity and Infrastructure Security Agency of the Department of Homeland Security. MFA requires multiple pieces of evidence to gain access to an app or website. This may include your username and password, in addition to entering a pin sent to your phone, a fingerprint, or another method of verification, all providing extra protection against potential hackers. David Pribulka, the manager of Susquehanna Township, described their township's system of MFA, that has multiple steps, such as signing in with a username and password on a computer/laptop, and then entering a one-time pin number. Some forms of MFA are more extensive. For example, Bowser described the latest MFA technique, which is the use of a YubiKey. The YubiKey is a physical hardware security key, that someone must have and plug in, to gain access to secure information.

The National League of Cities also recommends structural strategies to combat cybersecurity threats. To increase responsibility for cybersecurity, NLC recommends assigning one person to oversee cybersecurity programs for the municipality, and to have a clear centralized system

to deal with these threats. Additionally, municipalities may want to conduct an analysis of their vulnerabilities and take appropriate measures to reduce them.

Proper maintenance of backed-up data that is offline is also vital. This will allow local governments to recover important data in the event of a primary data failure or a malicious attack. Backups can save municipalities significant resources in both time and money. This data should also be encrypted to safeguard information that is being transferred over the internet and to ensure that the information is not altered in transit.

A final strategy that local governments can pursue to combat cyberthreats is working with educational partners to create a cybersecurity talent pool. This strategy is one that focuses on educating and training students to go into cybersecurity. Local governments can partner with universities, technology schools and other entities to create a pool of talent for cybersecurity work leading to an investment in long-term measures to combat cyberattacks. Pennsylvania is facing a shortage of cybersecurity staffing and other resources to combat cyberthreats. Investing in future workers can improve long-term municipal efforts to improve cybersecurity responses and shore up an important field of work that has staffing concerns.

While cybersecurity is an important priority for local governments, they are also concerned with balancing security with productivity and expense. There are some strategies that have proven ineffective,

due to their impact on worker productivity. Bowser confessed having multiple logins that are new each time may not be a viable strategy since it takes time away from workers and can cause even longer delays if a session times out. There are also some strategies that could prove effective but are too expensive for local governments. Local governments have limited resources and are reliant on taxpayer dollars, therefore they must be cognizant of spending their funds responsibly, and sometimes that means forgoing needed cybersecurity protections. Pribulka noted the importance of strategically planning technology upgrades and continued system improvements to bolster cybersecurity, while also helping the township combat higher costs.

There have been some efforts from the state government to help localities deal with issues around cybersecurity. Representative Malcom Kenyatta has introduced House Bill 1139, which would create the Cybersecurity Coordination Board within the Office of Administration. The board would be tasked with providing advice to the Governor on developing uniform cybersecurity techniques, and coordinating efforts between federal, state, and local government agencies, the private sector and academic institutions to promote effective cybersecurity measures, among other responsibilities. The creation of this Board would usher in a level of coordination with and assistance from the state government that municipalities have yet to see in Pennsylvania.

Act 151, the Breach of Personal Information Notification Act, was signed into law by Governor Wolf in November 2022. The Act expanded the definition of “personal information” and requires state governments, local governments, and businesses to follow more stringent notification procedures if it is believed a breach of personal information has occurred. Municipalities must take a proactive approach where they familiarize themselves with the new reporting requirements, and they must be more mindful of the personal information they store. Another important feature of this Act includes a municipal requirement to prepare and maintain data storage and transmission policies and implement encryption policies. This will help protect sensitive data and reduce the risk of hacking when that data needs to be transmitted. This is an unfunded mandate, as the state government is not providing any additional resources to implement these requirements, however,

this is still an example of the state government creating standards for municipalities to follow.

Collaboration among levels of government on matters of cybersecurity are minimal, though there is a desire for increased cooperation. State College does have a contract with a private company to monitor logins and the location of those logins. They also subscribe to a service to track people trying to penetrate their systems through the federal Department of Homeland Security. Pribulka and Bowser both welcomed collaboration with the state government and federal agencies. Local officials believe increased collaboration will make them more aware of potential cyberthreats, and it will give them an opportunity to learn from the resolution of attacks.

Cybersecurity is a significant and growing problem for local governments as cyberthreats can disrupt society and even endanger citizens. Despite

the concerns from advancing technology and the issues of funding, there are strategies that municipal governments can and have implemented to combat cyberthreats. Educating workers, implementing MFA, and backing up data, are all strategies that have helped local governments deal with potential cyberattacks and their ramifications. Structuring government to effectively combat cyberthreats and working with educational partners to build a cybersecurity talent pool, are also longer-term strategies that can help local governments improve their cybersecurity. Although collaboration is currently limited, there is a desire for partnerships which could significantly bolster the ability of municipal governments to respond to cyberthreats. The threat of cyberattacks will continue to grow as technology and hackers become more advanced, but local governments have effective tools and promising ideas that can help them effectively combat this threat into the future. □

Precautionary measures to help prevent cyber-attacks:

- Use anti-virus software to protect computers against malware.
- Use firewalls to filter the traffic that may enter computers and devices.
- Keep software updated.
- Download software and apps from authentic sources only.
- Implement end-point detection and response (EDR) with assistance of IT person or vendor which would provide an additional layer of cybersecurity protection. This is an endpoint security solution that continuously monitors end-user devices to detect and respond to cyber threats like ransomware and malware.
- Regularly change and create strong passwords.
- Back up data regularly.
- Enforce security policies.
- Formalize a disaster recovery plan – address data protection, data restoration, offsite back-ups, etc.
- Install multi-factor authentication (MFA) – a multi-step account log-in process that requires users to enter more info than just a password. For example, along with the password, users might be asked to enter a code sent to their e-mail, answer a secret question or scan a fingerprint.
- Implement security awareness training - Train staff as to how they can protect themselves and the company from security threats.
- Stay alert! Avoid clicking on suspicious links to avoid password, malware, phishing and other types of attacks.
- Report anything suspicious to IT Department or management.

