

## PHILADELPHIA LAND BANK

### AUGUST 13, 2024 BOARD OF DIRECTORS MEETING MINUTES

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A Regular Meeting of the Board of Directors of the Philadelphia Land Bank was held on Tuesday, August 13, 2024, via Zoom webinar, of which proper notices were given. A condensed certified transcript of this meeting is attached to these minutes as **Exhibit A**.

#### **Call to Order**

Board Chair Herbert Wetzel called the meeting to order at 10:00 am.

Andrea Imredy Saah, Senior Counsel, made the following announcements:

Today's Board meeting is being held via an authorized communication device and is being recorded. Questions and comments may be made using the Q&A function or by using the "raise hand" function. If you are calling in and not using the Zoom webinar link, you may ask questions or make comments by pressing 9 on your phone or using the "raise hand" function. Please do not use the Chat function. If any member of the public has any issues submitting questions or comments, please send an email to [Andrea.Saah@phdc.phila.gov](mailto:Andrea.Saah@phdc.phila.gov). Please note that all questions and comments received by email prior to this meeting or through the Q&A function during the meeting will be included in the minutes. All questions and comments received before this meeting were shared with the Board.

Prior to today's Public Session, the Board held an Executive Session during which Mr. Rodriguez reviewed the agenda and covered issues the Policy Committee will be reviewing.

#### **Item I** **Roll Call**

The following members of the Board of Directors reported present: Cornelius Brown, Nicholas Dema, Maria Gonzalez, Andrew Goodman, Jenny Greenberg, Michael Johns, Rebecca Lopez Kriss, Majeedah Rashid and Herbert Wetzel.

Darwin Beauvais joined the meeting at 10:46 am.

Kelvin Jeremiah was absent from today's Board meeting.

The following Land Management staff members were present: Angel Rodriguez, Andrea Imredy Saah, Esq., Robert Spence, Esq., Karen Anaya, Todd Hestand, Cristina Martinez, Brian Romano, Mathen Pullukattu and Carolyn Terry.

Public Attendees: The list of public attendees follow these minutes.

A quorum of Directors was present, and the meeting, having been duly convened, proceeded with business.

Chair Wetzel requested that Ms. Imredy Saah review the rules for public comment during the board meeting. Ms. Imredy Saah read the rules which are included in the memo explaining how people

may register to join the Board meeting. The memo is attached to the agenda that is posted on the Land Bank Board's webpage each month.

## **Item II**

### **Approval of Board Minutes**

Chair Wetzel called for questions or comments from the Board regarding the minutes of the Board meeting of July 16, 2024. There were none.

Chair Wetzel called for a motion regarding approval of the minutes.

Ms. Gonzalez moved to approve the minutes. Mr. Dema seconded the motion.

Upon motion made and duly seconded, the Board unanimously approved the July 16, 2024 Board Meeting minutes.

## **Item III**

### **Executive Director's Report**

Mr. Rodriguez had two items to review with the Board and public attendees. Mr. Rodriguez's first item was dispositions for 2025. The fiscal year started on July 1, 2024. City Council was out of session all summer, so the Council resolutions approving all Board-approved dispositions from June and July along with those that are approved today will be scheduled for introduction at City Council sessions in September.

Mr. Rodriguez also reported that the Philadelphia Land Bank (LB), Philadelphia Housing Development Corporation (PHDC), The Mayor's Office, City Council, approved Turn the Key (TTK) developers and strategic lending partners will be celebrating the closing for the 100<sup>th</sup> TTK home with a ceremonial ribbon cutting on September 6, 2024 at 10:00 am at 1445 North Marston Street. TTK is part of the Neighborhood Preservation Initiative (NPI), which is a \$400,000,000 bond issuance approved by the previous administration and City Council. To date, the Land Bank has approved 724 TTK homes, which represents 72% of the goal of 1000 total homes. The average monthly mortgage payment for a 3-bedroom TTK home is \$1,353, which compares favorably with the average rent for a 2-bedroom apartment in Philadelphia, which is \$1,800. The Board previously asked for demographic information of buyers, and Mr. Rodriguez reported that eight percent (8%) identified as Asian, thirty-one percent (31%) as black and African-American, six percent (6%) as white, six percent (6%) as more than one race or ethnicity, and forty-three percent (43%) preferred not to answer.

The full report containing additional details regarding Turn the Key program updates is attached to these minutes as **Exhibit B**.

Mr. Rodriguez concluded his report and asked for questions. There were none.

**Item IV**  
**Administrative Matters**

**IV.A. Resolution Approving Board Committee**

Mr. Rodriguez requested Board authorization for the creation of a standing Acquisition/Disposition Review Committee. The Committee will provide oversight and guidance to Land Bank staff prior to each Board meeting on each agenda item related to use, disposition or acquisition of land presented to the Board for review and approval.

Chair Wetzel called for questions or comments from the Board. Mr. Goodman stated that the committee is a great idea and that he looks forward to the charter being approved next month.

Chair Wetzel asked if any written comments were submitted on this agenda item prior to the Board meeting. There were none.

Chair Wetzel called for questions or comments from the public regarding the creation of the Acquisition/Disposition Review Committee. Mr. Rodriguez recognized Elaine Butler, who stated that she wished to speak about the disposition of 3900 Reno Street. Ms. Butler rents a Philadelphia Housing Authority (PHA) home adjacent to the PLB property and had an Urban Garden Agreement (UGA) for the property. Ms. Butler claims she cared for the lot for over twenty (20) years and wants to be compensated for the expenses incurred in caring for the lot. Chair Wetzel asked that the caller be directed to someone regarding her request for reimbursement. Mr. Rodriguez will direct Ms. Butler to the Department of Public Property.

Chair Wetzel called for a motion regarding the resolution to approve the creation of a standing Acquisition/Disposition Review Committee.

Mr. Dema moved to approve the resolution. Ms. Greenberg seconded the motion.

Upon motion made and duly seconded, the Board unanimously approved **Resolution Establishing a Standing Acquisition/Disposition Review Committee for the Philadelphia Land Bank** (attached to these minutes as **Exhibit C**).

**Item V**  
**Property Dispositions**

Mr. Goodman recused himself from the discussion and voting on agenda items V.A.1. and V.A.2. He turned off his video and audio.

**VA. Development – Affordable Housing (unsolicited)**

**V.A.1.**

Mr. Rodriguez introduced Todd Hestand to present the next two agenda items. Mr. Hestand requested the Board's approval to convey 3731 and 3940 Aspen Street, 3936 and 3959 Brown Street; 3958 Parrish Street; 3900 and 3972 Reno Street; and 773 Sloan Street in the Third (3rd) Council District to Hughes Housing LLC. The applicant proposes to develop eight (8) single-family homeownership units which will each be two stories, with an unfinished basement, containing three (3) bedrooms and two (2) bathrooms at approximately 1,370 square feet each. They will be sold to

households with incomes at or below 100% of AMI for a maximum sales price of \$280,000. The homes will be eligible for the Neighborhood Preservation Initiative's Turn the Key Program and will be subject to a Declaration of Restrictive Covenants. The application was unsolicited and evaluated pursuant to the disposition policy. An EOP plan will apply to this project.

Chair Wetzel asked if there were any comments or questions from the Board.

Mr. Johns stated he has the same concerns regarding design and contextual appropriateness that he has expressed regarding previous projects before the Board.

Chair Wetzel asked if any written comments were submitted on this agenda item prior to the Board meeting.

Ms. Imredy Saah requested clarification about whether the North 43<sup>rd</sup> Street properties Mr. Hestand had mentioned in his overview were included in the project. Mr. Hestand responded that he mistakenly included 855 and 857 N. 43<sup>rd</sup> Street in his overview of the project, but that they are no longer part of the project and were not included in the Board package.

Ms. Imredy Saah then stated that several letters were received in reference to this project. The first was a letter of support from Councilmember Gauthier for this agenda item V.A.1 (Hughes Housing LLC) and for agenda item V.A.2 (Seamless Development Group2 LLC). A letter of support was also received from Adina B. Tovell, who has known Jamier Hughes, principal of Hughes Housing LLC, for over three years. The third letter of support was from Rick Young, founder of Urban Developers Association. All letters are attached to the minutes as **Exhibit D**.

Mr. Johns stated that he wished to change his statement about the design component, since this developer did work contextually with the blocks, including porches that are consistent with the neighborhood, which is fantastic in his opinion.

Chair Wetzel called for questions or comments from the public. Mr. Rodriguez recognized Ms. Gweny (Love) Owens, who stated that she was from the Mantua community and is grateful for this project. She grew up in the neighborhood, and her family has been in the community for over fifty (50) years.

Mr. Rodriguez recognized Mike Tomasetti from Civetta Property Group, who expressed his support for Hughes Housing LLC and Seamless Development Group2 LLC. Civetta Property group has worked closely with Hughes Housing and Seamless Development Group2 and looks forward to seeing the developments come to fruition.

Mr. Rodriguez again recognized Elaine Butler, tenant at 3902 Reno Street and adjacent to 3900 Reno Street. Ms. Butler reiterated that she cared for the property while it was publicly owned and is requesting compensation. Ms. Imredy Saah responded that she will provide contact information after the meeting.

Chair Wetzel called for a motion regarding the resolution to authorize the disposition.

Ms. Lopez Kriss moved to approve the disposition. Mr. Dema seconded the motion.

Upon motion made and duly seconded, the Board unanimously approved **Resolution Authorizing Conveyance of 3731 and 3940 Aspen Street; 3936 and 3959 Brown Street; 3958 Parrish Street;**

**3900 and 3972 Reno Street; and 773 Sloan Street to Hughes Housing LLC** (attached to these minutes as **Exhibit E**).

**V.A.2.**

Mr. Hestand requested the Board's approval to convey 3801, 3803, 3811, 3814, 3816, 3850, 3852, 3960, 3962, and 3964 Reno Street in the Third (3rd) Council District to Seamless Development Group2 LLC. The applicant proposes to develop ten (10) single-family homeownership units, which will each be two (2) stories, without basements, containing three (3) bedrooms and one and one half (1.5) bathrooms and approximately 1,350 square feet each. They will be sold to households with incomes at or below 100% of AMI for a maximum sales price of \$280,000. The homes will be eligible for the Neighborhood Preservation Initiative's Turn the Key Program and will be subject to a Declaration of Restrictive Covenants. The application was unsolicited and evaluated pursuant to the disposition policy. An EOP plan will apply to this project.

Mr. Wetzel called for questions or comments from the Board. Ms. Gonzalez stated that although proposals presented before the Board meet the regulations and legislation by selling units at 100% AMI, she believes the Land Bank should require some units to be set aside at 80% AMI.

Chair Wetzel asked if any written comments were received. Ms. Imredy Saah stated the only written comment received was the support letter from Councilmember Gauthier. The letter is attached to the minutes as **Exhibit F**.

Chair Wetzel called for questions or comments from the public. Mr. Rodriguez recognized Jihad Ali, who stated that he supports the proposal from Seamless Development Group2 LLC.

Mr. Rodriguez next recognized the caller "Monique's iPhone". The caller asked who the developer is and what is considered affordable. Mr. Rodriguez responded that the developer is Seamless Development Group2 LLC and that the homes are affordable at or below 100% AMI and are additionally eligible for Turn the Key mortgages. The caller is concerned that residents in the community cannot afford the homes.

Mr. Rodriguez recognized Ms. Gweny (Love) Owens from Mantua Worldwide Community Inc. Ms. Owens wants to see the community move forward. She would like to ensure that long-term residents, elderly, children, and the disabled are also taken care of.

Chair Wetzel called for a motion regarding the proposed disposition.

Mr. Dema moved to approve the disposition. Ms. Gonzalez seconded the motion.

Upon motion made and duly seconded, the Board unanimously approved **Resolution Authorizing Conveyance of 3801, 3803, 3811, 3814, 3816, 3850, 3852, 3960, 3962, and 3964 Reno Street to Seamless Development Group2 LLC** (attached to these minutes as **Exhibit G**).

**V.A.3.**

Item V.A.3. on the published agenda was tabled.

#### V.A.4.

Mr. Goodman rejoined the meeting at this time.

Mr. Rodriguez introduced Senior Development Specialist Mathen Pullukattu to present the next agenda item. Mr. Pullukattu requested the Board's approval to convey 3148 N. 24th Street in the Fourth (4th) Council District to Levan Alston, Sr. The applicant proposes to renovate one (1) existing single-family home that has two (2) stories, with an unfinished basement, containing three (3) bedrooms and one (1) bathroom at approximately 1,250 square feet. It will be rented to a household with an income at or below 80% of AMI. The property will be subject to a thirty (30) year Declaration of Restrictive Covenants assuring affordability at or below 80% of AMI. The application was unsolicited and evaluated pursuant to the disposition policy. An EOP plan will apply to this project.

Chair Wetzel called for questions or comments from the Board. Chair Wetzel asked if the applicant owns the property next door. Mr. Pullukattu responded that the applicant did own the adjacent home.

Mr. Goodman stated it is rare that an individual applies for a property and asked whether the affordable housing unsolicited disposition category allowed individual applicants. Mr. Rodriguez confirmed it is allowed, and the same standards apply as to a corporate developer.

Chair Wetzel called for written comments received prior to the Board meeting. Ms. Imredy Saah received one letter from Denise Whitaker, RCO Coordinator for Community Action Group, stating that a public meeting was held and all attending residents from surrounding blocks voted for this project. The letter is attached to the minutes as Exhibit H.

Chair Wetzel called for comments from the public. There were none.

Chair Wetzel called for a motion regarding this disposition.

Mr. Dema moved to approve the disposition. Ms. Gonzalez seconded the motion.

Upon motion made and duly seconded, the Board unanimously approved **Resolution Authorizing Conveyance of 3148 N. 24th Street to Levan Alston, Sr.** (attached to these minutes as Exhibit I).

#### **Item VI** **Public Comment (Old & New Business)**

Mr. Rodriguez recognized Adam Butler. Mr. Butler criticized the delays in completing the Iglesias Gardens transaction approved by City Council in 2021. Mr. Butler detailed the organization's planned improvements and how they are indefinitely postponed until the Land Bank transfers the property to Iglesias Gardens. Mr. Butler's full comments can be found on pages 39 to 44 of the attached transcript.

Ms. Lopez Kriss asked whether there is a "Land Bank 101" workshop that is offered to help clarify Land Bank policies and procedures for the public. Mr. Rodriguez responded the Department of Planning and Development's Communications department is working on a video that can be added to the website.

Ms. Lopez Kriss added that a video could help the caller who requested compensation for taking care of the publicly owned property being sold by the Land Bank. Mr. Rodriguez responded that the property is owned by the City of Philadelphia, and the Land Bank is not in a position to address that concern.

Ms. Lopez Kriss next asked about the garden mortgages mentioned by Mr. Butler in his extended comments and whether they cost the mortgagees any money. Mr. Rodriguez confirmed the mortgages do not require any payment but are utilized to ensure the property is not flipped and is used for the purposes stated in the application and approved by the Land Bank Board. Title companies have a tendency to overlook restrictions contained in a deed or a Purchase and Development Agreement, but the mortgage is less likely to be overlooked or ignored.

