

AGENDA
PHILADELPHIA LAND BANK
BOARD OF DIRECTORS' MEETING
Tuesday, May 12, 2026 – 10:00 AM

THIS MEETING WILL BE HELD AT 1234 MARKET STREET IN THE 17TH FLOOR CONFERENCE ROOM AND IS OPEN TO THE PUBLIC. YOU WILL NEED VALID IDENTIFICATION TO ENTER THE BUILDING.

INSTRUCTIONS FOR SUBMISSION OF PUBLIC COMMENTS
ARE LOCATED ON THE PAGES FOLLOWING THE AGENDA

AGENDA

- I. Roll Call
- II. Approval of Minutes of the Meetings of March 10, 2026 and April 14, 2026
- III. Executive Director's Report
- IV. Property Dispositions
 - A. **Development – Affordable Housing (Requests for Proposal (RFP))**
 1. **RFP North Central – North Ringgold Street Et Al. – Sub-Area 2 Gonsosa Development, LLC**

The properties below are proposed for disposition to **Gonsosa Development, LLC** to develop nineteen (19) single family homes in the Fifth (5th) Council District. Each single-family home will be two (2) stories without a basement. Each unit will have three (3) bedrooms and two (2) bathrooms, with an approximate area of 1,200 square feet. The homes fit within the context of the neighborhood. They will be sold to households with incomes at or below 100% of AMI for a maximum sales price of \$280,000. All homes will be eligible for the Housing Opportunities Made Easy's (H.O.M.E.) Turn the Key program. Applications were solicited via a Request for Proposals (RFP) for the properties, and the applicant was the most qualified bidder. An EOP plan will apply to this project.

 - **1802, 1804, 1808*, 1810*, 1812*, 1824, 1826, 1828, 1830*, 1831, 1835*, 1837*, 1839*, 1850* N. Ringgold Street; 1812, 1839*, 1844 N. Taylor Street; 2411*, 2427* W. Montgomery Avenue (CD 5)**

(* denotes properties being transferred by the City of Philadelphia or the Philadelphia Redevelopment Authority to the Land Bank)
 - B. **Development – Affordable Housing (unsolicited)**
 1. **Fine Print Construction, LLC**

The properties below are proposed for disposition to Fine Print Construction, LLC to develop fourteen (14) single-family homes in the Second (2nd) Council District.

The fourteen (14) units will be two (2) stories with basements and contain three (3) bedrooms and two (2) bathrooms at approximately 1,800 SF each. The homes fit within the context of the neighborhood. They will be sold to households with incomes at or below 80% of AMI for a maximum sales price of \$280,000. All homes will be eligible for the Housing Opportunities Made Easy's (H.O.M.E.) Turn the Key program. The application was unsolicited and evaluated pursuant to the disposition policy. An EOP plan will apply to this project.

- **1304, 1310, and 1314-20 S. 28th Street (includes 1313-23 S. Newkirk Street) (CD 2)**

2. Fine Print Construction, LLC

The properties below are proposed for disposition to Fine Print Construction, LLC to develop eleven (11) single-family homes in the Third (3rd) Council District. Developer will subdivide 4137, 4145, and 4167 Leidy Ave. The eleven (11) units will be two (2) stories and contain three (3) bedrooms and two (2) bathrooms with finished basements at 1,400 SF each. The homes fit within the context of the neighborhood. They will be sold to households with incomes at or below 100% of AMI for a maximum sales price of \$280,000. All homes will be eligible for the Housing Opportunities Made Easy's (H.O.M.E.) Turn the Key program. The application was unsolicited and evaluated pursuant to the disposition policy. An EOP plan will apply to this project.

- **1716* N. 42nd Street; 4137, 4145*, 4163*, 4187*, 4189*, 4245 and 4273 Leidy Avenue (CD 3)**

(denotes properties being transferred by the City of Philadelphia to the Land Bank)*

V. Public Comment (Old & New Business)

VI. Adjournment

MEMORANDUM

FROM: Andrea Imredy Saah, Esq., Senior Counsel
RE: Philadelphia Land Bank May 12, 2026 Board Meeting
Board Meeting Notice, Public Attendance, and Comment Procedures
DATE: May 1, 2026

The Meeting of the Board of Directors of the Philadelphia Land Bank (“Land Bank”) is scheduled for Tuesday, May 12, 2026, with the Executive Session to begin at 9:30 A.M. and the meeting to begin at 10:00 A.M or as soon as the Executive Session has ended.

**THIS MEETING WILL BE IN PERSON AT 1234 MARKET STREET IN THE 17TH FLOOR CONFERENCE ROOM AND IS OPEN TO PUBLIC ATTENDEES AND FOR PUBLIC COMMENTS AND QUESTIONS.
YOU WILL NEED VALID IDENTIFICATION TO ENTER THE BUILDING.**

PLEASE NOTE: To participate in the meeting, you must sign in before entering the conference room. This requirement is necessary to allow us to collect the names of participants as required by law.

The Board agenda and package will be available to view no later than five (5) days prior to the Board meeting at <https://phillylandbank.org/philadelphia-land-bank-board/>. Public comments and questions regarding the matters that are posted on the agenda may be submitted by email prior to the Board meeting and/or in person if attending the Board meeting.

Public Comment BEFORE Board Meeting:

Email the following information to andrea.saah@phdc.phila.gov by 3:00 p.m. on Monday, May 11, 2026:

- Your full name and group or company affiliation, if applicable.
- Contact information (your email address).
- Identify the agenda item that you are addressing; and
- State your question/comment in a clear and concise manner.

Questions/comments submitted via email by the 3:00 pm deadline will be forwarded to the Board prior to the meeting, and copies will be distributed to public attendees at the Board meeting. They will be answered or addressed during the meeting to the extent the Board chooses, and they will be attached to the minutes of the meeting. Comments submitted after the 3:00 pm deadline will be forwarded to the Board but will not be distributed at the Board meeting. They will be attached to the minutes.

Public Comment DURING Board Meeting:

If you wish to comment on a particular agenda item, you must indicate that on the sign-in sheet before the meeting begins. Once recognized by the Board Chair, individuals will be allowed two (2) minutes for public comment per person per agenda item.

- The Chair reserves the right to limit comments when more than a certain number of people have the same comments on the same matter.
- Staff will assist with timing and identifying individuals as needed.

Rules of Conduct:

- Comments must be related to the specific agenda item in question.
- Personal attacks, accusations or hate speech against anyone, including applicants, staff members, Board members, attendees or other members of the public, will not be tolerated and will not be included in the minutes.

Minutes of Board Meeting:

The draft minutes of the Board meeting will be made publicly available when the Board package for next month's Board meeting is posted on the Land Bank Board website. Once approved by the Board, the approved minutes will be posted under the appropriate Board meeting date on the Land Bank website.

If you have a question about an agenda item after the meeting concludes, please submit it to andrea.saah@phdc.phila.gov with the following information:

- Your full name and group or company affiliation, if applicable.
- Contact information (your email address).
- Identify the agenda item that you are addressing; and
- State your question/comment in a clear and concise manner. Land Bank staff will provide a response to the extent possible.

Recording of Meeting:

Please note that because of the public nature of the Board meeting, attendees are not prohibited from audio or video recording the entire meeting or parts of the meeting. Attendees who wish to record the meeting may not delay the beginning of the meeting or block the view of other attendees and shall not interfere with the proceedings.

MAY 12, 2026 PLB BOARD MEETING
MATERIALS FOR AGENDA ITEM II
MARCH 10, 2026 MINUTES & TRANSCRIPT

PHILADELPHIA LAND BANK (DRAFT)

MARCH 10, 2026, BOARD OF DIRECTORS MEETING MINUTES

A Regular Meeting of the Board of Directors of the Philadelphia Land Bank was held on Tuesday, March 10, 2026, at 1234 Market Street, 17th Floor Boardroom, Philadelphia, PA 19107, of which proper notices were given. A condensed transcript of this meeting is attached to these minutes as **Exhibit A**.

Call to Order

The meeting was called to order at 10:05 am.

Ms. Imredy Saah announced that prior to the Public Session, the Board held an Executive Session during which Mr. Rodriguez reviewed the agenda and the Board discussed its wish to meet regarding the Land Bank's assessment.

Ms. Imredy Saah then outlined the rules for public comment, asking speakers to limit remarks to two minutes, address only the item currently under consideration, and refrain from making accusations or negative comments about applicants, staff, Board members, attendees, or other members of the public. She then proceeded to call the roll.

Item I **Roll Call**

The following members of the Board of Directors reported present: Chair Angela Brooks, Kelvin Jeremiah, Nicholas Dema, Andrew Goodman, Rebecca Lopez-Kriss, Jenny Greenberg, Alexander Balloon, Cornelius Brown, Darwin Beauvais, Maria Gonzalez, and Michael Johns.

The following Land Bank staff members were present: Angel Rodriguez, Sharla Russell, Andrea Imredy Saah, Esq., Lily Bernadel, Esq., Ashley Braxton, Liliana Felicano, Simbarashe Madziva, Cristina Martinez, Brian Romano, and Carolyn Terry.

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

Item II **Approval of Board Minutes**

Ms. Brooks called for a motion to adopt the Board meeting minutes of January 13, 2026, and February 10, 2026.

Ms. Lopez-Kriss moved to approve the Board meeting minutes of January 13, 2026, and February 10, 2026. Ms. Gonzalez seconded the motion.

Upon motion made and duly seconded, the Board unanimously approved the Board meeting minutes of January 13, 2026, and February 10, 2026.

Item III

Executive Director's Report

Mr. Rodriguez presented his report, attached to these minutes as **Exhibit B**. He reported that, pursuant to Resolution No. 2023-32, he approved an administrative increase in the Maximum Price for a portion of the Pastor James Allen – Civetta 1, LLC project. He noted that the project, originally approved in 2022, included twenty-two condominium units, and that a prior administrative adjustment increased prices to \$250,000 per unit following a change from two-bedroom to three-bedroom units. Mr. Rodriguez informed the Board of a further increase to \$280,000 per unit for all twenty-two three-bedroom units due to rising development, holding, and financing costs. He confirmed that the affordability level remains at 80% AMI.

Ms. Lopez-Kriss asked if the change was due to a lack of demand for the two (2) bedrooms units. Mr. Rodriguez affirmed that was the case.

Mr. Rodriguez also reported on the Land Bank's activities related to municipal tax lien sales. He noted that, following the approval of a Memorandum of Understanding with the Sheriff's Office in March 2023, the Land Bank began acquiring properties at tax sales. To date, the Land Bank has acquired 259 properties, including 190 non-U.S. Bank lien properties and 69 U.S. Bank lien properties. The Land Bank has expended approximately \$3.28 million on non-U.S. Bank lien properties, with an average cost of \$17,245 per property, and expects to acquire an additional nineteen properties. For U.S. Bank lien properties, approximately \$1.14 million has been spent, with a remaining balance of \$364,650, allowing for the acquisition of approximately twenty-two additional properties. He explained that rising acquisition costs are largely due to increased land assessments by the Office of Property Assessment, resulting in higher annual taxes.

Ms. Lopez-Kriss asked about the status and identification of U.S. Bank lien properties. Mr. Rodriguez stated that 72 properties had been identified. Ms. Imredy Saah clarified that although the City paid the U.S. Bank liens for approximately 72 properties, some did not proceed to Sheriff Sale for various reasons, including owner payoff or sale, resulting in 69 acquisitions.

Ms. Lopez-Kriss asked why additional acquisitions are anticipated. Mr. Goodman explained that the Mayor's Housing Plan includes funding and recommendations to increase acquisition of U.S. Bank lien properties, with dedicated budgets for both traditional tax sales and U.S. Bank lien acquisitions.

In response to a question from Mr. Goodman regarding whether all invoices and deeds from the Sheriff's Office had been received, Mr. Rodriguez stated that the Land Bank has delayed further payment pending receipt of all deeds for which payment has been made.

Item IV

Administrative Matters

IV.A. Amendments to Approved Dispositions

Before moving on to the next agenda item, Chair Brooks reminded attendees that the Board welcomes all opinions and values community input but expects everyone to remain respectful and courteous. She stated that all speakers will be heard and emphasized that disruptive behavior will not be tolerated and may result in removal from the meeting.

Mr. Jeremiah requested clarification on the process for admission of attendees to the meeting given the limits on the number of attendees in the room, which were being enforced by the building security personnel. Mr. Rodriguez explained that all individuals with business before the Land Bank were admitted. Ms. Brooks confirmed that all individuals who asked to attend the meeting were permitted to proceed to the 17th Floor.

1. Cheesecake Properties

Next, Mr. Rodriguez reported an amendment to Resolution No. 2024-41 to remove one property, 1317 South 20th Street, from the Cheesecake Properties development project in the 2nd Council District, reducing the number of units from eight to seven, and to increase the maximum sales price from \$250,000 to \$280,000 per unit while maintaining affordability at 80% AMI. He explained that the increase is due to soil conditions, rising construction costs, and additional compliance requirements under new City regulations.

Chair Brooks called for questions or comments from the Board.

Mr. Johns asked whether staff was familiar with the code changes that led to the increased costs. Mr. Rodriguez explained that the increase was driven by additional due diligence requirements from L&I.

Mr. Goodman asked why 1317 S. 20th Street was removed and whether it was due to environmental issues. Mr. Rodriguez responded that the property was removed due to its size.

Chair Brooks asked if any written comments were received for this disposition. There were none.

Chair Brooks asked whether anyone signed up to comment and whether there were any additional public comments. Hearing none, Chair Brooks called for a motion regarding the disposition.

Mr. Dema moved to approve the disposition, and Mr. Beauvais seconded the motion.

Upon motion made and duly seconded, the Board approved the **Resolution Amending Resolution 2024-41 to Remove 1317 South 20th Street, to Reduce the Number of Project Units, to Revise Construction Plans, and to Increase the Maximum Sales Price for Homeownership Units on 1212 South 17th Street, 1511 South 20th Street, 1904 South 23rd Street, 1216 South 31st Street, 1911 Gerritt Street, 1932 Titan Street, and 2044 Titan Street by Cheesecake properties LLC** (attached as **Exhibit C**).

2. BMK Properties

Mr. Rodriguez presented an amendment to Resolution No. 2022-57, adopted December 13, 2022, for properties conveyed to BMK Properties on March 26, 2024. He explained that the amendment revises the AMI limit from 80% to 100% for seven of the nineteen homes and increases the maximum sales price for those units from \$265,000 to \$280,000 due to rising construction costs. The amendment applies to the following properties: 3033, 3035, 3037, 3039, 3041, 3045 and 3047 Martha Street in the 1st Council District.

Chair Brooks called for questions or comments from the Board.

Mr. Goodman requested clarification, noting that the resolution refers to unsold units, and asked whether the remaining units had been sold at 80% AMI. Mr. Rodriguez responded in the affirmative.

Chair Brooks asked if any written comments were received for this disposition. There were none.

Chair Brooks asked whether anyone signed up to comment and whether there were any additional public comments. Hearing none, Chair Brooks called for a motion regarding the disposition.

Mr. Balloon moved to approve the disposition. Mr. Goodman seconded the motion.

Upon motion made and duly seconded, the Board approved the **Resolution Amending Resolution 2022-57 to Revise Unit Sales Price and Maximum Income Eligibility Level for Homeownership Units Constructed on 3033, 3035, 3037, 3039, 3041, 3045 and 3047 Martha Street by BMK Properties, LLC** (attached as **Exhibit D**).

Item V

Property Dispositions

V.A. Development-Affordable Housing (Requests for Proposals (RFP))

1. RFP North Central N. 16th Street Duplex et al – HOW Affordable Housing, LLC

Mr. Romano presented the next agenda item, requesting Board approval of a disposition to HOW Affordable Housing, LLC for the development of nine (9) duplex buildings in the 5th Council District, resulting in eighteen (18) homeownership condominium units. He noted that the proposed homes are consistent with the surrounding neighborhood. Mr. Romano also reported that the developer held two community meetings, including a virtual meeting. He explained that no members of the public attended the initial in-person community meeting, and only three (3) individuals attended the subsequent virtual meeting. The properties included in the disposition are 1601, 1605, 1616, 1618, and 1620 North 16th Street.

Chair Brooks called for questions or comments from the Board.

Ms. Gonzalez asked whether any comments were received from attendees at the second community meeting. Mr. Romano responded that all feedback was positive.

Mr. Goodman sought confirmation that the RFP contemplated duplex development, and Mr. Romano confirmed that it did. Mr. Rodriguez then provided additional background on the RFP.

Ms. Brooks called for public comments.

Mr. Crosley, Director of Neighborhood Development for CD 5 confirmed this RFP has the full support of the 5th Council District.

Ms. Imredy Saah reported that no written comments were received for the disposition.

Seeing no other questions from the Board or the public, Chair Brooks called for a motion to adopt the disposition.

Mr. Johns moved to approve the disposition, and Ms. Gonzalez seconded the motion.

Upon motion made and duly seconded the Board approved the **Resolution Authorizing Conveyance of 1601, 1605, 1616, 1618, and 1620 North 16th Street to HOW Affordable Housing, LLC** (attached as **Exhibit E**).

V.B. Development-Affordable Housing (unsolicited)

Before proceeding to the next agenda item, Mr. Rodriguez requested that Land Bank staff and attendees not present for that item step out to allow members of the public waiting downstairs to enter and participate in the meeting.

Chair Brooks then called a brief recess to allow additional public attendees to arrive.

2. Civetta Property Group, LLC

Mr. Romano presented an unsolicited application from Civetta Property Group, LLC for the development of thirty single-family homes in the 7th Council District. The project includes a mix of two- and three-story homes, each with three bedrooms and two bathrooms, to be sold to households at or below 100% AMI with a maximum sales price of \$280,000. All units will be eligible for the Turn the Key program.

Chair Brooks outlined the public comment procedures, including a two-minute time limit per speaker, directing comments to the Board, and maintaining respectful conduct to ensure all attendees have an opportunity to be heard.

Ms. Imredy Saah reported that several written comments were submitted both in support and in opposition of the project. She then summarized the written comments received and noted that they would be attached to the meeting minutes. The written comments are attached to these minutes as **Exhibit F**.

Seeing no questions from the Board, Chair Brooks opened the floor to public comment and called on each individual who had signed up to speak on the item.

Councilwoman Quetcy Lozada stated that, following the Board's direction to continue discussions, a community meeting was held on January 8, but the developer did not engage in meaningful negotiation and the community voted against the project. She emphasized that while the community supports development and the Turn the Key program, it must reflect local affordability needs. Ms. Lozada urged the Board to respect the community's opposition, vote against the project, and avoid sending the parties back for further discussions, noting that residents have repeatedly expressed their concerns and opposition to this project.

Chair Brooks reminded the Board that dispositive votes on properties valued at \$50,000 or more require at least six votes in either direction; otherwise, the vote is non-dispositive and the developer may choose to return to the Board.

Mr. Jeremiah asked whether the developer had requested to return to the Board, and Mr. Rodriguez confirmed they had.

Mr. Rodriguez also noted that Board Member Michael Johns had recused himself and left the room. Ms. Imredy Saah clarified that Mr. Johns' recusal, originally made in November, was due to his niece receiving a 7th Council District grant for her nonprofit, an application he had assisted with. As the circumstances remain unchanged, his recusal stands and will be reflected in the minutes.

Ms. Margarita Padin spoke in opposition to the project, citing gentrification's negative impact on affordability in ZIP codes 19122 and 19133, where the annual median income ranges from \$30,000 to \$40,000. She also raised concerns about the lack of parking alternatives and urged the Land Bank to ensure developers comply with labor laws, particularly regarding proper worker classification.

Mr. Jeremy Blatstein spoke in support of the project, stating that the Turn the Key program's \$185,000 subsidized price addresses real housing needs for city workers. He urged the Board to approve qualifying projects and noted that any City Council opposition should be addressed through post-approval processes, not at the Board level.

Ms. Maria Matos read a statement from her father, Carlos Matos, expressing disappointment with Mayor Parker for failing to address affordable housing concerns despite campaign promises. He argued that displacement perpetuates poverty and urged the Board to hear the community's concerns, stressing that longtime residents have the right to remain in their neighborhoods.

Ms. Brennan Tomasetti, founding member of Civetta Property Group, refuted claims of bad faith negotiation, stating the company actively sought feedback and proposed modifications to increase affordability. She highlighted Civetta's track record of 213 homes built and sold through the Turn the Key program, with 60 more under construction. Acknowledging concerns about parking and affordability, she urged the Board not to delay progress and to keep the thirty prospective first-time homebuyers in mind when making their decision.

Mr. Jeremiah asked whether Ms. Tomasetti had received a response to her post-meeting correspondence. She confirmed that she did not, noting that a follow-up inquiry only led to a brief acknowledgment that a response was being worked on, which she never received.

Dave Langley of Philadelphia Accelerator Fund, disclosing no financial interest, spoke in support of the project. He highlighted the city's shortage of affordable three- and four-bedroom housing and noted that the homes' effective affordability is closer to 50-60% AMI given current interest rates. He urged the Board not to let the pursuit of a perfect solution delay a good one, noting that LIHTC projects can take four to five years to break ground.

Will Gonzalez, Executive Director of Ceiba, expressed support for TTK while raising concerns about affordability for those at 60-80% AMI. He urged all parties to collaborate within the process, warning that Board approval followed by councilmanic opposition would undermine the Board's credibility, and called for increased subsidies and good-faith cooperation to move forward.

Mr. Jeremiah asked whether a \$100,000 subsidy increase would gain Mr. Gonzalez's support.

Mr. Gonzalez did not answer the question but cited land use considerations, expressing a willingness to collaborate and noting that a "no" vote would not preclude future cooperation. He acknowledged being absent from the last meeting, having met with the developer separately, and confirmed he had not presented a counterproposal.

Chair Brooks asked whether Ceiba had opposed previous Turn the Key proposals in the District, to which Mr. Gonzalez confirmed it had, specifically the project that had been presented by Mr. Rushdy.

Community observer Mr. Ketih Mensah supported the project, citing his personal experience as a property owner in North Philadelphia and Germantown, where the developer's work raised property values, reduced crime, created jobs, and improved neighborhood amenities.

Mo Rushdy spoke in support of the project, urging consensus and noting that two similar Turn the Key applications in the 7th Council District were previously approved unanimously by the Board at the same price and AMI level, raising questions about consistency in decision-making. He also presented market

data showing nearby homes selling between \$418,000 and \$800,000, arguing that the proposed \$185,000 price point, while not affordable to all, is significantly below current market rates. He expressed hope that Board approval would open further dialogue with Councilwoman Lozada.

Talia Giles, Director of the Philly Liberation Center and Norris Square resident, opposed the project, citing that community meetings consistently resulted in a “no” vote over the past eight to nine months. She noted that Civetta failed to revise its proposal before the January meeting and never met the community’s request for homes priced at \$250,000. She urged the Board to vote no, stressing that true affordability must reflect Norris Square’s income levels, not surrounding counties.

Dr. Timour Kamran, Chair of the Norris Square Neighborhood Association, opposed the project, stating the issue has moved beyond affordability to one of community respect. He noted that the developer repeatedly presented the same unchanged proposal despite multiple community meetings, and with over 100 residents consistently voting against it, urged the Board to vote no.

Patricia DeCarlo, a 40-year neighborhood resident, opposed the project, stating that twenty-two of the thirty lots are in ZIP code 19133, where the median income is far below what is needed to afford the proposed prices. She stated that the project would further gentrify an already displaced community and urged that housing be made truly affordable to existing residents.

Ms. Pimentel, speaking for the Norris Square Community Action Network, opposed the project, stating that Civetta wasted eight months of negotiating opportunities, including a November Board-mandated meeting where they refused to deviate from their \$280,000 model. She emphasized that the community’s vote is final and urged the Board to vote no in favor of finding a developer willing to negotiate in good faith.

Mr. Jeremiah asked Ms. Pimentel to respond to Civetta’s revised proposal of twenty units at \$280,000, five at \$250,000, and five at \$310,000. She noted that while her group had proposed similar terms in July, Civetta never responded at the time, and Civetta’s revised offer came only four days after the community’s third vote against the project, too late to consider. She also confirmed awareness of another proposed disposition at \$280,000 but noted it was rejected by the community due to insufficient units at lower price points, the location of the homes, and the amount of the subsidy.

Chair Brooks sought clarification from Ms. Imredy Saah, who confirmed that the prior projects that were approved in this Council District did not differ from this project in terms of the size of the homes, the maximum price, and the maximum buyer AMI level. Mr. Rushdy’s project was larger, and the community opposed it for the reasons mentioned by Ms. Pimentel.

Mr. Jeremiah sought clarification on whether the community’s position is binding on the Board. Ms. Imredy Saah confirmed it is not, explaining that while community meetings are required for informational purposes, the Board retains full discretion to approve or deny a qualified application regardless of any community vote.

