

PHILADELPHIA LAND BANK

JULY 8, 2025 BOARD OF DIRECTORS MEETING MINUTES

A Regular Meeting of the Board of Directors of the Philadelphia Land Bank was held on Tuesday, July 8, 2025, at 1234 Market Street, 17th Floor Boardroom, Philadelphia, PA 19107, of which proper notices were given.

Call to Order

The meeting was called to order at 10:09 am.

Ms. Imredy Saah announced that prior to the Public Session, the Board held an Executive Session during which Mr. Rodriguez gave an update on the Land Bank's process to start acquiring properties at Sheriff's sales and reviewed the meeting agenda.

Item I **Roll Call**

The following members of the Board of Directors reported present: Herbert Wetzel, Nicholas Dema, Andrew Goodman, Maria Gonzalez, Kelvin Jeremiah and Rebecca Lopez-Kriss.

Darwin Beauvais, Cornelius Brown, Jenny Greenberg, Michael Johns and Majeedah Rashid were absent from the Board meeting.

The following Land Bank staff members were present: Angel Rodriguez, Andrea Imredy Saah, Esq., Lily Bernadel, Esq., Brian Romano and Carolyn Terry.

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

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

Ms. Imredy Saah reviewed the Board's public comment policy and requested that attendees sign up to make public comments and sign the attendance sheet.

Item II **Approval of Board Minutes**

Chair Wetzel called for a motion to adopt the Board meeting minutes of June 10, 2025.

Mr. Jeremiah moved to approve the minutes. Mr. Dema seconded the motion.

Upon motion made and duly seconded, the Board approved the Board minutes of June 10, 2025.

Item III
Executive Director's Report

No Executive Director's report was provided this month.

Item IV
Administrative Matters

IV.A. Substitution of Developer Entity

Mr. Rodriguez presented the first administrative matter. The Board was asked to approve a request to substitute West Kensington Commons 1, LLC for The Prime Corporation of New Jersey, Inc. as developer of ten (10) properties in the 7th District. The original disposition was approved by Board under Resolution 2024-42. The substitution was requested by the applicant, and both entities have the same members.

Given that there were no questions from the Board, no written comments received, and no public speakers signed up to speak on the matter, Chair Wetzel called for a motion regarding the resolution.

Mr. Jeremiah moved to approve the resolution, and Ms. Gonzalez seconded the motion.

Upon the motion made and duly seconded, the Board unanimously approved the **Resolution Amending Resolution 2024-42 to Substitute West Kensington Commons 1, LLC for The Prime Corporation of New Jersey, Inc. as Purchaser and Developer.** (attached to these minutes as **Exhibit A**).

IV.B. Resolution to Lower the Approved AMI Level from 80% to 60% AMI

The next item was presented by Project Manager Brian Romano. Mr. Romano asked the Board to approve a decrease in the maximum Area Median Income ("AMI") limit for tenants who would rent units at 1610 S. 56th Street, an affordable rental duplex to be developed by DMCV, LLC. The approved AMI limit for tenants of both units would be reduced from 80% to 60% at the applicant's request. The original disposition was approved by Board Resolution 2025-17.

Seeing no questions from the Board, Chair Wetzel asked if there were any written comments. There were none.

A member of the public, Ms. Patricia DeCarlo, asked why the AMI decrease was requested, calling it a great idea, and suggested asking the developer how they achieved it so others could follow.

Mr. Rodriguez explained that the developer coordinated with the Council office. He noted that the 2025 Housing and Urban Development (HUD) AMI figures and Pennsylvania Housing Finance Agency (PHFA) rental limits had recently been released, and the proposed \$1,000 rent for each two-bedroom unit was already below the area average of \$1,600 and the 60% AMI limit of \$1,200. He expressed that the change simply formalizes the income limit that corresponds to the proposed rent and is not a material deviation from the original plan.

With no other questions from the public, Chair Wetzel called for a motion regarding the resolution.

Ms. Lopez-Kriss moved to approve the resolution and was seconded by Ms. Gonzalez.

Upon motion made and duly seconded, the Board unanimously approved the **Resolution Amending Resolution 2025-17 to Revise Maximum Income Eligibility Level for Rental units Constructed at 1610 South 56th Street** (attached to these minutes as **Exhibit B**).

Item V
Property Dispositions

V.A. Development – Affordable Housing (RFP) – REMOVED FROM AGENDA

V.B. Development – Assemblage (unsolicited)

After noting that Item V.A was removed from the agenda, Mr. Rodriguez presented the next item on the agenda. The Board was asked to approve an unsolicited application from Civetta Property Group, LLC, to develop thirty (30) single-family homes in the 7th Council District. Fifteen (15) homes will be two-story and fifteen (15) homes will be three-story, all with three bedrooms, two bathrooms, no basements, and with an approximate area of 1,375 square feet. The homes will be sold for up to \$280,000 to households at or below 100% AMI and will qualify for the Turn the Key program. The project was evaluated under the disposition policy and includes an EOP plan.

