

IV. action steps

68 IV. Action Steps

This section of the community plan addresses the four subject areas covered by the subcommittees as well as an overarching “quality of life” component and recommends priorities and actions steps which, taken together, support those priorities. The activities described in the next series of pages represent and summarize the views, concerns, ideas, and aspirations of WCRP and ENPC members along with a host of other community participants. There is universal acknowledgement that securing the resources required to implement the activities in this section of the plan is a daunting task. Notwithstanding this fact, the energy and enterprise invested in this plan requires that its products be fully presented in order that they are fully appreciated. In the next section of this report, beginning on page 98, the plan proposes specific projects, programs, and investments that will be pursued over a five-year period, the basis for pursuing them, and the capital requirements to implement them.



Figure 53. The neighborhood has the equivalent of 35 football fields (or 32 acres) of vacant land.

A. Vacant Land and Abandoned Buildings

The priorities for the neighborhood in this category focus on:

- Reducing the amount of vacant property by stabilizing and managing underutilized property and subsequently putting it back into productive use through redevelopment;
- Affirming neighborhood residents’ right to advocate for and influence reuses in ways that benefit the community as defined by this community plan;
- Ensuring that the reuses of public vacant land include a balance of green space, affordable housing, commercial uses, and community facilities to meet the broader needs of the neighborhood; and
- Employing a disciplined, strategic approach by targeting areas where existing investments have been made and strong community assets exist.

Among the principal reasons these priorities need to be addressed are these facts and factors:

- ✓ There are 32 acres of vacant land in the neighborhood, the equivalent of 35 footballs fields;
- ✓ In door-to-door surveys conducted, 70% of residents said vacant land has been a problem for them or their neighbors; and
- ✓ The neighborhood is lacking in a suitable volume of green space, affordable housing, commercial retail uses, and community facilities.



Interim vacant land uses such as a dog park (left), sideyard (middle), or compost center (right).

Corresponding Action Steps

To begin addressing these priorities, key recommendations and corresponding “action steps” for each, as outlined below, are part and parcel of the five-year plan for the neighborhood. This subject area of the plan speaks to advocacy on the part of the community to mobilize itself and outside resources to influence land uses, vacant public land reuses, and vacant land maintenance.

Strategies for reducing the amount of vacant land and abandoned property should use a two-pronged strategy involving stabilization and management of such sites as a preliminary step to ultimately reclaiming them for redevelopment purposes, focusing initially on areas with existing investments and community assets to “build off of.”

1. Create vacant parcel database for:

- Cataloguing privately-held parcels according to ease of acquisition to facilitate transfer for redevelopment and maintenance.
- Identifying and prioritizing large tracts of vacant land and significant buildings for redevelopment.

For contiguous lots that can be assembled and configured to provide sites that can support larger scale developments, a wide range of uses should be given priority and be determined by community-defined need, surrounding land uses and physical conditions, market studies, environmental and zoning analyses, and funding requirements and available sources to finance the proposed reuses. Specific reuses, consistent with the guiding principles of this plan include:

- * affordable family and senior rental housing
- * affordable homeownership
- * mixed income housing
- * commercial retail
- * community facilities
- * light industrial
- * urban agriculture including gardens and tree farms

Abandoned buildings should be targeted for conversion to similar uses, subject to the same parameters and considerations as the vacant land parcels in the neighborhood.

- Helping residents access/acquire adjacent properties and identify alternative reuses such as side yards or parking.

With respect to treating non-contiguous lots that are more scattered throughout the neighborhood, the goal should be to assist adjacent owners in acquiring lots for extensions of their property for side-yards or driveways, or interested individuals or groups to develop flower or vegetable gardens or tot lots incorporating mechanisms to ensure regular maintenance and upkeep.

- Negotiating agreements with City agencies and private owners to develop sites for housing affordable to low-to-moderate income households.
- Staging events and supporting interim uses for vacant land.

70 2. Support ENPC’s research into Community Land Trust best practices for:

- Assessing feasibility of creating a Community Land Trust (CLT) to ensure permanent stewardship of land and the permanent affordability of housing and other buildings.

CLTs are nonprofit, community-based organizations whose mission is to provide affordable housing and other buildings in perpetuity by owning land and leasing it to groups who want to build affordable housing, create community facilities or small businesses, and/or use it as green space. CLTs are governed by a board of directors with membership from the community. The board is typically composed of leaseholders, community members, and other stakeholders. The CLT and the leaseholder agree to a long term ground lease agreement (typically 99 years) that spells out the rights and responsibilities of both parties.

3. Form a land maintenance collaborative for:

- Establishing mechanisms for maintaining and managing existing vacant land.

Potential working relationships with the Pennsylvania Horticultural Society and their affiliated contractors for maintaining and transforming vacant lots should be pursued to ensure stabilization of the properties so they become more of an asset to the community. A Neighborhood Tool and Gardening Shed can be created that loans out gardening tools to residents and offers technical advice and guidance.

- Facilitating increased code enforcement and volunteer code enforcement training to tackle abandoned buildings and vehicles, graffiti, trash, and overgrown lots, targeting blocks adjacent to existing assets and proposed affordable housing development sites.