Ms. Lopez Kriss asked how the mortgage is a hardship if it is not serviced. Ms. Greenberg responded that most of the troubling terms have been negotiated out of the mortgages being placed on gardens. Ms. Greenberg added that the mortgage can be perceived as onerous because it is a liability on the nonprofit's books, and that the mortgage value may be set at the highest and best use of the land, whereas the land in fact will have a deed restriction limiting its value.

Mr. Goodman echoed Mr. Butler's concerns about applicants being approved but unable to close, stating he has heard from five (5) to ten (10) other applicants in similar situations.

Ms. Greenberg asked if the Land Bank has established a mechanism to exercise its priority bid now that Sheriff sales have resumed and when Land Bank acquisitions will resume. Mr. Rodriguez did not have a definite date, but a City ordinance has been passed requiring increased notification of the property owner and other interested parties that will permit the Land Bank to exercise a priority bid. Mr. Rodriguez gave additional background information regarding the impetus for the changes.

Mr. Wetzel asked if the priority bid process would be a simpler process if the Bid For Assets online process was not in place. Mr. Rodriguez responded that he could not speak to that. Ms. Lopez Kriss also did not know if the new process contributed to the current issues.

Mr. Rodriguez recognized Mohamed Rushdy, who thanked the Board for the approval of the various affordable housing projects. Mr. Rushdy shared statistics regarding the average Area Median Income of Turn the Key purchasers and compared their monthly mortgage payments to subsidized rental payment programs. Mr. Rushdy's full remarks can be found at pages 55 to 57 of the attached transcript.

Mr. Rodriguez recognized Andrew Zeva. Mr. Zeva asked about the future of the Turn the Key program and how many additional units may be approved. Mr. Rodriguez responded that the Turn the Key statistics are available on the Land Bank website. The information contained in the Executive Director's report for this Board meeting (attached to these minutes as **Exhibit B**) should answer Mr. Zeva's questions.

## **Item VII**

### **Adjournment**

Seeing no further comments from the Board or the public, Chair Wetzel called for a motion to adjourn.

Mr. Dema moved to adjourn the meeting, and Ms. Rashid seconded the motion.

Upon motion made and duly seconded, the Board unanimously voted to adjourn at 11:15 am.

NOTE: Any comments and questions submitted via the Q&A function follow the list of attendees attached to these minutes.

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SECRETARY TO THE BOARD

**PUBLIC ATTENDANCE SHEET**  
**PHILADELPHIA LAND BANK BOARD OF DIRECTORS REGULAR MEETING**  
 Tuesday, August 13, 2024, at 10:00 AM, held remotely using Zoom Webinar.

| <b>User Name</b>    |
|---------------------|
| Alex B              |
| Jamila Davis        |
| Levan Alston        |
| Kristen Rucker      |
| Randy Washington    |
| Jacquelyn Sims      |
| Brennan Tomasetti   |
| Wadia Gardiner      |
| Khalief Evans       |
| Mohamed Rushdy      |
| Jihad Ali           |
| Robin Aluko         |
| Will Gonzalez       |
| Julian Rios         |
| Jeremy Blatstein    |
| David Langlieb      |
| Kelly Cary          |
| Antonio Cerqueira   |
| Anthony Fullard     |
| Isabel Harner       |
| Roshan Basil        |
| Doris Aldridge      |
| Leah Apgar          |
| Nayezge Heyer       |
| Aren Platt          |
| Adam Butler         |
| Yulonda Paul        |
| Daren Jin           |
| Jamier Hughes       |
| A Weiss             |
| Jahzay Martin       |
| Jejuan Ford         |
| Julius Rivera       |
| Kelly Buchanan      |
| Kimya Williams      |
| Gweny (Love) Owens  |
| Artafia B Robertson |
| Yen Yu Chen         |

**PUBLIC ATTENDANCE SHEET**  
**PHILADELPHIA LAND BANK BOARD OF DIRECTORS REGULAR MEETING**  
 Tuesday, August 13, 2024, at 10:00 AM, held remotely using Zoom Webinar.

| <b>User Name</b>    |
|---------------------|
| Edward Pridgen      |
| J BYRD              |
| Kariema Milligan    |
| Darren Coleman      |
| Devon Rogers        |
| ADINA TOVELL        |
| Khalief Worrell     |
| Robert Durnell      |
| Brenton Johnson     |
| Louise M            |
| Fisayo Oluleye      |
| Chris Cordaro       |
| Rodney Nobrun       |
| Margaret Valcárcel  |
| Lindsey Schuler     |
| Brianna Quinn       |
| Jerome Blount       |
| Anne Aguirre        |
| Trina Benjamin      |
| John Francois       |
| Mina Stevens        |
| Randell Torres      |
| Benjamin Willis     |
| Ashley Castillo     |
| Rhakeim Miller      |
| Monique's iPhone    |
| Desiree Sommerville |
| Naida Elena Montes  |
| Sean Floyd          |
| Leon Sanford        |
| Carolina Torres     |

**PUBLIC COMMENTS SUBMITTED IN Q&A**  
**PHILADELPHIA LAND BANK BOARD OF DIRECTORS REGULAR MEETING**  
Tuesday, August 13, 2024, at 10:00 AM, held remotely using Zoom Webinar

| # | Question  | Asker Name          | Answer  |
|---|---|---------------------|---|
| 1 | I would like the information on how to purchase the land from the city.   | Kristen Rucker      | Please email me @ angel.b.rodriguez@phdc.phila.gov. I will have staff meet with you to explain the process.   |
| 2 | I have a question.  | Gweny (Love)Owens   | Raise your hand and you will be called on at the appropriate time.  |
| 3 | <p>Could you please confirm on why the lot at 1408 N 7th St isn't available? Has it been reserved? Also, do you have any information on the lot's plan? The environmental conditions there are causing some health issues for us.</p> <p>Thanks so much.</p> <p>Best,<br/>Yen yu Chen</p> | Yen Yu Chen         | I will have staff follow up with you regarding your submitted application   |
| 4 | What is the default rate for Turn the Key mortgage loans?   | Robin Aluko         | These are recent sales so there are no foreclosures   |
| 5 | Who represents the buyer in the real estate transactions for Turn the Key home purchases?   | Robin Aluko         | Typically, homebuyers do not engage real estate agents.   |
| 6 | Mr. Rodriguez can you please tell me how to obtain the data that you had presented at the beginning of the todays meeting.  | Andrew Zeva         | My report is included in the board package. <a href="https://phdcphila.org/who-we-are/boards/philadelphia-land-bank-board/">https://phdcphila.org/who-we-are/boards/philadelphia-land-bank-board/</a> |
| 7 | It doesn't have to be a foreclosure. I'm curious to know about any defaults that lead to loan modifications or other home preservation intervention.  | Robin Aluko         | There are no current defaults.  |
| 8 | It would be very helpful for a in person Landbank 101 session to help understand the process  | Artafia B Robertson |   |
| 9 | Who represents the buyer, please? Why aren't buyers using agents?   | Robin Aluko         | Homebuyers can use agents they have chosen not to.  |

**PUBLIC COMMENTS SUBMITTED IN Q&A**  
**PHILADELPHIA LAND BANK BOARD OF DIRECTORS REGULAR MEETING**  
 Tuesday, August 13, 2024, at 10:00 AM, held remotely using Zoom Webinar

| #  | Question  | Asker Name          | Answer   |
|----|---|---------------------|--|
| 10 | Mr. Rodriguez, I am sorry to keep asking, but I feel you are not answering my question.<br>Why are the buyers not choosing an agent?<br>What's in the process that makes them feel this is something to not do? | Robin Aluko         | I have answered your question. I can only report on what has occurred. |
| 11 | You may disregard my comment . I will email Andrea Saah   | Artafia B Robertson |  |
| 12 | ☹️  | Robin Aluko         |  |
| 13 | Who is explaining this complex real estate transaction to the buyer?  | Robin Aluko         | Housing Counselors - it is required                                    |
| 14 | Last question: Do the housing counselors go over the specific contract with the buyer?  | Robin Aluko         |  |

**Exhibit A**

Board of Directors Meeting  
08/13/2024

Page 1

1 PHILADELPHIA HOUSING DEVELOPMENT CORPORATION

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8 PHILADELPHIA LAND BANK

9 BOARD OF DIRECTORS MEETING

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11 Tuesday, August 13, 2024

12 10:00 a.m.

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23 Reported by: Leigh Guerrero

24 Job No.: 44996

25

Lexitas Legal Philadelphia  
215-504-4622

## Exhibit A

### Board of Directors Meeting 08/13/2024

|  |   |
|--|---|
| <p style="text-align: right;">Page 2</p> <p style="text-align: center;">ATTENDANCE</p> <p>1 Rebecca Lopez Kriss, Philadelphia Department of Revenue</p> <p>2 Michael Johns, MDesigns</p> <p>3 Maria N. Gonzalez, HACE CDC</p> <p>4 Andrew Goodman, Councilmember Jamie Gauthier</p> <p>5 Majeedah Rashid, Nicetown CDC</p> <p>6 Nicholas Dema, Philadelphia Housing Authority</p> <p>7 Jennifer Greenberg, Pennsylvania Horticulture Society</p> <p>8 Cornelius Brown, Bohler Engineering</p> <p>9 Herbert Wetzel, Philadelphia Land Bank</p> <p>10 Darwin Beauvais, Obermeyer Rebmann Maxwell &amp; Hippel, LLP</p> <p>11 Andrea Saah, Senior Counsel</p> <p>12 Angel Rodriguez, Senior Vice President</p> <p>13 Todd Hestand, Senior Development Specialist</p> <p>14 Robert Spence, Attorney</p> <p>15 Brian Romano, Project Manager II</p> <p>16 Mathen Pullukattu, Senior Development Specialist</p> <p>17 Carolyn Terry, Administrative Assistant II</p> <p>18 Cristina Martinez, Development Specialist</p> <p>19 Karen Anaya, Housing Counselor III</p> <p>20 Leigh Guerrero, Court Reporter</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>   | <p style="text-align: right;">Page 4</p> <p>1 reviewing. And that's it. So I will call the roll</p> <p>2 now.</p> <p>3 Cornelius Brown?</p> <p>4 MR. BROWN: Here.</p> <p>5 MS. SAAH: Thank you.</p> <p>6 Nick Dema?</p> <p>7 MR. DEMA: Here.</p> <p>8 MS. SAAH: Maria Gonzalez?</p> <p>9 MS. GONZALEZ: Here.</p> <p>10 MS. SAAH: Jenny Greenberg?</p> <p>11 MS. GREENBERG: Here.</p> <p>12 MS. SAAH: Rebecca Lopez Kriss?</p> <p>13 MS. LOPEZ KRISS: I'm here.</p> <p>14 MS. SAAH: Majeedah Rashid?</p> <p>15 MS. RASHID: Here.</p> <p>16 MS. SAAH: Herb Wetzel?</p> <p>17 MR. WETZEL: Here.</p> <p>18 MS. SAAH: Andrew Goodman?</p> <p>19 MR. GOODMAN: Here.</p> <p>20 MS. SAAH: Michael Johns?</p> <p>21 MR. JOHNS: Here.</p> <p>22 MS. SAAH: Darwin Beauvais? I think he may be</p> <p>23 joining us a little late.</p> <p>24 And Kelvin Jeremiah? All right. Thank you.</p> <p>25 We have a quorum and can proceed.</p>   |
| <p style="text-align: right;">Page 3</p> <p style="text-align: center;">P R O C E E D I N G S</p> <p>2 (10:00 a.m.)</p> <p>3 MS. SAAH: Good morning, everyone. Today's</p> <p>4 board meeting is being held by an authorized</p> <p>5 communication device and it is being recorded.</p> <p>6 Questions and comments may be made using the Q&amp;A</p> <p>7 function or by using the raise hand function. If</p> <p>8 you're calling in and not using the Zoom webinar</p> <p>9 link, you may ask questions or make comments by</p> <p>10 pressing star nine on your phone or using the raise</p> <p>11 hand function. Please do not use the chat.</p> <p>12 If you have any issues submitting questions or</p> <p>13 comments, please send an email to me at</p> <p>14 andrea.saah@phdc.phila.gov. That will be put in</p> <p>15 the chat. Please note that all questions and</p> <p>16 comments received by email prior to this meeting,</p> <p>17 or through the Q&amp;A function during the meeting will</p> <p>18 be included in the minutes. All questions and</p> <p>19 comments received before this meeting were shared</p> <p>20 with the board.</p> <p>21 Also, prior to today's public session, the</p> <p>22 board held an executive session during which Mr.</p> <p>23 Rodriguez reviewed the agenda and we discussed some</p> <p>24 of the issues that the policy committee -- or</p> <p>25 explained what some of the policy committee will be</p> | <p style="text-align: right;">Page 5</p> <p>1 MR. WETZEL: Andrea, would you please review</p> <p>2 the rules for public comment during the board</p> <p>3 meeting?</p> <p>4 MS. SAAH: Yes. And these are attached also</p> <p>5 to the memo that explains how people can sign up to</p> <p>6 speak at the meeting.</p> <p>7 To submit questions or comments during the</p> <p>8 board meeting when public comment on an agenda item</p> <p>9 is requested by the board chair, please use the</p> <p>10 raise hand function at the bottom of your screen.</p> <p>11 Questions may also be submitted using the Q&amp;A</p> <p>12 function. Q&amp;A submissions will be attached to the</p> <p>13 minutes of the meeting.</p> <p>14 Individuals will be allowed two minutes each</p> <p>15 for public comment per person, per agenda item.</p> <p>16 The chair reserves the right to limit comments when</p> <p>17 more than a certain number of people have the same</p> <p>18 comments on the same matter. Staff will assist</p> <p>19 with timing and muting microphones as needed.</p> <p>20 Rules of conduct are comments must be related</p> <p>21 to the specific agenda item in question, and there</p> <p>22 will be no personal attacks or hate speech against</p> <p>23 anyone, including applicants, staff members, board</p> <p>24 members, or other members of the public. If</p> <p>25 possible, the board meeting will be recorded and</p> |