Chair Wetzel called for questions from the Board.

Mr. Jeremiah asked Mr. Rodriguez to provide the number of properties previously conveyed by the Board to Civetta, and how many of those properties have been developed and sold.

Mr. Rodriguez responded that while he didn't have an exact number, Civetta has completed six to eight (6-8) projects awarded via RFPs in the 2nd and 5th Districts, totaling nearly two hundred forty (240) units, most of which are complete. Civetta has a strong track record, quick turnaround, and has consistently met EOP goals. They account for about thirty percent (30%) of all Turn the Key (TTK) projects. Of the total of eight hundred (800) properties approved by the Board for TTK, five hundred (500) are under construction, two hundred fifty (250) are built, and seventy-nine (79) have been sold to City employees. The average homebuyer's income is at sixty-nine percent (69%) of AMI (\$45,000/year), with monthly mortgage payments averaging \$1,350 but as low as \$900.

Mr. Jeremiah noted he was already aware of the data and wanted it shared for the record, adding that he is highly impressed with Civetta's work.

Chair Wetzel then asked if there were any written comments. Ms. Imredy Saah stated that four (4) written comments were received regarding the proposed disposition and proceeded to read them into the record, all of which are attached to these meeting minutes as **Exhibit C**.

The first was an email submitted by Vanessa Colucci on behalf of residents from the 2200 and 2300 blocks of North Lawrence, Leithgow, Orkney, and Oriana Streets, expressing opposition to the project based on neighborhood concerns.

Will Gonzalez, Executive Director of Ceiba, also submitted a letter urging the Board not to approve the disposition, citing concerns aligned with Ceiba's community advocacy work.

A third letter of opposition came from the Norris Square Community Alliance, signed by Patricia DeCarlo as Chair of the Norris Square Community RCO, outlining the organization's formal objection to the development and its potential impact on the neighborhood.

Lastly, Logan McCurry, a resident of the 2300 block of North Lawrence Street, submitted a letter in strong support of the project, urging the Board to approve the disposition. McCurry described the development as a step forward for both the local community and the City's broader goals of equity and long-term health.

Before moving on to public comments, Chair Wetzel called for comments from the Board.

Ms. Lopez-Kriss asked if the developer was available for questions. Catherine Cantlin introduced herself as the Managing Director of Civetta Property Group and stated that she was present on behalf of Civetta's owners.

Ms. Lopez-Kriss asked whether Civetta foresees challenges related to building supplies, tariffs, or other market factors that could impact pricing, and whether such issues might lead the developer to return to the Board for adjustments to project financing or final sales prices.

Ms. Cantlin responded that, at this time, Civetta does not anticipate needing to return to the Board. She acknowledged current difficulties in building homes priced at \$250,000, noting that \$280,000 is a viable target under current conditions. While potential tariffs could affect future pricing, she emphasized that Civetta has no intention of seeking changes from the Board.

Mr. Jeremiah inquired about Civetta's efforts to engage the community and gather input on the proposed development. Ms. Cantlin replied that Civetta is committed to community engagement and workforce housing. They recently hosted an independent family day event in District 5 to introduce themselves and the Turn the Key program. Over the past year, they've coordinated with the 7th District Councilwoman's office, resulting in at least one community meeting with about 17 attendees.

Ms. Lopez-Kriss asked if Civetta kept records of its community outreach communications, and Ms. Cantlin confirmed they did. As members of the public interrupted Ms. Cantlin's response, Mr. Rodriguez reminded attendees to be respectful and not interrupt or speak out of turn during the meeting.

Ms. Lopez-Kriss then asked about Civetta's experience scheduling community meetings. Ms. Cantlin explained that while meetings were scheduled, some were canceled and rescheduled. In response to a follow-up from Mr. Jeremiah, she clarified that the cancellations were made by community stakeholders for various reasons.

Mr. Jeremiah asked Ms. Cantlin to describe Civetta's sales and outreach efforts to attract buyers for their properties. Ms. Cantlin explained that Civetta conducts extensive marketing and provides a "white glove" experience to guide first-time homebuyers through the often-intimidating process. This includes counseling, helping buyers understand available financing options, improving credit, and navigating paperwork. She shared that Civetta also holds multiple open houses each week and partners with local businesses to increase community engagement. Additionally, they host events like family days and participate in community activities such as clean-up days to build trust and visibility.

Ms. Gonzalez asked whether Civetta had considered offering some homes at 80% AMI to better serve lower-income families in communities like Norris Square and South Kensington, given concerns about displacement and affordability. Ms. Cantlin responded that while Civetta has explored affordability options, economic constraints—such as subcontractor costs and tight margins—make it difficult. They have offered homes as low as \$250,000 and currently have two-bedroom units in the Pastor James Allen project in the 4th Council District with \$900/month mortgages, but many buyers prefer larger

homes, which are harder to deliver at lower prices, resulting in a delicate balance between affordability and demand.