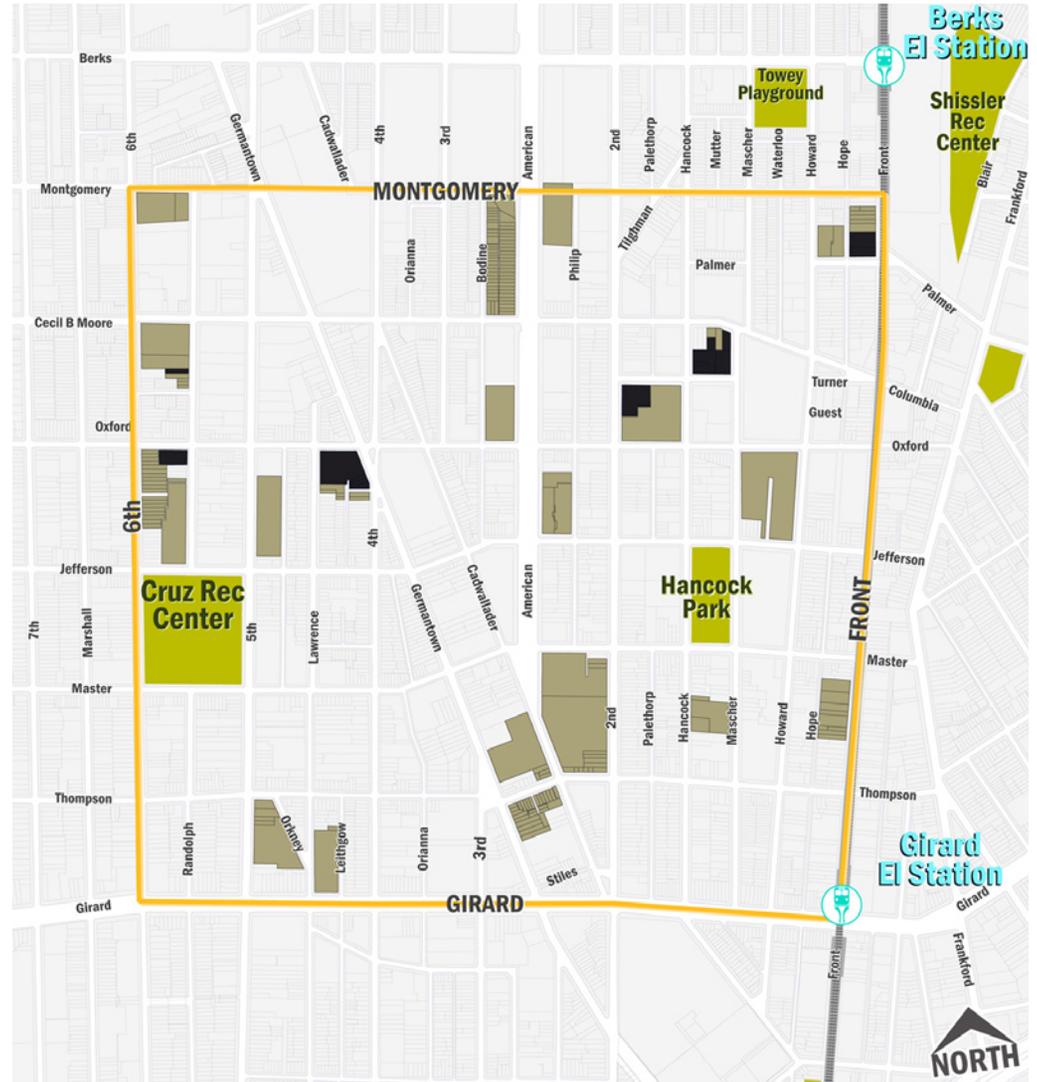


Figure 54. Large Parcels of Vacant Land and Significant Vacant Buildings



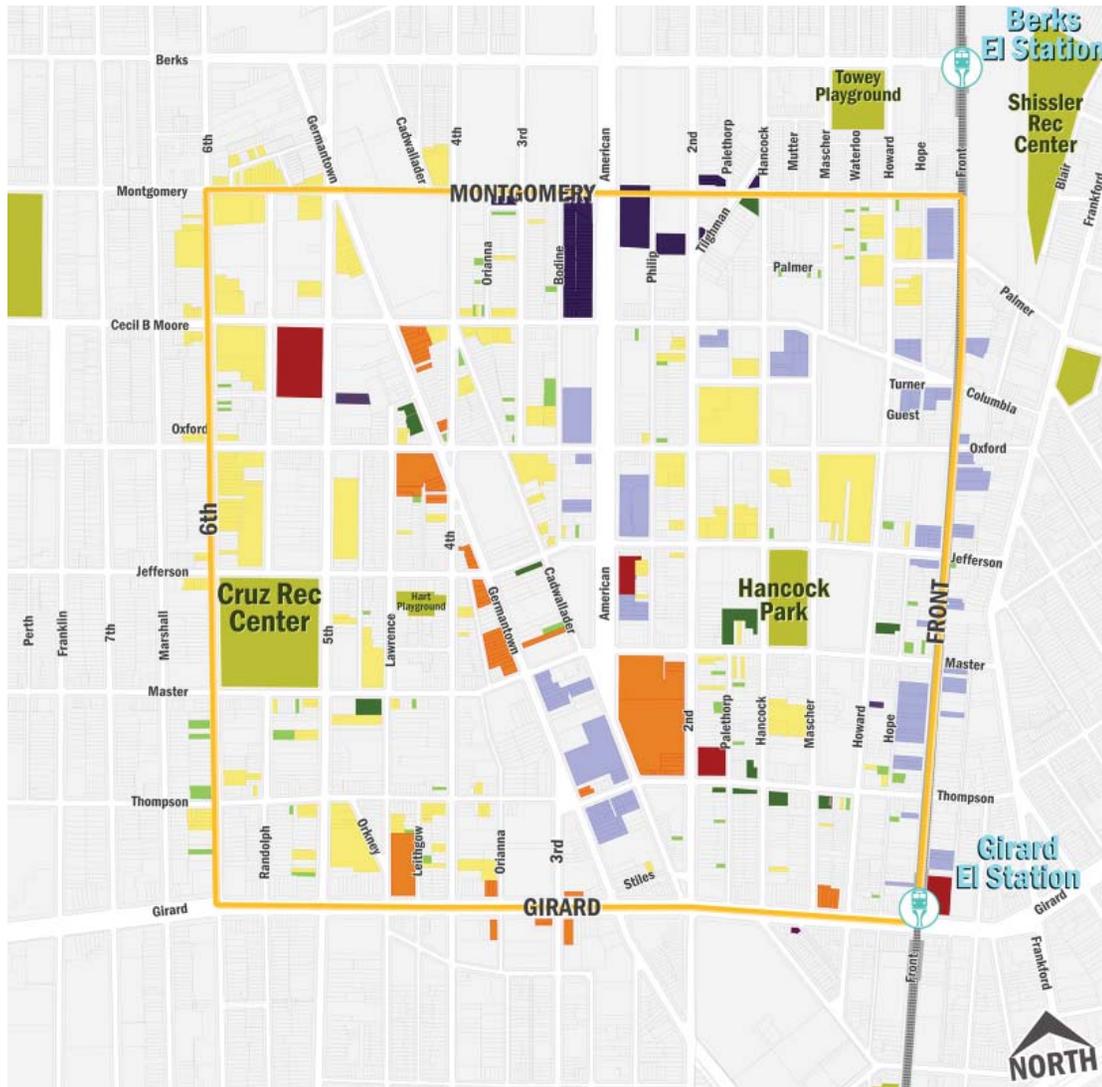


Figure 55. Potential Future Use of Vacant Land



4. Sustain involvement with the Philadelphia City Planning Commission:

- Working with the Philadelphia City Planning Commission and neighborhood organizations on zoning remapping, participating in the citywide zoning reform movement, and advocating for the endorsement of this community plan.
- Pursuing new state revenues to support Transit-Oriented Development (TOD) around the Girard and Berks SEPTA Stations.

In 2004, the Pennsylvania General Assembly authorized the creation of Transit Revitalization Investment Districts (TRIDs). The purpose of these districts is to spur transit-oriented development – mixed-use, mixed-income, green space development in and around transit stops to promote use of public transportation. The first step in establishing a TRID is to conduct a comprehensive planning study that defines its boundaries and feasibility. NeighborhoodsNow, through funding from the City of Philadelphia and the Pennsylvania Department of Community and Economic Development, collaborated with APM to complete a study of the neighborhoods around the Temple University Regional Rail Station to assess types of improvements and investments that will make that station more pedestrian friendly, including the types of stores and green space that would make the area more inviting and encourage use of the train and other modes of public transit. WCRP and ENPC should reach out to NeighborhoodsNow and assess the potential for an assessment of nearby SEPTA stations as potential TRID sites, drawing on the groundwork of and in collaboration with APM at the Berks Street station and the Girard Avenue Coalition at the Girard Street station.

72 B. Affordable Housing

To advance the neighborhood's affordable housing agenda, three priorities should be aggressively pursued, including:

- Creating new affordable and mixed-income sustainable housing opportunities for rental and homeownership that remain affordable to low- to moderate-income households on a permanent basis and that also promote “green technologies” to further enhance affordability;
- Preserving existing affordable housing by promoting sustainability measures that contribute to longer-term or permanent affordability and that also promote “green technologies” to enhance affordability; and
- Developing handicapped-accessible housing for seniors that can accommodate intergenerational families and provide supportive services that enable these households to live comfortably and gracefully in their homes as they “age-in-place”.

These priorities matter most because of the following statistics and the stories they tell of a troublesome reality for the neighborhood:

- ✓ Rising utility costs compound housing cost burdens, and the electric energy rate cap expires in 2010;
- ✓ Home prices and rents have risen dramatically between 2001 and 2007; median residential sales prices have risen \$90,500 on average over this time period; and
- ✓ More than 7 out of 10 people surveyed do not believe there are affordable places to live in the neighborhood for them and their families.

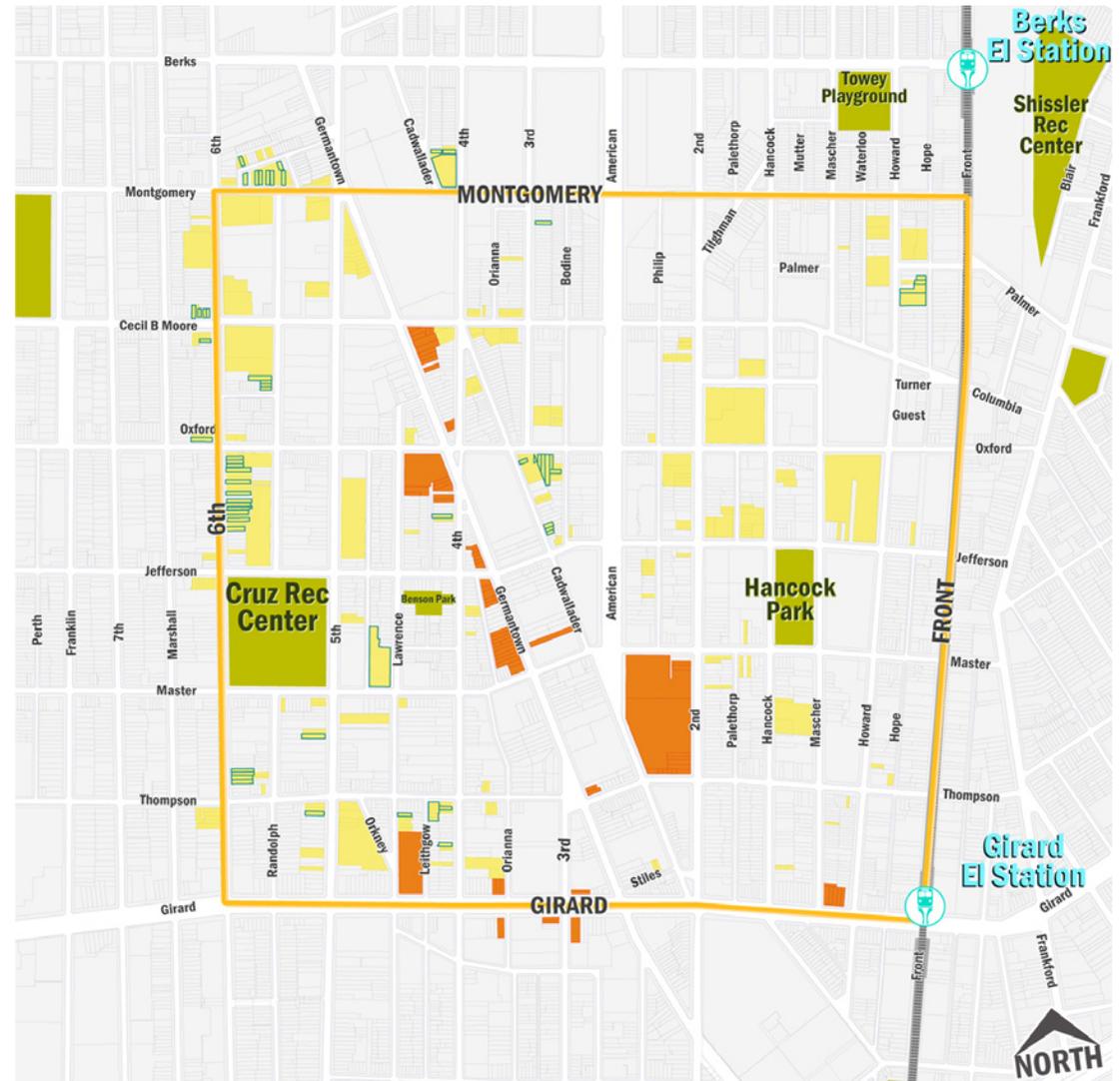


Figure 56. Existing Vacant Land Suitable for Residential Redevelopment



Corresponding Action Steps

To address these issues, create opportunities for more affordable housing, and help preserve the current inventory of affordable housing, the recommendations and action steps described below take precedence:

1. Set annual affordable housing development goals by:

- Identifying appropriate, high-priority sites and the resources to promote development of:
 - * family housing
 - * multigenerational housing
 - * supportive services to assist seniors in aging-in-place
- Developing models of sustainable development that include transit-oriented development, higher housing densities, using green building technology and encouraging “green habits” by residents.

For contiguous lots that can be assembled and configured into sufficiently large enough sites to support developments of scale, a wide range of uses should be given priority. The ultimate uses must be determined by surrounding land uses and physical conditions, subject to market study, environmental, and zoning analyses, and pursued to the extent financing can be secured to offset development and operating costs.⁹ Specific residential reuses, consistent with the guiding principles of this plan, include:

- * affordable family and senior rental housing
- * affordable homeownership
- * mixed income housing

The overall potential for housing production supported by the volume of vacant land and buildings (publicly and privately owned) in the neighborhood that is suitable for residential use is approximately 652 total units. Of this potential, a small portion (72 units or 11% of the total) sits on publicly-owned land or is in vacant buildings (36 units or 5.5% of total units), as shown in Table 4, and the remaining 544 units correspond to production estimates on privately-owned parcels which are concentrated more in the upper half of the plan area above Jefferson Street (see figure 56). In terms of the potential for affordable housing production, the plan calls for developing all of the volume of publicly-owned land for such use (72 units) and 50% of privately-held land (272 units) for affordable housing as is reflected in the bottom portion of the table. Unit production in vacant buildings amounts to approximately 18 units assuming half of those sites are committed to affordable housing.

⁹ See Appendix I for list of potential local, state and federal funding sources for consideration and Appendix Tables 1 and 2 for financing scenarios.