Chair Brooks asked whether a “no” vote must be based on specific disposition criteria, particularly in the event of litigation. Ms. Imredy Saah and Mr. Rodriguez confirmed that while the policy does not explicitly require it, Board members voting no are encouraged to state the basis for their rejection of the project.

Ms. Jacqueline Sims, President of MIP Corporation, highlighted Philadelphia’s workforce housing crisis, noting essential workers are being priced out of the communities they serve. She stated that

MIP's Turn the Key application, which included a \$25,000 grant supplement to the city's \$75,000 subsidy, was rejected on the grounds that no lots were available in Council District 7, and she urged greater transparency regarding land availability and increased support for workforce housing programs.

Dawud Bey of Fine Print Construction supported the project, citing a recent \$280,000 closing in his project with a \$750 downpayment and \$1,300 monthly mortgage as evidence of affordability. He urged the Board to approve the project, warning that continued obstacles discourage smaller developers from participating in affordable housing programs.

Anthony Fullard supported the project, asserting that the Board is legally obligated to approve qualified Turn the Key applications per City Council legislation. He stated that if a developer completes the required due diligence and meets all application criteria, the Board should approve it, and he urged the Board to act in accordance with the law.

Anthony Bright of Seamless Development, a long-term 7th Council District resident, supported the project, acknowledging affordability concerns but urging the Board to move forward and consider deeper affordability requirements for future projects.

Zane Knight questioned why the developer failed to present their adjusted proposal at the January 8th meeting despite having ample time since November. He also raised concerns about potential future price increases, possible financial interests among project supporters, and challenged the premise of a housing availability crisis.

Ana Mercado, age 22, opposed the project, stating the proposed prices are unaffordable for young adults hoping to raise a family in the neighborhood. Chair Brooks asked Ms. Mercado about her rent. She shared that her rent has increased from \$800 to \$1,200 per month for a one-bedroom apartment, and that after factoring in utilities, food, and transportation, the financial burden is overwhelming. Chair Brooks thanked her for her participation.

Hector Colon, a North Philadelphia veteran and community member, questioned whether the Turn the Key program truly serves the community or primarily benefits financial institutions.

Shina Vasado, a resident of ZIP code 19133, opposed the project, stating that many residents in her area live on SSI and cannot afford the proposed home prices. She urged the Board to consider the financial realities of the community's most vulnerable residents.

Seeing no further comments from the Board or the public, Chair Brooks called for a motion to adopt the disposition.

Ms. Lopez-Kriss moved to approve the disposition, and Mr. Balloon seconded the motion.

Upon motion made and duly seconded, the Board held a roll call vote. Six Board members voted in favor of the disposition: Angela Brooks, Rebecca Lopez-Kriss, Alex Balloon, Darwin Beauvais, Cornelius Brown, and Kelvin Jeremiah. Four Board members opposed the disposition: Andrew Goodman, Maria Gonzalez, Jenny Greenberg, and Nicholas Dema.

Upon motion made and duly seconded, the Board approved the **Resolution Authorizing Conveyance of 509, 511, 534 and 536 West Dauphin Street; 310, 313, 503 and 505 Diamond Street; 516 and 518 Edgley Street; 2305, 2307 and 2309 North Lawrence Street; 2210, 2212, 2233, 2306, 2308, 2310 and 2312 North Leithgow Street; 447 West Norris Street; 2206 North Orianna Street; 2202**

and 2204 North Orkney Street; 2049, 2138, 2236, 2252 and 2254 North Reese Street; 304, 309, 311, 323 and 512 West Susquehanna Avenue; and 2054 and 2151 North 5th Street to Civetta Property Group, LLC (attached as Exhibit G).

Item VI

Public Comments (Old & New Business)

Before moving on to the next agenda item, Mr. Goodman raised the question of whether the homeowner subsidy could be increased from \$75,000 to the legally permitted \$100,000. Mr. Rodriguez explained that while he has personally advocated for an increase to \$95,000, budget constraints and cash flow limitations make this difficult, as funds are already committed to 988 approved units. He noted that partner banks have also reduced their discretionary grants, further straining affordability, and that any subsidy increase would require identifying a new funding source.

Mr. Rodriguez also added that a modest subsidy increase would not materially improve affordability, as tightening bank credit markets are already making it harder to qualify buyers at 80% AMI. He noted that in some cases, developers have been encouraged to offer a seller's assistance rather than seek additional subsidies.

Mr. Jeremiah asked whether Turn the Key funds are offset by other funding sources received by a buyer. Mr. Rodriguez explained that staff reviews closing costs through the HUD1 and works with partner banks, accordingly, noting that the Philly First Home program is sometimes kept outside the calculation to allow buyers to come to the table with little to no money down.

Mr. Jeremiah raised the possibility of combining the \$75,000 Turn the Key subsidy with a \$50,000 PHA contribution for deeper affordability, questioning why PHA recipients would receive a reduced subsidy. Mr. Rodriguez confirmed that under the PHDC-PHA MOU, the \$50,000 PHA grant is deducted from the \$75,000 subsidy. He clarified that for regular Turn the Key buyers, additional funds are welcome, but he noted that the primary barrier to qualification is buyers' existing debt loads rather than subsidy levels.

Ms. Gonzalez requested data on awarded units by income level and AMI of actual buyers, noting that decisions should be grounded in data rather than anecdotal information. She emphasized the importance of equity in community development and asked for a report on unsold units. Mr. Rodriguez agreed to include this in his next executive director report.

Ms. Saah clarified that Turn the Key is not a Land Bank program, and therefore any data disclosure would require approval from PHDC.

Chair Brooks noted that efforts are underway with PHDC and the Land Bank to make relevant H.O.M.E. funding data publicly available on Philly Stat 360. Mr. Goodman acknowledged that land dispositions occur regardless of subsidy allocations.

Before departing, Mr. Jeremiah expressed concern that the Board's statutory authority places it in constant conflict with the community or council, noting that approving projects without council support renders the Board's decision effectively void. He called for dialogue to clarify the Board's role and address these structural tensions.

Ms. Padin cautioned that the proposed prices remain unaffordable for the majority of Philadelphia's workforce, noting that unionized workers who could afford the \$1,300 monthly payment represent less than 10% of workers in the city.

Mr. Gonzalez requested public access to the Guidehouse report, to which Chair Brooks responded that it remains a draft. He also requested data on sold units and available inventory, offering to assist with housing counseling to help qualify buyers. He reiterated his organization's commitment to working collaboratively with the Turn the Key program.

Mr. Knight urged the Board to prioritize public interest over developer interests in land dispositions, called for greater transparency on Turn the Key data including actual sales to city employees, and stressed the importance of labor standards compliance and restoring municipal housing authority.

Mr. Blatstein urged the Board to apply consistent standards to all developers regardless of their nonprofit or for-profit status, warning that selective support based on developer type undermines the integrity of the disposition process.

Item
Adjournment

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

Mr. Beauvais moved to adjourn the meeting. Ms. Gonzalez seconded the motion.

Upon motion made and duly seconded, the Board unanimously voted to adjourn at 12:33 pm.

SECRETARY TO THE BOARD

PUBLIC ATTENDANCE SHEET

PHILADELPHIA LAND BANK BOARD OF DIRECTORS REGULAR MEETING
Tuesday, March 10, 2026, at 10:00 AM.

User Name
Councilmember Quetcy Lozada
Conlan Crosley
Talia Giles
Jacqueline Sims
Timour Kamran
Patricia DeCarlo
Nilda Pimentel
Will Gonzalez
Maria Matos
Keith Mensah
Mo Rushdy
Max Dela Fosse-Brown
Margarita Padin
Jeremy Blatstein
Maria Matos
Brennan Tomasetti
Dave Langlieb
Dawud Bey
Anthony Fullard
Anthony Bright
Antonio Cerqueira
Mike Tomasetti
Olga Hernandez
Shina Rosado
Ana Mercado
Iris Rodriguez
Thomas Delaney
Sloane Folks
Elena Hincapie
Fernando Nbile
Hector Colon
Iris Torres
Andria Bibiloni
Noah Reimers
Khary Philmore
Anissa Taylor
Zane Knight

Exhibit A

Land Bank Meeting

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PHILADELPHIA LAND BANK

A MEETING OF THE BOARD OF DIRECTORS OF THE
PHILADELPHIA LAND BANK

Tuesday, March 10, 2026

10:30 a.m.

Reported by: Tanya M. Williams, cert # 1179693

Job No.: 1064443

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Exhibit A

Land Bank Meeting

Page 2	Page 4
1 ATTENDANCE	TRANSCRIPT BEGINS AT 10:30 AM, Agenda Item V.A.1
2 ANDREA IMREDEY SAAH, ATTORNEY	1
3 BRIAN ROMANO, SENIOR DEVELOPMENT SPECIALIST	2
4 QUETCY LOZADA, COUNCILMEMBER	3 CHAIR BROOKS: And just for the record, I want to
5 MARGARITA PADIN, MEMBER OF COMMUNITY	4 state that everybody that was in the lobby was
6 JEREMY BLATSTEIN, MEMBER OF PHILADELPHIA COMMUNITY	5 admitted and is present.
7 MARIA MAIOS	6 MR. ROMANO: Good morning, Board and Chair,
8 BRENNAN TOMASETTI, FOUNDING PARTNER OF CIVETTA	7 members of the Board and public.
9 PROPERTY GROUP	8 CHAIR BROOKS: We can't hear you.
10 DAVE LANGLEY, PHILADELPHIA ACCELERATOR FUND	9 MR. ROMANO: Good morning, Board and Chair,
11 WILL GONZALEZ, EXECUTIVE DIRECTOR OF CEIBA	10 members of the Board and public. My name is Brian
12 KEITH MENSAH, OBSERVER	11 Romano, the Senior Development Specialist, presenting
13 MO RUSHDY	12 agenda item 5B1.
14 TALIA GILES, DIRECTOR OF PHILLY LIBERATION CENTER	13 Today, we are asking the board to authorize a
15 DR. TIMOUR KAMRAN, CHAIR OF THE NORRIS SQUARE	14 resolution for a disposition of the following properties to
16 NEIGHBORHOOD ASSOCIATION	15 the Civetta Property Group, LLC, to develop
17 PATRICIA DECARLO, A COMMUNITY LEADER	16 30 single family homes in the Seventh Council
18 NILDA PIMENTAL, ON BEHALF OF NATIONAL COORDINATING RCO	17 District.
19 JACQUELINE SIMS, PRESIDENT, EXECUTIVE DIRECTOR OF MIP	18 15 units will be two stories and contain three
20 CORP	19 bedrooms and two bathrooms without basements, and the
21 DAWUD BEY, DEVELOPER FOR PINE PRINT CONSTRUCTION	20 other 15 units will be three stories and contain three
22 ANTHONY FULLARD	21 bedrooms and two bathrooms without basements, all at
23 ANTHONY BRIGHT, SEAMLESS DEVELOPMENT	22 approximately 1375 square feet.
24 ZANE KNIGHT, RESIDENT AND MEMBER OF NSCAN	23 The homes fit within the context of the
25 ANA MERCADO	24 neighborhood. They will be sold to households with
HECTOR COLON, MEMBER OF THE COMMUNITY	25 incomes at or below 100 percent AMI for a maximum

Page 3	Page 5
1 APPEARANCES, cont'd:	1 sales price of \$280,000. All homes will be eligible
2 SHINA VASADO, MEMBER OF THE COMMUNITY	2 for Turn the Key program.
3 ANDREW GOODMAN, MEMBER OF THE BOARD OF DIRECTORS	3 The application is unsolicited and evaluated
4 REBECCA LOPEZ KRISS, MEMBER OF THE BOARD OF DIRECTORS	4 pursuant to the disposition policy. The properties
5 MARIA GONZALEZ, MEMBER OF THE BOARD OF DIRECTORS	5 are 509, 511, 534, 536 West Dauphin Street; 310, 313,
6 ALEXANDER BALLOON, MEMBER OF THE BOARD OF DIRECTORS	6 503, 505 Diamond Street; 516, 518 Edgley Street; 2305,
7 DARWIN BEAUVAIS, MEMBER OF THE BOARD OF DIRECTORS	7 2307, 2309 North Lawrence Street; 2210, 2212, 2233,
8 JENNY GREENBERG, MEMBER OF THE BOARD OF DIRECTORS	8 2306, 2308, 2310, and 2312 North Leithgow Street; 447
9 CORNELIUS BROWN, MEMBER OF THE BOARD OF DIRECTORS	9 West Norris Street; 2202, 2204 North Orkney Street;
10 ANGELLA BROOKS, MEMBER OF THE BOARD OF DIRECTORS	10 2206 North Orianna Street; 2049, 2138, 2236, 2252,
11 KELVIN JEREMIAH, MEMBER OF THE BOARD OF DIRECTORS	11 2254 North Reese Street; 304, 309, 311, 323, 512 West
12 NICHOLAS DEMA, MEMBER OF THE BOARD OF DIRECTORS	12 Susquehanna Avenue; 2054 and 2151 North 5th Street.
13 ANGEL RODRIGUEZ, SENIOR VICE PRESIDENT, PHDC	13 CHAIR BROOKS: Thank you. Because new people
14 TANYA M WILLIAMS, REPORTER	14 have entered the room, I want to just restate, kind
15 JEREMY BLATSTEIN, VIDEOGRAPHER	15 of, how we will do our public comment. Understand and
16	16 learn the engagement on this particular project. I
17	17 love how so many people are so passionate, but I also
18	18 love order and decency.
19	19 So everyone will have an opportunity to speak for
20	20 two minutes. There will be a stopwatch. When you
21	21 hear the buzzer, you need to stop speaking. You need
22	22 to finish your sentence and you need to let the next
23	23 person speak.
24	24 All questions and comments should be directed to
25	25 the Board, not each other. You need to be respectful



Exhibit A

Land Bank Meeting

<p style="text-align: right;">Page 6</p> <p>1 at all times. If you find yourself having some 2 trouble with that, I encourage you to step outside, 3 calm down, but we will be respectful in this room or 4 you will not be allowed to speak. 5 And so I would like to just put it out there now 6 that if you are saying the exact same thing someone 7 else said, do not be offended if I just go ahead and 8 tell you that we are not going to take any more 9 comment and you can just say you cosign with the 10 person who spoke before you. There are a lot of you 11 who want to speak and I want to make sure that 12 everybody who wants to speak and say something 13 different has the opportunity to do so. 14 So if you just are agreeing with somebody, if you 15 could just, as they would say, give your time to 16 someone else who has got something different to say, 17 we'd appreciate if you can just acknowledge that you 18 agree with the previous speaker. 19 With that said, are there any questions for 20 members of the board on this item? Oh, and make sure 21 you're referring any of your comments to this specific 22 item. Any board questions? Can't imagine that there 23 would be. Here's a long list, so. 24 MS. SAAH: Oh, public comments. We received 25 multiple letters both in support of as well as</p>	<p style="text-align: right;">Page 8</p> <p>1 supportive. 2 Second letter was from Jordan Parisse-Ferrarini, 3 president of Buy Back the Block initiative, also 4 expressing support for the project, stating that 5 Philadelphia is facing a significant housing shortage 6 and basically stating although that there is a need 7 for deeper levels of affordability, that that is 8 really in addition to workforce housing and that the 9 city needs both. So also strongly in support. 10 The third one was from Bryheim, I'm pronouncing 11 that, Murray, managing partner of BKP Development 12 Group, expressing his support for this project. Not a 13 resident of the Seventh District but has had the 14 privilege of developing several projects in the 15 district. And as a fellow developer who has invested 16 in the community that he's offering his support, 17 stating that quality affordable housing is one of the 18 most pressing needs in Philadelphia. Also stating his 19 appreciation for Mr. Tomasetti helping minority 20 developers acquire and develop affordable housing in 21 the city, not just develop his own. So strongly in 22 support. 23 And then lastly, the last letter of support was 24 from Rick Young, expressing his support for this 25 project because of the positive impact that it can</p>
<p style="text-align: right;">Page 7</p> <p>1 opposing this project, so I'll start with the first one, 2 which was a summary by the developer of the timeline 3 regarding their outreach to community organizations 4 and the councilwoman in the sixth district for a lot of -- 5 MR. ROMANO: Seventh. 6 MS. SAAH: I'm sorry. The Seventh District, 7 thank you. Appreciate that. And there were many 8 attachments including one that I could not print 9 because it was many pages, but if you are interested 10 in seeing that there are packets over on that table, or 11 there were packets. So if you'd like to see them, I 12 can always forward them to you. They will also be 13 included in the minutes of this meeting. So that was 14 the first one. 15 And the next one was a letter of support from 16 Erica Rosario for this project and all of the support 17 letters were fairly similar in stating that they are 18 strongly supporting the proposed Turn the Key home 19 initiative. In this particular case, the writer is a 20 resident of District Seven and she has seen firsthand 21 the positive impact of new home construction. The 22 fact that areas are no longer being blighted or used 23 for illegal parking. Her one request was that perhaps 24 a few of the homes could be listed or sold at a lower 25 price, that is 250 to 260,000, but overall very</p>	<p style="text-align: right;">Page 9</p> <p>1 have to bring -- to bring homes to a vacant lot, to 2 prevent illegal dumping and underutilized land and 3 also to help residents become homeowners and build 4 generational wealth. 5 Then we received three letters, one of which was 6 a group letter opposing the project. First one was 7 from Relina Bonilla (phonetic). I hope I'm 8 pronouncing that, Bonilla, and she is a longtime 9 resident of the community. She's lived there over 45 10 years. Her concern is that people have moved away for 11 lack of affordable housing and now that there are such 12 projects being developed in the community, they're not 13 affordable for people who live there and who are 14 living with family to make ends meet. 15 She has asked whether the Land Bank has clearly 16 understood the plea for the developer to change its 17 mind about the house price and stating that a large 18 percentage of the population wouldn't be able to 19 purchase a home of that cost as well as support their 20 family. 21 The next one was a group letter signed by 22 Michelle Carrera of Xiente, Nilda Pimentel of NSCAN 23 RCO. She's the president. Michelle was the CEO of 24 Xiente. Will Gonzalez, executive director of Ceiba. 25 Andrea Bibaloni, executive director, Norris Square</p>



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<p style="text-align: right;">Page 10</p> <p>1 Neighborhood project. Carlos Matos, 19th Ward leader, 2 reverend Aiden Mayrena, who's the senior pastor of 3 West Kensington Ministry, First Presbyterian Church; 4 Patricia DeCarlo, a community leader and Talia Giles, 5 Director of the Community Liberation Center. 6 This was sent to Ms. Brooks, Ms. Lozada and Mr. 7 Tomasetti and basically stating that pursuant to the 8 vote taken by the Land Bank Board on November 18th to 9 allow the parties to reach a compromise on the 10 project, they were looking forward to a community 11 meeting to consider a revised proposal. They said 12 that how between November 18th and January 18th, they 13 never received a revised plan. On January 8th, a 14 meeting was hosted by Councilwoman Lozada and no 15 changes were made to the homeownership proposal 16 presented at that time, and the developer made it 17 clear they couldn't deviate from the \$280,000 price, 18 nor could they provide off-street parking even on 90- 19 foot deep lots. 20 They then voted -- the group apparently voted and 21 there were two abstentions and everyone else 22 apparently voted against the project. They made a 23 different offer -- oh, then about five days later, the 24 developer made a somewhat different offer, but it 25 arrived too late. Also, since the vote taken at the</p>	<p style="text-align: right;">Page 12</p> <p>1 opposition to this project. And that public land 2 should be allocated to do the most public good, and 3 they want the listed parcels to be devoted to meeting 4 the affordable housing prices in the community. Thank 5 you. 6 THE REPORTER: Excuse me, everyone. I'm not 7 online, so to record the meeting if you guys don't 8 mind, when you speak, just say your names first and 9 then I can type your name in and type what you said, 10 if that's okay? All right. 11 CHAIR BROOKS: Yes. So now we'll go to the 12 public comment. Councilwoman Lozada. 13 MS. LOZADA: Good morning, everyone. I'm not 14 going to, kind of, repeat what was just read into the 15 record. You-all sent us back to the table to have 16 further conversation and consider the project back in 17 the November meeting. We were able to hold that 18 meeting on January 8th, as you just heard. 19 Unfortunately, the developer didn't come prepared to 20 negotiate and a no vote was taken. Even in the 21 letters that you received that are in support of the 22 project, you hear that those residents also understand 23 that there's a need for deeper affordability. No one 24 in this community is against Turn the Key project. No 25 one, including myself. And I want to say that again,</p>
<p style="text-align: right;">Page 11</p> <p>1 community meeting was not attached to a provision that 2 would allow the vote to be vacated should a late offer 3 be made, their decision to oppose the project stands 4 and the vote cannot be reversed. 5 They also wish to point out that a broader 6 community process has been underway involving 7 stakeholder groups and Councilwoman Lozada, and that 8 that dialogue is taking place against her housing 9 environment that's saturated by the market rate, 10 rental housing, increasing home prices and few 11 affordable housing options, as well as unsolicited 12 homeownership proposals. 13 So their main objective is to determine the best 14 use of city laws to address the housing affordability 15 crisis for renters and potential homeowners alike and 16 spur equitable community and economic growth in the 17 neighborhood. They asked the Land Bank to respect not 18 only the final vote taken by the residents but also 19 the consultation process. 20 Lastly, a letter from Ceiba signed by Will 21 Gonzalez, Executive Director, and asking respectfully 22 that the Board not approve the disposition of the 23 project, stating that people who live in the 24 neighborhood and work in the neighborhood have 25 repeatedly and overwhelmingly expressed their</p>	<p style="text-align: right;">Page 13</p> <p>1 including myself. 2 All of us understand the need for development of 3 community, but it must respond to the need of the 4 particular community where the project is happening. 5 I also just want to state for the record that I think 6 it's a bit disrespectful that we ask people or that we 7 notify people that we're going to stop them if there 8 is repetitive comment. For over a year, this 9 community has heard from this developer over and over 10 and over and over again about this particular project 11 that we have had to sit through. And so I am going to 12 respectfully ask this Board to please allow people to 13 express themselves, even if it's a repeat comment, 14 right, because they had to do the same with this 15 developer. 16 I am going to ask this Board to vote no and to 17 listen to what the community is saying, right? I'm 18 also going to ask that you don't ask us to go back to 19 the table with the same individual who does not want 20 to negotiate. I'm going to respectfully ask you that. 21 My community should not be summoned here time and time 22 again to tell you the same thing. And I as a council 23 member should not have to come here either to fight 24 for my community when they are here voicing their 25 opinions. I should not have to come here. You would</p>

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<p align="right">Page 14</p> <p>1 not do this to any other council member. It is 2 disrespectful. 3 It is disrespectful that I have to come here to 4 stand with my community to say no to a project that 5 they've already expressed they do not want in their 6 neighborhoods. Thank you. 7 CHAIR BROOKS: I would just like to remind the 8 Board that a dispositive vote for any property worth 9 \$50,000 or more must have six votes, six votes for or 10 six votes against. If it's not six votes, it's not 11 dispositive. And at that point, the developer can 12 make a decision whether they wish to come back to the 13 Board or not. 14 MS. LOZADA: Can you please speak up? You're 15 very quiet. 16 CHAIR BROOKS: This is the first time I heard that 17 I'm very quiet. Did the developer in this case 18 request to come back to the Board for that vote? 19 MR. RODRIGUEZ: Yes, they did. 20 Can I make a note? We should have done this at 21 the beginning of this discussion. Our board 22 member, Michael Johns, has recused himself and has 23 left the room. He will not be a part of the 24 deliberation or decision-making on this issue. 25</p>	<p align="right">Page 16</p> <p>1 working people in our neighborhood. The parking has 2 no alternative that has been presented, that's not 3 beneficial. And also, I believe that the Land Bank 4 should be responsible for making sure that our public 5 lands that are awarded to developers that have general 6 contractors that are doing these projects that you 7 make sure that under the Department of Labor and Fair 8 Labor Standards Act, all the way from the top down, 9 that workers are not misclassified as contractors. 10 Thank you. Have a nice day. 11 CHAIR BROOKS: Thank you. Jeremy Blatstein. 12 MR. BLATSTEIN: Hello, my name is Jeremy 13 Blatstein, here as a member of the Philadelphia 14 community. We're talking about 30 lots. There's over 15 a 1000 plus lots in the Seventh District. We should 16 not let perfection get in the way of progress. Last 17 month, we heard a LIHTC project that was presented to 18 this board with vacant land. That's a great use of 19 land in the Seventh District. This solves a different 20 problem. You can't solve every single problem with 21 every single housing issue. And what I mean by that 22 is this Turn the Key is \$185,000 sale price after 23 subsidy. Whether or not the sale price is 280 or 250, 24 the sale price to the homeowner is still going to be 25 \$185,000. That's a \$1,300 a month mortgage payment,</p>
<p align="right">Page 15</p> <p>1 MS SAAH: Yes. And to further explain that, 2 thank you. Michael Johns recused himself in November 3 due to the fact that his niece, who he assisted with 4 an application for her nonprofit organization had 5 requested a grant from the Seventh District and 6 received one. He is on photos showing him holding the 7 check with his niece. So he felt that even though he 8 personally did not have a financial conflict of 9 interest, he wanted to avoid the appearance of a 10 conflict of interest and therefore recused himself in 11 November. 12 Those circumstances have not changed, and 13 therefore, he has recused himself again, and that will 14 be reflected in the minutes. 15 Max Delafosse-Brown, are you here? 16 MR. RODRIGUEZ: He had to leave. 17 CHAIR BROOKS: He had to leave, oh, okay. Sorry 18 about that. Margarita Padin. 19 MS. PADIN: Good morning to everybody. My name 20 is Margarita Padin, M-A-R-G-A-R-I-T-A P-A-D-I-N, here 21 as a member of the community. The gentrification is 22 not good for affordability. It's not beneficial to 23 the neighborhood. Our AMIs for 19122 ZIP code and 24 19133 ZIP code go from, like, \$30,000 a year to 25 \$40,000 a year. So it's not beneficial for our</p>	<p align="right">Page 17</p> <p>1 and there's plenty of people in the Philadelphia 2 community who are city workers who want this land. 3 And the last piece I'll say is process. This 4 Land Bank Board is supposed to approve projects that 5 meet the qualification of a Turn the Key program. The 6 Turn the Key program was passed by Philadelphia City 7 Council. If members of Philadelphia City Council want 8 to kill this project, there's part of the process 9 that's after the fact, not here today. 10 And the last thing I'll say is there's nothing 11 saying other than a made up dirty word that's mad 12 prerogative that any one member of city council should 13 not be allowed to introduce this resolution after it's 14 passed the board. So I just would ask that we 15 continue on the process and allow this to play out. 16 CHAIR BROOKS: Thank you. Maria Matos. 17 MS. MATOS: Good morning. Good morning. Good 18 morning. I'm actually going to read a statement from 19 my father, Carlos Matos, who is the board 20 (indiscernible). Is that okay? Forward, okay. 21 "Good morning. I apologize that I cannot be here 22 today due to a personal issue that needs to be 23 addressed. I am very disappointed with Mayor Parker. 24 She has turned her back on our community and refused 25 to hear our voices and address our needs. These were</p>