Lexitas Legal Philadelphia  
215-504-4622

## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 6</p> <p>1 made publicly available within 30 days, usually<br/>2 it's within 2 days. If you have a question about<br/>3 an agenda item after the meeting concludes, please<br/>4 submit it to me in the email address in the chat<br/>5 with the following information: your full name,<br/>6 contact information, the agenda item that you're<br/>7 addressing, and what your question or comment is.<br/>8 We will provide a response to the extent possible.<br/>9 Thank you.</p> <p>10 MR. WETZEL: Thank you, Andrea.<br/>11 The minutes of our July 16th, 2024 meeting<br/>12 have been distributed. Can I get a motion to<br/>13 adopt?</p> <p>14 MS. GONZALEZ: I make a motion.<br/>15 MR. WETZEL: Can I get a second?<br/>16 MR. DEMA: Second.<br/>17 MS. LOPEZ KRISS: Second.<br/>18 MR. WETZEL: A motion's been made and seconded<br/>19 to adopt the meetings of -- the minutes of the<br/>20 meeting of July 16th, 2024. All in favor, say aye.<br/>21 ALL: Aye.<br/>22 MR. WETZEL: Opposed? The ayes have it.<br/>23 Executive director's report?<br/>24 MR. DEMA: Good morning, board members and the<br/>25 public. Today I'd like to -- I have two items to</p>   | <p style="text-align: right;">Page 8</p> <p>1 Neighborhood Preservation Initiative, which is a<br/>2 \$400 million bond issuance that was approved by the<br/>3 previous administration and council. And Turn the<br/>4 Key is part of the blueprint for homeownership. So<br/>5 in 2022, the Land Bank posted approximately like 19<br/>6 RFPs and then also started qualifying home buyers<br/>7 beginning in '23, after we had approved many of<br/>8 those RFPs.</p> <p>9 So to date we approved 724 units, 406 are in<br/>10 construction, our goal was 1000, so we got to 72<br/>11 percent. We do have other scheduled RFPs that are<br/>12 scheduled to come out in September. So we are at<br/>13 64 percent of the stated goal for Turn the Key.<br/>14 One hundred three homes were completed, 93 have<br/>15 been sold and counting, 29 homes are currently<br/>16 under agreement, 52 homes have been sold to city<br/>17 employees and the rest were to Philadelphia<br/>18 residents. To date, we have committed \$7,645,000<br/>19 to Turn the Key mortgages and also a corresponding<br/>20 million dollars for Philly First Home grants. So<br/>21 just in case people were not aware, if you qualify<br/>22 for Turn the Key, you also qualify for Philly First<br/>23 Home. So the amount of subsidy that we're<br/>24 providing to prospective home buyers is 85,000<br/>25 total.</p>                |
| <p style="text-align: right;">Page 7</p> <p>1 really discuss with the board. First, on<br/>2 dispositions for fiscal year 2025, just want to<br/>3 alert the board and the public that the fiscal year<br/>4 starts in July 1 because counsel was out of<br/>5 session. All approved dispositions from the month<br/>6 of July and those that are approved today, should<br/>7 they be approved, will be scheduled for<br/>8 introduction for resolutions in city council in<br/>9 September, which will then make them approved<br/>10 projects. Just for clarification for the board and<br/>11 the public, approval of a project requires board<br/>12 approval and council approval, so.</p> <p>13 Moving forward I'm really happy to provide<br/>14 some news about Turn the Key. So the Land Bank,<br/>15 PHDC, the mayor's office, and city council, and<br/>16 approved Turn the Key developers and strategic<br/>17 lending partners will be celebrating the closing of<br/>18 our 100th Turn the Key home with a ceremonial<br/>19 ribbon cutting on September 6th 2024 at 10:00 a.m.<br/>20 And the location will be 1445 North Marston Street<br/>21 in North Philadelphia in the 5th councilmanic<br/>22 district.</p> <p>23 Just so everyone is aware, and I'll run<br/>24 through certain numbers, this is also published in<br/>25 the board package, Turn the Key is part of NPI, the</p> | <p style="text-align: right;">Page 9</p> <p>1 The average sales price for a home in<br/>2 Philadelphia, just for context, is over \$300,000.<br/>3 So the average Turn the Key home price before<br/>4 grants and buy downs is about 280. The final home<br/>5 price after grants and buy downs is 183,499. The<br/>6 average monthly payment for a three-bedroom home is<br/>7 1,353, and when you compare that to the average<br/>8 cost of rent in Philadelphia for a two-bedroom<br/>9 apartment, which is \$1,800. So Turn the Key is<br/>10 very impactful and affordable.</p> <p>11 The average Turn the Key second mortgage that<br/>12 we're providing is 69,500. A lot of the Turn the<br/>13 Key home buyers are social workers, bus drivers,<br/>14 sanitation workers, librarians, administrative<br/>15 professionals and other everyday people that live<br/>16 in Philadelphia. The average income for a Turn the<br/>17 Key home buyer is \$45,000, average credit score is<br/>18 600, the average home buyer median income is 57<br/>19 percent, and the average hours of free counseling<br/>20 that they're being provided prior to going to<br/>21 closing is six hours.</p> <p>22 Previously, the board had asked for some<br/>23 demographic information in terms of ethnicity<br/>24 identifying as Asian, we have 8 percent of the<br/>25 buyers; identifying as black and African-American,</p> |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 10</p> <p>1 31 percent; identifying as white; 6 percent, 43<br/>2 percent preferred not to state; and then more than<br/>3 6 percent identified as more than one race. In<br/>4 terms of gender, we -- 0 percent did not identify<br/>5 as other, but 36 percent identified as male and 64<br/>6 percent identified as female. So it's a really<br/>7 impactful program as we're going forward, looking<br/>8 forward to having more product come in and also<br/>9 with the approval from the board last month of<br/>10 minority developers, we're looking forward to<br/>11 growing the bench of black and brown developers in<br/>12 the City. So that concludes my report. Any<br/>13 questions?</p> <p>14 MR. WETZEL: Angel, I just want to comment. I<br/>15 think you shared with the board the e-consult<br/>16 solutions, very, very positive article on Turn the<br/>17 Key. And let's hope we can do NPI II and put some<br/>18 more money in the future and keep this program<br/>19 going because it's so good to make people<br/>20 homeowners. It really is. Thank you.</p> <p>21 Andrew, do you want to start with the first<br/>22 administrative item, and the only one?</p> <p>23 MR. RODRIGUEZ: I'll be presenting that.</p> <p>24 MR. WETZEL: Thanks.</p> <p>25 MR. RODRIGUEZ: So for the administrative</p> | <p style="text-align: right;">Page 12</p> <p>1 MS. BUTLER: Good morning.</p> <p>2 MS. LOPEZ KRISS: Good morning, we can hear<br/>3 you.</p> <p>4 MS. BUTLER: Hello?</p> <p>5 MR. RODRIGUEZ: Hello, we can hear you.</p> <p>6 MS. BUTLER: You can't? Well, my name, it was<br/>7 not called, but I'm Elaine Butler, 3902 Reno<br/>8 Street, and I live in the 3900 block of Reno. And<br/>9 I would like to speak about the property, 3902<br/>10 Reno. It was supposed to be urban garden by the<br/>11 Land Bank. They say it's for the City. City never<br/>12 came out over 28 years to clean it, to keep it up.<br/>13 They're saying I can't get compensated for the<br/>14 stuff I put out on the lot. But when I called the<br/>15 City to take care of the lot, never over 20<br/>16 something years, never. So if I wasn't taking care<br/>17 of that property, I would have been living next<br/>18 door to a forest. So I took care of it to keep all<br/>19 the animals from coming in my house. So I'm<br/>20 looking to be compensated for something. I bought<br/>21 two lawn mowers. I kept the community looking<br/>22 good. Everybody was giving me compliments how<br/>23 beautiful the lot was because it was a garden. It<br/>24 still is a garden. So that's my -- that's what I'm<br/>25 talking about. So if somebody's going to move next</p> |
| <p style="text-align: right;">Page 11</p> <p>1 item, today we're asking the board to authorize a<br/>2 resolution approving the acquisition disposition<br/>3 review committee. The committee will provide<br/>4 oversight and guidance to Land Bank staff prior to<br/>5 each board meeting on every board agenda item<br/>6 related to use, disposition, or acquisition of land<br/>7 to be presented to the board for review and<br/>8 approval.</p> <p>9 MR. WETZEL: Are there any questions from the<br/>10 board?</p> <p>11 MR. GOODMAN: And I'll just say this is a<br/>12 great process improvement. So I think it's a great<br/>13 idea and look forward to the charter getting<br/>14 approved next month.</p> <p>15 MR. WETZEL: Thank you, Andrew.</p> <p>16 Any other comments?</p> <p>17 Andrea, were there any written comments<br/>18 submitted on this item?</p> <p>19 MS. SAAH: There were none.</p> <p>20 MR. WETZEL: Are there any comments from the<br/>21 public?</p> <p>22 MR. RODRIGUEZ: Got one hand raise that was I<br/>23 believe raised from the beginning, Mr. Martin, or<br/>24 apologies for not pronouncing it correctly, Jahzay<br/>25 Martin. You can unmute yourself. Hello?</p>   | <p style="text-align: right;">Page 13</p> <p>1 door, build on it, that's fine. But I'm looking<br/>2 forwards for some of my money back. I bought two<br/>3 lawn mowers, I kept that -- I did it myself. I<br/>4 couldn't get the City to come out here and do<br/>5 nothing at all. So now y'all doing what y'all want<br/>6 to do, but y'all saying the City, the City wasn't<br/>7 taking care of that lot over 20 something years. I<br/>8 called. So what y'all going to say about that?</p> <p>9 MR. WETZEL: Thank you.</p> <p>10 Angel, can you direct her to someone who can<br/>11 respond?</p> <p>12 MR. RODRIGUEZ: Certainly. I would have to<br/>13 direct her to public property in terms of --</p> <p>14 MR. WETZEL: Right.</p> <p>15 MR. RODRIGUEZ: -- them considering<br/>16 compensation.</p> <p>17 MS. BUTLER: They're just saying I can't be<br/>18 compensated, but yes, I can, because now the City<br/>19 can do what they want now, but by me living next<br/>20 door, I'm renting, yes I am, the City wasn't taking<br/>21 care of it because the City didn't even care how I<br/>22 was living and where I was living. I took care of<br/>23 that. I even went down and signed every year.</p> <p>24 Last couple of years --</p> <p>25 MR. WETZEL: At the Land Bank?</p>  |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 14</p> <p>1 MS. BUTLER: Yeah, at the Land Bank. I</p> <p>2 couldn't because of the pandemic. So they did what</p> <p>3 they had to do. And next thing I know, about a</p> <p>4 year later, whatever.</p> <p>5 MR. WETZEL: Well, thank you for your</p> <p>6 comments. We'll have somebody reach out to you</p> <p>7 with --</p> <p>8 MS. BUTLER: Please. Who I'm speaking with,</p> <p>9 what's your name?</p> <p>10 MR. WETZEL: Oh, my name's Herb Wetzel. And</p> <p>11 thank you for your comments. We're actually on a</p> <p>12 different board item. I think this is a comment on</p> <p>13 a later agenda item, but thank you so much for your</p> <p>14 comments.</p> <p>15 MS. BUTLER: No, they -- well, they sent me</p> <p>16 the link and everything.</p> <p>17 MR. WETZEL: I got you.</p> <p>18 MR. RODRIGUEZ: Herb, it's the disposition</p> <p>19 that's upcoming. Todd will be presenting it.</p> <p>20 MR. WETZEL: Right.</p> <p>21 MR. RODRIGUEZ: So she's commenting on -- I</p> <p>22 guess she's commenting on the administrative item.</p> <p>23 MR. WETZEL: Yeah.</p> <p>24 MR. RODRIGUEZ: Yeah, so.</p> <p>25 MR. WETZEL: But thank you so much.</p>   | <p style="text-align: right;">Page 16</p> <p>1 asking the board to authorize the properties below</p> <p>2 for disposition to Hughes Housing, LLC to develop</p> <p>3 eight single-family home ownership units in the</p> <p>4 third council district. The units will each be two</p> <p>5 stories, with an unfinished basement containing</p> <p>6 three bedrooms and two bathrooms at approximately</p> <p>7 1,370 square feet each. It will be sold to</p> <p>8 households with incomes at or below 100 percent of</p> <p>9 AMI, for a maximum sales price of 280,000. The</p> <p>10 homes will be eligible for the neighborhood</p> <p>11 preservation initiative's Turn the Key program and</p> <p>12 will be subject to a declaration of restricted</p> <p>13 covenants. The application was unsolicited and</p> <p>14 evaluated pursuant to the disposition policy. An</p> <p>15 EOP plan will apply to this project. The addresses</p> <p>16 are as follows: 3731 and 3940 Aspen Street; 3936</p> <p>17 and 3959 Brown Street; 3958 Parish Street; 3900 and</p> <p>18 3972 Reno Street; 773 Sloane Street; and 855 and</p> <p>19 857 North 43rd Street. Thank you.</p> <p>20 MR. WETZEL: Thank you, Todd.</p> <p>21 Are there any questions from the board?</p> <p>22 MR. JOHNS: No questions. I have the same</p> <p>23 comments I had previously consistent with my</p> <p>24 previous comments. Have concerns regarding design</p> <p>25 and contextual appropriateness.</p> |
| <p style="text-align: right;">Page 15</p> <p>1 Any other public comments?</p> <p>2 Can I get a motion to adopt?</p> <p>3 MR. DEMA: Make a motion to adopt.</p> <p>4 MR. WETZEL: Can I get a second?</p> <p>5 MR. RODRIGUEZ: Second.</p> <p>6 MS. GREENBERG: Second.</p> <p>7 MR. WETZEL: Motion's been properly made and</p> <p>8 seconded. All in favor say aye.</p> <p>9 ALL: Aye.</p> <p>10 MR. WETZEL: Opposed, nay? Ayes have it.</p> <p>11 Property dispositions?</p> <p>12 MR. RODRIGUEZ: So we'll be --</p> <p>13 MR. GOODMAN: Mr. Chair, just -- sorry, Angel,</p> <p>14 just before you go, just want to let everybody know</p> <p>15 I'll be recusing myself from the next two agenda</p> <p>16 items. So I'll be going off audio and video now.</p> <p>17 MR. WETZEL: Thank you, Andrew.</p> <p>18 MR. RODRIGUEZ: Todd Hestand will be</p> <p>19 presenting the next two dispositions. Todd?</p> <p>20 MR. HESTAND: Thank you, Angel, thank you, Mr.</p> <p>21 Chair, board members, and the public. Good</p> <p>22 morning. I'll be the presenting agenda items</p> <p>23 V.(A.)(1.) and V.(A.)(2.), both of which are part</p> <p>24 of the Urban Developer Association's Minority</p> <p>25 Developer Program. To wit, V.(A.)(1.), today we're</p> | <p style="text-align: right;">Page 17</p> <p>1 MR. WETZEL: Thank you Michael.</p> <p>2 Andrea, were there any written comments</p> <p>3 submitted on this item?</p> <p>4 MS. SAAH: yes there were. And can I just</p> <p>5 clarify, Todd, did you include the North 43rd</p> <p>6 Street properties on the list?</p> <p>7 MR. WETZEL: No, I didn't hear.</p> <p>8 MR. HESTAND: This was 855 and 857 North 43rd</p> <p>9 Street were the last two mentioned, correct.</p> <p>10 MS. SAAH: Right. Which were the two that</p> <p>11 were I think removed.</p> <p>12 MR. RODRIGUEZ: Yeah.</p> <p>13 MR. HESTAND: Correct. So those two were</p> <p>14 removed. So we can we can strike 855 and 857 North</p> <p>15 43rd Street. And those were not included in the</p> <p>16 board's package today. So that was just on my</p> <p>17 notes and my error, so apologies there.</p> <p>18 MR. WETZEL: All right. So Andrea, we're</p> <p>19 correct that those two are not part of the</p> <p>20 resolution it seems.</p> <p>21 MS. SAAH: Correct. That was part of the</p> <p>22 revision. Yes, so we received several letters.</p> <p>23 The first was pertains to actually both agenda item</p> <p>24 V.(A.)(1.) and V.(A.)(2.). And that was</p> <p>25 Councilwoman Jamie Gauthier's letter of support.</p>   |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 18</p> <p>1 She wrote to express her support for the two home<br/>2 ownership proposals in the Mantua section of the<br/>3 third council district that she hopes will be<br/>4 considered by the Land Bank board. She supports<br/>5 the ten home application from Seamless Development<br/>6 Group 2, LLC, which is V.(A.)(2.) and the eight<br/>7 home application by Hughes Housing LLC, which is<br/>8 the one currently being considered.</p> <p>9 Her letter states that "Mantua is a community<br/>10 that has been overrun by multifamily new<br/>11 construction in recent years given its proximity to<br/>12 Drexel University. Neighbors are clamoring for<br/>13 more single-family home ownership development and<br/>14 proposals like this one are one way we can answer<br/>15 that call. Though the maximum sales price is not<br/>16 on its face affordable for many, thanks to Turn the<br/>17 Key's soft second mortgages, these proposals can<br/>18 generate a majority of its homes sold below<br/>19 \$200,000. The projects respond to a neighborhood<br/>20 need, they prioritize black and brown equity in<br/>21 ownership, and they improve by engaging community<br/>22 members well before it was required of them to do<br/>23 so. Thank you for your consideration, Jamie R.<br/>24 Gauthier."</p> <p>25 Then there was a letter of support from</p>         | <p style="text-align: right;">Page 20</p> <p>1 LLC project. He's very excited about this project<br/>2 as it "holds the promise of developing multiple<br/>3 positive impacts that have the potential to<br/>4 transform the community. The prospect of<br/>5 empowering and uplifting developers of color who<br/>6 possess an intimate understanding of our<br/>7 neighborhoods is truly inspiring. Furthermore,<br/>8 this endeavor aims to address the longstanding lack<br/>9 of diversity within the traditionally white<br/>10 dominated field, creating a more inclusive and<br/>11 equitable environment for all. Further, it seeks<br/>12 to foster the growth of wealth within our<br/>13 communities by promoting affordable home ownership,<br/>14 thereby generating a ripple effect of prosperity."<br/>15 And that is again from Rick Young. And that's it.</p> <p>16 MR. WETZEL: Thank you, Andrea.</p> <p>17 MR. JOHNS: Can I go back. I want to just --</p> <p>18 MS. SAAH: Sorry, these will be included as<br/>19 part of the minutes as well.</p> <p>20 MR. JOHNS: I just want to change my statement<br/>21 that this particular developer did work<br/>22 contextually with the blocks, their porches that<br/>23 are on those elevations that are consistent with<br/>24 the neighborhood. And I think that's fantastic. I<br/>25 appreciate that. The plans just don't show it.</p> |