Potential, Projected Housing Production in Plan Area
(based on volume of vacant property and proposed development criteria)

	New Construction Vacant Public Land	New Construction Vacant Private Land	Rehab Vacant Buildings	Total
Total Units	72 11.0%	544 83.4%	36 5.5%	652
<i>Affordable Goal</i>	72	272	18	362
<i>as a % of total</i>	100.0%	50.0%	50.0%	55.5%

Table 4. Potential, Projected Housing Production in Plan Area

WCRP and ENPC should negotiate agreements with City agencies and private owners to reserve or allocate a percentage of their sites for housing affordable to low-to-moderate income households based on prevailing income limits for affordability.¹⁰

The primary sites targeted for affordable housing in which a high degree of public ownership exists, and for which early predevelopment should be considered, include:

- **6th Street to Randolph Street between Jefferson and Oxford:**
The public land (12 small parcels) is scattered and could host 9 units (at a lesser density than previously existed). However, almost the entire block is vacant and could host an additional 33 units on the privately held land, for a total of 42 units on that block. The proximity of the 6th Street site to the PHA scattered-site HOPE VI development across the street and the Cruz Recreation Center provides an opportunity to reinforce those edges and build from areas of greater strength.
- **Oxford Street between Bodine and Cadwallader:**
This site, which may be controlled by or targeted by the South Kensington CDC, could fit 15 units on the publicly held vacant land plus another 7 units on the adjacent, vacant, privately-held parcels, for a total of 22 units.
- **Northeast quadrant (between Howard and Hope):**
This public land, just off Front Street but zoned residential, could host about 10 units.

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See Appendix Tables 3 and 4 for 2007-8 Area Median Income limits.



Figure 57. 6th Street Infill Opportunity Before and After

Above: Rendering of affordable housing development opportunity on 6th Street between Jefferson and Oxford

Bottom left: Existing block

- **Southwest quadrant (scattered between 4th and 6th, Girard and Master):**
The vacant public parcels are scattered here, but could host up to 10 units on 15 small parcels. This number does not include the housing potential for the large, RDA-owned parcel next to the proposed Umbrella Factory. Although plans for the Umbrella Factory building are again on hold, the building embodies great potential for residential reuse. For such a conversion project to move forward, the RDA site will likely be required for parking. At best, it may be possible to construct 4 rowhomes fronting Master Street with a parking structure behind.

2. Set annual affordable housing preservation goals by:

- Coordinating with community development corporations, and local, statewide and national intermediaries such as PACDC, LISC and the Housing Alliance of Pennsylvania to advocate for new resources in federal, state, and local economic stimulus packages that support basic systems repairs, weatherization, moderate to substantial rehabilitation, and counseling in the areas of financial literacy, credit management, home-buying, leasing, and foreclosure prevention.
- Advocating for conservatorship programs to facilitate maintenance of privately-owned vacant buildings.
- Identifying clearinghouses for dissemination of up-to-date information on housing preservation resources and eligibility for City, state and private programs.
- Identifying existing resource guides and information clearinghouses that catalogue affordable home repair and improvement programs, housing, financial and credit counseling resources, as well as eligibility requirements and funding availability.

WCRP and ENPC should be active in reaching out to both residents to help them determine their home repair and improvement needs, as well as to the City to advocate for the resources lower-income households will need to help finance improvements. Those blocks of the neighborhood that have existing investments and community assets to build-off of should be targeted initially, but not to the exclusion of residents in other areas whose needs are of an immediate health and safety nature. Demand for these resources is traditionally high and exceeds available funding year after year. Among the programs that should be promoted are:

Adaptive Modifications Program

Provides free adaptations to house or apartment of low-income disabled individuals.

Basic Systems Repair Program

Free emergency repairs to electrical, plumbing and/or heating systems of an owner-occupied property up to \$17,500.

Emergency Heater Hotline

Free minor heater repairs.

Philadelphia Home Improvement Loan (www.philaloan.com)

Provides low-interest home improvement loan up to \$25,000 to qualified homeowners.

PHIL-Plus/Mini-PHIL

Provides home improvement loans to owners with less-than-perfect credit. Call for list of housing counseling agencies.

Senior Housing Assistance Repair Program

Free minor repairs to homes of elderly Philadelphians.

Weatherization

Free weatherization and energy-efficiency improvements to owner-occupied and rental units.

www.phdchousing.org

76 The primary sites targeted for preservation include:

- 6th Street to Randolph Street between Cecil B. Moore and Oxford:**
 A developer-owned building and recent new housing investment make this site a priority for preservation efforts. There are roughly 28 rowhouses that would be candidates for preservation investments plus an additional estimated 28 units in 2 larger vacant structures suited for residential conversion.
- 4th Street to Orkney Street between Oxford and Jefferson:**
 The proposed redevelopment of the Gretz Building can be a catalyst for this cluster of housing. There are roughly 36 rowhouse structures in close proximity to the Gretz Building that would be candidates for preservation initiatives.
- Front Street to Mascher Street between Montgomery and Columbia:**
 The planned construction of the new Kensington CAPA High School as well as proximity to the Berks El Station are strong assets for this corner of the neighborhood to build on. There are 34 row house structures in this potential target area that would be candidates for preservation efforts.

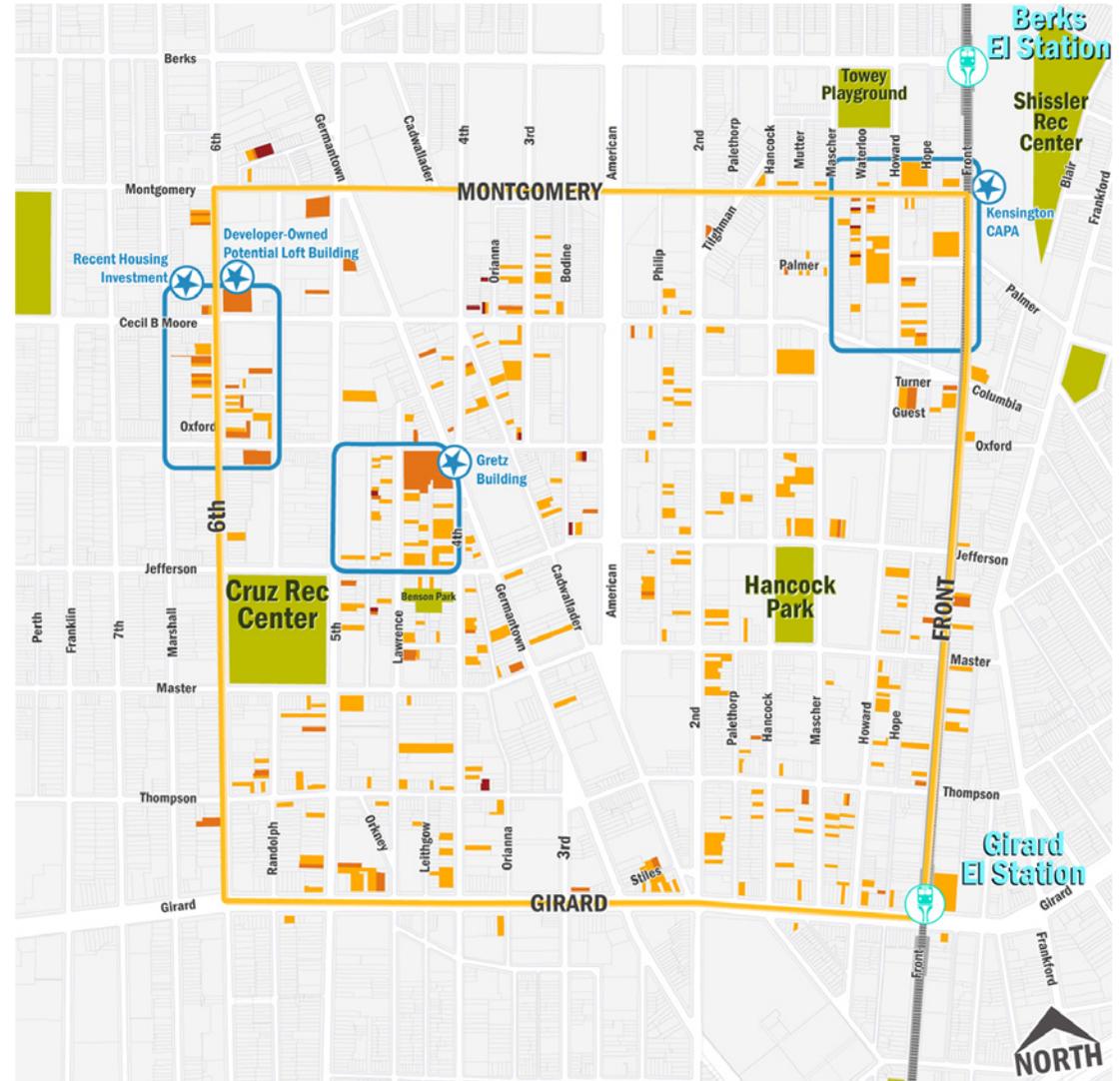


Figure 58. Potential Housing Renovation



Potential, Projected Housing Renovation in Plan Area

(based on exterior condition evaluations)

	Condition Rating C <u>Fair</u>	Condition Rating D <u>Distressed</u>	Condition Rating F <u>Failing</u>	<u>Total</u>
Treatment	Minor-Moderate Rehab	Substantial Rehab	Gut-Level Rehab	
Buildings	370 83.3%	65 14.6%	9 2.0%	444
Estimated Average Cost per Building	\$35,000	\$62,500	\$100,000	
Total Costs	\$12,950,000	\$4,062,500	\$900,000	\$17,912,500
5-year Average				
Buildings	74	13	2	89
Costs	\$2,590,000	\$812,500	\$200,000	\$3,582,500

Source: Interface Studio, LLC; field surveys; Wilson Associates cost estimates, 2009

Table 5. Potential, Projected Housing Renovation in Plan Area



Buildings with renovation potential.

“I just see there are half-torn-down buildings. What could we do to renovate these buildings? You see so many people walking around without any place to lay their head. We need shelter for women and children.”