Mr. Rodriguez explained that while Civetta previously sold homes at \$250,000 for 80% AMI buyers in areas like Grays Ferry and Point Breeze, rising costs have pushed recent prices to \$265,000 or more. Despite this, homes remain affordable under the Turn the Key (TTK) program, which limits buyers to spending no more than 30% of their income on housing.

He emphasized that TTK relies on three partners: developers who use private debt, the Land Bank which discounts land, and banks that provide construction and mortgage financing. Civetta is one of the most active TTK developers and works closely with buyers to reduce costs. He reported that buyers for the \$280,000 homes receive an \$85,000 subsidy through a soft second mortgage, bringing average monthly payments down to about \$1,350, often \$500 less than comparable rents. Mr. Rodriguez noted the program primarily benefits working families, particularly single mothers.

Mr. Dema asked about the difference in net sale price to a homebuyer between homes listed at \$280,000 and \$250,000. Mr. Rodriguez explained that due to reduced subsidies at lower prices, the homebuyer's net cost after the TTK mortgage and Philly First Home mortgage are deducted remains about the same: about \$180,000 to \$185,000.

Mr. Dema emphasized that while the sale price may differ, the net impact to the buyer is similar. Mr. Rodriguez added that all TTK homes are about 1,100 square feet, offering the same product regardless of price, and that many qualifying buyers' income is less than 100% AMI, averaging 59% AMI.

Ms. Gonzalez asked why some homes couldn't be targeted to families at or below 80% AMI, given the net mortgage is around \$180,000. Mr. Rodriguez explained that setting prices at 100% AMI helps attract bank financing. With rising interest rates, banks are more cautious and need assurance that projects are financially viable. If a developer defaults, banks may convert units to market rate to recover losses. Since the Land Bank can't offer subsidies and only discounts land, pricing at 100% AMI helps make projects feasible for lenders.

Ms. Gonzalez responded that given Civetta's strong track record, they should be able to secure bank support for including some units at 80% AMI or below. Mr. Goodman added that this wouldn't increase costs for the developer, since the \$280,000 sale price remains unchanged, and Civetta has successfully delivered homes across various AMI levels. Mr. Rodriguez responded that recent market volatility, including new tariffs, wildfires, and rising insurance rates, has created uncertainty and made banks more cautious, impacting development feasibility.

Mr. Jeremiah acknowledged the other Board members' concerns but emphasized that it's ultimately a financial decision made in a challenging environment. With rising costs, cautious banks, and high interest rates, asking a developer to take on additional financial burden may not be fair under current conditions.

Mr. Goodman asked for data on how many 100% AMI homes were sold to buyers with a household income at or just below 100% of AMI. Mr. Rodriguez indicated that such cases are few and he would need to consult TTK staff for specific numbers. He added that TTK homes are quality starter homes, offering strong value for lower-income buyers, while the benefit is less pronounced for those at 100% AMI who could qualify for larger, higher-priced homes. Chair Wetzel added that unit size and location limit buyer interest. Mr. Jeremiah emphasized that mortgage, property tax and home insurance

payments may not exceed the thirty percent (30%) of income affordability rule, which is challenging even at lower mortgage amounts.

Mr. Goodman noted that the TTK mortgage subsidies keep mortgage payments for the homebuyer similar regardless of sale price. Mr. Rodriguez responded by pointing out that rising construction costs now average \$250,000 per unit, which provides for zero return on the developer's investment of time and resources. He added that it's difficult to build quality homes for less.

Chair Wetzel noted that the key concern is not the home sales price itself—thanks to the TTK and Philly First Home subsidies—but rather who is actually buying the homes. Factors like unit size and location naturally shape the buyer pool, reinforcing that these homes function as true starter homes. While open to future discussions on maximum income (AMI) levels, he emphasized that current TTK eligibility goes up to 100% AMI and that market forces are largely driving demand.

Mr. Jeremiah asked about the average profit per home for developers. Ms. Cantlin responded that the profit is about \$15,000 to \$20,000 per home. She noted that Civetta's owners decided over a year ago to pause other development ventures to focus entirely on TTK until the program is running smoothly. Mr. Rodriguez noted that other developers haven't made the same commitment, and their profits can be as low as \$8,000 per home. Mr. Jeremiah pointed out that despite public perception, developers are not making large profits given the constraints of the program.

Mr. Dema asked if reducing the sale price from \$280,000 to \$250,000 would likely require removing features from the home. Ms. Cantlin responded that there's little left to cut, as core elements like the foundation, façade, windows, and square footage are essential. Even reducing size results in minimal savings due to diminishing returns.

Mr. Rodriguez emphasized that, unlike subsidized rental housing, TTK requires no direct public funding for development, making it a more cost-effective approach. Chair Wetzel added that buyers gain significant equity at purchase. For example, if a home appraises at \$400,000 but is sold for \$185,000 after subsidies and land discounts, the buyer immediately gains substantial equity.