| <p style="text-align: right;">Page 19</p> <p>1 Courage to be Curious, Adina Tovell, I hope I<br/>2 pronounced that. "My name is Adina Tovell, CEO of<br/>3 Courage to be Curious, a boutique coaching and<br/>4 consulting firm located in the greater Philadelphia<br/>5 area." She's submitting the letter in support of<br/>6 Jamier Hughes of Hughes Housing and his bid to<br/>7 participate in the development of affordable<br/>8 housing units in Philadelphia. In the three years<br/>9 that she's known him, she's found him to both<br/>10 uphold an impeccable sense of integrity and honesty<br/>11 and to be deeply committed to the dream of home<br/>12 ownership for many first time homeowners. "He has<br/>13 an intimate understanding of how a lack of stable<br/>14 and safe housing can impact the trajectory of an<br/>15 entire family. Having experienced this himself and<br/>16 then working to achieve housing stability in his<br/>17 own life, he has been dedicated to supporting<br/>18 others to realize the dream and wholeheartedly<br/>19 celebrating this success. He will be an asset to<br/>20 any project, and working on sustainable development<br/>21 in the City of Philadelphia seems like a perfect<br/>22 match."</p> <p>23 And then the last letter was a letter from<br/>24 Rick Young, founder of Urban Developers<br/>25 Association. He's supporting the Hughes Housing,</p> | <p style="text-align: right;">Page 21</p> <p>1 MR. WETZEL: Thank you, Michael.</p> <p>2 Are there any comments from the public?</p> <p>3 MS. SAAH: Can I just mention one thing? I<br/>4 was just informed that there is -- oh, sorry, that<br/>5 was for a different project. Never mind.</p> <p>6 MR. RODRIGUEZ: So we have a hand raised from<br/>7 the previous tenant from the adjacent property, the<br/>8 PHA tenant.</p> <p>9 MR. WETZEL: Is that related to this<br/>10 particular resolution?</p> <p>11 MR. RODRIGUEZ: Correct. It's regarding 3900<br/>12 Reno Street.</p> <p>13 MR. WETZEL: Okay.</p> <p>14 MR. RODRIGUEZ: You can unmute yourself.</p> <p>15 MR. WETZEL: Was that raised a second time?</p> <p>16 MR. RODRIGUEZ: Yeah, this is the second.</p> <p>17 MR. WETZEL: Okay.</p> <p>18 MR. RODRIGUEZ: You can unmute yourself.</p> <p>19 Mr. Chair, do you want to move forward?</p> <p>20 MR. WETZEL: Yeah, let's move forward.</p> <p>21 MR. RODRIGUEZ: We have Gweny Owens.</p> <p>22 MS. OWENS: Hello, can you hear me?</p> <p>23 MR. RODRIGUEZ: Yes.</p> <p>24 MS. OWENS: Okay. Yeah, so this is Gweny Love<br/>25 Owens from the community of Mantua. And I am very</p>  |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 22</p> <p>1 inspired to hear about the building that's taking<br/>2 place, the developments because my family has over<br/>3 50 years in the community and some of us have<br/>4 stayed, some of us have relocated, but every<br/>5 everyone always comes back for the holidays, and we<br/>6 also attend our church there in Mantua. And so<br/>7 it's very inspiring to finally see improvements,<br/>8 especially in the area where people can afford<br/>9 single-family homes. So I just want to just chime<br/>10 in and say that I'm very grateful to see this<br/>11 development, and I totally encourage it.</p> <p>12 MR. WETZEL: Thank you, Gweny.</p> <p>13 MR. RODRIGUEZ: We have Mohamed Rushdy.<br/>14 Please unmute yourself.</p> <p>15 MR. TOMASETTI: Okay. Good morning. This<br/>16 isn't Mohamed Rushdy, this is Mike Tomasetti from<br/>17 Civetta Property Group. I would like to fully<br/>18 support both these applicants, Hughes Housing and<br/>19 Seamless. We have been working closely, my company<br/>20 Civetta Property Group, with both these applicants<br/>21 and look forward to seeing this development get<br/>22 rolling. Thanks.</p> <p>23 MR. WETZEL: Thank you.</p> <p>24 MR. RODRIGUEZ: You have one -- this is the<br/>25 same hand of the tenant that was raised previously,</p> | <p style="text-align: right;">Page 24</p> <p>1 planting beautiful flowers, everything, keeping the<br/>2 neighborhood looking good because before they<br/>3 started doing what they doing now in the<br/>4 neighborhood, and it's a good thing, it was looking<br/>5 like a jungle. So that was one of the beautiful<br/>6 things that people could walk by and see, you know,<br/>7 and see how beautiful it was. I spent a lot of<br/>8 money, a lot, bought lawn mowers, equipment, all<br/>9 that doing it with me and my grandkids, mainly by<br/>10 myself, just so it could be a decent place to live<br/>11 next to. City ever never ever came out here,<br/>12 never. But now they want to come out -- this for<br/>13 the City, and if it was for the City, the City<br/>14 didn't show me it was for them. It was mine's for<br/>15 over 30 something years I've been taking care of it<br/>16 and didn't mind taking care of it. But I'm looking<br/>17 for some kind of compensation.</p> <p>18 MR. WETZEL: Thank you. We're going to put<br/>19 you in touch with the correct person to have this<br/>20 discussion. I think we understand clearly what<br/>21 you're saying that you, you know, took care of this<br/>22 land for many years and are looking to the City for<br/>23 some compensation for what you did. We'll put you<br/>24 in contact with the appropriate person there and --<br/>25 MS. BUTLER: Yeah, and who would that be</p> |
| <p style="text-align: right;">Page 23</p> <p>1 Mr. Chair.</p> <p>2 Please unmute yourself.</p> <p>3 MS. BUTLER: Yes.</p> <p>4 MR. RODRIGUEZ: We can hear you.</p> <p>5 MS. BUTLER: Can you hear me now?</p> <p>6 MR. RODRIGUEZ: Yes.</p> <p>7 MS. BUTLER: Now what you -- what was -- what<br/>8 was the question?</p> <p>9 MR. RODRIGUEZ: I think previously when you<br/>10 had spoken, the Chair said we will get you -- put<br/>11 you in contact with somebody who could help resolve<br/>12 the issues that you raised.</p> <p>13 MS. BUTLER: Well, yeah, I was talking about<br/>14 the 3900 block.</p> <p>15 MR. RODRIGUEZ: Correct.</p> <p>16 MS. BUTLER: On Reno. How I took care of it<br/>17 and how before they even put a gate around the<br/>18 property, the grass was growing like a forest. I<br/>19 used to get out there with weed whackers, keeping<br/>20 it down, keeping it down to keep the animals like<br/>21 raccoons, big rats, everything. I done this for<br/>22 years, but I tried getting the City to take care of<br/>23 it. They never, when I say never ever came out.<br/>24 So then what I -- what I did, I signed up for Urban<br/>25 Garden. Okay, I was approved. I kept -- started</p>  | <p style="text-align: right;">Page 25</p> <p>1 because I don't mind having good neighbors next<br/>2 door to me.</p> <p>3 MR. WETZEL: Andrea?</p> <p>4 MS. SAAH: Yes.</p> <p>5 Ms. Butler, I will email the contact person to<br/>6 you after the meeting, I think Jahzay Martin.</p> <p>7 MS. BUTLER: That's my granddaughter.</p> <p>8 MS. SAAH: Right. So I will I will send her<br/>9 the name and contact information for that person.<br/>10 Okay?</p> <p>11 MS. BUTLER: Yes. Yes, ma'am, I appreciate<br/>12 it.</p> <p>13 MS. SAAH: You're welcome.</p> <p>14 MR. WETZEL: Thank you so much.</p> <p>15 Any more public comment? None.</p> <p>16 Can I get a motion to adopt this resolution?</p> <p>17 MS. LOPEZ KRISS: I would make a motion to<br/>18 adopt the resolution.</p> <p>19 MR. WETZEL: Can I get a second?</p> <p>20 MS. DEMA: Second.</p> <p>21 MR. WETZEL: Motion has been made and properly<br/>22 seconded. All in favor, say aye.</p> <p>23 ALL: Aye.</p> <p>24 MR. WETZEL: Those opposed, nay. Motion<br/>25 passes. Resolution passes, I mean.</p>  |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 26</p> <p>1 MR. RODRIGUEZ: Second item will be presented<br/>2 by Todd for Seamless Development. Go ahead, Todd.<br/>3 MR. HESTAND: Thank you. And I will be<br/>4 presenting agenda item V.(A.)(2.). Today, we're<br/>5 asking the board to authorize the properties below<br/>6 for disposition to Seamless Development Group II,<br/>7 LLC to develop ten single-family home ownership<br/>8 units in the third council district. The units<br/>9 will each be two stories without basements,<br/>10 containing three bedrooms and one and a half<br/>11 bathrooms at approximately 1,350 square feet each.<br/>12 They will be sold to households with incomes at or<br/>13 below 100 percent of AMI, or a maximum sales price<br/>14 of \$280,000.<br/>15 The homes will be eligible for the<br/>16 neighborhood preservation initiatives Turn the Key<br/>17 program, and will be subject to a declaration of<br/>18 restrictive covenants. That application was<br/>19 unsolicited and evaluated pursuant to the<br/>20 disposition policy. An EOP plan will apply to the<br/>21 project. The addresses are as follows: 3801,<br/>22 3803, 3811, 3814, 3816, 3850, 3852, 3960, 3962, and<br/>23 3964 Reno Street. Thank you.<br/>24 MR. WETZEL: Are there any questions from the<br/>25 board?</p>                | <p style="text-align: right;">Page 28</p> <p>1 Andrea, written comments?<br/>2 MS. SAAH: Yes. There were none other than<br/>3 the Councilwoman Gauthier's letter in support of<br/>4 this project.<br/>5 MR. WETZEL: Thank you.<br/>6 Are there any comments from the public?<br/>7 MR. RODRIGUEZ: We have Jihad Ali.<br/>8 MR. WETZEL: Good morning, Jihad. Unmute.<br/>9 MR. ALI: Good morning, Mr. Chairman, and<br/>10 members of the board. Thank you for allowing me to<br/>11 speak. I wanted to lend my support to Seamless<br/>12 Development Group. I think they're an outstanding<br/>13 group of young African-American men that are doing<br/>14 their best to change the course of wealth creation<br/>15 in our community. And I think that one of the most<br/>16 interesting points for me is that Seamless is a<br/>17 competent carpentry contractor, and what I've<br/>18 really found shocking was that of all those houses<br/>19 that the executive director talked about, that they<br/>20 weren't given any opportunities to participate in<br/>21 the construction of those. And that points out<br/>22 what I've always raised since I've been involved in<br/>23 this process is asking about the participation on<br/>24 these contracts. So I guess I'll join the group<br/>25 with Michael Johns of people that just don't get</p> |
| <p style="text-align: right;">Page 27</p> <p>1 Andrea, was there any written comments<br/>2 submitted?<br/>3 MS. GONZALEZ: I have a comment. I'm sorry, I<br/>4 had my hand raised. I just have a comment.<br/>5 MR. WETZEL: I'm sorry, Maria.<br/>6 MS. GONZALEZ: If I may? It's okay. I just<br/>7 want to say that, I mean, building more housing in<br/>8 Philadelphia, it's great, especially neighborhoods<br/>9 that are -- don't have sufficient affordable<br/>10 housing. I think that although, you know, these<br/>11 proposals presented before the board meet the<br/>12 regulations and the legislation of, you know,<br/>13 selling units at or below 100 percent AMI or<br/>14 sometimes even a little higher, it's great, but I<br/>15 think that giving the competition for affordable<br/>16 housing in many neighborhoods, especially<br/>17 gentrifying neighborhoods, I think it would be<br/>18 great if some developers are able to set aside some<br/>19 units for households at 80 percent AMI and below.<br/>20 I know that may not be required, but I think it<br/>21 would give lower income households less competition<br/>22 and more be able to really have access to<br/>23 neighborhoods that are, you know, gentrifying that<br/>24 would otherwise not think of moving into.<br/>25 MR. WETZEL: Thank you, Maria.</p> | <p style="text-align: right;">Page 29</p> <p>1 any response. But I do want to -- I do think that<br/>2 Seamless is a great group. I think that Mo Rushdy,<br/>3 of all the developers that call and talk about how<br/>4 great they are, I think that Mo Rushdy is the only<br/>5 one that really that I've seen has gone out of his<br/>6 way to reach out to help people. And I know that<br/>7 personally because I've seen him meet with the<br/>8 contractors and developers to get them in the<br/>9 process. So you know, I guess, you know, we can't<br/>10 win them all, but I do think that this is a great<br/>11 effort going forward. And I think if we keep<br/>12 taking collective criticism, we can really get<br/>13 something that we're all proud of. Thank you.<br/>14 MR. WETZEL: Thank you, Jihad.<br/>15 Are there any other public comments?<br/>16 MR. JOHNS: And they have porches.<br/>17 MR. RODRIGUEZ: You have Monique's iPhone.<br/>18 MS. MONIQUE: Yes. Hello.<br/>19 MR. RODRIGUEZ: Yes, we can hear you.<br/>20 MS. MONIQUE: How you doing? Okay. Who is<br/>21 the developer of these properties? And what's<br/>22 affordable?<br/>23 MR. RODRIGUEZ: So the developer listed is<br/>24 Seamless Development Group II, LLC. They are a<br/>25 minority business enterprise. They are building</p>                              |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 30</p> <p>1 houses at or below 100 percent of AMI. There is --<br/>2 part of this home ownership product is they're<br/>3 eligible for a soft second buy down. That lowers<br/>4 the price almost \$100,000. On average, what we're<br/>5 getting are people who are at 60 percent -- below<br/>6 60 percent of AMI acquiring the property. Average<br/>7 homebuyer has about an income of \$45,000 a year and<br/>8 a credit score of 600.</p> <p>9 MS. MONIQUE: Oh, okay, that sounds good<br/>10 because I'm calling on behalf of my mother, Elaine<br/>11 Butler, because she been living there for years,<br/>12 and I grew up in that neighborhood as well. But<br/>13 I'm always back and forth, you know, visiting and<br/>14 helping her with the lot. And I know she's in the<br/>15 process of owning the home, 3902 Reno, trying to<br/>16 buy that. And she's been taking care of that lot.<br/>17 So I'm on the behalf of like what is -- I mean,<br/>18 y'all say y'all is going to have somebody in the<br/>19 department to address her situation, but I thought<br/>20 this what the meeting was for, us to speak up and<br/>21 talk about it now. So whoever was supposed to<br/>22 address it, why are they not in the meeting now?</p> <p>23 MR. RODRIGUEZ: I believe you're responding to<br/>24 the previous agenda item. We will be in touch to<br/>25 put them in touch with a person, a contact person,</p> | <p style="text-align: right;">Page 32</p> <p>1 MR. RODRIGUEZ: Correct, we can.</p> <p>2 MS. OWENS: Okay. So I am the executive<br/>3 director and the CEO of Mantua Worldwide Community,<br/>4 Incorporated. We're a nonprofit 501(c)(3), started<br/>5 out literally just knocking on doors, asking<br/>6 neighbors to come out, sweep up the street, clean<br/>7 up the street, and that is our platform: public<br/>8 health, the arts and environmental sustainability.<br/>9 And currently we are boots on the ground with the<br/>10 environmental issues as far as the trash in the<br/>11 neighborhood, the filth, the lots, so forth and so<br/>12 on. And I really want to say this, this -- at this<br/>13 point in the history of Mantua, it's really time to<br/>14 move forward. I'm not addressing this in regard<br/>15 specifically to any individual, but as someone who<br/>16 has lived in Mantua, who is now currently boots on<br/>17 the ground doing projects, going from block to<br/>18 block, street to street, it is time that we have<br/>19 new and beautiful houses built in the community.<br/>20 If people want to -- as far as the long-term<br/>21 residents who have been in that community, yes, by<br/>22 all means, let's support them, let's make sure that<br/>23 those long-term residents have adequate housing.<br/>24 But as far as the influx of individuals who have<br/>25 migrated to Mantua, they have brought the community</p> |
| <p style="text-align: right;">Page 31</p> <p>1 at the City in terms of the issue that was raised<br/>2 about compensation.</p> <p>3 MS. MONIQUE: Yeah, compensation. Yeah, and<br/>4 more than compensation. But I guess, like you say,<br/>5 they'll contact us in the email or whatever, and I<br/>6 guess we can move -- I mean, talk more about it<br/>7 because, yeah, it seem like y'all already made the<br/>8 decision because it's like -- I really don't<br/>9 understand, it's like y'all already made the<br/>10 decisions of what y'all wanted to do and really<br/>11 don't care about too much about the people that<br/>12 grew up in the community and that some of the<br/>13 people that live there in the community can't<br/>14 afford these houses that y'all are building up.<br/>15 And some of them are supposed to be low income, but<br/>16 not for the people that grew up there for 30, 40<br/>17 years. They can't afford that. And I'm quite sure<br/>18 you all know that.</p> <p>19 MR. WETZEL: Do you have any additional<br/>20 comments?</p> <p>21 MS. MONIQUE: No, I don't, but I'm just saying<br/>22 what I said.</p> <p>23 MR. WETZEL: Thank you very much.</p> <p>24 MR. RODRIGUEZ: We have Gweny Owens.</p> <p>25 MS. OWENS: Yes. Hi. You can hear me, right?</p>  | <p style="text-align: right;">Page 33</p> <p>1 down. And because I'm not a politician and because<br/>2 I do not hold a city office, I feel like I can<br/>3 speak very bluntly and very transparently, and I<br/>4 have no desire to be politically correct. I am<br/>5 tired of the community looking dragged down, being<br/>6 a hiding place for offenders, being a place where<br/>7 there's crack and drugs and 40s being drank in the<br/>8 middle of the day. I'm tired of it and I'm ready<br/>9 to move on.</p> <p>10 And so again, for those individuals like<br/>11 myself and my family who have been a part of<br/>12 Mantua, who love Mantua for 20, 30, 40 years, yes,<br/>13 by all means we must support them. But the influx<br/>14 of individuals who have been pulling down the<br/>15 community, I'm done. I've been attending community<br/>16 meetings since I was five and six and seven years<br/>17 old, holding my mother's hands, going to these<br/>18 communities, these community meetings, people<br/>19 hollering and screaming at the panel, trying to get<br/>20 things pushed forward. And now that there's an<br/>21 opportunity for us to move forward, we must move<br/>22 forward. And yes, as we move forward, we will make<br/>23 sure that we take care, we must take care of our<br/>24 elderly, our children, and our disabled. But the<br/>25 other people who are using Mantua as an opportunity</p>                               |

