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The Land of No Return

Written by Robert 'Woody' Woodard | Posted: Friday, January 23, 2015 10:48 am

"The Land of No Return" should never be your neighborhood, your community or your home. It should never be a place you cannot return to. Philadelphia has always been known as the city of neighborhoods or the City of Brotherly Love. Brotherly love starts when you greet a person coming into your neighborhood with love and respect. It becomes the opposite when you have a group of people coming into your neighborhood to beat and cheat long-term residents out of their homes. These groups have access to large sums of money to buy "lower-income residents" out of their communities, some of which have lived there all of their lives.

Watching this happen to a community and listening to what the long-term residents have to say is devastating to your emotional and psychological welfare. I have learned from talking to the "long-term residents" of neighborhoods who are being bought out by big money investors and realtors — their replies are all interrelated with the same responses. They said it starts by realtors and investors constantly sending you mail asking you to sell your home. This occurs daily until it becomes a threat to someone who does not want to sell their house or home. It's like a "bully" outside your door everyday telling you to get out of your home, because there's a new sheriff in town and he is going to tax you out of your "long-term residence" you call home. These types of aggressions scare people and in many cases cause high blood pressure, heart attack and stroke. Many long-term residents complain about this legal form of an attack on their health.

"Bullying" has always been wrong, especially when people have the money and power to make it legal. The legal attack on long-term residents was to, first, remove the Board of Revision of Taxes (BRT). Big money, banks and realtors work together diligently to push new laws to City Council to give big money the upper hand on moving "lower-income, long-term, older owners" out of their precious properties. The city cut half the pay of the BRT; but it fought back because so many long-term residents were complaining about being taxed out of their long-term houses and homes it made the workload so heavy, and the city had to replace the cut of the BRT's salary back to its actual salary of \$70,000.

The BRT keeps all records and any changes in real estate taxes for the entire city. Records are important, especially to lower-income long-term residents. It lets the records show just how unfair the enormous rise in taxes are, since the city changed from assessment value to actual value in just one year. Philadelphia's rise in taxes was the highest than any other city in the country. Most lower-income long-term residents were sucker-punched with this tax change that now makes it almost impossible for a lower-income person to keep their house or home. In other words, if someone wants to build a \$3,000,000 home next to your long-term residence, you would now have to pay the actual value tax of whatever the neighborhood calls for, leaving you with no other choice than to move out, which is what the big money realtors want.

Remember, the old rule of discrimination in real estate is called "redlining," which keeps you out of certain neighborhoods. Blacks seemingly bring property value down and whites bring

property value up. So, "white flight" was created. Whites chose to leave, because Blacks were moving in. Today, I view this action as something I entitled "greenlining," which is when longterm residents want to stay, but can't afford it. So, remember big money using the new actual value tax will help to remove those long-term residents by pushing them out, because they don't have the green to stay in. This becomes greenlining. Greenlining doesn't allow you to ever return to your neighborhood if you don't have the big bucks, hence it is the land of no return, unless you have the green. This becomes discriminatory to those lower-income long-term residents who have owned their homes and paid their real estate taxes for twenty years or more.

The city's answer to this problem is called the Longtime Owner Occupants Program (LOOP). The deadline for applying for LOOP was Feb. 17, 2014. One of the qualifications is you have to have been in your home for ten years; but being in your home for ten years does not make you a long-term resident, because people who were given a ten year tax abatement for building a new home ten years ago, could say they are long-term residents of the community. The real long-term residents didn't get a tax abatement for ten years, because they could not afford to build a new home in their community — being lower-income ties the hands of real long-term residents who have been in their neighborhood and paid their real estate taxes for twenty years or more. These residents need to be "grandfathered" into law for all of the years of paying their taxes on time and being a part of the city's growth. These seasoned residents deserve credit and respect for having stayed for the long haul.

The city moved so fast in putting together the LOOP, many people did not have time to be educated about this life-changing decision. As it stands, after signing the LOOP you only have ten years to be on it. What happens after that becomes the question for real long-term residents who are lower-income. There should be a petition and a discriminatory lawsuit presented to the city to enact a grandfather clause to protect people who have been in their homes for twenty years or more; to resend the actual value tax, it does not protect lower-income long-term residents; and to bring back the assessment value, it helps protect long-term lower-income residents.

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