Ms. Gonzalez asked if developers could partner with community groups to refer eligible buyers from housing counseling programs. Mr. Rodriguez answered in the affirmative, noting that PHDC has an open-door policy and already works with groups like the Urban Affairs Coalition. He explained that buyers must have a City-sponsored housing counseling certificate, which is the most time-consuming part of the process. Once certified, they receive additional counseling to understand restrictions such as no renting of all or part of the home, no use as an Airbnb rental, and the resale price limit. These rules apply to the buyers, not the developers. He added that eligible buyers can also access Philly First Home grants.

Chair Wetzel asked if there were any final questions from the Board before moving to public comment. He began by calling the first speaker, Mo Rushdy, a principal of the Riverwards Group and of BMK Properties, LLC, another TTK developer. Mr. Rushdy addressed the Board to clarify that while the fact sheet lists a \$280,000 unit cost, it excludes \$6,000 in transfer tax and \$6,000 to \$8,000 in selling costs, reducing the actual developer profit to about \$15,000 to \$20,000, or a five to six percent (5–6%) margin. He asked Mr. Rodriguez to confirm that the applicant met all criteria—qualifications, financial capacity, and community outreach—which Mr. Rodriguez confirmed. Mr. Rodriguez added that community meetings are informational and are not formal RCO meetings requiring a vote. This requirement was implemented by the Board and is not supported or required by the Philadelphia Code.

Mr. Rushdy stated that the issue is not community engagement, but political interference after Board approval. He stressed that Councilmembers have the right not to introduce resolutions post-approval, but the Board should base decisions solely on application merit. He warned that inconsistent outcomes are discouraging developers and noted that the TTK program offers buyers an unmatched opportunity—typically requiring just \$550 out of pocket and monthly payments of \$1,300 for buyers earning around \$49,000 a year.

The next person Rashad McGhee, owner of Prime Electrical, who spoke in support of the project, emphasizing its role in helping small, minority-owned businesses like his grow while hiring locally.

Carlos Matos, a resident of the community, spoke in opposition to the development. He expressed frustration that community concerns were being repeatedly ignored and that developers were being approved without properly engaging with residents. He emphasized that the issue was not with the 7th District Councilwoman but with developers, who continued to bypass the community and disregard their input, leading to displacement and mistrust. He claimed that publicly owned lots the community had applied for were disappearing and not made available to the community.

Ms. Kriss-Lopez asked Mr. Matos for clarification on who specifically was searching for lots that were reportedly disappearing from availability. Mr. Matos responded that he and other community members had been working with different developers to apply for lots but encountered repeated issues where applications were disqualified without clear explanation or lots were marked unavailable, only to later be awarded to others who he alleged applied after they did. He expressed concern that this pattern felt personal and was undermining the community's efforts to develop affordable, multifamily housing for residents at risk of displacement.

Patricia DeCarlo, a long-time Norris Square resident and activist, stated her opposition to the project, stating that it was unaffordable to local residents and lacked genuine community engagement. She criticized developers for holding a meeting far from the neighborhood and urged the Board to postpone approval until community meetings could be held, which were scheduled for July 10th and July 17th. She also called for the Land Bank to tie affordability standards to the neighborhood's actual median income rather than the official AMI, which includes the southeastern Pennsylvania metropolitan area, warning that failure to do so contributes to gentrification and displacement.

Will Gonzalez, a community member and executive director of Ceiba, spoke in opposition to the project. He criticized the developer's claim of outreach, arguing that informal conversations do not constitute a proper community meeting. He urged the Board to postpone the decision until scheduled community meetings take place, and encouraged further discussion about deeper affordability levels, noting the community's willingness and capacity to work collaboratively.

Zane Knight, a resident of the 2100 block of Howard Street, asked for clarification about the author of one of the written comments that were received and whether they had any affiliations beyond being a community member. He also inquired about data on how many City of Philadelphia employees qualify for the Turn the Key program. He added that, even if not required, holding a Registered Community Organization (RCO) meeting would be a good faith gesture of community engagement by developer.

Mr. Jeremiah then moved to postpone the Board's decision on this item until its next meeting to allow time for the two scheduled community meetings on July 10th and 17th to take place. Ms. Gonzalez seconded the motion.

Upon motion made and duly seconded, the Board unanimously voted to postpone the proposed disposition.

V.C. Development – Side/Rear Yards

Mr. Rodriguez asked the Board to authorize the conveyance of 2230 North 3rd Street to David Oliver for use as a side yard. He noted that the applicant owns and resides in the adjacent property, and that the conveyed lot will be subject to a 30-year mortgage and permanently restricted to side yard use.

Chair Wetzel asked if any written comments were received. Ms. Imredy Saah responded in the affirmative, stating that a letter was received from the Norris Square Community Action Network (NSCAN) RCO, expressing opposition to the proposed conveyance of 2230 North 3rd Street as a side yard. The letter is attached to these minutes as **Exhibit D**. The RCO requested that such applications be evaluated on a case-by-case basis, considering additional factors such as the applicant's length of residency, community involvement, and maintenance of adjacent properties. They argued that the lot holds greater potential as part of a larger affordable homeownership strategy, especially given ongoing Turn the Key initiatives on the block, and urged the Board to deny the side yard transfer in favor of a broader, long-term housing initiative.