Greenpoint Manufacturing and Design Center building in Brooklyn, NY

precedent: work it



BUILD Brooklyn is a community-based organization in New York dedicated to supporting redevelopment as “a means of creating economic opportunities to promote financial self-sufficiency and prosperity in socio-economically depressed communities.” BUILD created the Employment Linkage and Targeted Job Training Program (ELTJTP), a process for “bridging the skill mismatch between the competencies employers need to meet their business objectives and the current skill level of many local residents within a two mile radius” of the Atlantic Yards development project. The organization’s 21-week pre-placement program consists of three cycles in which participants hone professional skills, attend professional seminar series, increase their financial literacy, and work on personal development..

www.buildbrooklyn.org

C. Economic Development

At the core of the neighborhood’s economic development priorities are employment, job training, affordable retail goods, and supporting commercial corridors that serve the neighborhood, specifically:

- Creating skill-building opportunities for residents (especially youth) and local merchants.
- Creating job opportunities for local residents.
- Increasing residents’ access to fresh, affordable food.
- Promoting the health of the area’s commercial corridors through “buy local” marketing.

The reason why these priorities are high on the agenda is due to the fact that:

- ✓ 33.5% of neighborhood youth in 2000 were at risk (note, the community felt this number was very low – that the dropout rate reported by the Census was not accurate);
- ✓ 45% of the adult population did not have a high school diploma, according to the 2000 Census;
- ✓ 10% of the population was unemployed, and 51% were not in the labor force according to the 2000 Census; and
- ✓ Commercial areas experience high turnover and vacancy.

Corresponding Action Steps

The recommended strategy for addressing these priorities involves taking actions that cut across and integrate the other subject areas of the community plan so it is as comprehensive as possible in addressing the broader needs of neighborhood residents, businesses, and institutions. Those actions include:

1. Form Workforce Development Task Force for:

- Pursuing clean and green job corps as a strategy for both creating jobs and protecting the environment, as the installation of green techniques (green roofs, rain gardens, and home weatherization) requires new skills and the local workforce must be prepared to participate, especially youth. This activity must be connected with efforts to facilitate the creation of businesses and encourage entrepreneurs in home repair, weatherization, and the green jobs industries, and should also engage retired construction workers in such work.
- Creating a local jobs clearinghouse and advocating for a “hire-local” model to encourage employers to partner with ENPC members to locate and help qualify workers. Potential partnerships with local and state workforce development programs should be explored including but not limited to:
 - * the City of Philadelphia through the Commerce Department Philadelphia Workforce Development Program, City Green Jobs Task Force, and Sustainable Business Network;
 - * the Commonwealth of Pennsylvania through the Departments of Community Affairs, Labor, Conservation and Natural Resources, and Environmental Protection; and
 - * the Greater Philadelphia Urban Affairs Coalition (GPUAC) programs that help enroll residents in job skills and readiness programs, including their National Comprehensive Center for Fathers, the Workforce Development Committee, Work-Stream, and Summer/Year Round Employment for Youth.
- Conducting and regularly updating surveys of local businesses regarding employment opportunities, and regularly publicizing this resource so that community knows about it.

2. Form Business Support Task Force for:

- Facilitating the creation of space for light industry by working with Greenpoint Manufacturing and Design Center which is exploring opportunities to acquire, rehab, and manage vacant industrial properties in the neighborhood.
- Identify potential underutilized commercial kitchens in local churches and day care centers that owners may be interested in converting to low-investment commercial kitchen “incubators.” Three important goals can be accomplished through success of this action step, namely: (a) providing entrepreneurs currently in the food service business operating out of their homes with better facilities to grow their business; (b) enabling institutions with underutilized facilities to generate additional income to support their operations; and (c) processing fresh produce donated in larger quantities to food pantry/food relief programs such as Philabundance which are unable to process products.
- Increasing awareness of small business support and development programs to merchants and entrepreneurs.

precedents: food for thought



In addition to training programs to provide homeless and low-income individuals with the essential skills needed to become employed in the food service industry, DC Central Kitchen recovers surplus food left over from local foodservice businesses, prepares it, and delivers 4,000 meals a day to social service agencies in greater Washington, D.C. This three-pronged approach—job training, combating hunger, and reducing food waste—constitutes a useful model for addressing sustainability through community non-profits.

www.dccentralkitchen.org

- Encouraging merchants to enroll in business support programs offered by the City Commerce Department and PCDC's Small Business Support Center, Youth Business Entrepreneurship Program Work Experience, and Summer Career Exploration.
- Devising appropriate functions and images for Girard Avenue (restaurant-retail focus), Front Street (light industrial focus), American Street (light to heavy industrial focus), Cecil B. Moore (Art-Design), and Germantown Avenue (mixed-use focus).
- Promoting the different corridors' and commercial uses in general as viable shopping and business environments for resident and non-resident shoppers.
- Exploring and encouraging opportunities for arts and culture to generate economic development activity.
- Creating an economic development coordinator position to drive and coordinate the above activities.

“[There are too many] boarded up buildings on Girard. Something needs to inspire people.”

“We have a unique opportunity with Girard Avenue to have a vibrant street life - a produce stand, a bookstore...”



Figure 59. Commercial Corridor Strategic Approaches

- Places of Interest
- ★ Planned Development
- Retail/Restaurant
- Light Industrial/Art/Design
- Heavy Industrial/Warehousing
- Mixed Use

4. Increase resident access to fresh, affordable food by:

- Engaging local corner stores in The Food Trust’s Healthy Corner Stores Initiative, a program which seeks to bring inexpensive, fresh foods to low-income neighborhoods. By offering technical assistance and training to corner stores, connecting stores with suppliers of fresh, wholesome snacks, and providing nutrition education in local schools, this program has a track record of successfully changing the availability of fresh foods at the neighborhood level. While the planning process revealed the neighborhood’s desire for fresh food, the Healthy Corner Stores Initiative also has specific health related goals such as reducing the incidence of diet-related disease and obesity in such communities.

www.healthycornerstores.org

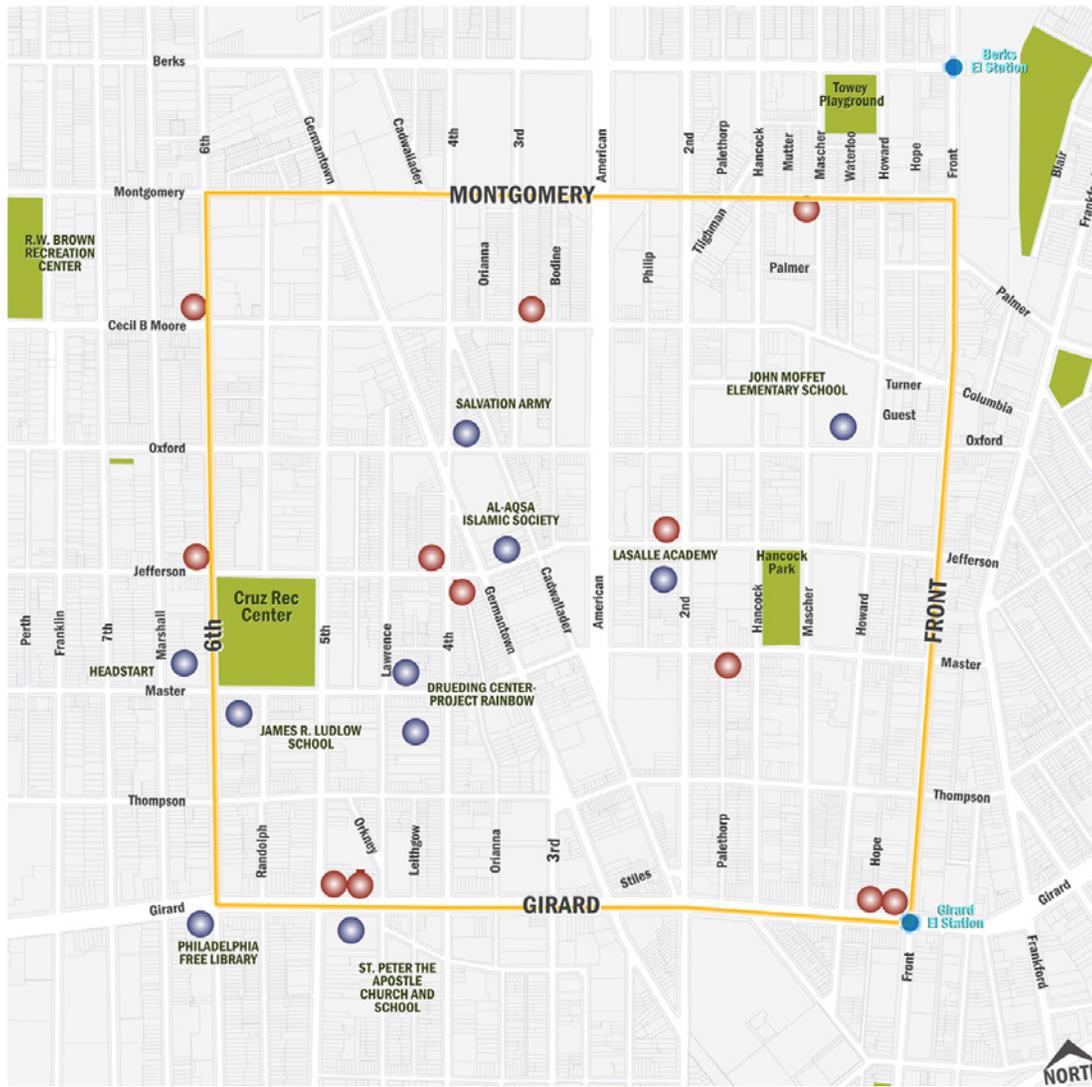


Figure 60. Corner Stores and Youth Programs

● Corner Stores
● Schools/Youth Programs



Stores participating in the Healthy Corner Stores Initiative receive refrigerated barrels for fresh fruit and marketing materials.



Top: Friends Neighborhood Guild. Source: WCRP

Bottom: Mural Arts Apprenticeship program

D. Youth and Human Services

The strategy for serving youth and fully integrating them into the future of their neighborhood, and the neighborhood's vision for ensuring the delivery of comprehensive human services is reflected in five priorities that call for:

- Increasing high school graduation rates through early intervention at the primary education level;
- Increasing the quality and frequency of collaboration among youth-service agencies in the neighborhood as well as those serving the neighborhood from outside;
- Maintaining and expanding (as needed) youth-oriented educational and cultural services, facilities and spaces, with an emphasis on preserving existing programs;
- Increasing access residents have to individual and family services and enhancing their actual delivery; and
- Facilitating day care licensing for neighborhood-based and neighborhood-serving facilities.