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1 all issues addressed when she was running for Mayor.
 2 She says she's Mayor for all of Philadelphia, Philly
 3 One, those are her words. Thank you to our
 4 councilwoman for standing with us today to back us up
 5 with this. Why is this still an issue? We are the
 6 voices of people who need affordable housing. Not
 7 everyone can buy a home with the prices that have been
 8 suggested. All people have the right to stay in the
 9 community they have lived in their whole life. Their
 10 children should be able to buy a home in the community
 11 that they love and lived in their whole life.
 12 Displacement only causes more poverty. People who
 13 have homes now are faced with unaffordability and
 14 can't keep them. Displacement is not progress.
 15 Displacement is not progress. Please hear our voices
 16 and our concerns." Thank you for everyone for paying
 17 attention. Have a good day.
 18 CHAIR BROOKS: Brennan Tomasetti.
 19 MS. TOMASETTI: Good morning, Chair and Board.
 20 Brennan Tomasetti, founding partner of Civetta
 21 Property Group. A comment was made earlier that we
 22 did not attend the most recent meeting in good faith
 23 for negotiation and I just want to set the record
 24 straight. We absolutely did. We came to the meeting,
 25 we presented the project as it was initially formed,

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1 and then we asked repeatedly -- I personally asked
 2 repeatedly for suggestions on how to within our
 3 control what could be changed to make the project
 4 better. At that point, we were told to leave, "Bye,
 5 bye. This meeting is over." Those were the comments
 6 made.
 7 I followed up with a correspondence roughly 72
 8 hours later asking the same question, "What can we do
 9 differently?" And I also proposed a modified version
 10 because there had been a member of the community who
 11 suggested perhaps some of the units could be more
 12 affordable. And so we swapped out five units and said
 13 what if we made five of them more affordable and
 14 bumped five on the other end to flex because we have
 15 no control over the subsidy. So I just wanted to
 16 share that before my standard comments here.
 17 So I respect all of the opinions of everyone who
 18 has spoken and everyone who will speak here today.
 19 I'm here to share the perspective as the developer for
 20 this project and as someone who does this work every
 21 day. Our company has participated in the Turn the Key
 22 program since its inception. To date, as of
 23 yesterday, we had built and sold 213 homes to hard
 24 working Philadelphians. We have another 60 units
 25 actively under construction.

Page 20

1 My husband and I have been developing real estate
 2 in the city for over 20 years. We could be doing
 3 other types of projects, but my husband and I live
 4 here. We love this city. We're raising our family
 5 here. And when we learned that there was an
 6 opportunity to be part of a program that changes the
 7 lives of people in our community, we chose to lean in.
 8 Turn the Key is a powerful program. It's
 9 exceptional because it does something very important.
 10 It transfers opportunity by way of land and subsidy
 11 that sit in the hands of a government body to the
 12 people in the form of homeownership to a portion of
 13 the population who have long been historically locked
 14 out of such opportunity.
 15 We see the impact of this program firsthand.
 16 Every week, first time home buyers walk into our
 17 office and leave with the keys to a brand new home.
 18 Time and time again they tell us, often through tears
 19 of joy, that they never believed this would be
 20 possible for them. Now they have stability. They
 21 have an asset. They have wealth that can be passed
 22 down to their children and their children's children.
 23 This is how we begin to close the wealth gap in this
 24 country.
 25 I respect the concerns that have been raised. I

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1 understand people want parking. I respect those who
 2 advocate for even deeper affordability. I too would
 3 like to see even deeper affordability, but we cannot
 4 wait for a perfect program while families miss the
 5 opportunity that exists today. There are 30 families
 6 in District Seven whose lives could be permanently
 7 changed by this project.
 8 Ultimately, the decision is yours and respect the
 9 responsibility that comes with that decision. I
 10 simply ask that you keep these hard-working first time
 11 home buyers in mind because it is their opportunity
 12 that is on the line here. Thank you.
 13 MR. JEREMIAH: I'm sorry. I got a question. I'm
 14 going to have a lot of questions, just so you know. 15
 15 Did you receive any response to your correspondence 16
 16 following the most recent meeting?
 17 MS. TOMASETTI: I did not receive a response 18
 18 within a week. I sent a follow-up note. They said
 19 they were working on it and that I would receive a
 20 response. I never received correspondence after that.
 21 CHAIR BROOKS: Next is Dave Langlieb.
 22 MR. LANGLIEB: Thank you. Thank you and good
 23 morning. Dave Langlieb, with Philadelphia Accelerator
 24 Fund. I should be clear just from the start, we don't
 25 have any financial interest or financing in this project,



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1 but I am broadly and specifically supportive. Mike
 2 has been a mentor to many UDA developers who are
 3 borrowers of ours as well. And also, generally, I've
 4 been to all of the Land Bank Board meetings where this
 5 project or a version of this project has been
 6 proposed. And the voices that you really do not hear
 7 are of the families who would like to live in these
 8 homes.
 9 We see this in the backlog of supply. The fact
 10 that we are vastly undersupplied for affordable
 11 housing in the city and we're vastly undersupplied
 12 specifically for three bedroom and four bedroom homes
 13 where families can afford to live and build personal
 14 net worth. These are technically 100 percent AMI
 15 homes, but they are effectively below 60 percent,
 16 depending on interest rates, probably 50 percent AMI
 17 homes given what a principal and interest payment 18
 would cost.
 19 And also these are brand new three bedrooms.
 20 This stock is not available to rent at anywhere near
 21 \$12 or \$1,300 a month if you're able to, in pretty much
 22 any neighborhood in the city. We have an excess of
 23 demand. And as Jeremy alluded to, we really need all
 24 of the above strategy to affordable housing in this
 25 city.

Page 23

1 LIHTC is great. We've been supportive of LIHTC
 2 projects. We'll continue to be supportive of LIHTC
 3 projects. We need more LIHTC. We need more HCV. We
 4 need all of these programs, but we must not make the
 5 perfect enemy of the very, very, very, very good.
 6 The LIHTC projects that we were able to finance
 7 and that we have seen come across the agendas here at
 8 the Land Bank Board take 48, 60 months to get shovels
 9 in the ground from first application process. And
 10 that's with a federal government that is still
 11 providing low income housing tax credits. God knows
 12 what the future would, you know, is bringing to that
 13 program.
 14 Like I said, let's not make the perfect the enemy
 15 the very, very good. Thank you for your time. I
 16 appreciate it.
 17 MS. SAAH: Will Gonzalez.
 18 MR. GONZALEZ: Buenos dias. Thank you for the
 19 opportunity to speak with you today. I thought that
 20 it was very interesting that the meeting started.
 21 MS. SAAH: Please state your name again.
 22 MR. GONZALEZ: Oh, my name is Will Gonzalez,
 23 Executive Director of Ceiba. It's interesting that
 24 the meeting started today with two modifications. In
 25 other words, that this Board approved sell price and

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1 had to modify it. I'm not casting aspersions. The
 2 reality is the reality. But what I want to highlight
 3 here is that there is a concern that even at this
 4 juncture, it is difficult for someone at 60 percent
 5 AMI or 80 percent AMI unless you have a perfect record
 6 to afford these units.
 7 Let me just say that we are coming in here with
 8 our eyes open. We believe in Turn the Key. We
 9 believe in the Land Bank. We believe in H-O-M-E and
 10 think that a lot of good things are going to happen
 11 with this Board and with Turn the Key. So we're going
 12 to be part of that, and we want them to be part of
 13 that. But they need to be part of the process, not
 14 swimming against the process.
 15 And by process, it doesn't mean that we control
 16 everything related to the process, but it is a whole
 17 process. For this board to approve this and then see
 18 it go down because of the leadership of our
 19 councilwoman is not productive. Then it goes against
 20 the credibility of this Board and what we hope is the
 21 future of working together on this. You have control
 22 over these things. So please, pretty please, give
 23 this Board the credibility in the community. Let's
 24 work with H-O-M-E. Let's work on getting this done.
 25 Let's work on Turn the Key.

Page 25

1 You know what, we're advocating on something that
 2 they would agree with. Let's increase that subsidy so
 3 that we all can get things going. So we're thinking
 4 of multiple prongs. We're not just no, no, no, no,
 5 no. We're willing to work in good faith and move
 6 forward. So please, you have heard overwhelmingly,
 7 you have heard repeatedly that now is no, and that
 8 we're looking forward to working together with the
 9 gentlemen behind us to make things happen because it
 10 cannot be done alone by ourselves. Thank you very
 11 much for your time.
 12 MR. JEREMIAH: Mr. Gonzalez, before you go,
 13 please sit down. Everything else being equal, if we
 14 could increase the subsidy, say, to \$100,000, would
 15 you be supportive of this project by this developer?
 16 MR. GONZALEZ: We would need to look at that
 17 because again, I think there's also the land, right?
 18 Are some of those lots more practical for multifamily,
 19 right? And there, there are many lots. And then if
 20 we work together, right? So we advocate together to
 21 increase the subsidy. We advocate together to get
 22 things done, to help them find buyers because, again,
 23 getting at that 60 percent, 80 percent AMI is not
 24 easy.
 25 But you know what? We have housing counseling



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<p style="text-align: right;">Page 26</p> <p>1 agencies and we can try to get people to buy the 2 homes. We could be working together. I don't want to 3 get into their private business, but they have the 4 inventory that they can't sell. We want to help you 5 get the buyers. Give us a chance. Let's work 6 together. And if today we say no, it doesn't mean 7 that we're not going to work with you and it doesn't 8 mean that you're not going to make a profit. What 9 we're saying is work together with us because we want 10 to do Turn the Key. And you don't -- and he knows 11 that we even sat down with him and said, "How can we 12 learn from you and get things going?" Because he 13 can't do it all. We can't do it all. But we want it 14 for our community. 15 So, pretty please. Pretty please. 16 MR. JEREMIAH: Did you participate in the last 17 meeting? 18 MR. GONZALEZ: I did not. On the 8th of January, 19 I unfortunately missed that to a family meeting, but I 20 had staff there and we were aware of what was going on 21 and we've had the pleasure of meeting with Mr. 22 Tomasetti alone and so, yes. 23 MR. JEREMIAH: What was your counter proposal to 24 the one that he presented? 25 MR. GONZALEZ: So I'm not in a position -- I did</p>	<p style="text-align: right;">Page 28</p> <p>1 came to blows at that meeting. 2 MS. TOMASETTI: You insulted my daughter. 3 MR. GONZALEZ: Oh, no. I didn't. 4 CHAIR BROOKS: Okay. Moving on. 5 MR. GONZALEZ: But again, we talked and we keep 6 in contact, and so this is progress, right? So what 7 I'm trying to say is there's room. There's room. 8 CHAIR BROOKS: Thank you. 9 MS. LOZADA: Vote no. 10 CHAIR BROOKS: Who's the next one? Keith 11 If you could just state your name again for the 12 record? 13 MR. MENSAH: Keith Mensah. 14 CHAIR BROOKS: Thank you. 15 MR. MENSAH: Good morning, ladies and gentlemen. 16 How are we doing today? 17 CHAIR BROOKS: Great. 18 MR. MENSAH: I just come to the Land Bank from 19 time to time. I'm an observer. I think what Mr. 20 Tomasetti is trying to do is great for that 21 neighborhood, and let me tell you why. I have a 22 property in North Philly, one or two properties in 23 Germantown, and I go to that neighborhood to get 24 materials sometimes from different auctions and stuff 25 like that.</p>
<p style="text-align: right;">Page 27</p> <p>1 not present a counter proposal. But some people from 2 the group from the community -- some organizations 3 from the community presented one, and I'll let them 4 speak to that. 5 MR. JEREMIAH: Thank you, sir. 6 CHAIR BROOKS: I do have a question for you. 7 From my understanding, there have been two other Turn 8 the Key proposals that have come through the District 9 in similar areas. Were you guys opposed to that 10 because that predates me? 11 MR. GONZALEZ: Yes, yes. And the one was 12 presented by Mr. Rushdy. 13 FIRE ANNOUNCEMENT LOUD SPEAKER: Attention, 14 attention. There is a fire in the center city area 15 and that is the reason we are getting the smell of 16 smoke in the building. We have adjusted our dampers 17 to minimize the smoke smell. There is not an issue in 18 the building. Thank you. 19 CHAIR BROOKS: Point of order, everyone. 20 MR. GONZALEZ: I welcome the question because -- 21 and please correct me if I'm wrong. I remember when 22 we had a meeting with Mr. Rushdy. 23 CHAIR BROOKS: A quick answer. 24 MR. GONZALEZ: Yes. But you know what? We 25 didn't know each other. I think almost me and him</p>	<p style="text-align: right;">Page 29</p> <p>1 In North Philly, when he came, I seen the stock 2 go up. I seen the value of my house go up because of 3 these affordable houses because when it's affordable, 4 it's affordable. However, it raises the valuation and 5 the property value of the neighborhood. Period. 6 MS. LOZADA: And the taxes. 7 MR. MENSAH: And the taxes, yes, that it does. I 8 don't know if there's tax abatements with the new 9 property, so they don't feel it. I felt it, but I 10 don't think the new buildings felt it because of a tax 11 abatement. But overall, I was happy because there was 12 less trash, there was less crime, better school 13 systems and people were intermingling different races. 14 There were more juice bars in the neighborhood. It 15 wasn't a food desert. It wasn't just pizza shops and 16 Chinese places. It was vegan plots. And I'm vegan, 17 so I appreciated that. I'm a vegetarian, actually. 18 I'm not going to be lying to you. 19 I appreciated going outside, eating a vegan 20 burger. So some of the guys that used to do my 21 drywall and stuff, they say, "Hey, listen, we're with 22 this guy. We're building." So there were jobs in the 23 23 community. Even though they took from me, I had to 24 24 find new laborers, but there was jobs in the 25 community. So it was a gift and a curse for me. Then</p>

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<p style="text-align: right;">Page 30</p> <p>1 I went to Germantown. I'm doing something in 2 Germantown. And this guy was there. This guy is 3 everywhere, you know? And that community was happy. 4 My stock in Germantown started rising. Again, I don't 5 know this guy, but now I benefited from that. 6 And when I used to go get my materials from this 7 neighborhood, I just said, "Man, this is," and I'm not 8 being disrespectful. The people are nice, people are 9 great. It's great pride, everything. But I was going 10 to a -- 11 CHAIR BROOKS: I have to ask you to stop, Mr. 12 Mensah. Thank you. 13 MR. MENSAN: Oh, I'm sorry. So, like, two 14 minutes. Two and a half, maybe? 15 MR. RODRIGUEZ: Thank you. 16 CHAIR BROOKS: No, thank you. 17 MR. MENSAN: I just think they should work 18 something out and try to get some mutual ground. 19 CHAIR BROOKS: Thank you. Mo Rushdy. 20 MR RUSHDY: Hi, Madam Chair. Hello, board 21 members. So -- 22 CHAIR BROOKS: Start with your name for the 23 reporter, please. 24 MR. RUSHDY: Sure. Mo Rushdy, M-O R-U-S-H-D- 25 Y. So I just want to be, like, consensus is what we need</p> <p style="text-align: right;">Page 31</p> <p>1 here. There's nothing personal about this. I speak 2 with Councilwoman Lozada nearly every day, and we 3 spoke a lot about this project and I really respect 4 her standing up for the community and what they want. 5 I've spoken with different members of the community. 6 I also know the developer, and there are a lot of 7 members. And I know where the economics are for these 8 jobs. 9 But I want to be also pragmatic, okay? Without 10 really bidding for one side against the other. And I 11 want to present some facts. Can you give me a 12 microphone, please? 13 So, first of all, there are two applications that 14 were approved in the Seventh District and these were 15 not mine, I withdrew my application. The two 16 applications were approved by this Board, with the 17 exception of you, Madam Chair, unanimously, in the 18 Seventh District for the same price for the same floor 19 plans and AMI. So then there's a question of where is 20 the consistency of understanding and the predictability 21 for someone to apply for homes, right? How are we 22 making a choice, right? If the same project, same 23 number -- are we deciding based on personnel, based on 24 people? That's a question. 25 The second is, I just did a simple research about</p>	<p style="text-align: right;">Page 32</p> <p>1 single family homes that are being sold on and around 2 where Mike Tomasetti proposes to build their project. 3 And here are numbers: 440,000; 775,000; 775,000; 4 440,000; 428,000; 418,000; 450,000; 619,000; 502,000; 5 800,000. This is what is being sold today in the 6 neighborhood. 7 So again, I'll go back to the idea of -- I 8 understand -- I truly understand how 185,000 -- 9 CHAIR BROOKS: Thank you. Finish your sentence. 10 MR. RUSHDY: -- might not be affordable for a lot 11 of people, okay? But it's sure way below what is 12 being sold today. I hope everyone here votes yes, and 13 I hope that once it goes to Councilwoman Lozada, then 14 it opens up the conversation for more conversations 15 with you-all. Thank you very much. 16 CHAIR BROOKS: Thank you. Okay. Once again, if 17 you do not want to be removed from this room, you need 18 to be recognized to speak. Thank you. 19 Talia Giles is next. And for those of you who don't 20 see this phone, I will try to signal you that it's 30 21 seconds, so you don't just get abruptly cut off, but 22 there is a timer. It is right here. I am trying my 23 hardest to be consistent. 24 MS. GILES: Good morning. My name is Talia 25 Giles, that is T-A-L-I-A G-I-L-E-S. I'm the director</p> <p style="text-align: right;">Page 33</p> <p>1 of the Philly Liberation Center, which is in the heart 2 of the Norris Square community, and I'm also a 3 resident of this community. I want to be clear about 4 the facts, and we are also happy to provide a detailed 5 timeline for the Land Bank Board, if you would like a 6 copy. 7 In July of 2025, Civetta held a community meeting 8 that was not even in the boundaries of Norris Square. 9 It was a resident of Norris Square that had to email 10 them and request a meeting within the boundaries of 11 our community. It was made very clear over the course 12 of the past eight to nine months that we want a 13 percentage of homes at 250,000. In November, the Land 14 Bank Board voted to table the project to give both 15 parties more time to reach an agreement, which never 16 happened. 17 The developer never revised the proposal before 18 the January meeting, and we've had several community 19 meetings over the course of the eight to nine months, 20 where residents voted no for this proposal each time. 21 We are residents who want to live in new homes, grow 22 generational wealth and stay in our community which 23 means that we need affordable homes for the average 24 person in Norris Square, not the average for all the 25 surrounding counties, for Norris Square specifically.</p>
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1 This project does not allow for that.
 2 Civetta Group has had plenty of opportunities and
 3 time to negotiate with our community, but time is up
 4 and no means no. I implore the Board of the Land Bank
 5 to vote no on this project once and for all, respect
 6 the residents, respect working class Philadelphians.
 7 Thank you.
 8 CHAIR BROOKS: Timour Kamran. It's not on the
 9 sheet, so we're going to read what's on the sheet.
 10 Can you start with your name? And I don't start the
 11 timer until after you say your name.
 12 DR. KAMRAN: Yes. Thank you. I'm Dr. Timour
 13 Kamran, that's T-I-M-O-U-R K-A-M-R-A-N. I'm the Chair
 14 of the Norris Square Neighborhood Association and I'm
 15 also part of the NSCAN RCO. So what I want to say
 16 today is that for us at this point in the process,
 17 it's no longer primarily an issue of affordability.
 18 It's an issue of respect for our community and for the
 19 dignity of our community. We're an all volunteer
 20 organization and we have mobilized our neighbors to
 21 meeting after meeting, where the developers presented
 22 the same project. I hope you can understand how
 23 disrespectful that feels.
 24 It takes resources to do this. We're buying
 25 people food. We have to, I mean, these meetings are

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1 on Tuesdays in the middle of the day. Many of us work
 2 full-time jobs. I work a full-time job. I took off
 3 to be here. And so it's not fair for the community to
 4 be asked to come back to these meetings over and over
 5 to say the same thing.
 6 To me, if the same proposal is presented to the
 7 community over and over, you know, we're convening
 8 these meetings, like I said, it takes resources.
 9 We're expecting in good faith that a new proposal is
 10 coming. Every single time we convene these meetings,
 11 we assumed that we would be hearing something
 12 different or else what's the point of convening the
 13 meeting? But every time we were disappointed. Every
 14 time we were, you know, presented with the same
 15 project.
 16 Our demands, our asks have been consistent
 17 throughout. We've asked for some homes under 280.
 18 We've asked for some homes at 250. But that said, at
 19 this point, again, the issue of affordability is not
 20 for us primary. We've held multiple votes by the
 21 community, you know. I think over a 100 people across
 22 all these meetings have voted against the project at
 23 this point. And so if we were to change our position
 24 based on a last minute offer, we would be
 25 disrespecting our community.

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1 So for us, this is no longer an issue of
 2 affordability primarily. It's an issue of respect and
 3 disrespect, and we're not willing to let our community
 4 be disrespected in this fashion. And so, for that
 5 reason, we ask you-all to vote no on this project.
 6 Thank you.
 7 CHAIR BROOKS: Thank you.
 8 MS. DECARLO: Patricia DeCarlo.
 9 CHAIR BROOKS: Ms. DeCarlo, if you can start with
 10 your name again?
 11 MS. DECARLO: Sure. My name is Patricia DeCarlo,
 12 P-A-T-R-I-C-I-A, DeCarlo, D-E-C-A-R-L-O. I'm going on
 13 82 years old, guys. I've been living in that
 14 neighborhood for 40 years. It was the bad lands. We,
 15 the community, turned it to the good lands. The
 16 community development organization built homeownership
 17 and rentals, all of it affordable to the neighborhood
 18 people who were there. Let me give you some facts.
 19 22 of these 30 lots are in zip code 33, not 22. Zip
 20 code 22 is Susquehanna to Girard Avenue. You've
 21 already gentrified from Girard to maybe Norris, Berks,
 22 okay? And that's the problem there.
 23 We don't want the rest of our neighborhood
 24 gentrified. 22 lots out of the 30 are in zip code
 25 19133. What is the median income in 19133? \$31,034.