Chair Wetzel recognized Hilda Perez to speak. Ms. Perez stated that the letter opposing the side yard transfer was signed by both the RCO and the neighborhood association, which represents over sixty (60) residents. She emphasized that the area is largely industrial with few residential homes, and nearby residents, many of whom help maintain the block, were not contacted by the applicant. Ms. Perez claimed that the lot would be better used for affordable housing through the Turn the Key program and urged the Board to reject the transfer in support of broader community revitalization efforts.

Mr. Rodriguez clarified that community outreach is not required for side yard transfers, only for land development applications.

Mr. Jeremiah moved to approve the resolution, and Mr. Dema seconded the motion.

After a vote from the Board, with five (5) Board members voting to approve and Ms. Lopez-Kriss voting not to approve the disposition, the resolution was tabled. The bylaws require that land dispositions valued at or above \$50,000 require a quorum of the Board (six (6) members) to vote either for or against a disposition for the vote to be determinative.

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

Chairman Wetzel invited any old and new business from the public.

Ryan Gittler-Muniz, a representative of from Iglesias Gardens, informed the Board that it has been six months since they submitted requested revisions to their Purchase and Development Agreement (PDA), but they have yet to receive an updated version due to delays awaiting approval. He emphasized their continued motivation to finalize the application.

Ms. Imredy Saah explained that the first set of requested changes was approved late last year, but a new round of requests from a larger garden group required additional review. While agreements have been reached with the Philadelphia Redevelopment Authority (PRA) on which changes to accept, responding has been delayed due to limited staff capacity and other ongoing property matters, such as Sheriff sale acquisitions. She apologized for the delay and indicated that she hoped to acquire one

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additional privately owned property to include in the Iglesias disposition, which she hoped could be finalized by the end of summer. Mr. Rodriguez clarified that the acquisition of the additional property was by no means guaranteed.

Ms. Lopez-Kriss asked whether the changes requested by the garden group were related to the property's value. Mr. Rodriguez explained that most properties are transferred from the City or PRA with conditions tied to the title transfer. He noted that after reaching an agreement with a community garden group, the garden group retained a new attorney who redlined the previously agreed-upon terms, prompting renewed negotiations. He added that this issue has arisen with other gardens as well and was raised at a recent PRA board meeting. Mr. Rodriguez emphasized that once terms are negotiated in good faith, they should be upheld, but garden groups often attempt to reopen negotiations, which then requires a response.

Mr. Goodman noted that delays are partly due to the involvement of three separate agencies, each with its own legal team that must review the documents, including the land development agreement, mortgage, and declaration of restrictive covenants, which must be consistent across all agencies.

The final speaker was Zane Knight. Mr. Knight urged the Board to prioritize land dispositions to community land trusts over housing cooperatives or nonprofit developers, granting them first right of refusal, especially in vulnerable neighborhoods. He called for: (1) a moratorium on transfers to for-profit developers with records of displacement, flipping, or gentrification; (2) replacing fee simple sales with long-term ground leases and community stewardship agreements to keep land permanently affordable; (3) full transparency in land dispositions, including public posting of applications, scoring, and decisions; (4) City Council adoption of anti-speculation measures such as resale restrictions and permanent affordability clauses, with accountability for enforcement; (5) creation of a permanent, funded Community Advisory Board with decision-making power; and (6) a set percentage of Land Bank parcels to be reserved for permanently affordable housing.

Item VII

Adjournment

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

Mr. Jeremiah moved to adjourn the meeting. Mr. Dema seconded the motion.

Upon motion made and duly seconded, the Board unanimously voted to adjourn at 11:41 a.m.

SECRETARY TO THE BOARD

PUBLIC ATTENDANCE SHEET

PHILADELPHIA LAND BANK BOARD OF DIRECTORS REGULAR MEETING
Tuesday, July 8, 2025, at 10:00 AM.

User Name
Chris Kirby
Nehemiah Blodget
Lucas Richie
Carlos Matos
Iris Rodriguez
Ava Velez
Patricia DeCarlo
Zane Knight
Sofia Ferrandez
Sloane A. Folks
Catherine Cantlin
Mo Rushdy
Antonio Cerqueiras
Ryan Gittler-Muniz
Conlan Crosley
Daria Malos
Cameron Crenon
Relina Bonilla
Maria Mantilla
Rashad McGhee
Aisha Al-Muid
Talia Giles
Nilda Pimentel
Will Gonzalez
Loretta Livingston
Damarys Natal-Soto
Iris Rodriguez
Jerome Blount
Jermaine Wright
Thaiya Bancroft
Deborah Reed
Adrian Brooks
Rashad McGhee
Dee Soto
Loretta Livingston
Nilda Pimentel