The importance of these priorities is evident given the data, surveys, and stories of this neighborhood in Eastern North Philadelphia:

- ✓ 1 in 3 neighborhood residents were below the age of 18 in 2000;
- ✓ 33.5% of neighborhood youth in 2000 were at-risk;
- ✓ Approximately 70 school-age children in the community are served by unlicensed after-school programs; and
- ✓ Residents are not aware of all services, leading to their underutilization.

Corresponding Action Steps

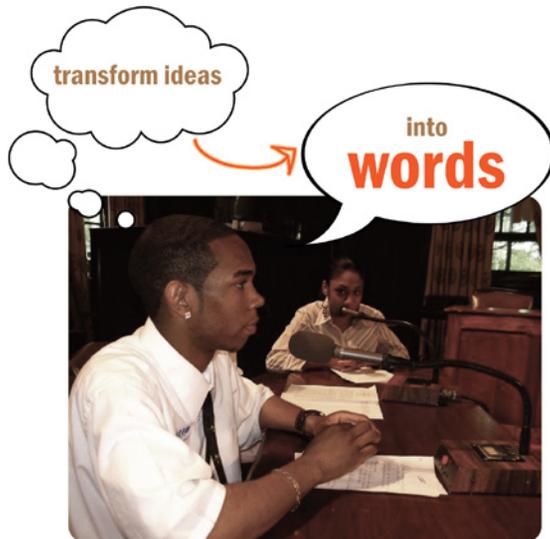
Addressing these priorities requires a set of actions that necessitate close coordination between public and private agencies, programs, and funding. These actions should be led by WCRP and ENPC members who have among them years of experience and the capacity for the following steps:

1. Form Youth and Family Support Collaborative:

Youth-Oriented

- Forming a Youth Council and incorporating information about the Friends Neighborhood Guild's new Youth Initiative Network.

Friends Neighborhood Guild teens as well as other interested community youth took part in several of the discussions and community meetings held during this planning process, contributing their opinions about the neighborhood's future. These teens welcomed the voice they have been given, have big ideas, and want to help make these ideas reality. They are ideal advocates for the neighborhood's youth agenda. Creating a neighborhood Youth Council is a natural next step and will help to effect positive change not only in the neighborhood but in the lives of local youth. The Youth Council, overseen by Friends Neighborhood Guild or another ENPC member organization, should comprise a group of 10 to 15 teens that will provide guidance on future development, planning, and neighborhood issues, including youth programming. Involved youth should be representative of the community, attending different schools and involved in different programs throughout the neighborhood.



Youth Council representatives will have an opportunity to contribute constructively to the future of this section of Eastern North Philadelphia and will benefit from leadership training, professional development, exposure to civic responsibility, and the opportunity to meet new mentors and contacts who might provide valuable references for future endeavors. Just as important, the community will benefit from the presence of another important perspective at the table.



Source: Harvey Finkle

- Developing youth skills through advocacy and apprenticeships.
- Training youth to testify at City budget hearings to make their voices known and heard by policy- and decision-makers.

Child-Oriented

- Working with existing programs that help streamline daycare licensing using a "one-stop-shop" service model.
- Assisting unlicensed day care programs in complying with health and safety codes for licensing.

Parents

- Expanding and promoting services for single moms.
- Creating a parent-child learning program.



Top: UNCFSP, WCRP, Harvey Finkle



Health

- Advocating for and carrying out, to the extent possible, programs in the following areas:
 - * nutrition and exercise
 - * reproductive health
 - * drug use/abuse prevention
 - * prenatal care
 - * senior care

Located on Girard Avenue at 3rd Street, Philadelphia Health Center #6 is an existing asset in the community. The Health Center offers comprehensive medical care including check-ups, family planning, pregnancy options counseling, prenatal care, well-baby care, blood tests, x-rays, medication, baby shots, flu shots for seniors, and TB immunizations, as well as basic dental services and referrals to specialty and emergency dental care. The clinic will provide care to any Philadelphia resident by appointment or on a walk-in basis and accepts Medicare, Medical Assistance, most health insurance and HMO plans. Uninsured patients are billed on a sliding scale based on family size and income.

Though health services are available locally when a need arises, the community should encourage the Health Center to embrace a more proactive role in promoting healthy lifestyles for neighborhood residents. Currently, Health Center #6 hosts a health fair once a year, but residents proposed the idea of more frequent health fairs – perhaps two or three times annually – or smaller scale monthly health seminars to increase access to health education and maintenance. Residents listed nutrition and exercise, sexual education, drug use prevention, prenatal care, children’s health, and senior care as topics of particular interest as well as health risks like diabetes and heart disease.

In addition to conveying information about healthy habits to foster healthier lifestyles, improved access to education at the Health Center would raise the Center’s visibility, such that residents in need of non-emergency care might look first to the local clinic rather than relying on costly and time-consuming trips to the emergency room. The local services directory described below should include the health center programs.

- Engaging schools and youth programs in healthy eating education.

The Food Trust also works to reinforce messages about healthy eating and to ensure that foods offered in Philadelphia schools promote good nutrition and contribute to the development of lifelong, healthy eating habits. This includes working with teachers and staff to educate parents about the value of school meals and the importance of encouraging their children to make healthy food choices on the way to and from school and during the school day.

General

- Informing residents of services and eligibility requirements, updating provider information on existing directories, and publicizing these resources.

Several directories of local social services exist – accessible on the web and via telephone hotline – but out-of-date information on services and programs and limited public knowledge of these information clearinghouses reduce their effectiveness. The Philadelphia Department of Human Services (DHS) hosts an online directory called Philly S.O.S. (Search Online for Services).¹¹ The United Way of Southeastern Pennsylvania recently rolled out a new online directory of

precedent:

whatever it takes

The Harlem Children's Zone, a community-based organization in Harlem, was the first agency in New York City to create a "Beacon Center" out of a public school that "used to shut its door at the end of the school day." Beacon Centers are community centers that offer a range of free services and activities on nights, weekends, and throughout the summer to members of the public of all ages. With the mantra, "whatever it takes" to help children succeed, the Harlem Children's Zone and its Beacon Centers have become national models for holistic neighborhood revitalization, providing "safe, enriching place[s]" in which community members can grow and providing the education, tools, and supportive services to help them do so.

www.hcz.org

health and human services, complete with a mapping function, called Connect 2-1-1.¹² For residents without internet access, the United Way staffs a telephone hotline called First Call for Help, which provides confidential information and referral services throughout the region.

To help Philly S.O.S., Connect 2-1-1, and First Call for Help best serve neighborhood residents, ENPC members should coordinate an effort with local service providers to update all contact and program information. One person or organization should

be appointed to remind local service providers on a yearly or twice-yearly basis to maintain updated records in these directories.

Once the information contained in the directories is up to date and accurate, the challenge will be to ensure that residents know about and make use of these data repositories. An email blast to ENPC members' list-serves, regular announcements and handouts at community meetings, and information cards available at service provider locations would help get out the word about the range of local programs.

- Creating a local social service resource directory and referral system.

In addition to updating local service providers' information and encouraging community members to make use of the citywide and regional human service databases, ENPC members should pull together a multi-lingual summary (in English, Spanish, and Arabic to start) of locally available programs and services. The directory should be distributed to WCRP and ENPC constituents once every six months to ensure that both long-term residents and newcomers remain informed about area resources. Encourage all service providers to keep copies of the directory in their offices for additional distribution. Include information about city-wide resources and service providers located in adjacent neighborhoods as well.

The directory also should function as a tool to initiate better coordination of services in the neighborhood. The cooperation necessary to compile the directory, alone, should facilitate better communication between providers and develop referral relationships between agencies. To further facilitate referrals, an Eastern North Philadelphia neighborhood service providers' roundtable should convene quarterly to coordinate outreach and generate client referrals and placements within the neighborhood's continuum of services.

- Creating cross-agency partnerships to advocate for resources, including the development of State Representative W. Curtis Thomas' 181 Kids Zone in the neighborhood modeled off of the highly acclaimed Harlem Children's Zone in New York, a holistic system of education, social-service and community-building programs aimed at helping the children and families in a 97-block area of Central Harlem. www.hcz.org/programs

SafeRoutes

National Center for Safe Routes to School



Left to right: Safe Routes to School; Walk to School event in Denver, CO; Walk to School event in Charlotte, NC.

- Establishing a Safe Routes to School Program (State and National Resources) to improve walkability in the neighborhood, calm traffic, and encourage walking to school.

Safe Routes to School (SRTS) is a federal, state, and local effort to enable and encourage children, including those with disabilities, to walk and bicycle to school – and to make walking and bicycling to school safe and appealing, even fun. Funds are made available for infrastructure, or capital, improvements that facilitate safe pedestrian and bicycle trips to school, such as sidewalks, crosswalks, and traffic calming techniques, as well as for non-infrastructure, or program, investments that include education and outreach about walking to school, traffic enforcement, and other staffing needs.¹³



Parent escorts or chaperones are a major component of Safe Routes to School programs. Parents, who take turns walking groups of children to school and patrolling the streets surrounding school grounds, make the environment and travel experience safer for children, prevent truancy, and get to know other involved parents. Program benefits also include regular physical activity for both children and parents and reduced traffic and pollution surrounding neighborhood schools.

A Safe Routes to School Program in the neighborhood should include the following program (non-infrastructure) initiatives:

- * Community outreach and education, including brochures that promote the program and participation by local parents. Outreach should champion the added benefit of truancy prevention achieved by parental patrolling of streets in the morning hours.
- * Two festive “walk your kids to school” events during the year that promote the program and encourage parents to talk with one another. One event should occur at the start of the school year to help establish new habits.
- * Additional crossing guards at both Ludlow and Moffett at the start and end of each school day.

¹³ National Center for Safe Routes to School, <http://saferoutesinfo.org/index.cfm>. Pennsylvania Department of Transportation, <http://www.dot.state.pa.us/Internet/Bureaus/CPDM.nsf/SRTSHomepage?OpenFrameSet>.



Left to right: Hopscotch sidewalk; raised crosswalk; colorful safety bollards.

Both public schools in the neighborhood – Ludlow and Moffett – are eligible for and deserving of Safe Routes to School-funded capital improvements. Such improvements should first focus on slowing traffic along busy corridors adjacent to the schools, making these corridors more walkable, and improving connections to nearby parks and green spaces. Specific ideas for capital improvements include but are not limited to:

- * improved and/or raised crosswalks
- * raised curb heights with accessible ramps at all intersections, bump-outs, and improved sidewalks; and
- * vertical streetscape elements such as street trees, planters, bollards to prevent vehicles from entering pedestrian space, pedestrian scale lighting, and Safe Routes to School signage.