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## **Exhibit A**

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| <p style="text-align: right;">Page 34</p> <p>1 to hide and do their criminal activities and make<br/>2 the community filthy and dirty and non-welcoming,<br/>3 well, those individuals are not my priority. So --<br/>4 MR. WETZEL: Thank you, Gweny. Oh, I'm sorry.<br/>5 MS. OWENS: Yeah. And so what I'm saying --<br/>6 and I rarely -- I usually don't attend meetings and<br/>7 I used to be very quiet and I used to sit back and<br/>8 I used to say nothing, but I'm saying everything.<br/>9 And what I'm saying in particular is that it is<br/>10 time to move forward and move forward, yes, hand in<br/>11 hand with those individuals that we must look out<br/>12 for. But the new individuals, individuals, they<br/>13 are not the priority. However, yes, there should<br/>14 be an effort that if they need -- if we need to<br/>15 find facilities for them to go to rehabilitation<br/>16 programs or homeless shelters or whatever, yeah,<br/>17 let's do that. Let's do that hand in hand. But<br/>18 that is not the priority for the people who are<br/>19 purposely bringing the community down and<br/>20 preventing progress.<br/>21 MR. WETZEL: Thank you, Gweny, appreciate it.<br/>22 MR. RODRIGUEZ: You don't have any other hands<br/>23 raised, Mr. Chair.<br/>24 MR. WETZEL: Can I get a motion to adopt this<br/>25 resolution?</p> | <p style="text-align: right;">Page 36</p> <p>1 household with an income at or below 80 percent of<br/>2 AMI. The property will be subject to a 30-year<br/>3 declaration of restrictive covenants, assuring<br/>4 affordability at or below 80 percent of AMI. The<br/>5 application was unsolicited and evaluated pursuant<br/>6 to the to the disposition policy. An EOP plan will<br/>7 apply to this project. The property address is<br/>8 3148 North 24th Street and the applicant, Levan<br/>9 Alston, Sr., is the owner of the property next<br/>10 door, 3146 North 24th Street.<br/>11 MR. WETZEL: Are there any questions from the<br/>12 board? I'm sorry, let me ask one question. The<br/>13 applicant owns the house next door?<br/>14 MR. RODRIGUEZ: Correct.<br/>15 MR. WETZEL: Correct? Okay, thank you.<br/>16 MR. GOODMAN: And actually just kind of<br/>17 piggybacking off that question, so it's rare that<br/>18 we get a like individual applying in the affordable<br/>19 housing, right, usually it's an entity of some<br/>20 form. So is it in -- it's allowed that an<br/>21 individual can apply in the affordable housing<br/>22 category, it's just super rare that someone has the<br/>23 kind of resources to do it. Would you say that's a<br/>24 fair assessment?<br/>25 MR. RODRIGUEZ: Correct. It's the same</p> |
| <p style="text-align: right;">Page 35</p> <p>1 MR. DEMA: Motion to adopt the resolution.<br/>2 MR. WETZEL: Can I get a second?<br/>3 MS. GONZALEZ: I second.<br/>4 MR. WETZEL: Motion was made and properly<br/>5 seconded to adopt this resolution. All in favor,<br/>6 say aye.<br/>7 ALL: Aye.<br/>8 MR. WETZEL: Opposed, nay? The ayes have it.<br/>9 MR. RODRIGUEZ: The next agenda item will be<br/>10 presented by our Senior Development Specialist,<br/>11 Mathen Pullukattu. And just for the record, I want<br/>12 to note that Andrew Goodman is back.<br/>13 MR. PULLUKATTU: Good morning, every- --<br/>14 MR. RODRIGUEZ: Wait, one other item. I just<br/>15 want to mention that item number three was tabled.<br/>16 So we're moving to item number four.<br/>17 MR. PULLUKATTU: Good morning, board members<br/>18 and public. This is item number V.(A.)(4.). Today<br/>19 we are asking the board to authorize the property<br/>20 below for disposition to Levan Alston, Sr., to<br/>21 rehabilitate one single-family homeownership unit<br/>22 in the fourth council district. The unit will be<br/>23 two stories with an unfinished basement containing<br/>24 three bedrooms and one bathroom at approximately<br/>25 1,250 square feet. It will be rented to a</p>  | <p style="text-align: right;">Page 37</p> <p>1 standards for development. They have to show<br/>2 capacity. They have to present plans, financing<br/>3 and capacity to build it. Same standards apply.<br/>4 And yes, it is -- this is the first time I've seen<br/>5 someone successfully get to the board as an<br/>6 individual trying to rehab a structure. It's<br/>7 actually a pleasant surprise, to be honest.<br/>8 MR. GOODMAN: Yeah, yeah.<br/>9 MR. PULLUKATTU: Yeah, for sure. And living<br/>10 next door, yeah. Absolutely agree.<br/>11 MR. WETZEL: Any other comments or questions<br/>12 from the board?<br/>13 Andrea, are there any written comments<br/>14 submitted?<br/>15 MS. SAAH: There was one letter from Denise<br/>16 Whitaker, who is the RCO coordinator for Community<br/>17 Action Group. Her letter states that "A public<br/>18 meeting was held on August 5th at Mercy Technical<br/>19 High School at 29th and Allegheny Avenue to review<br/>20 the proposed development for this property.<br/>21 Attending the meeting were residents from the 3100<br/>22 block of North 24th Street, from surrounding<br/>23 blocks, as well as Community Action Group members<br/>24 and nonmembers who voted on the proposed usage of<br/>25 the property, although that is not a necessary</p>                           |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 38</p> <p>1 requirement for such projects. There was a<br/>2 unanimous vote by show of hands to support the<br/>3 rehabilitation of the existing structure to a<br/>4 single-family rental property. The consensus<br/>5 behind the rationale to support this proposal is<br/>6 that it will remove the blight from the block and<br/>7 it adds value to the community. It provides<br/>8 affordable housing to a family in an established<br/>9 neighborhood, and it will not impact the current<br/>10 residents taxes causing an increase." That's it.<br/>11 MR. WETZEL: Thank you. Are there any<br/>12 comments from the public?<br/>13 MR. RODRIGUEZ: There are no hands raised.<br/>14 MR. WETZEL: Thank you. Can I get a motion to<br/>15 adopt?<br/>16 MR. DEMA: I'll make a motion to adopt.<br/>17 MS. GONZALEZ: I second.<br/>18 MR. WETZEL: Motion's been made and properly<br/>19 second to adopt this resolution. All in favor, say<br/>20 aye.<br/>21 ALL: Aye.<br/>22 MR. WETZEL: Opposed, nay? The ayes have it.<br/>23 So we're at item --<br/>24 MR. RODRIGUEZ: That concludes our regular<br/>25 agenda, Mr. Chair.</p>   | <p style="text-align: right;">Page 40</p> <p>1 document released by the City last year, identified<br/>2 land insecurity as one of the key obstacles<br/>3 preventing community supported agriculture from<br/>4 working in this City. And that plan specifically<br/>5 recommended that the Land Bank board and PHDC work<br/>6 to remediate the broken process to better support<br/>7 community groups. Land insecurity is a huge<br/>8 problem for gardens like Iglesias. It prevents<br/>9 meaningful investments in improvements. It limits<br/>10 the structural ability of gardens to manage things<br/>11 like insurance and grant revenue. As one small<br/>12 example of how this is impacting Iglesias right<br/>13 now, the Land Bank properties that we are waiting<br/>14 for have been disregarded by the City for more than<br/>15 a decade.<br/>16 Maintenance, cleaning, improvements all<br/>17 ignored. The sidewalks on North Lawrence Street<br/>18 where the garden is waiting for properties are<br/>19 impassable for pedestrians using wheelchairs or<br/>20 assisted walking devices. The City has no<br/>21 liability or responsibility to fix this issue. So<br/>22 several years ago, Iglesias began the process of<br/>23 making improvements at our own great expense. In<br/>24 2022, we installed an accessibility plaza so that<br/>25 we could accommodate people in wheelchairs. The</p>                                    |
| <p style="text-align: right;">Page 39</p> <p>1 MR. WETZEL: Thank you.<br/>2 MR. RODRIGUEZ: We're at public comment,<br/>3 either old or new.<br/>4 MR. WETZEL: Yeah. Is there any old business<br/>5 the board or the public would like to discuss?<br/>6 MR. RODRIGUEZ: We have a hand raised from<br/>7 Adam Butler.<br/>8 MR. WETZEL: Please go ahead, Adam.<br/>9 MR. BUTLER: Can you hear me? There it is.<br/>10 MR. WETZEL: Yeah.<br/>11 MR. BUTLER: Hi. So in 2021, city council<br/>12 passed legislation directing the Land Bank to<br/>13 dispose of 15 parcels in Kensington to Iglesias<br/>14 Gardens. The process of working with the Land Bank<br/>15 in the years since this legislation was signed have<br/>16 been frustrating and unproductive. The Land Bank<br/>17 staff have been unresponsive and have refused to<br/>18 meaningfully communicate with us about the process,<br/>19 even after groups like Iglesias and many others<br/>20 spent thousands of dollars on legal fees while<br/>21 negotiating the terms of these onerous mortgages,<br/>22 which we agreed to earlier this year.<br/>23 The Land Bank has continued to drag their<br/>24 heels and has continued to communicate with us<br/>25 about the process. The Urban Ag Plan, the planning</p> | <p style="text-align: right;">Page 41</p> <p>1 next improvement required is for full replacement<br/>2 of all the sidewalks. It's hundreds of feet of<br/>3 sidewalks, tens of thousands of dollars in repairs<br/>4 that we will need to do on our own. But we can't<br/>5 even do the work until we take ownership. Getting<br/>6 bogged down in a bureaucratic morass impacts<br/>7 gardens as much as it impacts developers.<br/>8 Fundraising for capital improvements on land that<br/>9 we don't own is extremely difficult. Pulling<br/>10 permits for real improvements is out of the<br/>11 question. Asking other community stakeholders for<br/>12 support as we seek land security on land not<br/>13 controlled by us is hard because if the Land Bank<br/>14 fails to follow through, it would be devastating.<br/>15 We've privately fundraised hundreds of<br/>16 thousands of dollars to preserve adjacent land, but<br/>17 it isn't enough. When we began our capital<br/>18 campaign in 2021, after the Land Bank told us they<br/>19 were going to give us these parcels, we did it<br/>20 under the assumption that the City was going to<br/>21 continue to partner with us to preserve the space.<br/>22 No one at Iglesias could have ever guessed that we<br/>23 would buy five properties at full market value from<br/>24 speculators and wholesalers years before the City<br/>25 would honor its commitments. No one could have</p> |