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1 We ain't going to be able to afford 280, 250, 200.
 2 What's more? The apartment buildings that have been
 3 built that are huge, that's what creates the parking
 4 issue, are now renting to people with Section 8
 5 because they can't find renters at \$1,300 a month.
 6 So these are facts. It is unaffordable. If it's
 7 unaffordable to this community that needs housing
 8 desperately, what we see is you're trying to gentrify
 9 and we don't want to be gentrified. You gentrified
 10 enough. We need affordable housing, which should be
 11 an illegal word in this city because everybody says
 12 it's affordable. It is totally unaffordable to this
 13 neighborhood. And this neighborhood wants to stay
 14 there. Their children want to live there. They don't
 15 want to have to move again.
 16 CHAIR BROOKS: And I'm going to have to ask you
 17 to end on that note, Ms. DeCarlo.
 18 MS. DECARLO: I'm done.
 19 CHAIR BROOKS: Thank you. The next person who
 20 will be called up to speak -- and again, thank you.
 21 MS. SAAH: The last person signed up to speak is
 22 Nilda Pimentel.
 23 CHAIR BROOKS: If you can just start with your
 24 name, please?
 25 MS. PIMENTEL: Yes. Good morning.



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<p style="text-align: right;">Page 38</p> <p>1 CHAIR BROOKS: And spelling. Thank you.</p> <p>2 MS. PIMENTEL: N-I-L-D-A, P as in Peter, I-M-E-N-</p> <p>3 T-E-L.</p> <p>4 CHAIR BROOKS: Thank you.</p> <p>5 MS. PIMENTEL: Good morning, all the board</p> <p>6 members. Good morning, Madam Chair. I am speaking</p> <p>7 on behalf of the Coordinating RCO for the area. As</p> <p>8 we all know, the Civetta Group had plenty of time to</p> <p>9 sit down with our stakeholder groups and propose a</p> <p>10 plan that we can support. They had that opportunity -</p> <p>11 - they've had that opportunity for eight months, but</p> <p>12 they had that opportunity in November when this Board</p> <p>13 approved a resolution asking both parties to sit down</p> <p>14 and come to an agreement.</p> <p>15 The meeting was held, as it was mentioned, on</p> <p>16 January 8th. They did not come prepared as opposed to</p> <p>17 remarks made earlier, statements. That evening, they</p> <p>18 explicitly said that they could not deviate from their</p> <p>19 \$280,000 model. We did ask them to exit the room</p> <p>20 because we needed to debate, discuss the issue on</p> <p>21 ourselves and come to an agreement before the vote. A</p> <p>22 vote was taken and that vote is irreversible. We will</p> <p>23 not revoke that vote. We're not here to negotiate.</p> <p>24 We will not negotiate.</p> <p>25 The Civetta group, we believe squandered that</p>	<p style="text-align: right;">Page 40</p> <p>1 MR. BALLOON: Ma'am, we heard from the Civetta</p> <p>2 Group earlier that they had subsequently made a</p> <p>3 proposal, I think, it's, if I'm not mistaken, 20 units</p> <p>4 at 280, 5 at 250, and I believe 5 at 300 or</p> <p>5 thereabouts. Do you have a reaction to that? And</p> <p>6 what did you guys respond to that as part of your --</p> <p>7 MS. PIMENTEL: That was then. We would not</p> <p>8 consider any proposals. That proposal wasn't put on the</p> <p>9 table for an entire period of eight months. That's</p> <p>10 what we were requesting from the beginning since July.</p> <p>11 The Civetta Group never came back to us and said --</p> <p>12 and I just want to be clear that that position, that</p> <p>13 recommendation regarding the \$250,000 houses, the five</p> <p>14 houses that we requested, was made on behalf of our</p> <p>15 group, not on behalf of the rest of the community</p> <p>16 stakeholders groups.</p> <p>17 So it was our request, our group's request, the</p> <p>18 group that I represent. Notwithstanding that, it was</p> <p>19 presented to them that evening on January 8th at the</p> <p>20 meeting that was convened, hosted by the councilwoman,</p> <p>21 and they did not respond to that. They said</p> <p>22 explicitly we cannot deviate from the \$280,000 model.</p> <p>23 Four days later, personally I received an email from</p> <p>24 Mr. Civetta stating that they were willing to offer</p> <p>25 another alternative. And that was the breakdown of</p>
<p style="text-align: right;">Page 39</p> <p>1 opportunity. We are not, as probably some people may</p> <p>2 think, unreasonable. We are not off the wall</p> <p>3 advocates. We value the benefits that you might reap</p> <p>4 reaching out to people you disagree with and finding</p> <p>5 common ground. We have done that with many</p> <p>6 developers, not necessarily in the context of the Turn</p> <p>7 the Key program. We're not questioning credentials,</p> <p>8 we're not questioning track record, we're not</p> <p>9 questioning the capacity of the developer. We are not</p> <p>10 -- we on't have any personal animosity toward him.</p> <p>11 What we want to do is for you to allow our community</p> <p>12 to make decisions with regard to the proper use of</p> <p>13 city-owned land.</p> <p>14 That process is going to end this way. It began</p> <p>15 months ago. So we want you to give that dialogue a</p> <p>16 chance. We're here because we also understand that</p> <p>17 this is a participatory process and the voices of the</p> <p>18 neighborhood have to be considered. We want you to</p> <p>19 please vote no on this resolution. We believe that</p> <p>20 Civetta has squandered their opportunity and we would</p> <p>21 like to have a partner -- a potential partner, with</p> <p>22 credibility and that is willing to negotiate in good</p> <p>23 faith. Thank you.</p> <p>24 CHAIR BROOKS: Thank you. Next we have Jackie</p> <p>25 Fin. Oh, hold on. There's a question.</p>	<p style="text-align: right;">Page 41</p> <p>1 the houses, including some houses in exchange for the</p> <p>2 5 at 250, 4, I believe, I think, it was 4 at 310 or</p> <p>3 315,000, which was also a proposal that at the</p> <p>4 beginning eight months ago, our group, not the rest of</p> <p>5 the group, were willing to accept.</p> <p>6 This is the breakdown. 20 houses at 280, 5 at</p> <p>7 250 and 5 homes at 310,000. So at one point in July,</p> <p>8 when we met with him personally, a meeting that was</p> <p>9 hosted by our local CDC, I made that recommendation on</p> <p>10 behalf of my group, "Hey, we will." I even said it</p> <p>11 here. It was memorialized in the minutes of this Land</p> <p>12 Bank and I believe it was in September, if I'm not</p> <p>13 mistaken, that we were willing to accept doing a cross</p> <p>14 subsidy and accept some houses at a higher price point</p> <p>15 than 280 in exchange for houses at 250. He never</p> <p>16 embraced -- he never ever embraced that.</p> <p>17 MR. BALLOON: I think you just mentioned that he</p> <p>18 subsequently did embrace, but you're rejecting it</p> <p>19 outright now.</p> <p>20 MS. PIMENTEL: It was done after the fact, after</p> <p>21 the community voted for the third time. So it was</p> <p>22 only four days after the vote was taken.</p> <p>23 MR. JEREMIAH: Understood. And lastly, you heard</p> <p>24 Mr. Rushdy mention that there were two subsequent</p> <p>25 resolutions where this board approved dispositions at</p>



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<p style="text-align: right;">Page 42</p> <p>1 \$280. Do you recall those? 2 MS. PIMENTEL: Yes, that was -- 3 MR. JEREMIAH: And were you supportive of those? 4 MS. PIMENTEL: That was two years ago, I believe. 5 The issue was the breakdown. There was an original 6 proposal and then there was an adjusted proposal. In 7 the adjusted proposal that was scaled down, he reduced 8 the amount of houses -- of lots to be developed. The 9 issue was one of equity. We didn't feel that there 10 was enough houses offered at a lower price range and 11 that's the reason why we did not agree to it. 12 CHAIR BROOKS: Can I do a point of clarification 13 from our attorney? That was not the same deal. 14 MS. PIMENTEL: Oh, okay. 15 CHAIR BROOKS: So just -- that's fine. I just 16 wanted to clarify. 17 MS. PIMENTEL: Okay. Yeah. Well, in the past, 18 it has been an issue of the number of houses offered 19 at a certain price point, the location, and also 20 which, of course, is now within your purview, the 21 issue of the subsidy using the highest subsidy and 22 attaching that subsidy to the lower point price 23 houses. 24 CHAIR BROOKS: Thank you. 25 MR. JEREMIAH: And, Madam Chair, before we</p>	<p style="text-align: right;">Page 44</p> <p>1 that. 2 So again, it is for informational purposes. It's 3 not required in terms of negotiating an alternative 4 word for the Board. Board can vote as it wishes. If 5 they wish to approve a qualified application, they 6 can. If they don't wish to approve it, they can 7 choose not to. 8 CHAIR BROOKS: As a person who's hyperfocused 9 on the risk, when we vote no, does it need to be based 10 off of the criteria that's in the disposition code? Having 11 been on a zoning board, I think about it from that 12 perspective. 13 MS. SAAH: So you're asking if somebody votes no 14 on the board, do they have to explain why they're 15 voting no? 16 CHAIR BROOKS: Or if we get sued, well, you have 17 to explain it. 18 MR. RODRIGUEZ: It is the basis for the vote. Yes. 19 MS. SAAH: Yes. We would like them to explain 20 on what basis they're voting no. But it is not stated as 21 such in the policy or new ordinance. 22 CHAIR BROOKS: Who am I on now? I think it's 23 Sims. You can start with your name and I will start 24 the time after that. 25 MS. SIMS: Okay. Is this good?</p>
<p style="text-align: right;">Page 43</p> <p>1 on, just a point of clarification, if our counsel can 2 address one quick issue for me? With regard to the 3 Board's authority, am I understanding it correctly 4 that the community's position and that of Council 5 is not determinative in how we vote? That is to say, 6 it's not a factor in terms of the disposition policy. 7 MS. SAAH: That is correct. Under the 8 disposition policy, the requirement is that the 9 meeting at which a disposition is presented must be 10 posted online. The agenda must be posted. People 11 must be made aware of the meeting. And also it's 12 posted on-site. And then our board package containing 13 all the information is posted five days in advance. 14 The previously constituted Board had requested 15 perhaps three years ago that because the communities 16 were saying they didn't have enough information about 17 a project in advance to really be able to come and 18 speak about and comment on it at the board meeting. 19 Therefore, the Board requested that the developer have 20 a community meeting to present the project, give 21 information about it. There is no requirement for a 22 vote, nor is there any requirement for the Board to 23 take into consideration any kind of vote that occurs. 24 It's not like the zoning variance process where a vote 25 is taken and the zoning board does have to consider</p>	<p style="text-align: right;">Page 45</p> <p>1 MR. RODRIGUEZ: Yes. 2 MS. SIMS: Okay. Thank you. 3 CHAIR BROOKS: Oh, I'm sorry. Okay. Go ahead. 4 MS. SIMS: My name is Jacqueline Sims. I'll give 5 you this because I wrote it down for you. I am the 6 President Executive Director of the MIP Corporation. 7 We're a nonprofit located in the City of Philadelphia. 8 The heart of Philadelphia's future depends on the 9 people who keep our city running every day. When we 10 discuss workforce housing, we mean our paramedics, 11 public school teachers, grocery store workers, and 12 transit drivers. These neighbors provide vital 13 services we all depend on, yet many are being priced 14 out of the communities they serve. Right now, 15 Philadelphia faces a significant housing crisis that 16 impacts the middle class just as much as it impacts 17 our most vulnerable residents. 18 More than half of all renters in the city are 19 forced to spend more than a third of their take-home 20 pay just to keep a roof over their heads. We have a 21 massive shortage of affordable units, and as our 22 housing stock continues to get older, the gap between 23 what people earn and what it costs to live here is 24 only growing wider. We have seen effective programs 25 such as Turn the Key proposal recently submitted one</p>

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<p style="text-align: right;">Page 46</p> <p>1 by nonprofit MIP Corporation. This proposal 2 represented a strong commitment to the community. It 3 included us providing a \$25,000 grant which was 4 presented at a community meeting. This funding came 5 with no strings attached, offered purely in the hope 6 of helping those with a lower area median income, 7 qualified for first time homeownership and build 8 generational wealth right in the neighborhood. This 9 was in addition to the 75,000 that the city 10 subsidized.</p> <p>11 However, despite this clear benefit, the Land 12 Bank application that we submitted for this project 13 was rejected. The reason given in the letter was 14 simply that houses in Council District Seven are no 15 longer available. This is a deeply concerning 16 development. When we have private partners willing to 17 contribute significant grant money to help working 18 families, we cannot let bureaucratic hurdles block 19 progress. Supporting workforce Housing isn't just a 20 social issue, it's an economic necessity.</p> <p>21 When we invest in housing, we create local jobs 22 to help communities maintain a stable local workforce. 23 We develop neighborhoods that are more stable where a 24 first year teacher and others have a real path towards 25 homeownership. Everyone who contributes to our city's</p>	<p style="text-align: right;">Page 48</p> <p>1 CHAIR BROOKS: Please address all comments here. 2 MR. BEY: Yes, I believe so though. So I wanted 3 to say that. And then I wanted to apologize to you 4 guys for having to go through this so many times 5 because a great question that Kelvin Jeremiah asked 6 was, "Can the Board make a decision, basically?" I 7 believe the Board should make a decision and place the 8 responsibility on Councilwoman Quetcy and allow her to 9 tell her community no. The mayor right now is putting 10 a lot of pressure on developers, you understand, to 11 build 30,000 affordable housing. We was eager, 12 everybody was hyping us up, let's get all these houses 13 built. We did everything we needed to do, do all our 14 due diligence, winning out banking, funding and 15 everything that we needed. And every turn is always a 16 hurdle in front of us.</p> <p>17 So I will encourage the Board to support this 18 project because it also give hope to the Black 19 Squirrel developers and give hope to a lot of other 20 developers that's even smaller than Mr. Civetta. To 21 see Mr. Civetta after building 200 and something 22 houses go through this is, kind of, like a thing that, 23 kind of, would discourage the lower, the smaller 24 developer for even wanting to go through the process. 25 So I really would encourage that you-all support this</p>
<p style="text-align: right;">Page 47</p> <p>1 success deserves a fair chance to live here. We 2 require more transparency about land availability and 3 increased support for programs that provide direct 4 financial help to our workforce (indiscernible). 5 A city that's too costly for our workers 6 eventually stops serving everyone. Let's work 7 together to keep our neighborhood vibrant, diverse and 8 accessible to the people who make daily work.</p> <p>9 CHAIR BROOKS: Thank you. All right. We have 10 three more speakers. Mr. Bey?</p> <p>11 MR. BEY: How you doing? Thank you very much, 12 Chairman.</p> <p>13 CHAIR BROOKS: State your name and spell it.</p> <p>14 MR. BEY: My name is Dawud Bey and I'm the 15 developer for Fine Print Construction. And I wanted 16 to come and just say a few things. One, just to, kind 17 of, give a little bit more hope on affordability. I 18 just recently closed a deal with an individual. He's come 19 and put up \$750 and his payment -- and this is at 20 \$280,000, 80 percent AMI, he came up, he put down \$750 21 and his mortgage payment was \$1,300. I think that's in 22 a range of reach for most people in the City of 23 Philadelphia.</p> <p>24 MS. PIMENTEL: Not in this neighborhood.</p> <p>25 MR. BEY: I believe so.</p>	<p style="text-align: right;">Page 49</p> <p>1 project and give us some more support, to give us more 2 courage to keep building these houses. Thank you-all.</p> <p>3 CHAIR BROOKS: Next up -- oh, this is my alarm 4 when I wake up at 5:00 a.m. So I have the last two 5 are both named Anthony. The first one is Anthony 6 Fullard and after that it's Anthony Bright. So you 7 guys can be ready.</p> <p>8 If you can start with your name and spell it 9 please?</p> <p>10 MR. FULLARD: Yes. Anthony Fullard, A-N-T-H- 11 O-N-Y- F-U-L-L-A-R-D. I'm going to be --</p> <p>12 CHAIR BROOKS: Put the mic closer to your mouth. 13 Thank you.</p> <p>14 MR. FULLARD: Is this close enough? I'll be 15 pretty much short and sweet to this. Been around in 16 this city doing a lot of development, also advocating 17 for African-American and also brown construction 18 workers. So it's really not in my comfort zone to see 19 this adversity. It look like it's, you know, in odds 20 against each other. So I don't -- you know, I don't 21 want to say see that happen. I respect Councilwoman 22 Quetcy, her position. She is the District Council 23 person. But on the other side on this matter, my 24 concern is the Board.</p> <p>25 You have legislation that have been passed by</p>



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<p style="text-align: right;">Page 50</p> <p>1 City Council probably at that time by Councilman 2 Darrell Clarke and also City Council passing 3 legislation as it relates to Turn the Key projects and 4 how once one goes through the process of submitting 5 the application and then checking off all those boxes 6 to be approved to move forward with the application, 7 then at the Board level, this should be passed, okay? 8 Because that's the law. That's what City Council 9 passed. 10 So anybody that comes up, whether it's from the 11 Seventh District, the developer, Fourth, Fifth, Eighth 12 District, you know, if they do the due diligence to do 13 the application and then this Board should be looking 14 to pass what they are authorized to do. So to me, a 15 lot of this is, like, you know, you got all these 16 people down here wasting time because the law says 17 what the law says. Thank you. 18 CHAIR BROOKS: Thank you. Okay. And, Mr. 19 Bright, you can just start with your name for us and 20 spelling. 21 MR. BRIGHT: Anthony Bright, B-R-I-G-H-T, 22 Seamless Development. I just came to speak because I 23 am a long-term resident in the Seventh District, a 24 developer. I see many of my neighbors in here. I'd 25 probably get some dirty looks going in the house</p> <p style="text-align: right;">Page 51</p> <p>1 tonight, but we lose track of the bigger goal which is 2 the end user and that we can't solve every project -- 3 I mean every problem with every project. 4 So it's a small project, I know, you know, the 5 affordability thing is a big thing and I've seen the 6 change in the last 10 years and that's it. We should 7 push forward. And other projects, maybe we put 8 something in place where his next project he's forced 9 to go deeper, affordable. I don't know, but it can 10 work it out and we should push forward. Thank you. 11 CHAIR BROOKS: Thank you. 12 MR. KNIGHT: Can I make a quick comment on this? 13 I know I didn't sign up, but I won't even take two 14 minutes. 15 CHAIR BROOKS: The answer is yes, but I need you 16 to come to the mic and I need you to say your name. 17 MR. KNIGHT: Absolutely. My name is Zane Knight. 18 I'm a resident and member of NSCAN, Norris Square 19 Community Action Network. I'm sorry -- 20 CHAIR BROOKS: Can you do me a favor and pull the 21 mic down to your mouth? Thank you. 22 MR. KNIGHT: Name is Zane, Z-A-N-E, last name, 23 knight, K-N-I-G-H-T. I just wanted to state a couple 24 of notes. One, I think, the Board should be asking 25 like the developer why they didn't present their</p>	<p style="text-align: right;">Page 52</p> <p>1 adjustment at the 8th of January meeting that was 2 convened at the request of this Board and why that 3 adjustment to their proposal was made after that 4 meeting when that suggestion was made in November and 5 we didn't have that meeting until January. 6 So I think there was ample time to look at the 7 numbers, look at the project and present an adjusted 8 project in that timeline. I also think we should 9 consider, like, who's to say we won't be back here two 10 or three years from now approving an adjustment to the 11 price and increasing it then just as this meeting 12 started out with an increased price for the same 13 developer in question. 14 I also believe it should be noted that a 15 significant number of individuals who had spoken in 16 favor of the developer in this project seem to come 17 from professional class backgrounds, which I don't 18 think is inherently a problem, but I think it does 19 speak to the level of financial discrepancy here as 20 well as the potential of maybe invested financial 21 interest by some of the people speaking in favor of 22 the project. 23 And one last thing, I just want to note that one 24 of the written comments suggested that there is an 25 issue of availability of housing and I just want to</p> <p style="text-align: right;">Page 53</p> <p>1 state that nationally speaking, that is not an issue 2 and that last I checked, there are approximately seven 3 empty units for every homeless person in the country. 4 Thank you. 5 CHAIR BROOKS: Okay. And I would just say that 6 there's lots of studies about the housing shortages in 7 America, so we could probably stay away from that 8 topic. And did we have one more? 9 MS. MERCADO: Yeah. 10 CHAIR BROOKS: You need to come to the mic and 11 this will be the last comment. And click yes. 12 MS. MERCADO: Yeah, I'm very short. So sorry. 13 CHAIR BROOKS: No, you're fine. Just start with 14 your name and please spell it. 15 MS. MERCADO: Okay. My name is Ana Mercado, 16 A-N-A M-E-R-C-A-D-O. I am just saying as a young 17 adult, as a 22-year old, this is not very affordable. 18 I have been struggling also myself looking for a house 19 and to pay bills and pay, like, a whole bunch of 20 stuff. It's, like, basically, kind of, our income is, 21 like, basically going to the, the cost of the house, 22 you know. 23 And so I just want to know, like, you know, like, 24 it's like, it's not very affordable because if I want 25 to have, like, a family, it's, it's going to be very</p>
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<p style="text-align: right;">Page 58</p> <p>1 MS. SAAH: Jenny Greenberg? 2 MS. GREENBERG: Nay. 3 MS. SAAH: Cornelius Brown? 4 MR. BROWN: Aye. 5 MS. SAAH: Angela Brooks? 6 MS. BROOKS: Aye. 7 MS. SAAH: Kelvin Jeremiah? 8 MR. JEREMIAH: Aye. 9 MS. SAAH: Nicholas Dema? 10 MR. DEMA: Aye. 11 CHAIR BROOKS: So the vote is 6 to 4 in favor of 12 the project. Thank you for your attendance. 13 Okay. I'll take a moment before we move on. 14 This meeting has not been adjourned. So you can 15 either leave quietly or you can -- either way, you 16 need to be quiet. Thank you for coming. I mean, we 17 can do this politely or we can do this the rude way, 18 but you are not going to disrupt the end of this 19 meeting. So we still have business to conduct. So 20 you can go protest outside, but you will not be in 21 this room. We are going to end this meeting in 22 decency and in order. Ms. DeCarlo, I need you to exit 23 this room. Thank you. 24 CHAIR BROOKS: So what's next on the agenda 25 because we're going to just keep moving. Okay. Old</p> <p style="text-align: right;">Page 59</p> <p>1 business or new business. Do we need any old or new 2 business? You have old business? We're done with 3 public comment. So it's for old business for this 4 agenda? Perfect. 5 MR. GOODMAN: Can I do one? 6 CHAIR BROOKS: You can. Is that easier? Which 7 one's easier? 8 MR. GOODMAN: Oh, it's my phone. Nice. All 9 right. Andrew Goodman. Since this is not application 10 specific, but we've heard it -- we've heard this come 11 up continuously for months. There is a discrepancy 12 between the homeowner subsidy that the legislation 13 allows Turn the Key to go up to and what the program 14 limit is set at. So I guess either Angel or Madam 15 Chair, can we, for the board's edification, understand 16 where those conversations are internally about 17 exploring going up to what the legally permitted 18 homeowner subsidy amount is from 75 to 100 and to be 19 super specific about which entity makes that decision? 20 CHAIR BROOKS: Andrew, I believe that's PHDC. 21 MR. RODRIGUEZ: Could you repeat the question? 22 CHAIR BROOKS: The question is about the subsidy. 23 What is the process for going from 75 to 100? 24 MR. RODRIGUEZ: And who is the decision-making 25 entity and what are the status of those conversations?</p>	<p style="text-align: right;">Page 60</p> <p>1 CHAIR BROOKS: Can you use the mic, please? 2 MR. RODRIGUEZ: Angel Rodriguez, Executive 3 Director, or I guess in this situation, Senior Vice 4 President, PHDC. The discussion on the subsidy has a 5 couple of constraints. One is historical budgetary 6 and also the people at the table. It's a mix of 7 council leadership, administration, and also staff, 8 like how we administer the program. 9 Historically, it was set at -- at 75,000, not 10 100,000. There was conversation about whether we buy 11 down points. That negotiation with banks did not 12 work. Then it became an issue of how much we could 13 actually feasibly spend through NPI. This was a 14 neighborhood preservation project. 15 MR. GOODMAN: Are there conversations actively 16 happening now? 17 MR. RODRIGUEZ: There is, actively, I've been 18 personally advocating an addition up to 95,000, not 19 100,000, but that actually won't get what I think what 20 this group is looking for, what the community was 21 looking for. What we assume in this U.S. administration 22 is that banks no longer have discretionary and grant 23 funds. So typically, a typical Turn the Key project 24 was \$75,000 Turn the Key, \$10,000 Philly First Home, 25 then our partner banks, of which we have 30, would</p> <p style="text-align: right;">Page 61</p> <p>1 throw in another \$10,000. So you had a total of \$95,000. 2 The banks do not have discretionary funds or 3 grants. That's coming few and far between and what we 4 are seeing is an uptick in rates. So just to stay in level, 5 we would have to increase our number. Now, the 6 problem with that is that, you're aware of this, in a 7 negotiation with H.O.M.E., where I had requested a 8 reallocation to add 43 million, it was at \$75,000. 9 If we talk about increasing it, we're talking 10 about a cash flow issue. Currently, we have 988 11 units approved, 370 have been sold, and then we 12 have about 600 more. The balance of them are either in 13 construction or seeking entitlements. So that money 14 is actually spoken for. So if we intend to 15 continue with Turn the Key, we're going to have to 16 talk about a different pot of money. And also if 17 we're going to talk about the increased costs or the 18 lack of supplemental subsidy to the home buyer to make 19 it really affordable or keep it where it is, we're 20 going to have to probably overcompensate for the 21 banks. 22 MR. GOODMAN: So I guess two clarifying 23 questions. The H.O.N.E. legislation allows for 100K, but 24 you're saying essentially because the projects that 25 haven't been built yet were approved at the 75K max,</p>
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<p style="text-align: right;">Page 62</p> <p>1 those are essentially grandfathered in at their 2 previous amount. So -- 3 MR. RODRIGUEZ: Correct. 4 MR. GOODMAN: -- raising it anywhere above 75K 5 would not -- cannot change any projects that are 6 already in motion. 7 MR. RODRIGUEZ: Correct. Of the 988 we've 8 approved, yeah, you couldn't move those up. I mean -- 9 MR. GOODMAN: And if banks -- 10 MR. RODRIGUEZ: We'd be robbing the Peter to pay 11 Paul. I got a bigger problem too. Kelvin, you know 12 this. You know PHA has projects coming on board, you 13 know, we haven't accounted for the production of 14 infill housing from PHA. So I mean, we're really 15 talking about -- I think you have 140 units in an RFP 16 coming up. I mean, we're -- I mean, I'm seriously 17 managing cash flow over here. 18 MR. GOODMAN: So but banks reducing their seller 19 assist or additional subsidy or what have you, that 20 affects the 75K that are moving along the train right 21 now too, right? 22 MR. RODRIGUEZ: No, what I'm saying is, it's -- 23 it impacts the first time home buyer. It's 10K less -- 24 10,000 less as a benefit. So what I'm saying is, what 25 I'm proposing, we're trying to look at what does that</p>	<p style="text-align: right;">Page 64</p> <p>1 consider increasing it just to tread water, just to 2 stay even. 3 MR. RODRIGUEZ: Correct. 4 CHAIR BROOKS: Correct. 5 MR. GOODMAN: So that's an even more worrisome - 6 MR. RODRIGUEZ: And here's the other thing. 7 Because they're losing -- because we don't -- banks 8 don't have a plethora of products, right, what you're 9 seeing too is that the credit market is tightening. 10 So a lot of times what you're seeing, these amendments 11 are -- 12 CHAIR BROOKS: Can you speak closer into the mic? 13 MR. RODRIGUEZ: Sorry. What you're seeing these 14 amendments moving from 80 to 100 percent AMI is 15 because the underwriting criteria by the banks are 16 getting tighter, so it's harder for them to qualify 17 people at 80 percent AMI. You still see that the result is 18 they look at who's that home buyer, and this is one of 19 the nuances of how the banks underwrite home buyers. 20 Their debt to income ratio is like 54-55 percent. 21 percent. 22 They will allow somebody to buy more house than 23 they can afford, right? Our legislation limits it to 30%. 24 So there's that funny mix. So will they give them more 25 debt? Yes. And should we be allowing that? No. But</p>
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<p style="text-align: right;">Page 63</p> <p>1 mean? If I bump it, you know, by 10,000 for what we've 2 approved, there are going to be a certain percentage 3 of those projects that we're going to run out of 4 money. So the issue then has to deal with, you know, 5 how long the negotiations take just to get to where we 6 are at. So but that's coming up. I mean those are 7 significant issues that we're seeing and I don't see 8 the banks coming up with, you know, extra, you know, 9 products to help the home buyers up. I mean one of 10 our best banks is in business and, you know, some of 11 that money is getting tighter, so. 12 CHAIR BROOKS: But at the end of the day what you 13 are saying is we think you guys are thinking through 14 it and working through something. 15 MR. RODRIGUEZ: Yeah, I agree with that. I mean, 16 but I don't know that the net impact that you're 17 thinking of, that decreasing, you know, it's going to 18 increase affordability or decrease in the AMI. I 19 don't think that's -- I don't think what we're talking 20 about is going to have a material impact on making 21 people, you know, better off. We're, we're hitting 22 people at 60%, 61 to 70% AMI. If you're talking about 23 lower AMI, right now -- 24 MR. GOODMAN: It sounds like actually what you're 25 saying based on your response is that we need to</p>	<p style="text-align: right;">Page 65</p> <p>1 what we're trying to do is mitigate that at 80 percent 2 of AMI, it's really hard to get people, you know, who are 3 at a lower AMI qualified at 80 percent of AMI. And when 4 you're at 100 percent AMI, then the banks have some 5 more wiggle room to play around. 6 And there have been cases, I will tell you that 7 I've pushed developers to do a seller's assist. If 8 they're having a problem, it's, like, "Don't look at 9 us to give you more money." The point is, "Okay. You 10 are capped at \$280. You could sell it for less." So 11 11 there have been situations where the situation 12 warrants and they're looking at exorbitant holding 13 costs where I would tell them, like, give a seller's 14 assist at the table. They're totally able to do that 15 because the bottom line is they're going to lose money 16 if they hold property. 17 MR. JEREMIAH: So, Angel, do you offset the NPI 18 Turn the Key funds by other funds that a buyer might 19 receive? 20 MR. RODRIGUEZ: No, we put them in -- sorry. 21 What we try to do and what our staff does is we look 22 at the HUD-1 closing costs and see how we can 23 work with the bank. Sometimes, like, typically Philly 24 First Home is great because it won't be in the 25 calculation, but, you know, it's at the tail end of</p>
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1 it. I'm not a mortgage person, but we've seen	1 a split in terms of who was contributing what to the
2 situations where we pulled Philly First Home and kept	2 resident.
3 it outside of the calculation and what it's done is	3 Now, if you're talking about somebody who's
4 allow people to come to the table with no money. But	4 qualified to be a Turn the Key home buyer, if they
5 whatever the product is that the bank has we'll work	5 have, if --
6 with them because they're incentivized to use their	6 MR. JEREMIAH: I'm talking about just a regular
7 product first in concert with Turn the Key.	7 Turn the Key person.
8 Does that make sense? Because they may have a	8 MR. RODRIGUEZ: If somebody comes with that,
9 product they have to burn through and they might want	9 then great. I mean, if they're coming, are they going
10 to use that for credit.	10 to walk away with money at the table? Great. I mean,
11 MR. JEREMIAH: It does. I guess what I'm asking	11 the point we didn't -- we've never kept anybody from
12 though is to what extent would you consider starting	12 that. So I also think that --
13 with the \$75K and for purposes of getting deeper	13 MR. JEREMIAH: We got to follow-up. What we can
14 affordability, if, say, PHA throws in \$50,000, let's	14 do doesn't follow on how to do that.
15 have that conversation. So PHA does provide, and I	15 MR. RODRIGUEZ: But I also would say in terms of
16 want Mr. Thomas to stay for this because he's dressed	16 what we're talking about, what keeps people
17 like he's from GQ, right? One of the struggles that I	17 from qualifying, and we've seen this, especially with
18 know that our population has is really, that they	18 city employees, is the kind of debt they're carrying.
19 still cannot get to the \$280.	19 They are carrying payday loans, they are carrying car
20 And so with the \$10K Philly First, with the \$75K	20 notes, they're carrying -- I mean, they are underwater
21 from you, we, buy that down, PHA is buying that down	21 on the debt, and that's typically the problem. And
22 even further. What, what I think is happening,	22 that's what won't -- they may be gainfully employed,
23 though, is because once we put in that \$50K, our	23 you know, and all of that stuff. They just, you know,
24 residents then get only access to \$25K from TTK. It's a	24 when you're in a tightening market where banks are
25 big difference from what they would have gotten. And,	25 looking at a score of 640, 620 is not ideal for them, and