Exhibit A

RESOLUTION NO. 2025 – 38

**RESOLUTION AMENDING RESOLUTION 2024-42 TO SUBSTITUTE
WEST KENSINGTON COMMONS 1, LLC FOR
THE PRIME CORPORATION OF NEW JERSEY, INC. AS PURCHASER AND DEVELOPER**

WHEREAS, Section 16-706 of the Philadelphia Code authorizes the Philadelphia Land Bank (“**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 in accordance with the requirements of Chapter 16-400 of the Philadelphia Code;

WHEREAS, the Board of Directors (the “**Board**”), pursuant to Resolution 2024-42 adopted on September 10, 2024 (the “**Resolution**”), approved the conveyance of 2407, 2409, 2411, 2413, 2415, 2439, 2441, 2443, 2445 and 2447 North 6th Street (collectively, the “**Property**”) to The Prime Corporation of New Jersey, Inc. (the “**Purchaser and Developer**”);

WHEREAS, The Prime Corporation of New Jersey, Inc. has requested that West Kensington Commons 1, LLC, a Pennsylvania limited liability company whose members are the same individuals who incorporated The Prime Corporation of New Jersey, Inc., plus one additional individual, be substituted as the Purchaser and Developer of the Property

WHEREAS, West Kensington Commons 1, LLC is in all respects qualified to serve as the Purchaser and Developer of the Property;

WHEREAS, the Board has determined that it is in the best interests of the Land Bank to amend the Resolution and approve the substitution of West Kensington Commons 1, LLC as the Purchaser and Developer of the Property, with all other terms of Resolution 2024-42 to remain in full force and effect;

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

1. The substitution of West Kensington Commons 1, LLC as Purchaser and Developer of the Property is in the best interests of the Land Bank and is hereby approved, subject to approval by resolution of Philadelphia City Council. All other terms and conditions of the approved disposition of the Property shall remain in full force and effect.
2. The conveyance of the Property to West Kensington Commons 1, LLC complies with all applicable terms and conditions of Section 16-404 of the Philadelphia Code.
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 and other documents, as may be necessary or desirable, to consummate the conveyance of the Premises (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

Exhibit A

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.

Adopted by Philadelphia Land Bank Board of Directors on July 8, 2025.
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Exhibit B

RESOLUTION NO. 2025 - 39

RESOLUTION AMENDING RESOLUTION 2025-17 TO REVISE MAXIMUM INCOME ELIGIBILITY LEVEL FOR RENTAL UNITS CONSTRUCTED AT 1610 SOUTH 56TH STREET

WHEREAS, Section 16-706 of the Philadelphia Code authorizes the Philadelphia Land Bank (“**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 16-400 of the Philadelphia Code (the “**Code**”);

WHEREAS, the Board of Directors (the “**Board**”), pursuant to Resolution 2025-17 adopted on April 8, 2025, approved the conveyance of 1610 South 56th Street to DMCV, LLC (the “**Purchaser**”) for the renovation of two (2) rental units to be leased to households with an income at or below eighty percent (80%) of Area Median Income (“**AMI**”) (the “**Maximum Income Eligibility Level**”) at the monthly rent levels determined by the Pennsylvania Housing Finance Agency for such rental units;

WHEREAS, the Developer has requested a decrease in the Maximum Income Eligibility Level from eighty percent (80%) of AMI to sixty percent (60%) of AMI in order to make the units more affordable;

WHEREAS, the Board has determined that it is in the best interests of the Land Bank to approve a decrease in the Maximum Income Eligibility Level from eighty percent (80%) of AMI to sixty percent (60%) of AMI;

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

1. A decrease in the Maximum Income Eligibility Level from eighty percent (80%) of AMI to sixty percent (60%) of AMI is in the best interests of the Land Bank and is hereby approved, subject to approval by resolution of Philadelphia City Council.
2. The approved revision 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 approved revisions (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.

Exhibit B

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.

Adopted by Philadelphia Land Bank Board of Directors on July 8, 2025.
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Exhibit C

Andrea Saah

From: Venessa Collucci <veness34@gmail.com>
Sent: Monday, July 7, 2025 11:13 AM
To: Andrea Saah
Subject: Conveyance of Parcels on N. LAWRENCE; N. LEITHGOW; N. ORKNEY; N. ORIANNA
Attachments: IMG_3458.mp4

Follow Up Flag: Follow up
Flag Status: Flagged

External Email Notice. This email comes from outside of City government. Do not click on links or open attachments unless you recognize the sender.

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

Good Morning, Ms. Saah,

I am once again writing to you on behalf of the residents of the neighborhoods of the 2200 and 2300 blocks of N. Lawrence, N. Leithgow, N. Orkney and N. Orianna Streets.

We are again concerned after seeing the posted notices that were discreetly placed on N. Leithgow out of sight from the residents on N. Lawrence St. I was walking my dog along N. Leithgow on Saturday when I saw the notices. I walk my dog there frequently and the last time I did was Wednesday and the notices were not there. I find it very insulting that the notices were not placed also on N. Lawrence so all the neighbors could see them. As if they were meant to be hidden. I took video for proof.