Opportunities to make the walking environment colorful, fun, and engaging for students should also be explored as part of the Safe Routes to School program. Murals and signage placed down low for little kids' eyes, mosaic pavers, impressions in the sidewalk, and other small hidden treasures would make walking to school less drudgery and more magical for the neighborhood's student body.

- Evaluate the service needs, resources and potential gaps affecting the immigrant community as part of a broader human and social services study of the neighborhood.

With foreign born residents comprising 10% of the neighborhood's population in 2000, the services available and tailored to the immigrant community should be evaluated. Language barriers, fear, pride, and cultural differences, which hinder immigrant families from knowing about or making full use of supportive services, should be addressed by a trusted community-based organization, fluent in the values and traditions of different immigrant groups. Needs likely extend beyond language learning and service accessibility to legal services, education, healthcare, jobs, and labor benefits. Reaching out to clergy and community leadership at the area's churches and mosques is particularly important as these religious institutions serve as anchors for many immigrant families and communities. Religious leadership can help spread the word to their congregants about locally available social services while also serving as eyes and ears to observe and hear where additional gaps may be in the continuum of immigrant services.

2. Form Parks-Open Space Committee for:

- Making neighborhood parks, playgrounds, and recreation centers cleaner, safer, and more welcoming.



Figure 61. Hancock Park Diagram

-  Entrance
-  Chain-link Fencing
-  Iron Fencing
-  Perimeter Wall



Figure 62. Hancock Park Before and After.

Left: Rendering of Hancock Park improvements and new entrance;

Above: existing park edge.



Figure 63. Cruz Rec Center Before and After.
 Above: Rendering of Cruz Rec Center improvements.
 Bottom right: Existing Cruz Rec Center entrance at 5th and Jefferson.



Figure 64. Cruz Rec Center Diagram

“...there aren’t enough places for kids to play.”

“We need a community center with funded programs aimed at the highest-need group, teens, to keep them from getting into street gangs, drugs, and early pregnancy.”

90 E. Quality of Life

A very common and resounding sentiment expressed at the Steering Committee and Subcommittee meetings throughout the planning process was the importance of creating, through the plan, opportunities to build and strengthen relationships among people who live, worship, play and learn in the neighborhood. Three priorities underscore this guiding principle and make any neighborhood sufficiently healthy, safe and secure enough to be a place where those relationships are sustained:

- Encouraging greater community stewardship;
- Enhancing public health and safety; and
- Bolstering a sense of place and community.



Artist-designed recycling bin; solar pedestrian lighting examples.



Facts and factors that shape the directions in which the neighborhood wants to go include:

- ✓ 30% of neighborhood residents surveyed cited crime as a major problem.
- ✓ 68% reported that they and their families feel safe in the area, but more than 50% said that crime was one of their least favorite aspects of the neighborhood.
- ✓ Littering, trash dumping, and graffiti are pervasive and cited by 1 out of 2 of those surveyed as a problem in the neighborhood.
- ✓ Tree cover in the neighborhood is only 5%, far below the recommended 30% for the City.

Corresponding Action Steps

The corresponding action steps recommended to improve the “public realm” are:

1. Dedicate energy and resources to making basic physical improvements by:

- Repairing sidewalks, removing graffiti, and cleaning vacant lots.
- Introducing new, decorative trash cans and recycling bins in parks and public places and promoting recycling and the reduction of waste.
- Advocating for more pedestrian lighting along major roads, near institutions, and in parks to enhance nighttime safety.
- Planting more trees and incorporating stormwater management practices in streetscape projects, including rain gardens and phytoremediation projects which help clean and remove harmful materials from the soil using plants.



Figure 65. Tree Planting and Stormwater Management Treatments

-  Rain Garden
-  Phytoremediation Project
-  Tree Planting
-  New Street Trees
-  Street Trees
-  Schools/Youth Programs



Top and middle: Rain gardens are depressed planting beds that collect and filter excess stormwater, allowing it to recharge ground water rather than overwhelm the sewer system and carry pollutants into the City's waterways. Bottom: Rain barrels capture stormwater from roof drain pipes which can then be reused for gardening.



Figure 66. Phytoremediation Diagram. Phytoremediation uses plants to clean the soil of contaminants such as heavy metals, herbicides, solvents, and chemicals.



Figure 67. Rendering of Potential Phytoremediation Demonstration Project on American Street.



“I think the neighborhood needs a place where everyone could go. We also need to take better care of trees in our neighborhood and plant more.”



Figure 68. Benson Park Diagram



Figure 69. Benson Park improvements before and after.

Above: Rendering of improvements to Benson Park as a community gathering place. Right: existing park conditions.



Figure 70. Benson Park entrance Before and After. Far left: Rendering of improvements to 4th Street entrance of Benson Park. Left: existing locked gate and fence.



Arab-American Heritage Festival in New York; San Sebastian Street Festival in Puerto Rico.

2. Build community by:

- Celebrating local ethnic diversity and holding fun community celebrations.
- Creating Town Watch and an associated Walk/Ride Home Escort Program and Block Captain Communication Network:

Organize a comprehensive community policing strategy in the community that includes a Town Watch, a Block Captain Communication Network, and a Walk Home Escort Program. Given the high level of neighborhood interest around safety and crime concerns, a stakeholder organization should be identified who could hold a special community meeting focused solely on increasing public safety and preventing crime. At the meeting, explain the three resident safety association approaches described below, rally support among all residents, recruit one or two volunteers to spearhead the local safety initiative, and enlist many more to participate in the effort.

- * **Town Watch** – comprising resident volunteers committed to patrolling local streets, corners, and pathways. Before hitting the streets, making their presence known, and building resistance to criminal activity, community volunteers should connect with an important partner, the Philadelphia Police Department.

Invite a representative from the Police Department, preferably from a local beat, to come to the public safety community meeting to talk about how to set up a safe and well-organized Town Watch. This might include: identifying target streets, corners, parks, or areas for the Town Watch to canvas, poster to let community members know that the neighborhood is on the look-out, making t-shirts or vests that identify official Town Watch walkers, and scheduling ongoing, regular meetings with the Police Department for progress reports and processing.

- * **Block Captain Communication Network** – composed of volunteers willing to serve as liaisons between residents, other block captains, and the Police Department. Block captains should be on call to receive complaints and reports of suspicious and/or illegal activity from residents, notify other block captains such that they can pass along news of the security concern to their neighbors, and relay the information to the Police Department or another City Department for action. Because many blocks in the neighborhood do not have a Block Captain, volunteer recruitment should occur at the public safety community meeting. In general, this type of network can help disseminate and collect information about resources, and can be used as a vehicle for continuing the communications that were initiated during this planning process.

- * **Walk Home Escort Program** – to help neighborhood residents walk home safely from evening meetings or other destinations and functions. Pairs of volunteer escorts should be on call after dark and accessible via a publicized dispatch number. Residents who do not feel comfortable walking home alone should be encouraged to make use of this volunteer service – and return the favor by volunteering to act as a Walk Home Escort once a month or so.

- Encouraging urban agriculture by reactivating and making more productive the existing 11 community gardens that encompass an acre of land spread throughout the neighborhood and vary in maintenance. The community has vocalized a strong interest in urban agriculture and community gardening, and WCRP has initiated information sharing partnerships with the Food Systems Planning faculty at the University of Pennsylvania, Weaver's Way Co-Op, and interested ENPC members to investigate the possibility of urban farming in the neighborhood. While larger tracks of land present potentially greater opportunity to farm at scale just west and north of the study area, the neighborhood's history of community gardening and collection of sizable garden spaces present an opportunity to build community, increase stewardship of community land, and improve access to fresh produce within the study area as well.

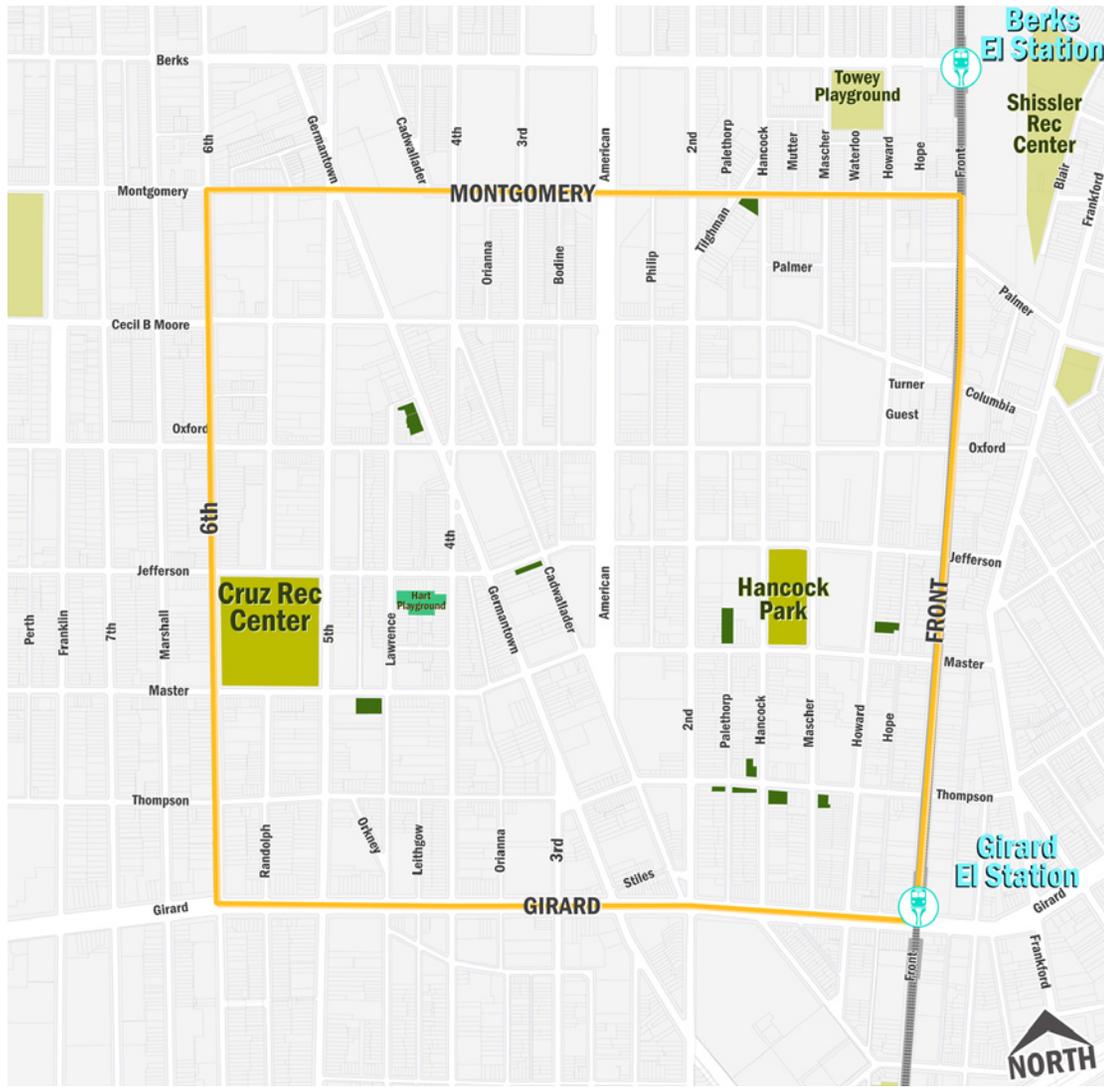


Figure 71. Gardens and Parks

- Reactivated Garden
- Reclaimed Park
- Improved Park



Existing community gardens in the neighborhood.