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1 you know, though I think there is some exception, why	1 you got a payday loan and that's dragging you to 580?
2 do you care where other money came from, and why	2 MR. JEREMIAH: Right.
3 would you treat them any different than me, any other	3 MR. GOODMAN: You're never going to get to the
4 Philadelphian?	4 table. So there are two separate issues. If you've
5 MR. RODRIGUEZ: Wait, you're asking if we treat	5 got the credit and you're coming with more employer
6 them differently?	6 benefits or whatever, we have never in any case said
7 MR. JEREMIAH: Yeah. Would you treat somebody	7 no.
8 receiving grant of \$50,000 regardless of whether he has	8 CHAIR BROOKS: Are you hiring? You give anything
9 PHA?	9 in downpayment or anything?
10 MR. RODRIGUEZ No, they --	10 MR. JEREMIAH: I think you're going against the
11 MR. JEREMIAH: But you subtract that \$50 from the	11 rule.
12 \$75 that they would have received.	12 CHAIR BROOKS: I'm sorry. That's what I heard.
13 MR. GOODMAN: Yeah. You don't give them the full	13 MS. GONZALEZ: Angela, are you going to have new
14 \$75.	14 business comments because I want to go ahead and I
15 MR. JEREMIAH: Yo u don't give them the full \$75.	15 wanted to make a comment.
16 MR. RODRIGUEZ: I think you're addressing the	16 CHAIR BROOKS: Is it new business?
17 MOU that PHDC has with PHA. That's a separate issue.	17 MS. GONZALEZ: Yeah. I have new business.
18 If you were a stranger off the street and you	18 CHAIR BROOKS: Yeah, we're finishing this if we
19 qualified for the \$75, and we did have a situation	19 don't.
20 where one of your employees was going -- if they were,	20 MS. GONZALEZ: I just have one comment.
21 you know, came in and they had that benefit, like an	21 CHAIR BROOKS: Yes.
22 employer benefit, which we would've checked, we didn't	22 MS. GONZALEZ: So, you know, in the past, we have
23 lower the subsidy. We just worked it out. But then	23 asked as the Board to get reports on, you know, the
24 you're talking about, like, let's not confuse or	24 number of units have been awarded based on whatever
25 conflate the MOU that was negotiated because that had	25 RFP based on the income levels and also who are the



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<p style="text-align: right;">Page 70</p> <p>1 buyers? Not necessarily the names, but just the data</p> <p>2 as it relates to the average income AMI because we</p> <p>3 hear a lot of anecdotal information being shared,</p> <p>4 everybody is around 60%, you know, between or lower</p> <p>5 than 80%. But we would like to see the numbers and we</p> <p>6 will also like to see, or at least I would like to</p> <p>7 see, you know, how many units are out there that have</p> <p>8 yet to be sold, you know.</p> <p>9 I think that's really critically important</p> <p>10 because when we make decisions, let's say, I won't</p> <p>11 have a problem making decisions on an RFP that went</p> <p>12 for 100% AMI, because I know that, you know,</p> <p>13 the data reflects that the majority of the people that</p> <p>14 are buying those homes are lower income households.</p> <p>15 And this is an issue of equity, not necessarily, you</p> <p>16 know, as to, you know, disenfranchising, you know,</p> <p>17 worker households or, or professionals that want to</p> <p>18 live in neighborhoods. But, you know, what percentage</p> <p>19 of the population of Philadelphia really, you know,</p> <p>20 work for the police department or the fire department</p> <p>21 or teachers, you know, that's a lower percentage.</p> <p>22 So we want to make sure that as we're talking</p> <p>23 about this and we're developing neighborhoods because</p> <p>24 this is part of community development, that we are</p> <p>25 equitable. And I would just like to get that</p>	<p style="text-align: right;">Page 72</p> <p>1 just wanted to share that it appears to me that the</p> <p>2 statutory authority under which we are operating seems</p> <p>3 to put this board in a consistent or constant</p> <p>4 collision course either with the community or with</p> <p>5 council in the way that it is set up.</p> <p>6 And I wonder to what extent we are as a Board</p> <p>7 going to provide some feedback whether to the</p> <p>8 administration or to council around some of those</p> <p>9 changes. Council does have two bites at this apple,</p> <p>10 the, the way we operate. That's why I asked Andrea</p> <p>11 the question about, you know, the scope of that</p> <p>12 authority that we have. It seems to me that there</p> <p>13 isn't a lot of clarity on my function. And if the</p> <p>14 staff presents a resolution to this board on a property</p> <p>15 disposition that otherwise meets all of the</p> <p>16 requirements under the disposition policy. It seems</p> <p>17 to me that our responsibility is to act on that simply</p> <p>18 because it's qualified. So the staff checked that</p> <p>19 box. We essentially check in the box. To what extent</p> <p>20 do we have some deliberation around what it is that</p> <p>21 we're getting knowing full well that -- I mean you</p> <p>22 have to be deaf and dumb to not understand that if</p> <p>23 it's not, if we're supporting something that council</p> <p>24 is not supporting, it's for all intents and purposes</p> <p>25 dead.</p>
<p style="text-align: right;">Page 71</p> <p>1 information.</p> <p>2 MR. RODRIGUEZ: I'll include that in my next</p> <p>3 executive director report.</p> <p>4 MS. SAAH: I just want to remind everyone it's</p> <p>5 not a Land Bank program, so any decision to give that</p> <p>6 data would have to be made by PHDC.</p> <p>7 MR. JEREMIAH: It was a request, I can, I can</p> <p>8 think about it.</p> <p>9 CHAIR BROOKS: And I will just note that, you</p> <p>10 know, one of the things we're working with PHDC and</p> <p>11 the Land Bank on and my city that is making that,</p> <p>12 particularly as it pertains to the money coming from</p> <p>13 H.O.M.E., having that information available on Philly</p> <p>14 Stat 360. We're working through some of that as well.</p> <p>15 MS. GONZALEZ: Right. But the land is being sold,</p> <p>16 right? And regardless of the subsidy, it's for</p> <p>17 certain allocations.</p> <p>18 CHAIR BROOKS: Right. I'm just saying we are</p> <p>19 working on getting that information on that site,</p> <p>20 which is where a lot of the H.O.M.E. stuff will be there,</p> <p>21 so.</p> <p>22 MR. JEREMIAH: And, Madam Chair, I do have to jet</p> <p>23 out. But before I do, one quick comment. Given the</p> <p>24 most recent experience this board has had, given some</p> <p>25 of the comments that we heard from the community, I</p>	<p style="text-align: right;">Page 73</p> <p>1 But we're not supposed to put -- we're supposed</p> <p>2 to have those blinders on. And I wonder if there is,</p> <p>3 you know, if there's going to be some opportunity for</p> <p>4 us to have some dialogue around that. I don't do well</p> <p>5 rubber stamping anything, but for the record, I just</p> <p>6 wanted to share that and put that comment on the</p> <p>7 record. I got to go.</p> <p>8 CHAIR BROOKS: Thank you. Appreciate it.</p> <p>9 MR. JEREMIAH: You owe me one.</p> <p>10 CHAIR BROOKS: All right. Is that it for old</p> <p>11 business? Okay. So new business. Thank you.</p> <p>12 MS. PADIN: It's really quick and it has a lot to</p> <p>13 do with what Maria was talking about.</p> <p>14 CHAIR BROOKS: I'm sorry. Can you start over?</p> <p>15 MS. PADIN: Wait, you know how it was brought up</p> <p>16 that this is helping?</p> <p>17 CHAIR BROOKS: First state your name.</p> <p>18 MS. PADIN: My name is Margarita Padin, M-A-R-</p> <p>19 G-A-R-I-T-A P-A-D-I-N. These kinds of projects will</p> <p>20 help the workforce say, live in Philadelphia. But who</p> <p>21 do we represent as the workforce? Because everybody</p> <p>22 doesn't have a good union job like me. It's not even</p> <p>23 10 percent of the Philadelphia workforce that is</p> <p>24 unionized, whether it be city jobs, building trades or</p> <p>25 whatever. And we have hardworking people in our</p>



Exhibit A

Land Bank Meeting

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1 neighborhoods that work every single day, but they
 2 don't have good union jobs. They, they work minimum
 3 wage, really hard, Walmart or whatever it is. And,
 4 and these are the majority of people.
 5 And these neighborhood, they cannot afford to
 6 live in these projects. Like me, \$1,300 a month with a
 7 good union job, I can do it as a single parent with a
 8 child, but not the majority of hardworking people.
 9 We're, like, union jobs are, like, not even 10 percent
 10 of the -- of the workforce. That's all I want to say.
 11 Thanks a lot.
 12 CHAIR BROOKS: Thank you.
 13 MS. PADIN: Yeah.
 14 CHAIR BROOKS: Thank you for your continued
 15 attendance. Do you have new business? Mr. Gonzalez?
 16 MR. GONZALEZ: Thank you for giving the
 17 opportunity to ask a question. We would go with --
 18 THE REPORTER: Please state your name.
 19 MR. GONZALEZ: Well, my name is Will Gonzalez.
 20 We would love to see the Guidehouse report. You know,
 21 it's pretty, pretty interesting that it was shared in
 22 a public meeting of some advocates, but that the
 23 general public is still not allowed to see that,
 24 number one.
 25

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1 CHAIR BROOKS: It's not finalized. You saw a
 2 draft. Well, you didn't see it. You had a
 3 presentation on the draft. So we are working on
 4 finalizing.
 5 MR. GONZALEZ: Thank you for the clarity, but at
 6 this time, it's really urgent that we see it,
 7 especially in light of the development today and other
 8 developments and looking at the future. We want to
 9 look at the future. We, we still believe that a joint
 10 process is important. And then I'm so glad you're
 11 here, Mr. Tomasetti. I would love to see the report on
 12 what has been sold and what is the inventory. One, if
 13 there's a chance that we can help fill that inventory,
 14 we will work on that, right?
 15 And then number two, the anecdotal evidence, you
 16 know, they said don't let the perfect be an enemy of
 17 the good. If you have a perfect credit score and you
 18 are earning \$40,000, you will be able to get that
 19 mortgage. But as a gentleman here said, you know, a
 20 lot of folk have problems with payday loans, etc, etc,
 21 and again, we're here to help with housing counseling.
 22 So again, everything I'm saying is in the spirit of
 23 getting things going. We know Turn the Key is going
 24 to happen. We know you guys are important. We want
 25 to be part of it. And then last but not least,

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1 community. The public service community has a voice,
 2 and, and you're not a rubber stamp but you're
 3 sometimes a rubber stamp. But thank you very much.
 4 CHAIR BROOKS: Thank you. Have a great day.
 5 Okay. Is that it for new business? Okay. I'm sorry,
 6 I forgot your name. The counsel said it.
 7 MR. KNIGHT: No worries. Zane Knight, Z-A-N-E K-
 8 N-I-G-H-T.
 9 CHAIR BROOKS: Can you -- you're soft-spoken.
 10 MR. KNIGHT: Sorry.
 11 CHAIR BROOKS: Thank you.
 12 MR. KNIGHT: I just had a couple of, like,
 13 comments that I just wanted to put on the record. One
 14 being, like, I do know it's not lost on me that, like,
 15 the state has, kind of, like, usurped a lot of, like,
 16 power that, like, the local municipal government has
 17 in regards to, like, housing. I just want to say I do
 18 think it's, like, kind of, incumbent on all of us to,
 19 like, you know, note that and, like, advocate for,
 20 like, you know, us as a municipality to have that,
 21 like, power in regards to, like, housing legislation
 22 back, you know, and that goes up as well to, like, the
 23 national level.
 24 I think that, you know, some of you who were
 25 here, you know, many months ago when I, like, spoke

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1 for one of, like, the first times presented, like, a
 2 lot of things that, you know, the board does, like, a
 3 lot of power in, in regards to, like, city and land
 4 disposition. And, you know, I think it's incumbent on
 5 the board to, you know, make sure that as a city,
 6 we're doing all that we can that dispositions are in
 7 the benefit of the majority of Philadelphians and in
 8 the best interest of, like, the city and the people
 9 who live in the city and not in, like, the best
 10 interest of necessarily a developer.
 11 If it happens to be, I think that's fine. But,
 12 like, you know, I don't think that that is always the
 13 case. I think that we should make sure that, you
 14 know, we're doing that due diligence. I think we
 15 should in cases of the, like, Turn the Key program, I
 16 think we should know how many of those Turn the Key
 17 houses are going to city employees and not just like,
 18 you know, going to other people, just because they
 19 qualify to be sold to city employees does not mean
 20 that they are inherently going to those employees.
 21 I think those are all, like, important statistics
 22 and information that we look at, like, you know, as
 23 we, like, look at disposing of public land and, you
 24 know, acquiring public land as well as, you know, the
 25 fact that has been mentioned about the people that



Exhibit A

Land Bank Meeting

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1 we're giving that to make sure they're not violating
 2 labor standards or employing other people that violate
 3 labor standards in a union city. So I think all of
 4 these and more are very important and I appreciate
 5 your time as well as the opportunity to speak. Thank
 6 you very much.
 7 CHAIR BROOKS: Thank you, Mr. Knight. I should
 8 have known - Jeremy?
 9 MR. BLATSTEIN: Jeremy BLATSTEIN. Process,
 10 process, process. Right. I mean, I just want to
 11 challenge this board in terms of, like, it's, kind of,
 12 alarming, obviously, the lines that were drawn. But
 13 moving forward, right, with especially the Seventh
 14 District, but across the board in terms of how these
 15 projects aren't supported. And it really is alarming
 16 if we're going to get into this nitpicky of how and
 17 who the developers are that this board supports. And
 18 it's just something amiss, like, the whole reason
 19 why there's a process is so that it's fair for
 20 everybody.
 21 And it seems like there's this idea that if
 22 you're not a nonprofit developer, there's certain
 23 people on this board who will not support projects.
 24 So moving forward in the Seventh District, the same
 25 standard should be held for everybody and not just

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1 picking, choosing, depending on who the developer
 is.
 2 Thank you.
 3 CHAIR BROOKS: Thank you. All right. Okay.
 4 Motion for adjournment.
 5 MR. BEAUVAIS: So moved.
 6 MS. GONZALEZ: Second.
 7 CHAIR BROOKS: Anybody opposed? Seeing
 8 none, motion adopted.
 9 THE REPORTER: Are we off the record?
 10 CHAIR BROOKS: Yes, we're done.
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CERTIFICATE OF DIGITAL REPORTER

1
 2
 3 I, TANYA M. WILLIAMS, a Digital Reporter, do
 4 hereby certify:
 5
 6 That the foregoing proceeding hereinbefore set
 7 forth was accurately captured with annotations by me
 8 during the proceeding.
 9
 10 I further certify that I am not related to any of
 11 the parties to this action by blood or marriage, and
 12 that I am in no way interested in the outcome of this
 13 matter.
 14
 15 IN WITNESS THEREOF, I have hereunto set my hand
 16 this 10th day of March, 2026.
 17
 18
 19 *Tanya M. Williams*
 20 _____
 21 Tanya M. Williams
 22
 23
 24
 25

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CERTIFICATE OF TRANSCRIPTIONIST

1
 2
 3 I, ANURADHA KRISHNAN, Legal Transcriptionist, do
 4 hereby certify:
 5
 6 That the foregoing is a complete and true
 7 transcription of the original digital audio recording
 8 of the testimony and proceedings captured in the
 9 above-entitled matter. As the transcriptionist, I
 10 have reviewed and transcribed the entirety of the
 11 original digital audio recording of the proceeding to
 12 ensure a verbatim record to the best of my ability.
 13
 14 I further certify that I am neither attorney for
 15 nor a relative or employee of any of the parties to
 16 the action; further, that I am not a relative or
 17 employee of any attorney employed by the parties
 18 hereto, nor financially or otherwise interested in the
 19 outcome of this matter.
 20
 21 IN WITNESS THEREOF, I have hereunto set my hand
 22 this 4th day of April, 2026.
 23
 24
 25 

 Anuradha Krishnan

Exhibit B



1234 Market St., 16th Floor
Philadelphia PA 19107
phillylandbank.org

To: Philadelphia Land Bank Board of Directors
From: Angel Rodriguez, Executive Director
RE: Executive Director's Report
Date: March 6, 2026

Approved Changes to Approved Projects:

Pursuant to Resolution No. 2023-32 allowing the Executive Director of the Land Bank, from time to time, on behalf of the Land Bank to approve an increase in the Maximum Price of affordable homeownership units constructed by a Developer as part of a Board-approved disposition, I have approved the increase of the Maximum Price for:

- Request for Proposal - Pastor James Allen – Civetta 1, LLC
- Land Bank Board approval – Dates: 9/13/2022; Resolution 2022-28; Settled June 2023
- Eleven (11) condominiums of the twenty-two (22) condominiums located at 623-33 N 55th St. of the Board-approved disposition were 2-bedroom units to be sold at \$230,000 per unit, while the eleven (11) 3-bedroom units were to be sold at \$250,000 per unit.
- At the November 11, 2024 Board meeting, the Board was informed that the price per unit for the eleven (11) units was administratively approved for an increase to \$250,000 per unit from \$230,000. The increase was due to a change in the bedroom makeup from two (2) bedroom units to three (3) bedroom units due to a lack of demand for 2-bedroom units in another part of the Pastor James Allen project. The AMI of the Board-approved disposition remained at 80% AMI.
- Today we are informing the Board of a further administrative approval of an increase from \$250,000 per condo unit to \$280,000 per unit for all twenty-two (22) 3-bedroom units in the development. The increase is due to increased development costs for the project and an increase in corresponding holding and financing costs. The AMI level remains at 80% AMI.