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## **Exhibit A**

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| <p style="text-align: right;">Page 42</p> <p>1 guessed that we would find a solution to the US<br/>2 Bank lien problem before the Land Bank would honor<br/>3 its commitment. But now we own these adjacent<br/>4 parcels and now the US bank land parcels seem<br/>5 secure, and we once again find ourselves worrying<br/>6 about the future of the land security at the garden<br/>7 because of the Land Bank.</p> <p>8 The mortgages that we agreed to are onerous<br/>9 and difficult. They probably prevent us from ever<br/>10 receiving grant funding from the State. They<br/>11 introduce an organizational liability in the form<br/>12 of a long-term mortgage. But we agreed to them<br/>13 because our organizational bylaws have stated that<br/>14 we were created to preserve the open space, and we<br/>15 have no other plans for the land. And it's -- even<br/>16 after agreeing to these crappy mortgages, we still<br/>17 wait. It's unfair, it's dangerous, it tells<br/>18 everyone in Kensington who has found refuge at<br/>19 Iglesias Gardens that their needs aren't important.<br/>20 It says to the kids who come for back to school<br/>21 backpack drives that their needs aren't important.<br/>22 It says to all the elders who rely on our Bodega<br/>23 Libre, our free biweekly farmers market, that their<br/>24 needs aren't important. It tells the community<br/>25 groups who rely on our free outdoor kitchens that</p>     | <p style="text-align: right;">Page 44</p> <p>1 fixed.</p> <p>2 MR. WETZEL: Thank you, Adam.</p> <p>3 MS. LOPEZ KRISS: I have a question. In<br/>4 reference to the many calls that we receive from<br/>5 folks who we ultimately have to provide additional<br/>6 information to, or other places to look for<br/>7 additional information, is there like a Land Bank<br/>8 101, I don't know, quarterly workshop that is<br/>9 offered or that we can offer something that would<br/>10 help people understand how the Land Bank works and<br/>11 sort of like how it fits into a larger city<br/>12 property disposition/management sort of ecosystem?</p> <p>13 MR. RODRIGUEZ: So our communications<br/>14 department is where -- there is -- we have in the<br/>15 past and they're working on putting a video of<br/>16 those Land Bank 101s up on our website, so.</p> <p>17 MS. LOPEZ KRISS: I think it would be really<br/>18 helpful. I mean, I think that the caller before<br/>19 who is seeking compensation, like we we're not in a<br/>20 position to do that. But you know, we -- I would<br/>21 -- I feel like we kind of weren't able to really<br/>22 answer her concerns, even though I know we're going<br/>23 to reach out to her. But here in the meeting,<br/>24 we're not able to answer her concerns. And it just<br/>25 feels like if we were able to help people</p> |
| <p style="text-align: right;">Page 43</p> <p>1 their needs aren't important. And it tells<br/>2 everyone who has volunteered at the garden over<br/>3 many, many years that their commitment to keeping<br/>4 the neighborhood safe and intact isn't important.</p> <p>5 I'm here today on behalf of Iglesias, but we<br/>6 know that there are hundreds of other community<br/>7 spaces at risk because the Land Bank has not<br/>8 prioritized their needs. It runs in the face of<br/>9 the mayor's repeated pledges to clean and green<br/>10 Philly. It also runs in the face of city council<br/>11 by saying that the legislation they earlier passed<br/>12 wasn't important enough to get the dispositions<br/>13 done. Iglesias are the first in line probably, but<br/>14 it's a huge queue of community groups who are<br/>15 waiting to gain their own land security and move on<br/>16 with the important work of serving our communities.</p> <p>17 So give us our mortgages and then give<br/>18 everyone else their mortgages, and then fix this<br/>19 broken system so that everyone else who has been<br/>20 intimidated away from attempting to secure land<br/>21 from the Land Bank understands that the sole<br/>22 objective of this group is not just for housing<br/>23 development. And if we don't get our dispositions,<br/>24 expect us all to show up in person next month and<br/>25 every month after that until this problem gets</p> | <p style="text-align: right;">Page 45</p> <p>1 understand how this all kind of works, it would<br/>2 be -- it would save a lot of people a lot of<br/>3 headache. I also have another question, and I'm<br/>4 sorry. Okay. The mortgages that the previous<br/>5 caller refers to --</p> <p>6 MR. RODRIGUEZ: Can we answer the first<br/>7 question first?</p> <p>8 MS. LOPEZ KRISS: Oh, sure.</p> <p>9 MR. RODRIGUEZ: Thank you, just so we're<br/>10 really clear. The property is owned currently and<br/>11 titled to the City of Philadelphia. The claim was<br/>12 they wanted compensation for work. That is an<br/>13 issue that has to be handled by DPP. The<br/>14 disposition policy is very clear that renters<br/>15 cannot acquire assets. So I just want to put that<br/>16 out there that that's why they couldn't acquire the<br/>17 property. But to the resolution and what they're<br/>18 asking for, the Land Bank is not the place for that<br/>19 to be negotiated or discussed.</p> <p>20 MS. LOPEZ KRISS: Oh, I fully agree, I<br/>21 absolutely agree with that, that it's not the Land<br/>22 Bank's role to discuss that, it's with public<br/>23 property, but that person doesn't understand the<br/>24 like kind of interplay between those departments.<br/>25 And it would be helpful if we were able to help</p>  |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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|---|---|
| <p style="text-align: right;">Page 46</p> <p>1 explain that.</p> <p>2 MR. RODRIGUEZ: That will happen when we reach</p> <p>3 out to them.</p> <p>4 MS. LOPEZ KRISS: I also one other question</p> <p>5 about the mortgages that have been referred to</p> <p>6 often on these meetings. It is my understanding</p> <p>7 that they don't actually cost an organization</p> <p>8 monthly money, it's not a mortgage that they have</p> <p>9 to pay, but it is the mechanism by which they are</p> <p>10 not able to just sell the property once they</p> <p>11 acquire it; is that correct? Am I missing</p> <p>12 something that I don't understand?</p> <p>13 MR. RODRIGUEZ: Correct. The issue of the</p> <p>14 mortgage is so that the property -- in the past,</p> <p>15 what has happened is that prior to 2020, January</p> <p>16 1st, 2020, when the legislation changed, it was</p> <p>17 possible that properties were disposed at a nominal</p> <p>18 price, there were no mortgages. Through 2018 and</p> <p>19 2019, you would see flips on properties. Not</p> <p>20 saying that the current, you know, cadre of people</p> <p>21 who are applying have done that, but that was what</p> <p>22 the thought process was. So the mortgage, because</p> <p>23 title companies do not look at declarations, it's</p> <p>24 listed as deed miscellaneous. And we've seen title</p> <p>25 companies ignore that. That's why a mortgage was</p>  | <p style="text-align: right;">Page 48</p> <p>1 board who can help explain it to myself and the</p> <p>2 public. How is that mortgage a hardship to the</p> <p>3 group if it's not serviced? Is it like does it</p> <p>4 show up on their books as a debt? I see Jennifer's</p> <p>5 shaking her head yes.</p> <p>6 MS. GREENBERG: Yeah, I can explain a little</p> <p>7 bit. I mean, there have been a lot of negotiations</p> <p>8 over the past year, and some of the most troubling</p> <p>9 terms to the nonprofits were negotiated out. So</p> <p>10 originally it was a recourse loan. It's now a</p> <p>11 nonrecourse loan. I think the ways in which it can</p> <p>12 still be perceived as onerous to nonprofits is that</p> <p>13 it will show up as a liability on the books of</p> <p>14 nonprofits, and the land is deed restricted for</p> <p>15 open space. So the mortgage is set for, at least</p> <p>16 my understanding at this moment is that the</p> <p>17 mortgage is amount will be set for highest, best</p> <p>18 and highest, use but the value of the land will be</p> <p>19 depressed by an open space deed restriction. And</p> <p>20 the other thing is that in addition to it being</p> <p>21 triggered by a nonprofit selling the property, it</p> <p>22 can be triggered around maintenance concerns.</p> <p>23 MS. LOPEZ KRISS: I see. Okay. That's really</p> <p>24 helpful, I appreciate that.</p> <p>25 MR. GOODMAN: I do want to jump in here on</p> |
| <p style="text-align: right;">Page 47</p> <p>1 placed. So that requires them to come back. It is</p> <p>2 not serviced. So you're absolutely right. It</p> <p>3 isn't serviced. But it's the amount of whatever</p> <p>4 the appraised value is. So there's a conversation,</p> <p>5 I believe, happening about the value of the</p> <p>6 appraisal. But that was that, and also it's to</p> <p>7 prevent a flip but also cross-collateralization.</p> <p>8 So the idea behind that is not allowing the</p> <p>9 recipient of the property to then leverage the</p> <p>10 property and encumber it with debt, in which case</p> <p>11 it would allow somebody -- if you put a mortgage on</p> <p>12 that property, the mortgage holder then is in first</p> <p>13 position, in which case the agency's having a</p> <p>14 requirement to be able to revest the property. So</p> <p>15 that would jeopardize our ability should there be a</p> <p>16 default on that to revest the property back into</p> <p>17 the City inventory.</p> <p>18 MR. WETZEL: Rebecca, it's a means of --</p> <p>19 you're right, it's a non -- in essence it's a</p> <p>20 nonperforming mortgage. It only would perform if</p> <p>21 someone tried to sell the property.</p> <p>22 MS. LOPEZ KRISS: Okay. So I get that, but</p> <p>23 I'm trying to understand why the previous caller</p> <p>24 has brought this up multiple times as an issue.</p> <p>25 Like how -- and maybe there's other folks on the</p> | <p style="text-align: right;">Page 49</p> <p>1 another layer though. I think what I heard from</p> <p>2 the previous caller, I mean, was certainly</p> <p>3 critiques about the merit of the mortgage, but what</p> <p>4 he was saying is that we agreed to all this and we</p> <p>5 still can't get to closing. And I think that's the</p> <p>6 heart of the issue is that. and anecdotally I can</p> <p>7 probably think of between five to ten other</p> <p>8 situations where, you know, open space applicants</p> <p>9 have agreed to the requirements and are waiting and</p> <p>10 have gotten through, so even have gotten through</p> <p>11 the 101 portion, the 201 portion, the 301 portion,</p> <p>12 like they made it to the end and they still don't</p> <p>13 have title. That's the -- that is like a really</p> <p>14 big issue we have right now.</p> <p>15 MS. LOPEZ KRISS: Angel, I think it would be</p> <p>16 helpful in the next executive session if the board</p> <p>17 gets a little more clarity on like what some of the</p> <p>18 internal issues are and what's going on with it.</p> <p>19 MR. RODRIGUEZ: We'll cover that in the</p> <p>20 retreat.</p> <p>21 MS. LOPEZ KRISS: Great. That's really</p> <p>22 helpful.</p> <p>23 MS. GREENBERG: I have one additional</p> <p>24 question. Angel, I was wondering if there was an</p> <p>25 update, I know you had mentioned before that, you</p>   |

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## **Exhibit A**

### **Board of Directors Meeting 08/13/2024**

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|---|---|
| <p style="text-align: right;">Page 50</p> <p>1 know, I know sheriff sales have resumed on bidding<br/>2 for assets, and Land Bank was still working to<br/>3 figure out how the mechanism would work to exercise<br/>4 priority bid for acquisitions. I'm wondering if<br/>5 that's been resolved and if know when Land Bank<br/>6 acquisitions will resume?</p> <p>7 MR. RODRIGUEZ: I can't give you a definite.<br/>8 Our goal was to get it for the Land Bank to<br/>9 participate by the end of this calendar year. So<br/>10 what I can tell you is that sheriff sales are<br/>11 occurring right now. The ordinance has been passed<br/>12 allowing increased notification for the Land Bank<br/>13 to operate and exercise a priority bid. The new<br/>14 notification allows property owners and those that<br/>15 have an interest in a property that's subject to a<br/>16 tax lien sheriff sale to opt out. So just point<br/>17 I'm going to try to clarify this legal situation.<br/>18 So the Supreme Court deemed and Hennepin County v.<br/>19 Tyler, there was a senior citizen had a condo. The<br/>20 senior citizen went to, you know, moved out of the<br/>21 condo, moved into managed living or managed care.<br/>22 She was behind in her taxes. The county then sold<br/>23 the property, liened the condo, sold the condo, did<br/>24 not offer compensation for the excess equity in the<br/>25 property. So typically by law, if, you know,</p>   | <p style="text-align: right;">Page 52</p> <p>1 point we have had one meeting with their attorney.<br/>2 We've outlined issues to be resolved. We do have<br/>3 another meeting scheduled, I believe, for the end<br/>4 of this month to follow up to see what the feedback<br/>5 is from the sheriff's department. We're hoping<br/>6 that issues of how the Land Bank will operate in a<br/>7 new online platform will be handled, also payment<br/>8 process, but also the processing of deeds. That's<br/>9 also a big concern of ours is the timing of how the<br/>10 Land Bank will acquire deeds. So there is state<br/>11 law and Land Bank Act like has a timeline set to<br/>12 it. And there's also law for municipalities of the<br/>13 first class and second class, where there's a<br/>14 timing for those deeds to come in. So sorry for<br/>15 the breathy, very detailed report. We are trying<br/>16 to work this out with their legal team so that<br/>17 these run smoothly. We have I think almost every<br/>18 legal department as part of these conversations.<br/>19 So we're hoping to get this hammered out. But if a<br/>20 property is identified by a council district and it<br/>21 meets the criteria, we are asking the servicers,<br/>22 and they've been very accommodating and postponing<br/>23 those properties from sheriff sale.</p> <p>24 MR. WETZEL: Rebecca and Angel, is it fair to<br/>25 say that this would be a much simpler process if we</p> |
| <p style="text-align: right;">Page 51</p> <p>1 whatever the lien amount is versus the value of the<br/>2 property, that difference is legally owned and due<br/>3 back to the property owner. They did not do that.<br/>4 So the Supreme Court listed that as an illegal<br/>5 taking. And therefore you know, that kind of put<br/>6 Land Bank legislation at risk. They did cite one<br/>7 case in New York and how New York operates, which<br/>8 is an advance notice that allows the property owner<br/>9 to choose to have a fair market -- and what I mean<br/>10 by a fair market, a priority bid for a Land Bank,<br/>11 when we say we would like to acquire a property,<br/>12 there are no secondary bids. So we bid on the<br/>13 property. And then in essence, we've acquired that<br/>14 property at the sheriff's sale. The property owner<br/>15 can request for that bid to go out, in which case<br/>16 they may get more than what the actual lien amount<br/>17 is, in which case that money would go back to them.<br/>18 So the legislation we passed in June allowed for<br/>19 additional notification. It then allowed the City<br/>20 to feel comfortable with allowing the Land Bank to<br/>21 exercise a priority bid. Separate and apart from<br/>22 that, the sheriff's department, which manages and<br/>23 operates the sheriff's sale, obviously since the<br/>24 pandemic we have not had a sheriff sale, we have<br/>25 had mortgage sales but not tax lien sales. At this</p> | <p style="text-align: right;">Page 53</p> <p>1 didn't have the bid for assets online process, if<br/>2 we had the traditional sheriff?</p> <p>3 MR. RODRIGUEZ: I can't speak to that.</p> <p>4 MS. LOPEZ KRISS: I don't know if we can say<br/>5 that. I think I mean, obviously the process that<br/>6 you have is always like the easiest one because<br/>7 it's the one you know, but I think, you know, the<br/>8 future is yet to show how this all work out.</p> <p>9 MR. WETZEL: Got you.</p> <p>10 MR. RODRIGUEZ: And I think, you know, to be<br/>11 fair a well planned out online process is a force<br/>12 multiplier. You can see stuff move quicker and<br/>13 more efficiently. Can't say that, you know, you<br/>14 got to work it out. So we'll just see what<br/>15 happens.</p> <p>16 MR. WETZEL: It's going to take some time,<br/>17 Jennifer. I sat in on a meeting and my head was<br/>18 spinning. So there's a lot of work to do to get us<br/>19 to the point where we have it all in place.</p> <p>20 MR. GOODMAN: So I guess based off that, then<br/>21 is there kind of a true like ticking clock, like at<br/>22 what point are the postponement requests not<br/>23 accepted anymore, or do we reach a point where that<br/>24 happens?</p> <p>25 MR. RODRIGUEZ: I mean, based on the</p>   |