After the last attempt for the conveyance, we expressed that we did not approve of this. That notion remains the same. If you refer to my email dated September 8th, 2023, the reasons haven't changed. This neighborhood is sacred to us and we request for it to remain that way.

Again, we are pleading for the last bit of sanctity for our homes! Find it in your hearts to realize that this last little piece of solace is ALL some of us may have. It may not mean a lot to others, but it is a lot to us.

Please kindly reconsider.

With Sincerity,

Venessa Collucci
Resident of over 9 years
N. Lawrence/W. Dauphin Streets

Exhibit C

Ceiba



A Latino coalition building organization serving Philadelphia

174 Diamond St
Philadelphia PA 19122

215-634-7245
info@ceibaphiladelphia.org

Board of Directors
Philadelphia Land Bank
1234 Market St, 16th Floor
Philadelphia PA 19107

July 07, 2025

Dear Board of Directors,

We are sending you this letter to respectfully request that you do not approve the disposition of the 30 publicly owned parcels of land listed below to the Civetta Property Group, LLC:

- 509, 511, 534, 536 W. Dauphin Street; 310, 313, 503, 505 Diamond Street; 516, 518 Edgley Street; 2305, 2307, 2309 N. Lawrence Street; 2210, 2212, 2233, 2306, 2308, 2310, 2312 N. Leithgow Street; 447 W. Norris Street; 2206 N. Orianna Street; 2202, 2204 N. Orkney Street; 2049, 2138, 2236, 2252, 2254 N. Reese Street; 304, 309, 311, 323, 512 W. Susquehanna Avenue; 2054, 2151 N. 5th Street

The adverse effects of the project proposed by the Civetta Property Group, LLC, on the availability of affordable housing for a community facing displacement is significant. The area impacted by the project has limited parcels of publicly owned land available to develop affordable housing below 80% AMI. Granting publicly owned land for private developers to make large profits undercuts the Land Bank's mission and strategic plan. The Land Bank must protect the limited supply of publicly owned land for affordable housing development given the need for new affordable housing below 80% AMI and the time required to obtain the resources necessary to move affordable housing projects forward.

The disposition of the 30 publicly owned parcels of land listed above to the Civetta Property Group, LLC, should also be stopped because the Civetta Property Group, LLC, has not held a public meeting to discuss their proposed project with the community affected by this project in the neighborhood where the project will take place.

Thank you for your attention to this matter.

Respectfully,

Will Gonzalez,
Executive Director

cc: Councilwoman Quetcy Lozada

Exhibit C



July 3, 2025

Philadelphia Land Bank
1234 Market Street, 16th Floor
Philadelphia, PA 19107

Dear Mr. Wetzel and Mr. Rodriguez,

I am writing to you on behalf of the Norris Square Community Registered Community Organization (RCO), of which I served as Chair. Please note that this letter is endorsed by the coordinating RCO for the area and the 19th Ward leader. Therefore, on behalf of the undersigned, I respectfully request that the Land Bank cancel the scheduled meeting with the Civetta Property Group, currently registered to be heard on Tuesday, July 8, 2025.

On June 17, we received notice from Terrill Haigler, Community Affairs Specialist of the Civetta Property Group that they would be hosting a “community meeting” regarding their proposed development. This meeting was held at **4416 Frankford Avenue**—a location entirely outside of the Norris Square neighborhood and well beyond the boundaries of all our RCOs.

Their justification was that they could not secure a space within Norris Square that could accommodate 100 people. Based on the location selected, it is unclear whether their meeting was not intended to engage with the Norris Square community, the most directly impacted by their proposed development. Norris Square has multiple suitable venues, including three schools, child care centers, meeting rooms at Xiente, and space available at the Presbyterian Church—all of which could have been used.

Moreover, the Civetta Property Group scheduled their meeting on the same date as another community meeting we were hosting with a different Land Bank developer, further undermining their effort to genuinely engage with our neighborhood. When I contacted them to explain that hosting the meeting outside of our neighborhood—and in direct conflict with an existing meeting—was inappropriate, they responded with a casual apology and asked for new dates.

I proposed Thursday, July 10th for a preliminary meeting with our RCO committee, followed by a community meeting on July 17, 2025. Initially, Mr. Haigler said he would check with the developers. After several days without a response, I followed up, and only then did he confirm their willingness to attend.

However, the Civetta Property Group never informed us that they were scheduled to present their proposal to the Land Bank on July 8th, until we received notice from the Land Bank’s agenda that was recently posted on their website.

If Civetta had disclosed their plans to present to the Land Bank on July 8th, we would have made an effort to accommodate them at our June 26 community meeting that we hosted for another developer. Their failure to disclose this key information appears to be an attempt by the developer to bypass community input and push their proposal through the Land Bank process without proper consultation and/or collaboration.