Exhibit B

SUMMARY OF SHERIFF SALE ACQUISITION COSTS (AUGUST TO NOVEMBER 2025)

Sale Date	Servicer	# of Properties Acquired	# of Properties Acquired	Type of Property (USB or non-USB)	Amount Paid to Sheriff (non-USB)	Amount Paid to Sheriff (USB)	Servicer's Fees
8/12/2025	LBR	35		non-USB	\$514,178.79		\$31,500.00
8/20/2025	City	38		non-USB	\$721,545.13		\$0.00
8/20/2025	City		34	USB		\$495,950.20	\$0.00
8/29/2025	GRB	37		non-USB	\$548,416.27		\$33,300.00
10/24/2025	GRB	38		non-USB	\$609,358.66		\$34,200.00
11/13/2025	LBR	8		non-USB	\$102,289.70		\$7,200.00
11/19/2025	City	34		non-USB	\$674,651.36		\$0.00
11/19/2025	City		35	USB		\$639,399.36	\$0.00
TOTALS		190	69		\$3,170,439.91	\$1,135,349.56	\$106,200.00
BALANCE OF ACQUISITION FUNDS					\$329,560.09	\$364,650.44	
TOTAL COST OF NON-USB PROPERTIES (INCL SERVICER FEES)					\$3,276,639.91		
AVERAGE COST PER PROPERTY					\$17,245.47	\$16,454.34	
ESTIMATED # OF REMAINING ACQUISITIONS					19	22	
TOTAL PAYMENTS FOR ACQUISITION OF PROPERTIES (AUG-NOV)						\$4,411,989.47	

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
Tax Sale Date: 8/12/2025 (Linebarger)				
1	3116 W YORK ST	282341405	5	No
2	3001 N TANEY ST (N/K/A 3001 N LECOUNT ST)	381190500	4	No
3	473 N 50TH ST	441338200	3	No
4	2627 W SILVER ST	281410100	4	No
5	2621 N NAPA ST	282155100	5	No
6	2129-33 W INDIANA AVE	111080420	8	No
7	3059 JUDSON ST	111421000	8	No
8	2736 JUDSON ST	111424700	8	No
9	3409 JUDSON ST	112321600	8	No
10	1733 W WINGOHOCKING ST	132369800	8	No
11	6142 N NORWOOD ST	172487900	8	No
12	1826 PEAR ST	232083300	7	No
13	2104 E BIRCH ST	252144700	1	No
14	2517 N NAPA ST	282151300	5	No
15	3150 N STILLMAN ST	381104300	4	No
16	2918 W CLEMENTINE ST	381329900	4	No
17	6135 BAYNTON ST	592193800	8	No
18	29 E SOMERSET ST	071197900	7	No
19	2460 N 17TH ST	161170200	5	No
20	2503 N OPAL ST	162121910	5	No
21	2217 N ORKNEY ST	191273800	7	No
22	2223 N ORKNEY ST	191274100	7	No
23	2452 N ORKNEY ST	191293100	7	No
24	2133 N WOODSTOCK ST	322015800	5	No
25	3133 MORSE ST	323009100	5	No
26	2561 N HUTCHINSON ST	371146900	5	No
27	3045 N DARIEN ST	372116300	5	No
28	3046 N DARIEN ST	372129200	5	No
29	2817 N MARVINE ST	372239200	5	No
30	5438 WOODLAND AVE	885586300	3	No
31	4016 CAMBRIDGE ST	062156010	3	No
32	2932 N BONSALL ST	111403500	8	No
33	1027 W INDIANA AVE	372426900	5	No
34	933 W SOMERSET ST	885459620	5	No
35	2860 N 11TH ST	885450780	5	No

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
Tax Sale Date: 8/20/2025 (City Law)				
1	3132 W ARIZONA ST	282328800	5	No
2	2060 S CECIL ST	401043700	2	No
3	3812 FOLSOM ST	243051610	3	No
4	4933-49 FOLSOM ST	441258810	3	No
5	3243-45 N 25TH ST	381059300	4	No
6	5019 PARRISH ST	442002901	3	No
7	1710 S 21ST ST	363276000	2	No
8	2617 N 31ST ST	282132600	5	No
9	4822 N 7TH ST	491214300	8	No
10	5943 BELMAR TER	034105100	3	No
11	67 E COULTER ST	122022500	8	No
12	1726 N CREIGHTON ST	521285000	4	No
13	2543 N HOLLYWOOD ST	282021400	5	No
14	2437 W LEHIGH AVE	281373700	4	No
15	21 MEEHAN AVE	222090500	8	No
16	2619 N NAPA ST	282155000	5	No
17	2433 N PATTON ST	282169200	5	No
18	2441 N PATTON ST	282169600	5	No
19	2149 N PERCY ST	202171400	5	No
20	920 W SELTZER ST	372315600	5	No
21	2650 W SILVER ST	281403200	4	No
22	2652 W SILVER ST	281403300	4	No
23	1219 W SOMERSET ST	372346500	5	No
24	2452 N STANLEY ST	282115900	5	No
25	1719 N TANEY ST (N/K/A 1719 N LECOUNT ST)	324121300	5	No
26	2509 N 17TH ST	161155600	5	No
27	2037 N BAMBREY ST	322189100	5	No
28	1608 N BOUVIER ST	471282510	5	No
29	2462 N MARSTON ST	281088300	5	No
30	2779 MARTHA ST	252423000	1	No
31	1547 W OAKDALE ST	161321000	5	No
32	3810 RENO ST	243125200	3	No
33	2317 W SEDGLEY AVE	162349900	5	No
34	2855-57 STOUTON ST	252542501	1	No
35	2861 STOUTON ST	252542800	1	No
36	1809 S ALLISON ST	514208800	3	Yes
37	1810 S ALLISON ST	514211200	3	Yes
38	1823 S ALLISON ST	514209600	3	Yes
39	1825 S ALLISON ST	514209700	3	Yes
40	1833 S ALLISON ST	514210100	3	Yes

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
41	1838 S ALLISON ST	514212600	3	Yes
42	1841 S ALLISON ST	514210500	3	Yes
43	1844 S ALLISON ST	514212900	3	Yes
44	1850 S ALLISON ST	514213200	3	Yes
45	1854 S ALLISON ST	514213400	3	Yes
46	5228 CHESTER AVE	511279300	3	Yes
47	5230 CHESTER AVE	511279400	3	Yes
48	3333 W CLEARFIELD ST	382008200	4	Yes
49	3335 W CLEARFIELD ST	382008300	4	Yes
50	535 N CONESTOGA ST	041134600	4	Yes
51	537 N CONESTOGA ST	041134700	4	Yes
52	5415 FLORENCE AVE	513255300	3	Yes
53	1245 HANSON ST	273040200	3	Yes
54	5143 HARLAN ST	442174600	4	Yes
55	4203 LEIDY AVE	062199100	3	Yes
56	4539 MERION AVE	885067040	3	Yes
57	3980 PENNSGROVE ST	243169800	3	Yes
58	3982 PENNSGROVE ST	243169900	3	Yes
59	4130 PENNSGROVE ST	062120400	3	Yes
60	6071 REINHARD ST	401274000	2	Yes
61	6086 REINHARD ST	401282900	2	Yes
62	6162 REINHARD ST	401285800	2	Yes
63	6164 REINHARD ST	401285900	2	Yes
64	6168 REINHARD ST	401286100	2	Yes
65	6172 REINHARD ST	401286300	2	Yes
66	6176 REINHARD ST	401286500	2	Yes
67	645 UNION ST	242233400	3	Yes
68	6024 UPLAND ST	401299100	2	No
69	5128 WARREN ST	442179000	4	Yes
70	5136 WARREN ST	442179400	4	Yes
71	2621 W ARIZONA ST	281237300	5	No
72	2624 W ARIZONA ST	281231900	5	No

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
Tax Sale Date: 8/29/2025 (GRB Law)				
1	1506 W ERIE AVE	131040700	8	No
2	2215 N MOLE ST	161058600	5	No
3	2242 N CHADWICK ST	161135100	5	No
4	2309 N GARNET ST	162094700	5	No
5	2247 N UBER ST	162114400	5	No
6	2338 N VAN PELT ST	162199500	5	No
7	2213 W DAUPHIN ST	162252100	5	No
8	2516 N NEWKIRK ST	281133400	5	No
9	2721 W STERNER ST	281396400	4	No
10	1932 W NORRIS ST	321151600	5	No
11	2239 FONTAIN ST	322262300	5	No
12	2037 N LAMBERT ST	322031700	5	No
13	3860 N CAMAC ST	432372000	5	No
14	2335 N SYDENHAM ST	161045400	5	No
15	2559 N SYDENHAM ST	161048400	5	No
16	1612 W LEHIGH AVE	161325000	5	No
17	2415 N 19TH ST	162076900	5	No
18	2444 N 19TH ST	162091000	5	No
19	2350 N 20TH ST	162143800	5	No
20	2430 N 20TH ST	162145100	5	No
21	2213 N 21ST ST	162175100	5	No
22	2241 N 21ST ST	162176500	5	No
23	2343 N 27TH ST	281060900	5	No
24	2523 N NEWKIRK ST	281123900	5	No
25	2539 W ARIZONA ST	281235900	5	No
26	2610 W STERNER ST	281385000	4	No
27	2725 W STERNER ST	281396600	4	No
28	2743 W STERNER ST	281397500	4	No
29	2636 N 29TH ST	282012900	5	No
30	2305 N MYRTLEWOOD ST	282038100	5	No
31	2401 N MYRTLEWOOD ST	282039300	5	No
32	2521 N STANLEY ST	282108500	5	No
33	3041 W YORK ST	282347200	5	No
34	3035 W OAKDALE ST	282376600	5	No
35	1955 N VAN PELT ST	322070500	5	No
36	2405 W MONTGOMERY AVE	322214000	5	No
37	3848 N CAMAC ST	432371400	5	No

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
Tax Sale Date: 10/24/2025 (GRB Law)				
1	2217 W VENANGO ST	131015900	8	No
2	2543 N 16TH ST	161074300	5	No
3	2561 N 16TH ST	161075200	5	No
4	2434 N 17TH ST	161168900	5	No
5	2462 N 17TH ST	161170300	5	No
6	2516 N BOUVIER ST	161238500	5	No
7	2446 N 19TH ST	162091100	5	No
8	2339 N OPAL ST	162117100	5	No
9	3944 ASPEN ST	243040210	3	No
10	2339 N 27TH ST	281060700	5	No
11	2509 N NEWKIRK ST	281123200	5	No
12	2548 N NEWKIRK ST	281135000	5	No
13	2612 W STERNER ST	281385100	4	No
14	2509 N STANLEY ST	282107900	5	No
15	2937 W FLETCHER ST	282288900	5	No
16	3018 W CUMBERLAND ST	282350300	5	No
17	2709 FRENCH ST	323156700	5	No
18	2165 N 29TH ST	323238000	5	No
19	2117 N CORLIES ST	323264900	5	No
20	1724 N 26TH ST	324108600	5	No
21	1000 W HUNTINGDON ST	371415800	5	No
22	6088 UPLAND ST	401302300	2	No
23	527 VERNON RD	222039200	8	No
24	2611 W DAUPHIN ST	281198900	5	No
25	2613 W DAUPHIN ST	281199000	5	No
26	2615 W DAUPHIN ST	281199100	5	No
27	2613 W HAROLD ST	281325300	5	No
28	2329 N 31ST ST	282124600	5	No
29	1924 W NORRIS ST	321151200	5	No
30	2137 N UBER ST	321275600	5	No
31	2134 N 20TH ST	322007300	5	No
32	2017 N LAMBERT ST	322030700	5	No
33	2407 W MONTGOMERY AVE	322214100	5	No
34	2521 W MONTGOMERY AVE	322215900	5	No
35	2921 N RINGGOLD ST	381016400	4	No
36	2923 N RINGGOLD ST	381016500	4	No
37	3836 N CAMAC ST	432370800	5	No
38	4553 N MARVINE ST	491418600	8	No

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
Tax Sale Date: 11/13/2025 (Linebarger)				
1	2411 N OPAL ST	162118800	5	No
2	1834 N VAN PELT ST	322077700	5	No
3	3303 N 17TH ST	112223000	8	No
4	2413 N 20TH ST	162135000	5	No
5	2125 N WOODSTOCK ST	322015400	5	No
6	4931 W STILES ST	442105202	4	No
7	2030 N STILLMAN ST	322187100	5	No
8	3113 EUCLID AVE	323020700	5	No
Tax Sale Date: 11/19/2025 (City Law)				
1	1002 W HUNTINGDON ST	871552260	5	No
2	1221 S 17TH ST	365187600	2	Yes
3	1224 S 50TH ST	273082900	3	Yes
4	1225 W TUCKER ST	371438500	5	No
5	1262 S PEACH ST	511240800	3	Yes
6	1351 S WILTON ST	511210400	3	Yes
7	1446 GERMANTOWN AVE	182203300	7	Yes
8	1459 N FRAZIER ST	043072600	4	Yes
9	1613 N 27TH ST	324127600	5	No
10	1720 W COURTLAND ST	132374500	8	Yes
11	1811 S ALLISON ST	514208900	3	Yes
12	1819 W CUMBERLAND ST	162288010	5	No
13	1830 N 32ND ST	323321100	5	No
14	2015-17 N 31ST ST	323286315	5	No
15	2107 W VENANGO ST	131013700	8	Yes
16	2148 N NATRONA ST	323337800	5	No
17	2155 N 9TH ST	202161900	5	No
18	2209 N 21ST ST	162174905	5	No
19	2223 N 21ST ST	162175600	5	No
20	2314 N VAN PELT ST	162198300	5	No
21	2355 N BEECHWOOD ST	162203500	5	No
22	242 W RITTENHOUSE ST	593023500	8	Yes
23	2466 N BOUVIER ST	161237500	5	No
24	2511-21 W YORK ST	281250600	5	No
25	2520 N 11TH ST	371194500	5	No
26	2539 N 28TH ST	281100700	5	No
27	2612 W ARIZONA ST	281231300	5	No
28	2632 W YORK ST	281244800	5	No
29	2827 N MARVINE ST	372239700	5	No
30	2903 MUTTER ST	071119300	7	Yes
31	2904 MASCHER ST	071109900	7	Yes

Exhibit B

Land Bank Priority Bid Properties Acquired at Sheriff's Tax Sales (Aug. - Nov. 2025)

#	Property Address	OPA Number	Council District	Former USB Lien Property
32	2909 MUTTER ST	071119600	7	Yes
33	2911 MUTTER ST	071119700	7	Yes
34	2952 N STILLMAN ST	381097500	4	No
35	2962 N TANEY ST (N/K/A 2962 N LECOUNT ST	381198700	4	No
36	3033 N 8TH ST	372088900	5	No
37	3041-43 N 11TH ST	885949703	5	No
38	310 N 53RD ST	441175400	4	Yes
39	3107 N HUTCHINSON ST	372172400	5	No
40	3108 W ARIZONA ST	282327600	5	No
41	3111 CLIFFORD ST	324067400	5	No
42	3338 N 17TH ST	112233200	8	No
43	3429 N 19TH ST	112269200	8	No
44	3557 N 21ST ST	112298300	8	Yes
45	427 ARLINGTON ST	183194000	7	Yes
46	4300 N BODINE ST	072113500	7	Yes
47	444 S 60TH ST	885015960	3	Yes
48	4995 1/2 W GIRARD AVE	442085300	4	No
49	532 N 54TH ST	041105600	4	Yes
50	5346 YOCUM ST	512095300	3	Yes
51	5410 PENTRIDGE ST	513231400	3	Yes
52	5419 HUNTER ST	041261700	4	No
53	548 N 54TH ST	041106100	4	Yes
54	5515 PASCHALL AVE	514278400	3	Yes
55	5530 WOODLAND AVE	885145004	3	Yes
56	5532 PASCHALL AVE	514280600	3	Yes
57	57 WIOTA ST	061171200	3	Yes
58	5852 VINE ST	042161400	4	Yes
59	5915 SUMMER ST	042153400	4	Yes
60	6010 REINHARD ST	401279100	2	No
61	6011 UPLAND ST	401287200	2	No
62	6020 E WISTER ST	122314700	8	Yes
63	6030 REINHARD ST	401280100	2	No
64	6055 DELANCEY ST	032014300	3	Yes
65	6092 N BEECHWOOD ST	172517900	8	No
66	6126 ELLSWORTH ST	033148300	3	Yes
67	6150 WALTON AVE	032182500	3	Yes
68	6153 DELANCEY ST	032017300	3	Yes
69	6748 WOOLSTON AVE	102406100	9	Yes

Exhibit C

RESOLUTION NO. 2026 - 5

RESOLUTION AMENDING RESOLUTION 2024-41 TO REMOVE 1317 SOUTH 20TH STREET, TO REDUCE THE NUMBER OF PROJECT UNITS, TO REVISE CONSTRUCTION PLANS, AND TO INCREASE THE MAXIMUM SALES PRICE FOR HOMEOWNERSHIP UNITS ON 1212 SOUTH 17TH STREET, 1511 SOUTH 20TH STREET, 1904 SOUTH 23RD STREET, 1216 SOUTH 31ST STREET, 1911 GERRITT STREET, 1932 TITAN STREET, AND 2044 TITAN STREET BY CHEESECAKE PROPERTIES LLC

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 2024-41 adopted on October 8, 2024, approved the conveyance of 1212 South 17th Street, 1317 South 20th Street, 1511 South 20th Street, 1904 South 23rd Street, 1216 South 31st Street, 1911 Gerritt Street, 1932 Titan Street and 2044 Titan Street to Cheesecake Properties LLC (the “**Purchaser**”) for the development of eight (8) single-family homeownership units eligible for the Neighborhood Preservation Initiative’s Turn the Key program, to be sold to households with an income at or below eighty percent (80%) of Area Median Income (“**AMI**”) for a price not to exceed \$250,000 (the “**Maximum Sales Price**”);

WHEREAS, the rapidly rising cost of construction materials and construction financing and the compliance costs related to the recent implementation of new Code regulations have led to increases in development and construction costs;

WHEREAS, because of soil conditions, the Purchaser has requested the removal of 1317 South 20th Street from the project, reducing the number of units to be built from eight (8) to seven (7), and approval for the addition of unfinished basements to three (3) of the remaining seven (7) units (the “**Project Units**”);

WHEREAS, the Purchaser has requested an increase in the Maximum Sale Price for the Project Units to \$280,000 to cover the additional development and construction costs, with the AMI limit for households to remain at or below 80% of AMI;

WHEREAS, the Board has determined that it is in the best interests of the Land Bank to approve the removal of 1317 South 20th Street, a reduction in the number of Project Units to seven (7), the addition of unfinished basements to three (3) Project Units, and an increase in the Maximum Sales Price from \$250,000 to \$280,000, as requested by the Purchaser;

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

1. The removal of 1317 South 20th Street, the reduction in the number of Project Units to seven (7), the addition of unfinished basements to three (3) Project Units, and an increase in the Maximum Sales Price for the Project Units from \$250,000 to \$280,000 are in the best interests of the Land Bank and are hereby approved, subject to approval by resolution of Philadelphia City Council.

Exhibit C

2. The approved revisions comply 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.
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 March 10, 2026.

Exhibit D

RESOLUTION NO. 2026 - 6

RESOLUTION AMENDING RESOLUTION 2022-57 TO REVISE UNIT SALES PRICE AND MAXIMUM INCOME ELIGIBILITY LEVEL FOR HOMEOWNERSHIP UNITS CONSTRUCTED ON 3033, 3035, 3037, 3039, 3041, 3045 AND 3047 MARTHA STREET BY BMK PROPERTIES, LLC

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 2022-57 adopted on December 13, 2022, approved the conveyance of 3001 Martha Street to BMK Properties, LLC (the “**Purchaser**”) for the development of seventeen (17) single-family homeownership units eligible for the Neighborhood Preservation Initiative’s Turn the Key program, to be sold to households with an income at or below eighty percent (80%) of Area Median Income (“**AMI**”) (the “**Maximum Income Eligibility Level**”) for a price not to exceed \$250,000, with an increase to \$265,000 approved in September 2024 (the “**Maximum Sales Price**”);

WHEREAS, the Land Bank subsequently subdivided 3001 Martha Street, resulting in the creation of twenty (20) individual parcels known as 3011, 3013, 3015, 3017, 3019, 3021, 3023, 3025, 3027, 3029, 3031, 3033, 3035, 3037, 3039, 3041, 3043, 3045, 3047 and 3049 Martha Street;

WHEREAS, the Land Bank conveyed nineteen (19) of the twenty (20) parcels (3013 Martha Street to 3049 Martha Street (“the **Project**”)) to the Purchaser in March 2024, approving the addition of two (2) units to the Project;

WHEREAS, the rapidly rising cost of construction materials and construction financing and the compliance costs related to the recent implementation of new Code regulations have led to increases in development and construction costs for the Project;

WHEREAS, the Purchaser has requested an increase in the Maximum Sales Price from \$265,000 to \$280,000 for seven (7) unsold units (3033, 3035, 3037, 3039, 3041, 3045 and 3047 Martha Street, the “**Unsold Project Units**”) to offset the additional costs;

WHEREAS, the Purchaser has also requested approval for an increase in the Maximum Income Eligibility Level for the Unsold Project Units from eighty percent (80%) of AMI to one hundred percent (100%) of AMI in accordance with Turn the Key program parameters to facilitate the approval of first-time homebuyers, with no impact on the mortgage amount to be financed by the homebuyer due to a higher Turn the Key subsidy at the higher Maximum Sales Price;

WHEREAS, the Board has determined that it is in the best interests of the Land Bank to approve an increase from \$265,000 to \$280,000 in the Maximum Sales Price for the Unsold Project Units and an increase in the Maximum Income Eligibility Level for the Unsold Project Units from eighty percent (80%) of AMI to one hundred percent (100%) of AMI;

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

Exhibit D

1. An increase in the Maximum Sales Price from \$265,000 to \$280,000 for the Unsold Project Units and an increase in the Maximum Income Eligibility Level for the Unsold Project Units from eighty percent (80%) of AMI to one hundred percent (100%) of AMI are in the best interests of the Land Bank and are hereby approved, subject to approval by resolution of Philadelphia City Council.
2. The approved revisions comply 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.
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 March 10, 2026.

Exhibit E

RESOLUTION NO. 2026 – 7

**RESOLUTION AUTHORIZING CONVEYANCE OF
1601, 1605, 1616, 1618 AND 1620 NORTH 16TH STREET
TO HOW AFFORDABLE HOUSING, LLC**

WHEREAS, Section 16-706 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 16-400 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 the five properties known as 1601, 1605, 1616, 1618 and 1620 North 16th Street (collectively, the “**Property**”) to HOW Affordable 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 Ten Thousand and 00/100 U.S. Dollars (\$10,000.00) 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.

Adopted by Philadelphia Land Bank Board of Directors on March 10, 2026.

Exhibit F

Andrea Saah

From: Mike Tomasetti <mike@civettapropertygroup.com>
Sent: Sunday, March 8, 2026 7:15 PM
To: Angel B Rodriguez; Andrea Saah
Cc: Brennan Tomasetti; Angela D Brooks
Subject: District 7 Turn the Key Application – Record of Engagement and Request for Consistent Review
Attachments: Clvetta District 7 - Follow up.pdf; District 7 Communications Timeline.pdf; District 7 Community Meeting # 2 7_24.pdf; District 7 No educational seminars.pdf; Quecty Timeline – Turn the Key Application in the 7th District.pdf; Letter To Phila Land-Bank-1-23-2026, Re Civetta Homes .pdf; Civetta Mail - Norris Square Meeting_ Follow Up.pdf
Follow Up Flag: Follow up
Flag Status: Completed

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 Philadelphia Land Bank Board, We are once again before the Board regarding our company, Civetta Property Group's Turn the Key application in Council District 7 to develop thirty workforce homes for first-time homebuyers.

For the record, I have reattached the timeline of communication (attachments included below) with the councilwoman's office and the community organizations referenced to us. The timeline spans over eighteen months of outreach beginning in February 2024 and includes meeting requests, community engagement efforts, home tours, and multiple attempts to host homebuyer education seminars. Finally, please note the link below to the community meeting, held on 1/8/2026.

Norris Square Community Meeting: <https://youtu.be/Yxu0nkF4E1k?si=BCFMdVV-vE9FxL0S>

Multiple workshops were ultimately cancelled last minute at the direction of the Council office.

