

Hi my name is Ms. Willamae McCullough. I'm a proud gardener and homeowner, representing North Philadelphia, and I am a member of One Pennsylvania. Today, I will be speaking about gentrification, rising taxes, and the threat of displacement for homeowners, like myself. Thank you very much for providing me an opportunity to testify at this hearing.

My family and I have been visiting Philadelphia since the 70's with church members. My mother decided to relocate here permanently in 2001. And my sister and I eventually followed my mother, on the same block. When we moved on this block there weren't many families living here. On one side of the street, there was just a single house. And there were many empty lots on both sides.

We started to clean the lots and eventually turned the land into Uber Street Garden. Now, the block only has one abandoned home and the garden still stands strong and we still hand out fresh fruits and vegetables to our neighbors.

But I'm here today because I'm afraid that's getting jeopardized. The same block that we worked so hard to keep up is getting snatched from us right before our eyes. There are three newly renovated houses on my block. One of them is my mom's old house. And they are all owned by developers and realty folks that don't even know my family's name.

And developers are building all around us. When I purchased this home in 2009, the taxes were \$127. Now we are paying almost \$2,000. How can this change so much when I am in the same neighborhood as before. Not to mention, my family members have suffered a lost of income and health issues during COVID-19. So developers are aggressively targeting my block and North Philly community, while me and my people are growing sick and poorer.

And because of this, we are all at risk of losing our homes. Living here in North Philly has been a big part of or families' legacy as well as memories, and I don't want to lose that.

Me and my neighbors shouldn't have to live in fear of losing our homes simply because we can't afford to pay what developers don't have to pay. We shouldn't have to fear that a developer can out pay for land that should be ours!

We purchased a home in 2009. The taxes were \$127. Now we are paying approximately \$2,000. How can this change when I am in the same neighborhood as before? How are we supposed to afford to live in our communities. It feel as though developers are aggressively targeting working families and communities such as ours.

The city is letting **outside** developers come into our neighborhoods and make changes. They are not letting the community control development. The City gives ordinances for developers that citizens don't have access to. When we purchased our home we wanted to change from a single family home to a multi-family home and we weren't allowed to make additions. We were told that there were zoning restrictions. We weren't able to build however developers were allowed to build multi family homes, this is plainly unfair. A lot of the families in these neighborhoods do not have a sense of stability and I believe this is one of the reasons why there's so much crime. The city is not taking the responsibility for the residents' stability. Instead it's becoming a city where developers are making millions and the homeowners and renters are being displaced, moved, and shifted again because they can't afford to live in their homes. Homeowners lose homes to tax foreclosures, too. Meanwhile, **the developers are offered tax abatements to start from scratch and fund their Multi-Million dollar real estate ventures.**

Where is the support for **the residents who have lived here?** We are not benefitting in this moment! Developers have no connection to the city, and are not attempting to create stability for our community. Most of the new residents around my way are students. They put their garbage out at any time. They don't participate in clean ups and most of them move in and out and don't care like we care. And the developers don't care and they won't.

But our city and state needs too. We need to have stronger protections to prevent tax foreclosures, especially at a time when a lot of us have lost income and can lose our homes. If we had tax caps for low-income and senior households, during and beyond the pandemic, we could keep hundreds of Philadelphians housed. I know I'm not alone in this!

Bottom line: Things need to be fair and clear. We can't have one set of rules for residents and one for developers. We want residents to be available and able to invest in their own community **to** make sure we are able to stay in our neighborhoods and feel secure for as long as we want. **WE WANT A FREEDOM TO STAY!**

This is My community, My neighborhood! I need to know that the State Government is doing their part in addressing and fixing these issues.