Exhibit C



On behalf of the residents of Norris Square, I request the following:

1. Cancel or postpone the Land Bank's July 8th hearing for the Civetta Property Group.
2. Reschedule their appearance no earlier than one month from now, to allow time for proper community engagement.
3. Establish and enforce clear procedures for developers on how to coordinate with communities and RCOs, to prevent this type of behavior from happening again.

Thank you for your attention to this matter.

Sincerely,

Patricia DeCarlo
Chair, Norris Square Community Alliance (NSCA) RCO

Nilda L. Pimentel
Chair, NSCAN RCO

Carlos Matos
Leader, 19th Ward

cc: Land Bank Board of Directors, Hon. Councilwoman Quetcy Lozada, Sloane Folks

Exhibit C

Andrea Saah

From: Kyra Logan <logankyra23@gmail.com>
Sent: Monday, July 7, 2025 10:41 AM
To: Andrea Saah
Subject: 7/8/2025, Letter of Support for Affordable Housing Development

Follow Up Flag: Follow up
Flag Status: Flagged

External Email Notice. This email comes from outside of City government. Do not click on links or open attachments unless you recognize the sender.

To the board members of the Philadelphia Land Bank,

This email is in regards to the proposed disposition of agenda number

V. Property Dispositions

B. Development – Affordable Housing (unsolicited)

for the Board of Directors' meeting to be conducted on 7/8/2025.

I am writing as a resident of the 2300 block of N Lawrence St., and a neighbor directly impacted by the current condition of several vacant lots under consideration for development through the Land Bank. I strongly support the proposed workforce housing development project in our area, which includes multiple properties on my block.

For too long, these vacant lots have served as magnets for illegal dumping and littering, posing a daily nuisance and draining the quality of life for the people who live nearby. In addition to being eyesores, these properties require ongoing city maintenance, stretching public resources while delivering no benefit to residents. Developing these sites into affordable, well-maintained homes would transform these blighted lots into community assets, reduce dumping, and improve neighborhood conditions for everyone.

I understand there has been resistance from the local RCOs toward past affordable housing proposals. However, this project is *not* the kind of speculative development that drives displacement. It is specifically geared toward Philadelphia's workforce—offering real affordability for families who live and work here and want to build a future in the city. This kind of housing is essential for preventing displacement *and* for helping families build generational wealth.

The opportunity to build truly affordable homes in a rapidly growing neighborhood will not last forever. The cost of inaction is high. Every blocked project is a missed chance to strengthen our community and ensure that this neighborhood remains a place where working families can live and thrive. The Land Bank has a vital role to play in helping to shape that future by moving vacant land into productive, community-serving use.

Exhibit C

I urge you to approve the disposition of these properties for this development. This project is the right step forward—not just for those of us living near these lots, but for the long-term health and equity of our city.

Thank you for your consideration.

Sincerely,

Logan McCurry

Email Address: Logankyra23@gmail.com

Exhibit D



July 7, 2025

Re Lot Proposed for conveyance
Address: 2230 N. 3rd St, Philadelphia, PA 19133

Mr. Herbert Wetzel, Chairman
Board of Directors
Philadelphia Landbank
1234 Market Street, 16th Floor
Philadelphia, PA 19107

Dear Chairman Wetzel,

On behalf of our RCO, I am writing to express our opposition to the proposed transfer of the city-owned lot at 2230 N. 3rd Street.

While we understand that adjacent residents may apply to acquire or purchase city-owned lots, it is vital that these applications are evaluated on a case by case basis.

This is the second time in five years that we have opposed an application of this nature. Beyond the Landbank's criteria and the restrictions attached to the transfer of lots, our RCO considers additional factors: considerable length of time an applicant has resided in the property adjacent to the lot, their level of community engagement in block and community activities, whether the lot is being maintained regularly, and whether the proposed use will enhance the block. This application meets none of these criteria.

Philadelphia's housing crisis is driven by a shortage of affordable units, particularly in our area, where little affordable housing has been built in the past decade. This block, which has more city-owned lots and commercial properties than occupied residences, is in dire need of residential redevelopment.

In this context, the lot represents a critical opportunity to address the growing demand for affordable homeownership, especially at a time when several affordable homeownership projects through the Turn-the-Key program have been proposed on this block, at least preliminarily. Rather than transferring this lot to private ownership for personal use, I urge the board to consider its potential as part of a larger affordable housing strategy

147 W. Susquehanna Avenue Philadelphia, PA 19133

Exhibit D

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that would include the lot in question as part of a cluster of new homes. Doing this would contribute to creating long-term, sustainable solutions for residents struggling to find affordable homes and promote economic diversity, stability, family growth and improve public safety in this block and surrounding area.

Thank you for your time and consideration of this important issue.

Respectfully,



Nilda L. Pimentel Perez
Chair, NSCAN RCO

cc: Hon. Quetcy Lozada, Councilwoman
Senior Vice President, Land Management, Landbank
Pat DeCarlo, Chair, NSCA RCO