Despite these challenges, we continued engaging residents directly and holding community meetings, distributed flyers to surrounding blocks, and asked a simple and direct question:

What specific changes would the community require for this project to be considered acceptable?

The question was asked both in person and in writing following the Norris Square meeting. To date, we have not received any clear response outlining what changes would satisfy those concerns.

It is also important to recognize two other Turn the Key applications in this same council district have already been approved, both at the same price point of approximately \$280,000 with the same subsidy structure. One application involved Seamless Pros, while the other involved Ed Pridgen's West Kensington Commons. Both projects passed the Land Bank board.

Exhibit F

Our project has now spent over nine months in limbo. This raises a simple and important question: Why is this application being treated differently?

We believe our proposal to be a qualified application which would deliver thirty homeownership opportunities for working-class Philadelphians like teachers, SEPTA workers, healthcare staff, and other residents who otherwise would never have access to a new home.

Our company has made it our mission to expand homeownership across Philadelphia. Every week we meet families in our office who never believed they could own a home until Turn the Key existed. For a majority of our buyers, this program is life-changing. Turn the Key transfers significant wealth into communities previously locked out of such opportunity.

After more than a year of engagement efforts and months of delay, we are asking the board to apply the same standard to this application as has been applied to others. Approving the project will allow thirty more families an opportunity to become homeowners.

Approving this project doesn't take authority away from the council office; it allows the process to move forward so the councilwoman can make the final decision.

Respectfully,

Michael Tomasetti

Principal
Civetta Property Group

215-432-3084

mike@civettapropertygroup.com

www.civettapropertygroup.com

230 N 2nd Street, Suite 2C, Philadelphia, PA 19106

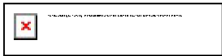


Exhibit F

District 7 Communications Timeline (2024–2025)

2024

- **February 13, 2024:**
Rachael Pritzker sends an initial message thanking Councilwoman Quetcy Lozada for a recent discussion. She proposes a follow-up meeting to explore providing single-family homes in District 7 through the Turn the Key Program. Pritzker introduces developers from Civetta Property Group, who have experience building homes with the Land Bank, and expresses enthusiasm about partnering to bring affordable housing to the area.
 - **February 22, 2024:**
Kat Wayne from Rachael Pritzker's office sends a meeting invitation for an in-person meeting between Councilmember Lozada and Civetta Property Group scheduled for March 26, 2024, at 11:30 AM. Later that day, the meeting is cancelled.
 - **March 25, 2024:**
Kat Wayne reschedules the meeting, sending a new invite for May 8, 2024, at 9:30 AM. The meeting is subsequently rescheduled to May 22, 2024, same time.
 - **September 17, 2025:**
Civetta Property Donates 500 back packs for kids going back to school in District 7.
 - **November 12, 2024:**
Mike Tomasetti of Civetta emails Sara Rodriguez from the Councilmember's office about offering a homeownership education session tied to the Turn the Key initiative in District 7.
 - **November 21–25, 2024:**
Sara Rodriguez replies with potential dates for the homeownership session. Mike Tomasetti settles on December 19, 2024, from 1:30 PM to 2:00 PM for a virtual session. However, on December 19, Sara cancels the meeting last minute and requests to reschedule for January.
-

Exhibit F

2025

Throughout 2025, communications focus on building affordable housing in District 7's neighborhoods like Norris Square and Fairhill, primarily through exchanges between Mike Tomasetti (Civetta Property Group) and Sloane Folks, the Commercial/Zoning Liaison for Councilmember Lozada.

- **January 6, 2025:**
Sloane Folks apologizes for missing the December 19 meeting, noting it was not added to their calendar and requests rescheduling.
- **January 21, 2025:**
A meeting is scheduled for January 24, 2025, at 10 AM between Mike Tomasetti and Sloane Folks to discuss affordable housing projects.
- **January 24, 2025:**
Meeting occurs. Mike thanks Sloane and requests feedback after he visits Turn the Key homes.
- **February 6, 2025:**
Mike follows up asking if Sloane visited the homes and inquires about next steps for community engagement. Sloane responds that engagement efforts are underway.
- **March 6, 2025:**
Mike checks in and copies Terrill Haigler (Civetta) to assist with community sessions. Sloane reports outreach to community groups and plans to schedule meetings with Civetta.
- **March 6–12, 2025:**
Sloane connects Civetta with local organizations including West Kensington Ministry and Project Home. Meetings with key stakeholders such as Chad Pilling (West Kensington Ministry Moderator) and Rev. Adan Mairena are scheduled.
- **March 6, 2025:**
Julian Rios from Ceiba contacts Sloane requesting details and documents on affordable housing plans for Norris Square and Fairhill, offering to arrange a call. Sloane promptly provides Mike Tomasetti's contact info and expresses the goal of connecting Ceiba with Civetta for future collaboration. Julian acknowledges and plans to review the information.

Exhibit F

- **March 12, 2025:**
Mike thanks Julian for a recent call and requests an in-person meeting to discuss workforce development initiatives.
- **March 21 – April 4, 2025:**
Meetings occur between Civetta, community leaders, and the Councilmember's office. Some meetings face cancellations and rescheduling, with a tentative date of April 11, 2025, eventually confirmed for April 14 at 11 AM.
- **April 25, 2025:**
Civetta Property Group works with Councilwoman's office and holds a food drive at the district office. Civetta set up and coordinated the community give away with the local food trust.

Home Tour Coordination (May–June 2025)

- **May 13, 2025:**
Mike Tomasetti reaches out to Sloane Folks to schedule a tour of a Turn the Key home located at 2212 N Franklin Street, proposing a date the following week.
- **May 16, 2025:**
Mike follows up asking if Sloane has checked his schedule.
- **June 2, 2025:**
Mike sends a morning follow-up, noting he will be on vacation until July 9 but remains willing to coordinate the tour after his return. That afternoon, Sloane confirms they will coordinate after Mike's vacation.

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District



Mike Tomasetti <mike@civettapropertygroup.com>

Clarification and Next Steps – Turn the Key Application in the 7th District

16 messages

Mike Tomasetti <mike@civettapropertygroup.com>

Sat, Jun 28, 2025 at 9:34 AM

To: Quetcy Lozada <Quetcy.Lozada@phila.gov>

Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>

Bcc: Jessie Lawrence <jessie.lawrence@phila.gov>, Angel Rodriguez <angelrodriguez928@gmail.com>

Councilwoman Lozada, good morning.

I was recently informed that you plan to oppose our unsolicited Turn the Key application for a housing development in your district. I wanted to reach out directly to address this.

At your direction, we've made repeated efforts to engage with the Norris Square community leaders you referred us to through calls, emails, and follow-ups. Unfortunately, we've received little to no response. I'm putting together a clear timeline of this outreach so you can see firsthand the lack of engagement we've encountered. From our perspective, it feels like we're hitting unnecessary barriers just trying to deliver high-quality, affordable homes to working-class Philadelphians.

To be clear, we do not intend to withdraw our application in the 7th District. Our mission remains to build affordable housing across Philadelphia for families who need it most, and we will continue to pursue that goal.

In the meantime, my team is securing a space in Norris Square to host a second community meeting and will begin door-knocking within a five-block radius to directly connect with residents about the opportunity. We'll share the details with your office once the event is scheduled, and we'd welcome your presence if you're interested in hearing from neighbors directly.

Thank you for your time.

Mike Tomasetti

P.S: Feel free to look at the buyer reels we have and hear directly from the people whose lives we have been changing.

Civetta Buyer Reel:<https://www.dropbox.com/scl/fi/b3t8o5wibtlipe6w7evdz/montagetestimonialvertical.mov?rlkey=99x84fhas3eq6ls9irvsk7ghg&dl=0>

Michael Tomasetti

Principal

Civetta Property Group

215-432-3084

mike@civettapropertygroup.com

www.civettapropertygroup.com

230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&siml=msg-a:r1538409666334759994&sim...> 1/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

Quetcy Lozada <Quetcy.Lozada@phila.gov>

Sat, Jun 28, 2025 at 10:43 AM

To: Mike Tomasetti <mike@civettapropertygroup.com>

Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>, Nil Pimentel <pimentelnl@gmail.com>

Good morning Mike

Thank you for your email. My intention is NOT to prevent from affordable housing from happening in the 7th, however, since I arrived in office I have not and will not start now supporting any project without community support. Especially not in the part of my district that as a result of failure to include community has caused mass displacement.

If there were challenges bringing the community together that is something that my office could have easily helped organize. Did you connect with Sloane for support?

We were made aware a meeting was scheduled regarding this particular project, but in a completely different neighborhood. I specifically asked that it be postponed to allow you and the NS community to have a conversation, which would in my opinion make the process less challenging.

Sloane and Sara will reach out to schedule time to discuss in person if you would like. In the meantime, if you choose to move forward, I understand and you know my position.

Enjoy the rest of your weekend.

Quetcy Lozada
Councilmember, 7th District
City Hall, Room 484
Philadelphia, PA 19107
215.686.3448 District Office
215.686.3339 City Hall

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From: Mike Tomasetti <mike@civettapropertygroup.com>

Sent: Saturday, June 28, 2025 9:34:19 AM

To: Quetcy Lozada <Quetcy.Lozada@phila.gov>

Cc: Sloane Folks <Sloane.Folks@Phila.gov>; Brennan Tomasetti <brennan@civettapropertygroup.com>

Subject: Clarification and Next Steps – Turn the Key Application in the 7th District

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

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Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

Mike Tomasetti <mike@civettapropertygroup.com>
To: Terrill Haigler <terrill@civettapropertygroup.com>

Sun, Jun 29, 2025 at 8:38 AM

Michael Tomasetti
Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



CIVETTA
PROPERTY GROUP

----- Forwarded message -----

From: **Mike Tomasetti** <mike@civettapropertygroup.com>
Date: Sat, Jun 28, 2025, 4:34 PM
Subject: Clarification and Next Steps – Turn the Key Application in the 7th District
To: Quetcy Lozada <Quetcy.Lozada@phila.gov>
Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>

[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com>
To: Terrill Haigler <terrill@civettapropertygroup.com>

Sun, Jun 29, 2025 at 8:41 AM

Michael Tomasetti
Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&simpl=msg-a:r1538409666334759994&sim...> 3/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District



----- Forwarded message -----
From: **Quetcy Lozada** <Quetcy.Lozada@phila.gov>
Date: Sat, Jun 28, 2025, 5:43 PM
[Quoted text hidden]
[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com>
To: Samantha Bartolata <samantha@civettapropertygroup.com>

Sun, Jun 29, 2025 at 9:56 AM

Michael Tomasetti
Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



----- Forwarded message -----
From: **Mike Tomasetti** <mike@civettapropertygroup.com>
Date: Sat, Jun 28, 2025, 4:34 PM
Subject: Clarification and Next Steps – Turn the Key Application in the 7th District
To: Quetcy Lozada <Quetcy.Lozada@phila.gov>
Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>

[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com>
To: Samantha Bartolata <samantha@civettapropertygroup.com>

Sun, Jun 29, 2025 at 9:56 AM

Michael Tomasetti

215-432-3084

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&simpl=msg-a:r1538409666334759994&sim...> 4/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

Principal
Civetta Property Group

mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



----- Forwarded message -----
From: **Quetcy Lozada** <Quetcy.Lozada@phila.gov>
Date: Sat, Jun 28, 2025, 5:43 PM
[Quoted text hidden]
[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com> Wed, Jul 2, 2025 at 8:39 AM
To: Quetcy Lozada <Quetcy.Lozada@phila.gov>
Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>, Nil Pimentel <pimentelnl@gmail.com>
Bcc: Jessie Lawrence <jessie.lawrence@phila.gov>, Terrill Haigler <terrill@civettapropertygroup.com>, Angel Rodriguez <angelrodriguez928@gmail.com>

Councilwoman Lozada, Thank you for your prompt response. I respect your commitment to ensuring that affordable housing development in your district aligns with the wishes of the community; we share that commitment.

That said, I'd like to be very clear: our team has made extensive efforts over the past year to coordinate with your office and the community leaders you've referred us to. Below is a timeline of outreach that includes meeting requests dating back to February 2024, repeated follow-ups, a food drive we coordinated with your office in April, and attempts to organize home tours and educational events tied to Turn the Key.

It's beginning to feel as though there are barriers in place that are making collaboration harder than it needs to be and at the end of the day, it's the families in your district who lose access to high-quality homeownership opportunities when these efforts are stalled.

As mentioned, we intend to move forward with our application for the 7th District and have already begun securing space in Norris Square to host a direct community meeting. We'll be doing outreach to every household in the surrounding blocks. You'll be notified of the time and location, and I invite you to attend and hear directly from residents. I'm confident that, given full and fair information, many will support the chance to own a high-quality, affordable home in their neighborhood.

I'm also open to meeting with you and Sloane for further discussion. If there's a sincere path forward, I'm ready to take it.

Best,
Mike

District 7 Communications Timeline (2024–2025)
2024

- **February 13, 2024:**
Rachael Pritzker sends an initial message thanking Councilwoman Quetcy

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&siml=msg-a:r1538409666334759994&sim...> 5/12

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Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

Lozada for a recent discussion. She proposes a follow-up meeting to explore providing single-family homes in District 7 through the Turn the Key Program. Pritzker introduces developers from Civetta Property Group, who have experience building homes with the Land Bank, and expresses enthusiasm about partnering to bring affordable housing to the area.

• **February 22, 2024:**

Kat Wayne from Rachael Pritzker's office sends a meeting invitation for an in-person meeting between Councilmember Lozada and Civetta Property Group scheduled for March 26, 2024, at 11:30 AM. Later that day, the meeting is cancelled.

• **March 25, 2024:**

Kat Wayne reschedules the meeting, sending a new invite for May 8, 2024, at 9:30 AM. The meeting is subsequently rescheduled to May 22, 2024, same time.

• **September 17, 2025:**

Civetta Property Donates 500 Backpacks for kids going back to school in District 7.

• **November 12, 2024:**

Mike Tomasetti of Civetta emails Sara Rodriguez from the Councilmember's office about offering a homeownership education session tied to the Turn the Key initiative in District 7.

• **November 21–25, 2024:**

Sara Rodriguez replies with potential dates for the homeownership session. Mike Tomasetti settles on December 19, 2024, from 1:30 PM to 2:00 PM for a virtual session. However, on December 19, Sara cancels the meeting last minute and requests to reschedule for January.2025

Throughout 2025, communications focus on building affordable housing in District 7's neighborhoods like Norris Square and Fairhill, primarily through exchanges between Mike Tomasetti (Civetta Property Group) and Sloane Folks, the Commercial/Zoning Liaison for Councilmember Lozada.

• **January 6, 2025:**

Sloane Folks apologizes for missing the December 19 meeting, noting it was not added to their calendar and requests rescheduling.

• **January 21, 2025:**

A meeting is scheduled for January 24, 2025, at 10 AM between Mike Tomasetti and Sloane Folks to discuss affordable housing projects.

• **January 24, 2025:**

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&simpl=msg-a:r1538409666334759994&sim...> 6/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

Meeting occurs. Mike thanks Sloane and requests feedback after he visits Turn the Key homes.

• **February 6, 2025:**

Mike follows up asking if Sloane visited the homes and inquires about next steps for community engagement. Sloane responds that engagement efforts are underway.

• **March 6, 2025:**

Mike checks in and copies Terrill Haigler (Civetta) to assist with community sessions. Sloane reports outreach to community groups and plans to schedule meetings with Civetta.

• **March 6–12, 2025:**

Sloane connects Civetta with local organizations including West Kensington Ministry and Project Home. Meetings with key stakeholders such as Chad Pilling (West Kensington Ministry Moderator) and Rev. Adan Mairena are scheduled.

• **March 6, 2025:**

Julian Rios from Ceiba contacts Sloane requesting details and documents on affordable housing plans for Norris Square and Fairhill, offering to arrange a call. Sloane promptly provides Mike Tomasetti's contact info and expresses the goal of connecting Ceiba with Civetta for future collaboration. Julian acknowledges and plans to review the information. •

March 12, 2025:

Mike thanks Julian for a recent call and requests an in-person meeting to discuss workforce development initiatives.

• **March 21 – April 4, 2025:**

Meetings occur between Civetta, community leaders, and the Councilmember's office. Some meetings face cancellations and rescheduling, with a tentative date of April 11, 2025, eventually confirmed for April 14 at 11 AM.

• **April 25, 2025:**

Civetta Property Group works with Councilwoman's office and holds a food drive at the district office. Civetta set up and coordinated the community give away with the local food trust.

Home Tour Coordination (May–June 2025)

• **May 13, 2025:**

Mike Tomasetti reaches out to Sloane Folks to schedule a tour of a Turn the Key home located at 2212 N Franklin Street, proposing a date the following week.

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&siml=msg-a:r1538409666334759994&sim...> 7/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

- **May 16, 2025:**

Mike follows up asking if Sloane has checked his schedule.

- **June 2, 2025:**

Mike sends a morning follow-up, noting he will be on vacation until July 9 but remains willing to coordinate the tour after his return. That afternoon, Sloane confirms they will coordinate after Mike's vacation.

Michael Tomasetti

Principal

Civetta Property Group

215-432-3084

mike@civettapropertygroup.com

www.civettapropertygroup.com

230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



CIVETTA
PROPERTY GROUP

[Quoted text hidden]

Quetcy Lozada <Quetcy.Lozada@phila.gov>

Wed, Jul 2, 2025 at 10:31 AM

To: Mike Tomasetti <mike@civettapropertygroup.com>

Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>, Nil Pimentel <pimentelnl@gmail.com>

Mike thank you for this detailed timeline.

First, my question remains the same, because other than CEIBA, I don't see it on your timeline.

Have you reached out to community groups such as Xiente - Michelle Carrera, Norris Sq RCO - Pat DiCarlo, Norris Sq Community Action Network - Nilda Pimentel, 19th Ward Leader - Carlos Matos, West Kensington Ministries - Rev Adan and others in the immediate area where you are seeking to do development?

Second, Sloane, please be sure that Mike has all of the above's contact information.

Finally, Mike, I will review with my staff your meeting requests, the cancelations and the lack of meeting attendance. Thanks for bring it to my attention.

Councilmember Lozada

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&siml=msg-a:r1538409666334759994&sim...>

8/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

From: Mike Tomasetti <mike@civettapropertygroup.com>
Sent: Wednesday, July 2, 2025 8:39 AM
To: Quetcy Lozada <Quetcy.Lozada@phila.gov>
Cc: Sloane Folks <Sloane.Folks@Phila.gov>; Brennan Tomasetti <brennan@civettapropertygroup.com>; Nil Pimentel <pimentelnl@gmail.com>
Subject: Re: Clarification and Next Steps – Turn the Key Application in the 7th District

[Quoted text hidden]

Sloane Folks <Sloane.Folks@phila.gov> Wed, Jul 2, 2025 at 10:46 AM
To: Quetcy Lozada <Quetcy.Lozada@phila.gov>, Mike Tomasetti <mike@civettapropertygroup.com>
Cc: Brennan Tomasetti <brennan@civettapropertygroup.com>, Nil Pimentel <pimentelnl@gmail.com>

Good Morning:

Please see below for all contact information.

Michelle Carrera/Xiente Executive Director – mcarrera@xiente.org

Patricia DeCarlo/Xiente NAC – patsylde@gmail.com

Nilda Pimentel/Chairperson Norris Square Community Action Network – pimentelnl@gmail.com

Carlos Matos/Ward Leader – carlosmmatos48@gmail.com

Reverend Adan Mairena/Pastor West Kensington Ministries - adan.mairena@gmail.com

Sloane A. Folks
Commercial/Zoning Liaison

Office of Quetcy M. Lozada
Councilmember, 7th District

Room 484, City Hall
Philadelphia, PA 19107
Phone: 215-686-3448

Fax: 215-686-3449
215-686-1936



[Quoted text hidden]

Nil Per <pimentelnl@gmail.com> Wed, Jul 2, 2025 at 3:51 PM
To: Mike Tomasetti <mike@civettapropertygroup.com>
Cc: Quetcy Lozada <Quetcy.Lozada@phila.gov>, Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>, Timour Kamran <timourkamran@gmail.com>, contact@nscanpilly.org, patsylde <patsylde@gmail.com>

Dear Mr. Tomasetti,

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&siml=msg-a:r1538409666334759994&sim...> 9/12

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

I am writing to you on behalf of our Registered Community Organization (RCO), which has served as the coordinating RCO for this area for the past two years. We want to make it clear that your development group has not approached or invited our organization to host or attend any meetings regarding your proposed developments. Typically, after communicating with the Council member, development groups approach the RCOs directly.

On May 15th, our Zoning Steering Committee hosted a meeting at the West Kensington Church, the same location (different rooms) where your group held a Homebuying Seminar. My understanding is that your seminar was canceled due to a lack of attendance. I recall introducing myself to a representative from your group at that time, explaining that we were unaware of the seminar, and asking him to contact me. It was disappointing that your group contacted the church directly to host the Homebuying Seminar but did not contact us. The church is one of our main partners and the venue we typically use for zoning meetings.

Even if there were communication issues, we are concerned that your group did not initially contact the two primary RCOs and Zoning Committees in the area, especially since the properties you propose to develop are within our geographic boundaries. We believe it is reasonable for residents on the blocks surrounding the lots you want to acquire to have a significant role in consultation and decision-making for this project. Without that, your proposal, or any proposed project in our area, may not be able to garner the support it needs.

It is disheartening that, after initially agreeing to postpone your most recent meeting outside our geographic boundaries pending a preliminary conversation with both RCOs, you proceeded with it. We are still open to a conversation with your group. However, until such a discussion occurs, our organization does not feel it can make an informed decision regarding your proposal, nor can we endorse it before the Zoning Board of Adjustment (ZBA).

Please feel free to contact me by phone or email if you have any questions or would like to schedule a meeting. As an FYI, I have copied our RCO's Co-chair, Mr. Timour Kamran and Pat DeCarlo, Co-Chair of the NSCA RCO, in this email. Thank you.

Nilda L. Pimentel
Chair, NSCAN
Coordinating RCO

[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com> Wed, Jul 2, 2025 at 4:30 PM
To: Terrill Haigler <terrill@civettapropertygroup.com>
Cc: Brennan Tomasetti <brennan@civettapropertygroup.com>, Samantha Bartolata <samantha@civettapropertygroup.com>

FYI. Reach out asap!

Michael Tomasetti
Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&simpl=msg-a:r1538409666334759994&si...> 10/12

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9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District

----- Forwarded message -----

From: **Nil Per** <pimenteln@gmail.com>
Date: Wed, Jul 2, 2025 at 10:51 PM
Subject: Re: Clarification and Next Steps – Turn the Key Application in the 7th District
To: Mike Tomasetti <mike@civettapropertygroup.com>
[Quoted text hidden]
[Quoted text hidden]

Terrill Haigler <terrill@civettapropertygroup.com> Wed, Jul 2, 2025 at 5:06 PM
To: Mike Tomasetti <mike@civettapropertygroup.com>
Cc: Brennan Tomasetti <brennan@civettapropertygroup.com>, Samantha Bartolata <samantha@civettapropertygroup.com>

Reaching out now!
Terrill Haigler

On Jul 2, 2025, at 4:30 PM, Mike Tomasetti <mike@civettapropertygroup.com> wrote:

[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com> Thu, Jul 3, 2025 at 3:27 AM
To: Quetcy Lozada <Quetcy.Lozada@phila.gov>
Cc: Sloane Folks <Sloane.Folks@phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>, Nil Pimentel <pimenteln@gmail.com>, Terrill Haigler <terrill@civettapropertygroup.com>
Bcc: Jessie Lawrence <jessie.lawrence@phila.gov>, Angel Rodriguez <angelrodriguez928@gmail.com>

Councilwoman Lozada, Thank you for reviewing the timeline and for your follow-up.

To answer your question directly, no, we had not previously been given names or contact information for Xiente, the Norris Square RCO, NSCAN, or the 19th Ward Leader.

We have been in communication with Rev. Adan, and he and his director took a tour of our TTK homes. We set up a meeting there in April and had our team blanket the Norris Square community with 1,000 flyers, and not one person attended. I have included Terrill Haigler in this email for additional context regarding the timeline of this meeting and our communication with Rev. Adan.

That said, thanks, Sloane, and now that we have these names, we're moving quickly to connect with them. We'll document those conversations as we go, and we'll keep your office in the loop on progress.

Best,
Mike

Michael Tomasetti
Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106

Exhibit F

9/26/25, 1:30 PM

Legacy Companies Mail - Clarification and Next Steps – Turn the Key Application in the 7th District



CIVETTA
PROPERTY GROUP

[Quoted text hidden]

Mike Tomasetti <mike@civettapropertygroup.com> Thu, Jul 3, 2025 at 3:29 AM
To: Terrill Haigler <terrill@civettapropertygroup.com>
Cc: Samantha Bartolata <samantha@civettapropertygroup.com>, Brennan Tomasetti <brennan@civettapropertygroup.com>

We need to make connections here and set up meetings. We cannot hold a meeting in the park.