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Public Finance

HOLDING STEADY

SOME CONSIDERATIONS FOR LOCAL GOVERNMENTS IN A STABLE INTEREST RATE ENVIRONMENT

BY KATIA FROCK, SENIOR MARKETING REPRESENTATIVE, PLGIT

In an echo of an earlier decade, local governments navigated near-zero interest rates from March 2020 to early 2022 as the U.S. economy wrestled with the COVID-19 pandemic. In a very different scenario, managers in municipalities watched the Federal Reserve Board's Open Market Committee (FOMC) raise target interest rates 11 times from March 2022 and July 2023 to slow the rise of inflation while not impeding economic growth. As a result, short-term interest rates steadily climbed to a peak of 5.5%.

Fast forward to today: at its meeting in late January 2024, the FOMC signaled its intention to end its cycle of increasing rates hiking, but also resisted cutting rates at that time, projecting instead a plan to potentially cut short-term Fed funds rate by 75 basis points by the end of 2024.¹

In an official release following January's meeting, the FOMC stated that "The Committee does not expect it will be appropriate to reduce the target range until it has gained greater confidence that inflation is moving sustainably toward 2%."²

The end result has been a rare and relatively stable short-term interest rate environment.

These changes have presented an unusual set of circumstances for local governments, who have spent the last several years assessing options for what to do when interest rates are dropping or spiking. Now, as interest rates appear to be holding steady, and at a favorable rate, local governments are faced with an important question: what are our smartest investment choices? Should we lock into current investments? Should we keep fund liquid for new opportunities?

What A Local Government Should Know

As investors of public funds weigh their choices, they could benefit by doing a quick self-assessment before making any major decisions. Here are a few suggestions:

Go back to basics — Whether or not markets or rates are moving up or down — or not at all — it's a good idea to look at your local government's guiding investment policy and engage in a careful

review of your current cash flow and investment needs.

In fact, this is precisely why every municipality should create a longer-term plan for investment: it provides a sound, well-reasoned foundation for making decisions during all types of investment market change.

Determine which funds to invest

— Local governments may find it easier to identify investments that offer slightly more favorable rates of return than in the past, especially due to the availability of Act 10 investments. But before public investors proceed with any investment, they must determine which of their funds to invest.

If a local government is using liquid funds to make a purchase, it must consider whether that will impact future municipal business. Municipalities should also consider whether the use of liquid funds will result in lost opportunities should rates rise. Conversely, if a local government seeks to pull funds from an investment that is not liquid, it must determine the consequences of early withdrawal

penalties and other fees. These penalties or fees may actually end up offsetting the possible gain of the new investment.

Consider interest rate risk —

Interest rate risk refers to the possibility that a change in rates over time will affect your interest earnings. As we suggested above, locking up too many of your investable assets at one time can expose you to the risk of missing out on potential earnings if rates rise.

Interest rate risk involves what an investor believes will happen in the future. If rates rise, it may be wise for the investor to keep enough funds liquid to invest if rates climb. As with other types of risk, diversifying your investments between liquid investment vehicles such as share classes of the PLGIT Portfolio and fixed-rate investments like Certificates of Deposit (CDs) can help mitigate interest rate risk.

Know your investment “horizon”

— Even when investment options present “calm seas,” local governments must ask basic questions about the reason for their investment. One of the most basic: When do you need your money back? A strong rate of return won't work in your favor if you've tied up funds that have been earmarked for a use before the investment term matures.

Understand the hazards of

“chasing rates” — Regardless of the direction of interest rates, some investments may appear to be ahead of the curve — they may hold a better rate than an investor would expect. A local government should take extra care in reviewing the details of these vehicles before making an investment.

There may be fees associated with a particular investment that negate the advantage of the higher interest

rate. There are also implicit costs in adding to or changing investments, including additional staff time for new account setup, moving funds, and reconciliation of new accounts.

Consider diversification

Municipalities should pay attention to the value of maintaining a mix of different types of investments that carry varying terms. Among other advantages, diversification of assets can help reduce your exposure to risk and enable you to take advantage of future investment opportunities. For example, the share classes of the PLGIT Portfolio are invested in such a way that every dollar is invested in a broadly diversified portfolio of securities, so even local governments with a small account balance can diversify their investments.

Of course, every local government has different needs and challenges. For guidance on how to proceed during periods of stable interest rates, or when rates are rising or falling, contact your PLGIT representative.

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Sources:

¹Federal Reserve, Bloomberg

²US Wealth Management. “Federal Reserve focuses monetary policy on fighting inflation” February 1, 2024

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