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## **Exhibit A**




### **Board of Directors Meeting 08/13/2024**

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| <p style="text-align: right;">Page 54</p> <p>1 memorandum of understanding we have with the<br/>2 servicers, so we would end up paying so we can<br/>3 request postponements up to three months after a<br/>4 while. So boards should be aware and the public<br/>5 should be aware that, you know, these are judicial<br/>6 decrees allowing that property that is lienied by<br/>7 the City to go to sheriff's sale. The sheriff then<br/>8 posts that property and the servicer can postpone<br/>9 it, but after a time period, that decree is<br/>10 sunsetted. It no longer has -- in which case the<br/>11 whole process has to start over. If that happens,<br/>12 the Land Bank will pay a premium price, and that's<br/>13 part of the servicer fees for that. I think the<br/>14 primary issue is to prevent it to go from sheriff's<br/>15 sale until we iron out these issues. Right now,<br/>16 we're trying to resolve all these operational<br/>17 issues so that we are not hitting that. But is it<br/>18 possible that we'll see some properties have to go<br/>19 through the process again? Yes, unfortunately.<br/>20 MR. WETZEL: Andrew, I think everybody's<br/>21 working as hard as they can to get this operational<br/>22 as soon as possible. Is by the end of this<br/>23 calendar year --<br/>24 MR. RODRIGUEZ: That's the goal.<br/>25 MR. WETZEL: -- realistic?</p> | <p style="text-align: right;">Page 56</p> <p>1 rental values that are published. Again, so when<br/>2 someone says we need -- when you hear someone that<br/>3 says well, we need rentals and we need them at 50<br/>4 percent AMI, please understand that the Turn the<br/>5 Key payments are less than that, okay, because of<br/>6 the subsidy. Again, facts matter, not just, you<br/>7 know, repeating slogans without really<br/>8 understanding the numbers.<br/>9 The other issue is with mortgages now falling<br/>10 at 5 percent, that payment is going to be \$1,047,<br/>11 which is 42.9 percent when it comes to comparing it<br/>12 to the rental values, meaning that some of these<br/>13 numbers on the Turn the Key actually currently are<br/>14 even lower than some of the Lipek (phonetic) rental<br/>15 values by far. So it's extremely important to<br/>16 understand the numbers. The Turn the Key is the<br/>17 best program in the nation, if you're comparing it<br/>18 to its access and who the average person is buying,<br/>19 the average person that's buying is making \$21 or<br/>20 \$22 an hour. So again, when we say 100 percent<br/>21 AMI, there's this kind of thought that we're<br/>22 getting \$80,000 and \$90,000 a year buyers buying<br/>23 these homes. That is false. That is not what's<br/>24 currently happening. So again, thank you all for<br/>25 the work and the Turn the Key, and Angel, and the</p> |
| <p style="text-align: right;">Page 55</p> <p>1 MR. RODRIGUEZ: It's the goal. I don't know<br/>2 what's realistic.<br/>3 MR. WETZEL: Got you.<br/>4 Any other comments?<br/>5 MR. RODRIGUEZ: We do have hands raised. So<br/>6 we have Mohamed Rushdy.<br/>7 MR. RUSHDY: Thank you, Angel, thank you,<br/>8 Chair Wetzel and board members. I just wanted to<br/>9 just -- again I repeat this every time, but thank<br/>10 you for your approval on the (indiscernible) folks.<br/>11 They're great guys, and they will do a tremendous<br/>12 job and they fit into exactly what we are trying to<br/>13 do as a city into allowing more black and brown<br/>14 developers to really become landlords and<br/>15 developers, not only contractors. And so the goal<br/>16 here is great. I wanted to just mention a couple<br/>17 of numbers here as a response to some of the board<br/>18 members who were talking about 100 percent AMI as a<br/>19 tag price, it's problematic. I want to say that<br/>20 today's average mortgage at is at 6.18 percent,<br/>21 which is about \$1,192 for a \$195,000 mortgage,<br/>22 which is the mortgage after the Turn the Key kind<br/>23 of subsidy. And if you add back real estate taxes<br/>24 and insurance, you're at 1,392. That is at 47.9<br/>25 percent AMI if you're comparing it to the PHFA</p>   | <p style="text-align: right;">Page 57</p> <p>1 team. And we'll continue pushing to get as much<br/>2 Turn the Key for people in the communities, because<br/>3 it is the one single program that really allows<br/>4 generational wealth in these communities to be done<br/>5 in scale, again in scale. Thank you very much.<br/>6 MR. WETZEL: Thank you.<br/>7 MR. RODRIGUEZ: We have Andrew Zeva.<br/>8 MR. ZEVA: Hello.<br/>9 MR. RODRIGUEZ: We can hear you.<br/>10 MR. ZEVA: Yes. Good afternoon, board. Thank<br/>11 you so much for taking your time. I have a quick<br/>12 question in regards to -- and I actually asked the<br/>13 question, Mr. Rodriguez, in the text, but I want to<br/>14 get a little bit of a more detailed on where can we<br/>15 obtain the data in regards to what is the future<br/>16 plans of the Turn the Key, how many more parcels<br/>17 are going to be developed, how many potential<br/>18 buyers are there, and just a general data about the<br/>19 program, so you know, future developers can<br/>20 understand exactly what they're getting themselves<br/>21 involved in so before they go into the market and<br/>22 before they're submitting an application and going<br/>23 through this process, because if there's only a<br/>24 limited amount of parcels left and there's a<br/>25 limited amount of time, you know, buyers, maybe</p>   |

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## Exhibit A

### Board of Directors Meeting 08/13/2024

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| <p style="text-align: right;">Page 58</p> <p>1 they shouldn't even waste their time submitting an<br/>2 application? Thank you so much, Mr. Rodriguez.<br/>3 Appreciate it.</p> <p>4 MR. RODRIGUEZ: So I'll put it in the chat.<br/>5 We have a website, Turn the Key, it outlines what<br/>6 projects are currently out there being developed<br/>7 for home buyers to acquire. You can read my<br/>8 executive director's report, which is the most<br/>9 recent information in terms of where we're at in<br/>10 terms of numbers to in terms of where we are. One<br/>11 thing to clarify that you had asked in the Q&amp;A<br/>12 every person is required to go through housing<br/>13 counseling, that's legislative, they have to be<br/>14 income certified, and they have to receive a<br/>15 housing counseling certificate, either from a city<br/>16 authorized housing counseling agency or through<br/>17 PHDC's housing counseling agency. But they have to<br/>18 have that housing counseling certificate. They<br/>19 have to be income qualified for the property that<br/>20 they are trying to acquire.</p> <p>21 The other issue you had asked about real<br/>22 estate agents. Most buyers opt not to do that<br/>23 because they look at the closing costs. So that 6<br/>24 percent, they'd rather, you know, I just can only<br/>25 report on what actually has been currently</p> | <p style="text-align: right;">Page 60</p> <p style="text-align: center;">CERTIFICATE OF TRANSCRIBER</p> <p>1<br/>2<br/>3 I, Dani Garnett, a digital transcriber, do<br/>4 hereby certify that I was authorized to and did<br/>5 transcribe the foregoing proceedings and that the<br/>6 transcript is a true and correct record of said<br/>7 proceedings.</p> <p>8 DATED this 27th day of August, 2024.</p> <p>9<br/>10<br/>11 <br/>12 Dani Garnett, CET-821<br/>13 Digital Transcriber<br/>14<br/>15<br/>16<br/>17<br/>18<br/>19<br/>20<br/>21<br/>22<br/>23<br/>24<br/>25</p>   |
| <p style="text-align: right;">Page 59</p> <p>1 happening. They opt not to do that. We don't<br/>2 preclude them from engaging a housing -- you know,<br/>3 real estate agent, that is the homebuyer's choice.<br/>4 But most of them opt not to, so.</p> <p>5 MR. WETZEL: Any other hands raised?<br/>6 MR. RODRIGUEZ: No, no other hands raised.<br/>7 MR. WETZEL: Can I get a motion to -- hold on<br/>8 one second. Yes, I'm sorry about that. Can I get<br/>9 a motion to adjourn our meeting for today?<br/>10 MR. DEMA: I'll make a motion to adjourn.<br/>11 MR. WETZEL: Second?<br/>12 MS. RASHID: Second.<br/>13 MR. WETZEL: All in favor, say aye<br/>14 ALL: Aye.<br/>15 MR. WETZEL: Thank you all so much. See you<br/>16 at the end of the month.<br/>17 (Proceedings concluded at 11:15 a.m.)<br/>18<br/>19<br/>20<br/>21<br/>22<br/>23<br/>24<br/>25</p>   | <p style="text-align: right;">Page 61</p> <p style="text-align: center;">CERTIFICATE OF DIGITAL REPORTER</p> <p>1<br/>2<br/>3 I, LEIGH GUERRERO, a Digital Reporter, do<br/>4 hereby certify:</p> <p>5<br/>6 That the foregoing proceeding hereinbefore set<br/>7 forth was accurately captured with annotations by<br/>8 me during the proceeding<br/>9<br/>10 I further certify that I am not related to any<br/>11 of the parties to this action by blood or marriage,<br/>12 and that I am in no way interested in the outcome<br/>13 of this matter.<br/>14<br/>15 IN WITNESS THEREOF, I have hereunto set my<br/>16 hand this 27th day of August, 2024.<br/>17<br/>18 <br/>19 <br/>20<br/>21 Leigh Guerrero<br/>22 Digital Reporter<br/>23<br/>24<br/>25</p> |

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## Exhibit B



1234 Market St., 16<sup>th</sup> Floor, Philadelphia PA 19107  
philadelphialandbank.org

### MEMORANDUM

To: Philadelphia Land Bank Board of Directors  
From: Angel Rodriguez, Executive Director  
RE: Executive Director's Report  
Date: August 13, 2024

**Dispositions for FY2025:** All Board approved dispositions for the month of July have been prepped for submission to City Council once they are back in session in September 2024. That will be the same for any dispositions approved at the August Board meeting.

#### **TURN the KEY**

The Philadelphia Land Bank, PHDC, the Mayor's Office, City Council, approved TTK developers and strategic lending partners will be celebrating the closing of the 100<sup>th</sup> Turn the Key Home with a ceremonial ribbon cutting on September 6, 2024, at 10 am. The location is 1445 N. Marston St., Philadelphia, PA 19121.

#### **Turn the Key by the numbers:**

Between FY 2023-24 the Land Bank approved the development of 724 units of affordable houses for homeownership; 460 (64%) of those housing units are either complete or under construction.

- 103 homes completed
- 93 homes sold – and counting
- 29 homes under agreement
- 52 homes sold to City of Philadelphia employees
- \$7,645,000 total amount of TTK mortgages committed
- \$1,000,000 total amount of Philly First Home Grants committed

#### **TTK Homebuyer Information:**

- Average Sales Price of Home in Philadelphia: Over \$300,000
- Average TTK Home Price BEFORE grants and buydowns: \$280,000
- Average TTK FINAL Home Price AFTER grants and buydowns: \$183,499
- TTK Average Monthly Payment For 3-Bedroom Home: \$1,353 (*average cost of rent in Philly for a 2-bedroom apartment is \$1800*)
- Average Turn the Key Second Mortgage \$69,500.00
- TTK homebuyers are social workers, bus drivers, sanitation workers, librarians, administrative professionals, and other everyday people.
  - Average TTK Homebuyer Annual Income: \$45,000
  - Average TTK Homebuyer Credit Score: 600
  - Average TTK Homebuyer is at 57% of Area Median Income (AMI)
  - Average Hours of Free Housing Counseling provided to set TTK Homebuyers up for success: 6
- TTK Homebuyer Demographics
  - Preferred not to say 43%
  - Asian 8%
  - Black/ African American 31%
  - White 6%
  - More than one race 6%

**Exhibit C**

**RESOLUTION NO. 2024 - 35**

**RESOLUTION ESTABLISHING A STANDING ACQUISITION/DISPOSITION REVIEW  
COMMITTEE FOR THE PHILADELPHIA LAND BANK**

**WHEREAS**, Section 310 of the Bylaws of the Philadelphia Land Bank (the “Land Bank”) authorizes the Board of Directors (the “Board”), by a majority vote of the entire Board, to designate one or more standing advisory and ad hoc committees, whose members may be comprised of both Board members and other individuals who are not Board members; and

**WHEREAS**, the Board desires to appoint a standing Acquisition/Disposition Review Committee, which shall provide oversight and guidance to Land Bank staff prior to each Board meeting on every Board agenda item related to use, disposition or acquisition of land to be presented to the Board for review and approval, pursuant to this Resolution.

**NOW THEREFORE, BE IT RESOLVED** by the Board of the Directors of the Philadelphia Land Bank that:

1. A standing Acquisition/Disposition Review Committee for the Philadelphia Land Bank is hereby established.
2. Membership on the Committee shall be determined by the Chair of the Board in consultation with the Vice Chair, Secretary and Treasurer.
3. A Committee Charter shall be presented to the Board for approval no later than the October 8, 2024 Board meeting.
4. This Resolution complies with all applicable terms and conditions of Chapter 16-700 of the Philadelphia Code and the Bylaws of the Philadelphia Land Bank.
5. The Executive Director with the advice of Senior Counsel may modify this Resolution as may be necessary or desirable to carry out its purposes and intents. The Executive Director or Senior Counsel will notify the Board of all modifications to this Resolution at the next Board meeting following the date of such modifications.
6. This Resolution shall take effect immediately upon adoption by the Board.