Michael Tomasetti
Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



CIVETTA
PROPERTY GROUP

[Quoted text hidden]

Terrill Haigler <terrill@civettapropertygroup.com> Thu, Jul 3, 2025 at 7:26 AM
To: Mike Tomasetti <mike@civettapropertygroup.com>
Cc: Samantha Bartolata <samantha@civettapropertygroup.com>, Brennan Tomasetti <brennan@civettapropertygroup.com>

I'll start reaching out today at 9 AM and I'll CC everyone on it
Terrill Haigler

On Jul 3, 2025, at 3:29AM, Mike Tomasetti <mike@civettapropertygroup.com> wrote:

[Quoted text hidden]
[Quoted text hidden]
[Quoted text hidden]
[Quoted text hidden]

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<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-a:r-3420694644482727328&simpl=msg-a:r1538409666334759994&si...> 12/12

Exhibit F

11/13/25, 9:59 AM

Legacy Companies Mail - District 7 Community Meeting # 2 7/24



Mike Tomasetti <mike@civettapropertygroup.com>

District 7 Community Meeting # 2 7/24

3 messages

Mike Tomasetti <mike@civettapropertygroup.com>

Thu, Jul 24, 2025 at 8:28 PM

To: Cristina Martinez <Cristina.Martinez@phdc.phila.gov>

Cc: Angel B Rodriguez <Angel.B.Rodriguez@phdc.phila.gov>, Andrea Saah <Andrea.Saah@phdc.phila.gov>, Brennan Tomasetti <brennan@civettapropertygroup.com>

Cristina Good evening. I just wrapped up our second community meeting in Councilwoman Lozada’s District 7. Overall, it was productive, but not without some tension.

A few older residents brought up the issue of parking. I made it clear that parking is not part of the Turn the Key program design—we’re focused on maximizing homeownership opportunities, not expanding the footprint for cars.

One elder claimed he could build these homes and sell them for \$200k. I didn’t sugarcoat it—I told him that simply is bullshit, and it’s a completely unrealistic figure in today’s market.

Then things took a turn when another elder community member, who identified herself as working for APM, made an openly racist comment. She accused developers like us of displacing Hispanic families and “turning the neighborhood Black.” A couple of people clapped, which was disappointing. I stopped the conversation right there and called it what it was—racism. I made it very clear that Civetta Property Group will never participate in that kind of thinking. We build homes for working-class Philadelphians—period. Race has nothing to do with it.

Despite that exchange, I stood firm in our mission. We’re here to build high-quality homes for working-class people—plain and simple—and that’s not going to change.

Call me crazy, but I actually think the meeting went really well. It was just 3 or 4 people out of 20+ trying to stir the pot. The majority seemed supportive or at least open-minded. I hope the information helps. Thanks, Cristina.

Michael Tomasetti

Principal

Civetta Property Group

215-432-3084

mike@civettapropertygroup.com

www.civettapropertygroup.com

230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



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Exhibit F

11/13/25, 9:58 AM

Legacy Companies Mail - No educational seminars



Mike Tomasetti <mike@civettapropertygroup.com>

No educational seminars

3 messages

Terrill Haigler <terrill@civettapropertygroup.com> Thu, Oct 9, 2025 at 12:38 PM
To: Stephanie Alfaro <Stephanie.Alfaro@phila.gov>
Cc: Mike Tomasetti <amichaeltomasetti@gmail.com>, Samantha Bartolata <samantha@civettapropertygroup.com>

Hello Stephanie,

I appreciate the phone call earlier. Just wanted to send a recap. You mentioned on the phone that your Chief Of Staff and Councilwoman had a conversation and came to the agreement that right now isn't a good time to collaborate on 1st time home buying/ turn the key educational seminars.

We had one scheduled for October 22, but that one and any future ones are now being canceled.

If anything should change in the future and you guys do decide to start educational seminars for first time home buying, please reach out to me. Myself and Civetta would love to cohost the seminars with Councilwoman's office and educate the seventh district on the amazing program turn the key.

Terrill Haigler

Mike Tomasetti <mike@civettapropertygroup.com> Thu, Oct 9, 2025 at 4:07 PM
To: Jessie Lawrence <jessie.lawrence@phila.gov>
Cc: angela.d.brooks@phila.gov

Good afternoon, I just wanted to make you two aware of this. Thank you.

Michael Tomasetti

Principal
Civetta Property Group

215-432-3084
mike@civettapropertygroup.com
www.civettapropertygroup.com
230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



**CIVETTA
PROPERTY GROUP**

[Quoted text hidden]

Stephanie Alfaro <Stephanie.Alfaro@phila.gov> Tue, Oct 14, 2025 at 3:10 PM
To: Terrill Haigler <terrill@civettapropertygroup.com>
Cc: Mike Tomasetti <amichaeltomasetti@gmail.com>, Samantha Bartolata <samantha@civettapropertygroup.com>

Good Afternoon Terrill,

Yes, the first time homebuyers workshops moving forward are cancelled.

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Exhibit F

11/13/25, 9:58 AM

Legacy Companies Mail - No educational seminars

Absolutely! If anything changes in the future we will reach out.

Thank you and have a great day!

Stephanie Alfaro
Community Organizer
Office of Quetcy M. Lozada
Councilmember-7th District
City Hall, Room 484
Philadelphia, PA 19107
Office Line: 215-686-3448
Fax Line: 215-686-1936
stephanie.alfaro@phila.gov



From: Terrill Haigler <terrill@civettapropertygroup.com>
Sent: Thursday, October 9, 2025 12:38 PM
To: Stephanie Alfaro <Stephanie.Alfaro@phila.gov>
Cc: Mike Tomasetti <amichaeltomasetti@gmail.com>; Samantha Bartolata <samantha@civettapropertygroup.com>
Subject: No educational seminars

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Exhibit F

3/6/26, 2:57 PM

Legacy Companies Mail - Norris Square Meeting: Follow Up



Mike Tomasetti <mike@civettapropertygroup.com>

Norris Square Meeting: Follow Up

5 messages

Brennan Tomasetti <brennan@civettapropertygroup.com>
To: "pimenteln@gmail.com" <pimenteln@gmail.com>, "Quetcy.Lozada@phila.gov" <Quetcy.Lozada@phila.gov>, "Sloane.Folks@Phila.gov" <Sloane.Folks@phila.gov>
Cc: Mike Tomasetti <mike@civettapropertygroup.com>

Mon, Jan 12, 2026 at 9:40 AM

Councilwoman Lozada, Nora & Sloan,

Thank you for coordinating last Thursday night's event - securing the space, spreading the word and facilitating the meeting.

It is clear there remains significant concern, by some community members, regarding our proposed development. At the most recent Land Bank Board meeting, the board specifically encouraged our respective parties to continue discussions to identify a path forward that could result in agreement.

During the meeting, and again here in writing, I would like to ask for clarity on a critical point:

What specific changes would the community and its leadership require for this proposal to be considered acceptable?

Please keep in mind, as developers, many things are not within our control. For example, we are not currently permitted to offer parking. Parking presents challenges we are unable to control – i.e., who will own the lot? how will it be managed/maintained?. Likewise, unfortunately, we cannot control construction costs. As mentioned, our business operates on very small margins as it is. We are also unable to change the amount of TTK subsidy.

I did spend thinking time on one of Nora's comments on Thursday night, which was to make 5 of the homes more affordable. With that in mind, we offer the following as a second option:

- 20 homes @ \$280,000
- 5 homes @ \$250,000
- 5 homes @ \$310,000

Please note, the option above is subject to approval of the Land Bank/PHDC, as they have not approved TTK subsidy on a sale price of anything over \$280,000.

Finally, I sincerely understand your desire for a deeper level of affordability, and I hope your local and our broader leadership find more creative ways to better serve that need; however, I also stand by the position I shared at the meeting - I am extremely confident there are 30 families in your district who would benefit from this life changing

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1/5

Exhibit F

3/6/26, 2:57 PM

Legacy Companies Mail - Norris Square Meeting: Follow Up

opportunity. Teachers, healthcare professionals, SEPTA workers, sanitation workers, non-profit staff members, etc. – what about them?

Please let us know your thoughts.

Respectfully,

Brennan Tomasetti

Co-Founder

Civetta Property Group

215-253-9590

brennan@civettapropertygroup.com

www.civettapropertygroup.com

230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



Brennan Tomasetti <brennan@civettapropertygroup.com>

Tue, Jan 20, 2026 at 11:02 AM

To: Angel B Rodriguez <angel.b.rodriguez@phdc.phila.gov>, Andrea Saah <andrea.saah@phdc.phila.gov>

Cc: Mike Tomasetti <mike@civettapropertygroup.com>, Cristina Martinez <cristina.martinez@phdc.phila.gov>

Angel/Andrea,

Please note, for the record, the communication below was sent, following the community meeting, and has, thus far, been unanswered.

Let us know if we should forward to anyone else.

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Exhibit F

3/6/26, 2:57 PM

Legacy Companies Mail - Norris Square Meeting: Follow Up

Thank you.

[Quoted text hidden]

Brennan Tomasetti <brennan@civettapropertygroup.com>

Tue, Jan 20, 2026 at 11:06 AM

To: "pimenteln@gmail.com" <pimenteln@gmail.com>, "Quetcy.Lozada@phila.gov" <Quetcy.Lozada@phila.gov>,
"Sloane.Folks@Phila.gov" <Sloane.Folks@phila.gov>

Cc: Mike Tomasetti <mike@civettapropertygroup.com>

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Exhibit F

3/6/26, 2:57 PM

Legacy Companies Mail - Norris Square Meeting: Follow Up

Greetings, all.

Checking in here. Any thoughts or feedback?

Thank you.

Brennan Tomasetti

Co-Founder

Civetta Property Group

215-253-9590

brennan@civettapropertygroup.com

www.civettapropertygroup.com

230 N 2nd Street, Suite 2C, Philadelphia, PA 19106



From: Brennan Tomasetti <brennan@civettapropertygroup.com>

Date: Monday, January 12, 2026 at 9:40 AM

To: pimenteln@gmail.com <pimenteln@gmail.com>, Quetcy.Lozada@phila.gov <Quetcy.Lozada@phila.gov>, Sloane.Folks@Phila.gov <Sloane.Folks@Phila.gov>

Cc: Mike Tomasetti <mike@civettapropertygroup.com>

Subject: Norris Square Meeting: Follow Up

[Quoted text hidden]

Nil Per <pimenteln@gmail.com>

Tue, Jan 20, 2026 at 11:48 AM

To: Brennan Tomasetti <brennan@civettapropertygroup.com>

Cc: "Quetcy.Lozada@phila.gov" <Quetcy.Lozada@phila.gov>, "Sloane.Folks@Phila.gov" <Sloane.Folks@phila.gov>, Mike Tomasetti <mike@civettapropertygroup.com>

Good afternoon,

<https://mail.google.com/mail/u/1/?ik=c82b451f0a&view=pt&search=all&permthid=thread-f:1854122315119221554&siml=msg-f:1854122315119221554&siml=m...> 4/5

Exhibit F

3/6/26, 2:57 PM

Legacy Companies Mail - Norris Square Meeting: Follow Up

We are still consulting with the other stakeholder groups and will definitely get back to you this week. I thought about contacting you yesterday but did not want to bother you on a holiday. Have a great day.

Thank you.
Nilda

[Quoted text hidden]

Brennan Tomasetti <brennan@civettapropertygroup.com>
To: Nil Per <pimenteln@gmail.com>
Cc: "Quetcy.Lozada@phila.gov" <Quetcy.Lozada@phila.gov>, "Sloane.Folks@Phila.gov" <Sloane.Folks@phila.gov>, Mike Tomasetti <mike@civettapropertygroup.com>

Tue, Jan 20, 2026 at 12:09 PM

Thank you, Nilda, and my sincere apologies, as I just realized I mistyped your name below (Nora as opposed to Nilda).

[Quoted text hidden]

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Exhibit F

Erika Rosario

Front Street Philadelphia PA 19133

3/9/2026

Philadelphia Land Bank
City of Philadelphia

Letter of Support for District 7 Turn the Key Home Initiative

Dear Philadelphia Land Bank Representatives,

I am writing to express my support for the proposed **Turn the Key Home Initiative** in District 7. As a resident of District 7, I have witnessed firsthand the positive impact that new home construction and property improvements can have on this community and other communities.

Over the years, many vacant lots in our neighborhood have unfortunately become areas where trash is dumped or abandoned vehicles are left behind. These conditions negatively affect the appearance, safety, and overall morale of the community. However, when these same spaces are transformed into homes, the change is significant and uplifting.

New home development brings responsible homeowners into the neighborhood, encourages investment, and improves the overall cleanliness and safety of the area. It also strengthens the local economy and the home prices at \$280K vs. market rate at 400K+ can help out taxes not increase so drastically, and support nearby small businesses. Most importantly, it replaces neglected vacant lots with homes where families can grow and contribute to the community.

Seeing homes built in District 7 has already demonstrated how redevelopment can positively reshape the neighborhood. I strongly believe that continuing this effort through the Turn the Key program will further enhance the quality of life for residents and create long-term stability in our community. These homes should be sold for \$280,000 and below to reflect the prices matching the affordability in District 7. If possible 2-3 homes to be listed at \$250-\$260,000 to help just a few families be able to afford it at a lower cost.

Thank you for your continued work to improve neighborhoods across Philadelphia. I appreciate the opportunity to voice my support for this initiative and hope to see these projects move forward.

Sincerely,

Erika Rosario

Exhibit F



RE: Letter of Support, Civetta Property Group 7th District Workforce Housing

To Whom It May Concern,

I am writing to express my support for Civetta Property Group's proposed Turn the Key Workforce Housing project in Philadelphia's 7th Council District.

At a time when Philadelphia is facing a significant housing shortage, it makes little sense to oppose a project that will deliver 30 newly constructed workforce homes designed to create opportunities for working families to become homeowners. Developments like this provide quality housing, strengthen neighborhoods, and allow buyers to enter homeownership with immediate equity and long-term financial stability.

There has been discussion about the need for deeper levels of affordability. While that need certainly exists, conflating that issue with opposition to workforce housing only creates confusion. The reality is that our city needs both. The need for deeper affordability does not discredit or diminish the importance of workforce housing opportunities.

Projects like this replace underutilized land with new homes, increase owner-occupancy, and support the continued growth of our neighborhoods.

Providing 30 new homeownership opportunities for working families in a growing community is something that should be supported, not opposed.

Sincerely,

Jordan Parisse Ferrarini

A handwritten signature in black ink that reads "Jordan Parisse Ferrarini". The signature is written in a cursive style.

President, Buy Back the Block Initiative
jp@bbb-support.com

Exhibit F



1429 WALNUT STREET
SUITE 1101, PA 19102

March 9, 2026

Philadelphia Housing Development Corporation
1234 Market Street, 16th Floor
Philadelphia, PA 19107

RE: Letter of Support – Civetta Property Group’s Affordable Housing Development Application

Dear Andrea,

I am writing to express my sincere support for Civetta Property Group’s application to develop affordable housing in the 7th Council District. While I am not a resident of the 7th District, I have had the privilege of developing several projects within the district and have a deep and abiding commitment to the progress and well-being of the City of Philadelphia as a whole. It is from this perspective—as a fellow developer who has invested in this community—that I offer this letter of support.

Quality affordable housing is one of the most pressing needs in Philadelphia today. Families across our city deserve access to safe, well-built, and dignified housing, and I believe Civetta Property Group is well positioned to deliver on that promise. Their commitment to responsible development aligns with the values that should guide growth in every neighborhood across Philadelphia.

I also want to highlight the meaningful work that Mike Tomasetti has done in supporting minority developers throughout the City of Philadelphia. Through the establishment of a dedicated cohort, Mr. Tomasetti has actively helped minority developers acquire and develop affordable housing in our city. This kind of initiative is not only commendable—it is essential. When developers from the communities being developed are empowered to participate in that development, the outcomes are stronger, more equitable, and more reflective of the needs of the people who live there. Mr. Tomasetti’s track record of investing in people, not just properties, speaks volumes about the character and mission of his organization.

I wholeheartedly support Civetta Property Group’s application and urge the decision-makers involved to approve this development. Philadelphia is in critical need of affordable housing solutions, and projects like this one represent a step in the right direction toward addressing that need. I am confident that this project will be a positive addition to the 7th District and to the City of Philadelphia.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Bryheim Murray'.

Bryheim Murray
Managing Partner/BKP Development Group
1429 Walnut Street, Suite 1101
Philadelphia, PA 19102
(215) 910-9755
bmurray@bkpdg.com

Exhibit F

3/9/2026

Philadelphia Land Bank Letter Of Support

To Whom It May Concern,

I am writing to express my strong support for the proposed development of Turn the Key homes within the 7 District in the City of Philadelphia. As a resident of Philadelphia, I have seen firsthand the positive impact that thoughtful development and homeownership opportunities can bring to our neighborhood in the 7 District.

Many areas of the city continue to struggle with vacant lots, illegal dumping, and underutilized land. Projects like the Turn the Key initiative transform these spaces into quality homes that provide stability for families and help restore pride in the neighborhood. Replacing vacant land with well-built homes not only improves the physical appearance of the community but also strengthens the local economy and encourages long-term investment in the area. The development of Turn the Key homes in the 7 District will create opportunities for residents to become homeowners, build generational wealth, and contribute to the overall growth and safety of our neighborhoods.

Additionally, new housing helps increase property values, reduce blight, and promote cleaner and more vibrant blocks. I support the developer's efforts to advance this project for the betterment of the community. I encourage the Philadelphia Land Bank to approve and support this initiative so that these vacant spaces can be transformed into homes that benefit current and future residents.

Thank you for your time and consideration.

Sincerely,

Rick Young

Exhibit F

Andrea Saah

From: Relina <thankgod4tea@aol.com>
Sent: Monday, March 2, 2026 6:05 PM
To: Patricia L. De Carlo; Nil Pimentel; Noemi Rivera; Andrea Saah
Subject: Cievetta/Norris square March 10 meeting

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.

Good Morning

My name is Relina Bonilla. I am along time residence of the community area and I have seen a lot of changes that have taken place since I was 16 yrs old (over 45 years)

People in my age range have moved away for lack of affordable housing and now that there is an ability to have it in our community its not affordable so they stay where they are (living with family to make ends meet) or move away where it is convenient for the income they make. I've spoken before on other thoughts and needs concerning this situation.

I'd like to know if anyone from Landbank has clearly understood our plea for Cievetta to change its mind about the house price and why we fight so hard for a NO vote .

A large percentage wouldn't be able to purchase a home of that cost and survive on what else would be needed for a family since income levels are lower then what is surveyed and stated on paper.

Please rethink and ask yourself...

Could I afford a home on the minimum wage that this state has yet to change for the sake of low income people and exactly what is low income to you personally Could you afford the house price?

Please vote NO

Thank you Relina Bonilla

Exhibit F

January 22, 2026

Mr. Angel Rodriguez
Executive Director
Philadelphia Land Bank
1234 Market Street
Philadelphia, PA 19107

Dear Mr. Rodriguez,

We are writing to state our opposition to the Civetta Homeownership project.

Pursuant to the vote taken by the Land Bank board on November 18, 2025 to allow both parties more time to reach a compromise on this project after four consecutive Land Bank board meetings, our groups were looking forward to a community meeting to consider a revised proposal. However, during the intervening period, between the November board meeting and the January 8, 2026 community meeting, we never received a revised plan from Mr. Tomassetti.

On January 8, at a meeting hosted by Councilwoman Quetcy Lozada, the Civetta homeownership proposal was presented without any changes to the original version. To our disappointment, the Tomassetti representative made it clear that they could not deviate from their \$280,000 model nor could they provide off-street parking even on 90ft deep lots. In the absence of a revised proposal, with two abstentions, everyone present voted against the project.

On January 13, a different offer was made by the Tomassetti group, but it arrived too late. Given that the decision taken at the community meeting was not attached to any provision that would allow the vote to be vacated should a late offer be made, our decision to oppose the project stands, and procedurally, the vote taken cannot be reversed.

Procedural grounds notwithstanding, the Land Bank board should consider that the back-and-forth discussions on the Civetta proposal have been occurring while a broader community process has been underway involving stakeholder groups and Councilwoman Quetcy Lozada. This dialogue is taking place against the backdrop of a housing environment completely saturated by market-rate rental housing, skyrocketing home prices, few affordable housing options, and unsolicited homeownership proposals that are not aligned with our needs.

In that context, our chief objective and responsibility, based on the market dynamics and community demands, is to determine the best use of city lots to address the housing affordability crisis, for renters and potential homeowners alike, and how city lots could be utilized as a resource to spur equitable community and economic growth in the Norris Square neighborhood.

Exhibit F

We trust that the Land Bank will respect not only the final vote taken by residents at our most recent community meeting, but also this consultation process, which is directly informed by hard data, community needs, and residents' input.

Thank you for your attention to this matter.

Sincerely,

Michelle Carrera

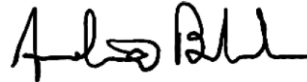
Michelle Carrera, Ph.D
CEO, Xiente



Nilda L. Pimentel
President, NSCAN RCO

Will Gonzalez

Will Gonzalez
Executive Director, Ceiba



Andria Bibiloni
Executive Director, Norris Square
Neighborhood Project

Carlos Matos

Carlos Matos
19th Ward Leader

Rev. Adan A. Mairena

Rev. Adan A. Mairena
Senior Pastor, W. Kensington Ministry/
First Presbyterian Church

Patricia De Carlo

Patricia DeCarlo
Community Leader



Talia Giles
Director, Community Liberation Center

Cc: Mrs. Angela D. Brooks, Chairwoman, Landbank Board
Hon. Quetcy Lozada, Councilmember, 7th District
Michael Tomassetti, Principal, Civetta Homes

Exhibit F

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

March 09, 2026

Dear Board of Directors,

We are sending you this letter to respectfully request that you do not approve the disposition of the 36 publicly owned parcels of land listed below to the Civetta Property Group, LLC at your March 2026 meeting:

- **509, 511, 534 and 536 W. Dauphin Street; 310, 313, 503, 505 Diamond Street; 516 and 518 Edgley Street; 2305, 2307 and 2309 N. Lawrence Street; 2210, 2212, 2233*, 2306, 2308, 2310 and 2312 N. Leithgow Street; 447 W. Norris Street; 2206 N. Orianna Street; 2202 and 2204 N. Orkney Street; 2049, 2138, 2236, 2252 and 2254 N. Reese Street; 304, 309, 311, 323 and 512 W. Susquehanna Avenue; 2054 and 2151 N. 5th Street (CD 7)**

People who live and work in the neighborhood where the above parcels are located have repeatedly and overwhelmingly expressed their opposition to the Civetta Property Group LLC's plans for the land.

Public land should be allocated to do the most public good and the people who live and work in this rapidly gentrifying part of the city want the above listed parcels to be devoted to meeting the affordable housing crisis in our community.

We look forward to working with the Land Bank to ensure that affordable housing is built on these parcels.

Thank you for your attention to this matter.

Respectfully,

Will Gonzalez,
Executive Director

cc: Councilwoman Quetcy Lozada

Exhibit E

RESOLUTION NO. 2026 – 8

**RESOLUTION AUTHORIZING CONVEYANCE OF
509, 511, 534 AND 536 WEST DAUPHIN STREET; 310, 313, 503 AND 505 DIAMOND STREET;
516 AND 518 EDGLEY STREET; 2305, 2307 AND 2309 NORTH LAWRENCE STREET;
2210, 2212, 2233, 2306, 2308, 2310 AND 2312 NORTH LEITHGOW STREET;
447 WEST NORRIS STREET; 2206 NORTH ORIANNA STREET;
2202 AND 2204 NORTH ORKNEY STREET;
2049, 2138, 2236, 2252 AND 2254 NORTH REESE STREET;
304, 309, 311, 323 AND 512 WEST SUSQUEHANNA AVENUE;
2054 AND 2151 NORTH FIFTH STREET
TO CIVETTA PROPERTY GROUP, LLC**

WHEREAS, Section 16-706 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 16-400 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 509, 511, 534 and 536 West Dauphin Street; 310, 313, 503 and 505 Diamond Street; 516 and 518 Edgley Street; 2305, 2307 and 2309 North Lawrence Street; 2210, 2212, 2233, 2306, 2308, 2310 and 2312 North Leithgow Street; 447 West Norris Street; 2206 North Orianna Street; 2202 and 2204 North Orkney Street; 2049, 2138, 2236, 2252 and 2254 North Reese Street; 304, 309, 311, 323 and 512 West Susquehanna Avenue; and 2054 and 2151 North 5th Street (collectively, the “**Property**”) to Civetta Property Group, 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 Three Thousand Six Hundred and 00/100 U.S. Dollars (\$3,600.00) 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.

Exhibit E

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 March 10, 2026.