The community needs to reclaim and reactivate its existing gardens, recruiting more gardeners to work the land. Indeed, the cluster of gardens along Thompson and Master Streets, so close to the pressures of the growing housing market pushing from Northern Liberties and Fishtown, will be vulnerable to new development unless they are adopted by neighborhood green thumbs and cultivated with new vigor.

The community, led by representatives of WCRP and ENPC, must begin – this summer! – to secure the remaining active community gardens as long-term open space assets. This includes six actions, both short- and long-term:

- * Rebuild a network of local community gardeners to increase activity and a sense of ownership of these sites. Increase awareness about the resources available through a Neighborhood Tool and Gardening Shed as recommended in Vacant Land Action Step 3. Encourage overlap between the health and nutrition initiatives described above;
- * Contact and coordinate with the Pennsylvania Horticultural Society¹⁴ and the Neighborhood Gardens Association,¹⁵ and make use of the information they provide about gardening, and creating and protecting community gardens;
- * Coordinate with local zoning committee members about the need to preserve community gardens, and adopt a policy that will prevent any development requiring a variance from supplanting existing gardens;
- * Create a local committee with local Council support to organize a meeting with the RDA and City to lobby for use restrictions for existing gardens; and

¹⁴ The Pennsylvania Horticultural Society (PHS) is a nonprofit organization founded in 1827 to motivate people to improve the quality of life and create a sense of community through horticulture. PHS provides events, activities, and publications for interested gardeners of all levels. See <http://www.pennsylvaniahorticulturalsociety.org/>.

¹⁵ Neighborhood Gardens Association / A Philadelphia Land Trust (NGA) is a nonprofit corporation whose mission is the continuity and long-term preservation of community-managed gardens and green spaces in Philadelphia neighborhoods. See <http://www.ngalandtrust.org/>.

- * Identify key publicly owned vacant properties for future use as community gardens and small parks keeping in mind that the buy-in of neighbors is critical to help maintain these spaces. The committee should target two lots as an initial pilot to help develop capacity at the block level to maintain each lot.
- * Work with the local Council representative and the City to attain site control where possible.

Planting strategies for the different gardens can vary. Independent local gardeners can tend small plots planted with flowers, fruits, and vegetables, as is the more common practice currently. Alternatively, the community could agree to plant a single species throughout the garden to enable production of larger quantities of produce, onions or corn, for example, for local distribution. Other gardens could cultivate indigenous plant species, focus on phytoremediation, or be replanted to improve stormwater management in the neighborhood's particularly low-lying areas.





V. feasibility

98 V. Feasibility

Overview

This community plan for this specific neighborhood of Eastern North Philadelphia serves as a framework and tool for guiding community investment policies and decisions and corresponding resource allocations by a wide variety of community stakeholders, including: neighborhood residents; community-based and community-serving institutions (especially WCRP, ENPC members and other important community stakeholders and institutions); business and industry serving the neighborhood; and government entities at every level. As priorities and proposed action plans and recommendations are discussed, weighed, and decided upon over the five years the plan is forecasting, the feasibility of each component must also be discussed, weighed, and determined, not just by WCRP and ENPC, but by those individuals, organizations and entities on whose resources – vacant land, financing, and technical assistance, among others – the plan depends.

The five-year feasibility plan includes a broad range of initiatives, programs and projects that observe and respond to the priorities and actions steps put forth by the Subcommittees and the Steering Committee. Over the next five years starting in June 2009, it is WCRP's and ENPC members' hope that many, if not most or all, of these recommendations are either underway or completed. Over the next couple of years, it will be more difficult than it has been in previous years to assess with any accuracy or approximation the state of resource-availability to support these recommendations. This issue does not diminish the value or importance of the recommendations, but it does require that WCRP and ENPC exercise great care and caution in pronouncing which initiatives, programs or projects are "feasible" and the timelines for proceeding to implementation on any one or any combination of them.

The feasibility plan also calls out a set of activities for the first 18 to 24 months, not because there is any greater predictability of resources but as a way to lift up specific ideas and initiatives that range from "lower-hanging – but very much worthwhile – fruit", to less modest but still aggressive challenges that channel the energies and excitement demonstrated by the series of community, subcommittee, and steering committee meetings over the past several months to push for and make fundamental investments in the neighborhood.



Build on neighborhood assets. Source: Interface Studio all except third from right, Harvey Finkle.

Feasibility Factors

The ultimate "feasibility" of whether any proposed low-, moderate- or high-hanging fruit can and will proceed to implementation is a function of the nature and extent of the resources required, the resources potentially available, and the resources to be committed for implementation. Resources, in this context, are defined broadly to include:

- **human capital** (the people and organizations capable of and committed to providing the necessary leadership and sponsorship to carry out and manage the work);
- **financial capital** (the monies via grants, loans and/or equity needed to offset the hard and/or soft costs required to build and sustain the program or project over time); and
- **political capital** (the power and influence required to generate the first two categories of resources necessary to make the program or project ultimately happen).



The basis for moving forward on any project or set of projects presented in this section of the plan must consider the probability of gaining commitments of all three types of capital resources over time. In essence, the feasibility of this entire plan and its individual components is a function of whether and to what degree:

- ✓ there is a strong neighborhood constituency supporting the actions, projects, and programs in the plan;
- ✓ the plan sponsors, WCRP and ENPC members, in collaboration with community stakeholders are equipped, positioned, and prepared to move the required actions, projects, and programs forward;
- ✓ there is a reasonable expectation that financial resources are currently available and/or will be forthcoming to help underwrite the associated predevelopment, development, and operating costs of the actions, projects, and programs proposed; and
- ✓ there is a strong likelihood that the plan, upon completion and roll-out, will be able to attract a strong enough constituency among key public and private sector policy- and decision-makers.

Five-Year Plan

The overall five-year plan for this neighborhood of Eastern North Philadelphia is outlined on the next series of pages. Initiatives, programs and projects that are regarded as top priorities and more feasible, under the above criteria, immediately follow. Items indicated **[priority]** are those that have been suggested as 1-2 year priorities.

Total projected predevelopment costs are in the range of \$212,000 to \$318,000 for the first two years, an average of approximately \$106,000 to \$160,000 per year.

100 A. Vacant Land and Abandoned Buildings

The goals to be achieved by specific recommendations in this category of the plan are:

- ❖ Use existing publicly-held land to benefit the greater community; and
- ❖ Cultivate a cleaner, greener, healthier, and more sustainable community

The specific initiatives, programs and projects advance these goals are:

- Create Vacant Parcel Database
 - **[priority]** catalogue vacant lots according to ease of acquisition and use those findings to negotiate with the public and private owners to convey ownership (through donor-taker, gift, fair market sale, etc.) for appropriate reuses including:
 - * transfer for side-yards;
 - * urban agriculture projects;
 - * play areas;
 - * staging events for interim uses.
- Support reserach into Community Land Trust best practices
 - **[priority]** commission study to assess the practicality of CLT as viable tool for facilitating and ensuring:
 - * stewardship of underutilized land;
 - * permanent affordability of housing and other buildings over time.
- Form a Land Maintenance Collaborative
 - **[priority]** explore working relationship with Pennsylvania Horticultural Society and affiliated contractors to work with ENPC and neighborhood residents help maintain and transform vacant lots.
 - **[priority]** train residents as volunteer code enforcers using 311 system and integrate with proposed block captain system starting with blocks:
 - * adjacent to proposed affordable housing development sites;
 - * where the 11 existing gardens are located.
 - create a "Neighborhood Tool and Gardening Shed"
 - * loan out (library-style) the necessary tools and "know-how" in the hands of residents;
 - * offer technical advice and guidance.
- Sustain Involvement with the Philadelphia City Planning Commission

- **[priority]** remap and pursue zoning reforms that support the vision of this community plan.
- **[priority]** facilitate endorsement of this community plan.

Sponsor and Support Organization Capacity and Interest

- ✓ 9 of 12 ENPC members and community stakeholders have many years of experience in these areas and expressed strong interest in carrying out related work activities

Potential Project/Program/Operating Resources

- ✓ PHS Community LandCare

[priorities]

year 1-2 : June 2009 to December 2010

Vacant Land Management	Predevelopment Costs	Potential Resources/ Partners	Start Up	Completion
Database	\$ 3,000 - \$ 5,000	Oak Foundation	3 rd Quarter 2009	4 th Quarter 2009
Community Land Trust Feasibility Study	\$10,000 - \$15,000	Oak Foundation	3 rd Quarter 2009	1 st Quarter 2010
Land Management Collaboration	\$10,000 - \$15,000	PHS/PMB	3 rd Quarter 2009	2 nd Quarter 2010
Planning Commission Zoning/Remapping	\$ 2,000 - \$ 5,000	KSNAC	3 rd Quarter 2009	3 rd Quarter 2010
Projected Predevelopment costs	\$25,000 - \$40,000			

B. Affordable Housing

The goals to be achieved by specific recommendations in this category of the plan are:

- ❖ Preserve existing and develop new affordable housing for low- to moderate income households; and
- ❖ Strengthen the ability of lower-income households to afford and remain in their homes.