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|---|
| <b>Adopted by Philadelphia Land Bank Board of Directors on August 13, 2024.</b> |
|---|

**Exhibit D**



**CITY OF PHILADELPHIA**  
**CITY COUNCIL**

JAMIE R. GAUTHIER  
ROOM 586, CITY HALL  
Philadelphia, PA 19107  
(215) 686-0460 or 0459  
Fax 215-686-1929

**COMMITTEES**

**Chair**

Committee on Housing Neighborhood  
Development and the Homeless

**Vice Chair**

Committee on Parks, Recreation, and  
Cultural Affairs

**Member**

Committee on Public Property and  
Public Work  
Committee on Commerce and Economic  
Development  
Committee on Public Safety  
Committee on Education  
Committee on the Environment  
Committee on People with Disabilities  
and Special Needs  
Committee on Children and Youth

August 13, 2024

Angel Rodriguez, Executive Director  
Philadelphia Land Bank  
1234 Market Street, 16<sup>th</sup> Floor  
Philadelphia, PA 19107

Dear Executive Director Rodriguez:

I am writing to express my support for the two homeownership proposals in the Mantua section of the 3<sup>rd</sup> Council District that we hope will be considered by the Land Bank Board of Directors this month.

Specifically, I support the 10-home application from Seamless Development Group2 LLC and the 8-home application by Hughes Housing LLC. Our hope and understanding is that the Hughes application removed two properties on North 43<sup>rd</sup> Street that were referenced in a previous board agenda, which we agree is appropriate.

Mantua is a community that has been overrun by multi-family new construction in recent years given its proximity to Drexel University. Neighbors are clamoring for more single-family homeownership development, and proposals like this are one way we can answer that call.

Though the maximum sales price is not on its face "affordable" for many, thanks to Turn the Key "soft second" mortgages, these proposals can generate a majority of its homes sold below \$200,000. These projects respond to a neighborhood need, they prioritize black and brown equity and ownership, and they improved by engaging community members well before it was required of them to do so.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads 'J. Gauthier'.

Jamie R. Gauthier  
Councilmember, 3<sup>rd</sup> District

## **Exhibit D**



August 12, 2024

PHDC  
1234 Market St., 17th Floor  
Philadelphia, PA 19107

To the members of the Philadelphia Land Bank Board:

My name is Adina B. Tovell, CEO of Courage to be Curious, LLC, a boutique coaching and consulting firm located in the greater Philadelphia area.

I am submitting this letter in support of Jamier Hughes of Hughes Housing and his bid to participate in the development of affordable housing units in Philadelphia in conjunction with Seamless Development Group2, LLC.

In the three years that I have known Jamier Hughes I have found him to both uphold an impeccable sense of integrity and honesty and to be deeply committed to the dream of home ownership for many first time home owners. Jamier has an intimate understanding of how a lack of stable and safe housing can impact the trajectory of an entire family. Having experienced this himself and then working to achieve housing stability in his own life, he has been dedicated to supporting others to realize the dream and wholeheartedly celebrating their success.

Jamier will be an asset to any project and working on sustainable development in the City of Philadelphia seems like a perfect match.

Sincerely,

Adina B. Tovell, MBA, M.Ed. PCC  
Courage to be Curious, LLC

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[CouragetobeCurious.com](http://CouragetobeCurious.com)

610-324-5608

## Exhibit D

Dear: Land Bank board members

This letter is to show support The Urban Developers Association / UDA Cohort  
And there Company ( Hughes Housing ) for the 8 (Turn The Key HOME project )

I am filled with an overwhelming sense of anticipation and excitement in regards to this project, as it holds the promise of delivering multiple positive impacts that have the potential to transform our communities.

The prospect of empowering and uplifting developers of color, who possess an intimate understanding of our neighborhoods, is truly inspiring. Furthermore, this endeavor aims to address the longstanding lack of diversity within the traditionally White-dominated field, creating a more inclusive and equitable environment for all.

Additionally, it seeks to foster the growth of wealth within our communities by promoting affordable homeownership, thereby generating a ripple effect of prosperity.

It is truly a remarkable opportunity that embodies a triumphant trifecta of achievements. Let us joyously commemorate Black Developers while simultaneously investing in the betterment of our community.



Rick Young  
Founder & Visionary  
(Urban Developers Association)  
3675 Market Street, Suite 200  
Philadelphia, PA 19104  
267-365-7425 Office  
267-303-4799 Cell  
[Rick@theudallc.net](mailto:Rick@theudallc.net)  
[theuda.net](http://theuda.net)

**Exhibit E**

**RESOLUTION NO. 2024 – 36**

**RESOLUTION AUTHORIZING CONVEYANCE OF 3731 AND 3940 ASPEN STREET;  
3936 AND 3959 BROWN STREET; 3958 PARRISH STREET; 3900 AND 3972 RENO  
STREET; AND 773 SLOAN STREET TO HUGHES HOUSING LLC**

**WHEREAS**, Section 16-707 of the Philadelphia Code authorizes the Philadelphia Land Bank (the “**Land Bank**”) to convey, exchange, sell, transfer, lease, grant or mortgage interests in real property of the Land Bank in the form and by the method determined to be in the best interests of the Land Bank, subject to approval by resolution of Philadelphia City Council, and subject further to the terms and conditions of Chapter 16-404 of the Philadelphia Code.

**WHEREAS**, the Board of Directors (the “**Board**”) has determined that it is in the best interests of the Land Bank to convey 3731 and 3940 Aspen Street; 3936 and 3959 Brown Street; 3958 Parrish Street; 3900 and 3972 Reno Street; and 773 Sloan Street (collectively, the “**Property**”) to Hughes Housing LLC (the “**Purchaser**”).

**NOW THEREFORE, BE IT RESOLVED** by the Board of Directors of the Philadelphia Land Bank that:

1. The conveyance of the Property to the Purchaser for One Thousand and 00/100 U.S. Dollars (\$1,000.00) is in the best interests of the Land Bank and is hereby approved, subject to approval by resolution of Philadelphia City Council.
2. The conveyance of the Property complies with all applicable terms and conditions of Section 16-404 of the Philadelphia Code, subject to approval by resolution of Philadelphia City Council.
3. Subject to the terms of this Resolution, the Executive Director and Senior Counsel are each hereby authorized, in the name of and on behalf of the Land Bank, to prepare, execute, deliver, and perform any and all agreements, deeds, and other documents, as may be necessary or desirable, to consummate the conveyance of the Property (collectively, the “**Transaction Documents**”) and, from time to time and at any time, amend, supplement, and modify the Transaction Documents, or any of them, as may be necessary or desirable. The Transaction Documents and any amendments, supplements, and modifications thereto shall contain such terms and conditions as the Executive Director and Senior Counsel shall deem necessary or appropriate subject to the terms of this Resolution, and, when so executed and delivered by the Land Bank shall constitute the valid and binding obligations of the Land Bank.
4. The Executive Director with the advice of Senior Counsel may modify this Resolution as may be necessary or desirable to carry out its purposes and intents. The Executive Director or Senior Counsel will notify the Board of all modifications to this Resolution at the next Board meeting following the date of such modifications.
5. This Resolution shall take effect immediately upon adoption by the Board.

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| <b>Adopted by Philadelphia Land Bank Board of Directors on August 13, 2024.</b> |
|---|

**Exhibit F**



**CITY OF PHILADELPHIA**  
**CITY COUNCIL**

JAMIE R. GAUTHIER  
ROOM 586, CITY HALL  
Philadelphia, PA 19107  
(215) 686-0460 or 0459  
Fax 215-686-1929

COMMITTEES  
Chair  
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Committee on Public Safety  
Committee on Education  
Committee on the Environment  
Committee on People with Disabilities  
and Special Needs  
Committee on Children and Youth

August 13, 2024

Angel Rodriguez, Executive Director  
Philadelphia Land Bank  
1234 Market Street, 16<sup>th</sup> Floor  
Philadelphia, PA 19107

Dear Executive Director Rodriguez:

I am writing to express my support for the two homeownership proposals in the Mantua section of the 3<sup>rd</sup> Council District that we hope will be considered by the Land Bank Board of Directors this month.

Specifically, I support the 10-home application from Seamless Development Group2 LLC and the 8-home application by Hughes Housing LLC. Our hope and understanding is that the Hughes application removed two properties on North 43<sup>rd</sup> Street that were referenced in a previous board agenda, which we agree is appropriate.

Mantua is a community that has been overrun by multi-family new construction in recent years given its proximity to Drexel University. Neighbors are clamoring for more single-family homeownership development, and proposals like this are one way we can answer that call.

Though the maximum sales price is not on its face "affordable" for many, thanks to Turn the Key "soft second" mortgages, these proposals can generate a majority of its homes sold below \$200,000. These projects respond to a neighborhood need, they prioritize black and brown equity and ownership, and they improved by engaging community members well before it was required of them to do so.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "J Gauthier".

Jamie R. Gauthier  
Councilmember, 3<sup>rd</sup> District

## Exhibit G

### RESOLUTION NO. 2024 – 37

#### **RESOLUTION AUTHORIZING CONVEYANCE OF 3801, 3803, 3811, 3814, 3816, 3850, 3852, 3960, 3962, AND 3964 RENO STREET TO SEAMLESS DEVELOPMENT GROUP2 LLC**

**WHEREAS**, Section 16-707 of the Philadelphia Code authorizes the Philadelphia Land Bank (the “**Land Bank**”) to convey, exchange, sell, transfer, lease, grant or mortgage interests in real property of the Land Bank in the form and by the method determined to be in the best interests of the Land Bank, subject to approval by resolution of Philadelphia City Council, and subject further to the terms and conditions of Chapter 16-404 of the Philadelphia Code.

**WHEREAS**, the Board of Directors (the “**Board**”) has determined that it is in the best interests of the Land Bank to convey 3801, 3803, 3811, 3814, 3816, 3850, 3852, 3960, 3962, and 3964 Reno Street (collectively, the “**Property**”) to Seamless Development Group2 LLC (the “**Purchaser**”).

**NOW THEREFORE, BE IT RESOLVED** by the Board of Directors of the Philadelphia Land Bank that:

1. The conveyance of the Property to the Purchaser for One Thousand and 00/100 U.S. Dollars (\$1,000.00) is in the best interests of the Land Bank and is hereby approved, subject to approval by resolution of Philadelphia City Council.
2. The conveyance of the Property complies with all applicable terms and conditions of Section 16-404 of the Philadelphia Code, subject to approval by resolution of Philadelphia City Council.
3. Subject to the terms of this Resolution, the Executive Director and Senior Counsel are each hereby authorized, in the name of and on behalf of the Land Bank, to prepare, execute, deliver, and perform any and all agreements, deeds, and other documents, as may be necessary or desirable, to consummate the conveyance of the Property (collectively, the “**Transaction Documents**”) and, from time to time and at any time, amend, supplement, and modify the Transaction Documents, or any of them, as may be necessary or desirable. The Transaction Documents and any amendments, supplements, and modifications thereto shall contain such terms and conditions as the Executive Director and Senior Counsel shall deem necessary or appropriate subject to the terms of this Resolution, and, when so executed and delivered by the Land Bank shall constitute the valid and binding obligations of the Land Bank.
4. The Executive Director with the advice of Senior Counsel may modify this Resolution as may be necessary or desirable to carry out its purposes and intents. The Executive Director or Senior Counsel will notify the Board of all modifications to this Resolution at the next Board meeting following the date of such modifications.
5. This Resolution shall take effect immediately upon adoption by the Board.

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|---|
| <b>Adopted by Philadelphia Land Bank Board of Directors on August 13, 2024.</b> |
|---|

## Exhibit H



August 6, 2024

Philadelphia Land Bank  
1234 Market Street, 16th Floor.  
Philadelphia, PA 19107  
Attention: Andrea Imredy Saah, Senior Counsel  
Email: [andrea.saah@phdc.phila.gov](mailto:andrea.saah@phdc.phila.gov)

Dear Andrea Imredy Saah:

A public meeting was held on August 5, 2024, at Mercy Technical High School 29<sup>th</sup> & Allegheny Ave to review the proposed development for the property 3148 N 24<sup>th</sup> Street. Attending the meeting were residents from the 3100 block of N 24<sup>th</sup> Street, residents from surrounding blocks, as well as Community Action Group (CAG) members and non-members who voted on the proposed usage of the property.

There was a unanimous vote, by show of hands to support the rehabilitation of the existing structure to a single-family rental property.

- The consensus behind the rationale to support this proposal; it will remove the blight from the block, and it adds value to the community.
- Provides affordable housing to a family in an established neighborhood.
- Will not impact the current residents' taxes causing an increase.

Should you need additional information from CAG please do not hesitate to reach out to me.

Respectfully submitted,  
Denise Whittaker, MPA  
RCO Coordinator

3149 N Pennock St. Phila. PA 19132|[communityactiongroup.whitt58@gmail.com](mailto:communityactiongroup.whitt58@gmail.com)| 215.227.8388

## **Exhibit I**

### **RESOLUTION NO. 2024 – 38**

#### **RESOLUTION AUTHORIZING CONVEYANCE OF 3148 N. 24TH STREET TO LEVAN ALSTON, SR.**

**WHEREAS**, Section 16-707 of the Philadelphia Code authorizes the Philadelphia Land Bank (the “**Land Bank**”) to convey, exchange, sell, transfer, lease, grant or mortgage interests in real property of the Land Bank in the form and by the method determined to be in the best interests of the Land Bank, subject to approval by resolution of Philadelphia City Council, and subject further to the terms and conditions of Chapter 16-404 of the Philadelphia Code.

**WHEREAS**, the Board of Directors (the “**Board**”) has determined that it is in the best interests of the Land Bank to convey 3148 N. 24th Street (the “**Property**”) to Levan Alston, Sr. (the “**Purchaser**”).

**NOW THEREFORE, BE IT RESOLVED** by the Board of Directors of the Philadelphia Land Bank that:

1. The conveyance of the Property to the Purchaser for Five Thousand and 00/100 U.S. Dollars (\$5,000.00) is in the best interests of the Land Bank and is hereby approved, subject to approval by resolution of Philadelphia City Council.
2. The conveyance of the Property complies with all applicable terms and conditions of Section 16-404 of the Philadelphia Code, subject to approval by resolution of Philadelphia City Council.
3. Subject to the terms of this Resolution, the Executive Director and Senior Counsel are each hereby authorized, in the name of and on behalf of the Land Bank, to prepare, execute, deliver, and perform any and all agreements, deeds, and other documents, as may be necessary or desirable, to consummate the conveyance of the Property (collectively, the “**Transaction Documents**”) and, from time to time and at any time, amend, supplement, and modify the Transaction Documents, or any of them, as may be necessary or desirable. The Transaction Documents and any amendments, supplements, and modifications thereto shall contain such terms and conditions as the Executive Director and Senior Counsel shall deem necessary or appropriate subject to the terms of this Resolution, and, when so executed and delivered by the Land Bank shall constitute the valid and binding obligations of the Land Bank.
4. The Executive Director with the advice of Senior Counsel may modify this Resolution as may be necessary or desirable to carry out its purposes and intents. The Executive Director or Senior Counsel will notify the Board of all modifications to this Resolution at the next Board meeting following the date of such modifications.
5. This Resolution shall take effect immediately upon adoption by the Board.

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|---|
| <b>Adopted by Philadelphia Land Bank Board of Directors on August 13, 2024.</b> |
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