The specific initiatives, programs and projects to further these goals are:

- Form Housing Preservation Collaborative among interested ENPC members and stakeholders
 - **[priority]** identify existing clearinghouses which disseminate information on:
 - * home improvement and repair programs, and financial and housing counseling resources;
 - * eligibility criteria, resource availability and application requirements.
 - channel this information through ENPC members and block captains for dissemination and coordinate with clearinghouses to ensure and receive regular updating of information.
 - **[priority]** advocate for new resources and preservation of existing resources through existing channels managed by other community development intermediaries (e.g. PACDC, Housing Alliance, RHLS, LISC, et. al.).
 - **[priority]** target and promote a portion of these resources to residential blocks that are adjacent to or are in close proximity to vacant sites targeted for redevelopment (affordable housing, greening/open space, commercial retail, light industrial):
 - * 6th Street to Randolph Street between Cecil B. Moore and Oxford;
 - * 4th Street to Orkney Street between Oxford and Jefferson;
 - * Front Street to Mascher Street between Montgomery and Columbia.
- Begin Predevelopment Phase for Affordable and Mixed-Income Housing on the following sites (with priority and timing based on the ability to secure site control and/or obtain commitments from the owners) to determine the financial feasibility and market for rental or homeownership:
 - **[priority]** 6th Street to Randolph Street between Jefferson and Oxford
 - * Negotiate with city and private owners to acquire sites or designate them for affordable or mixed-income housing accommodating approximately 42 units.
 - * Secure support from PHA and the Cruz Recreation Center whose adjacent sites add value to the proposed redevelopment and would be positively impacted by redevelopment of these vacant properties.

- **[priority]** Southwest quadrant (between 4th and 6th, Girard and Master)
 - * Negotiate with city agencies to acquire and assemble these parcels for the development of affordable or mixed-income housing accommodating approximately 14 units including development of a portion of the RDA-owned site fronting on Master Street that may support 4 rowhomes.
- Oxford Street between Bodine and Cadwallader
 - * Investigate with the owner (South Kensington CDC) the possibilities of expanding the footprint of their site to potentially include other vacant, privately-held parcels for affordable or mixed-income housing that could conceivably support 22 units.
- Northeast quadrant (between Howard and Hope)
 - * Negotiate with city agencies to acquire and assemble these parcels for the development of affordable or mixed-income housing accommodating approximately 10 units.

Sponsor and Support Organization Capacity and Interest

- ✓ 5 of 12 ENPC members and community stakeholders have many years of experience in these areas and are very interested in playing an active role to ensure these activities are implemented

Potential Project/Program/Operating Resources

- ✓ City of Philadelphia's Housing Trust Fund/Community Development Block Grant and federal HOME Programs
- ✓ Philadelphia Housing Development Corporation
- ✓ Pennsylvania Housing Finance Agency's Homeownership Choice, Neighborhood Revitalization Initiative, PennHOMES and Low Income Housing Tax Credit Programs

[priorities]

year 1-2 : June 2009 to December 2010

Affordable Housing	Predevelopment Costs	Potential Resources/ Partners	Start Up	Completion
Information Clearinghouse	\$ 5,000 - \$ 10,000	Wm Penn Foundation	3 rd Quarter 2009	4 th Quarter 2009
Resource Advocacy	\$0	NA	3 rd Quarter 2009	ongoing
Resource Targeting (Model Blocks)	\$10,000 - \$15,000	Wm Penn Foundation	4 th Quarter 2009	3 rd quarter 2010
6 th Street Development Initiative	\$ 30,000 - \$50,000	LISC	4 th Quarter 2009	3 rd Quarter 2011
Projected Predevelopment costs	\$45,000 - \$75,000			

102 C. Economic Development

The goals to be achieved by specific recommendations in this category of the plan are:

- ❖ Strengthen the neighborhood economy as part of the broader Philadelphia and regional economy;
- ❖ Preserve existing and develop new businesses and industry, and community facilities that serve the neighborhood; and
- ❖ Help business owners, entrepreneurs and community organizations protect their assets and build their wealth.

The specific initiatives, programs and projects that advance these goals are as follows:

- [priority] Secure resources to support an Economic Development Coordinator position to manage both Task Forces as part of an overall business development initiative for the study area
- Form Workforce Development Task Force
 - **[priority]** identify existing resources for clean and green jobs and training programs residents may qualify for in order to compete for them.
 - **[priority]** identify existing resources for clean and green business opportunities entrepreneurs may qualify for to compete for home repair, weatherization, and green industry contracts.
 - **[priority]** create a local jobs clearinghouse and channel information through ENPC members and block captains for dissemination.
- Form Business Support Task Force
 - **[priority]** explore in collaboration with Greenpoint Manufacturing and Design Center (GMDC) opportunities to facilitate the redevelopment of derelict industrial properties in the study area.
 - **[priority]** identify potential underutilized commercial kitchens in local churches and day care centers as first step in assessing potential of creating low-investment commercial kitchen “incubators” for local entrepreneurs.
 - partner with existing business/merchant associations to access existing business support programs offered by the City and state and create marketing campaigns to promote individual corridors, overall shopping opportunities in neighborhood, and buy-local advantages.
 - Integrate arts and culture initiatives to help attract shoppers, dress-up the streetscape, and promote commerce.

➤ Facilitate Access to Fresh, Affordable Food

- **[priority]** engage local corner stores in The Food Trust's (TFT) Healthy Corner Stores Initiative, neighborhood schools, and youth programs in healthy eating education and practice.

Sponsor and Support Organization Capacity and Interest

- ✓ 7 of 12 ENPC members and community stakeholders are very interested in playing an active role in this area of the plan; although many indicated a need for additional staff dependent on specific tasks and timeframes for the work. Most ENPC members have limited experience in these areas and, therefore, may need to bring on to their staff some expertise to complement that of entities such as TFT, GMDC, and other stakeholders.

Potential Project/Program/Operating Resources

- ✓ City Commerce Department, Philadelphia Workforce Development Program, City Green Jobs Task Force, and Sustainable Business Network
- ✓ Commonwealth of Pennsylvania, Departments of Community Affairs, Labor, Conservation and Natural Resources, and Environmental Protection
- ✓ Greater Philadelphia Urban Affairs Coalition (GPUAC), the Workforce Development Committee, Work-Stream, and Summer/Year Round Employment for Youth.
- ✓ Pennsylvania Horticultural Society (PHS) and the Neighborhood Gardens Association (NGA)

[priorities]

year 1-2 : June 2009 to December 2010

Economic Development		Potential Resources/ Partners	Start Up	Completion
Economic Development Coordinator	Predevelopment Costs \$50,000 - \$75,000	Wm Penn Foundation	3 rd Quarter 2009	ongoing
Workforce/Business Support Task Force - Green Jobs - Green Businesses	\$15,000 - \$20,000	GMDC / GPUAC City Office of Sustainability Wm Penn Foundation	4 th Quarter 2009	ongoing
Corner store initiative	\$10,000 - \$15,000	The Food Trust	4 th Quarter 2009	4 th Quarter 2010
Projected Predevelopment costs	\$75,000 - \$110,000			

D. Youth and Human Services

The goals to be achieved by specific recommendations in this category of the plan are:

- ❖ Support a holistic system of education, social-service and community-building programs aimed at helping children and families; and
- ❖ Create opportunities to build and strengthen relationships among people who live, work, worship, play, and learn in the neighborhood.

The specific initiatives, programs and projects that further these goals are:

➤ Form Youth and Family Support Collaborative

Youth-Oriented

- **[priority]** create a Youth Council in partnership with Friends Neighborhood Guild.
- **[priority]** develop youth skills through advocacy and apprenticeship.
- train youth to testify at City budget hearings and participate in the democratic process.

Child-Oriented

- **[priority]** streamline daycare licensing process.
- **[priority]** comply with health and safety codes.

Parents

- expand and promote services for single moms.
- create parent-child learning programs.

Health

- **[priority]** create partnership with Philadelphia Health Center #6 to promote awareness and use of available services.

General

- **[priority]** identify written, web-based and telephone directories of local services.
- **[priority]** coordinate with the operators and publishers to:
 - * regularly update information on eligibility criteria, resource availability and application requirements;
 - * channel this information through ENPC members and block captains for wide dissemination, publication, and promotion of services.
- **[priority]** advocate for new resources and preservation of existing resources through existing channels managed by other community development intermediaries.

- target these resources to residential blocks in close proximity to sites targeted for affordable housing to complement physical development initiatives.
 - **[priority]** create a local, multi-lingual social service resource directory and referral system.
 - convene quarterly roundtables to coordinate outreach and generate client referrals and placement.
 - establish safe routes to school to calm traffic and encourage walking to school.
 - petition for additional crossing guards at Ludlow and Moffett School.
 - assess immigrants' service needs, resources and potential gaps in the system
 - **[priority]** conduct broader human and social services study of the neighborhood.
- Form Parks-Open Space Committee
- **[priority]** solicit resources to enhance maintenance, safety and functions of neighborhood parks, playgrounds, and recreation centers.

Sponsor and Support Organization Capacity and Interest

- ✓ 8 of 12 ENPC members and community stakeholders have many years of experience in these areas and expressed strong interest in carrying out related work activities

Potential Project/Program/Operating Resources

- ✓ Philadelphia Health Center #6
- ✓ Kensington CAPA School
- ✓ Philadelphia Department of Human Services
- ✓ UWSEPA
- ✓ Philly S.O.S.
- ✓ Connect 2-1-1 / First Call for Help

[priorities]

year 1-2: June 2009 to December 2010

Youth and Human Services		Potential Resources/ Partners	Start Up	Completion
	Predevelopment Costs			
Youth / Family Services Collaborative				
- Youth Council	\$15,000 - \$20,000	Crane Arts/GPUAC	4 th Quarter 2009	Ongoing
- Day Care Licensing	\$15,000- \$20,000	Health Center #6	3 rd Quarter 2009	Ongoing
Clearinghouse/Resource Study	\$15,000 - \$20,000	United Way	4 th Quarter 2009	3 rd Quarter 2010
Projected Predevelopment costs	\$45,000 - \$60,000			

104 E. Quality of Life

The goals to be achieved by specific recommendations in this category of the plan are:

- ❖ Create opportunities to build and strengthen relationships among people who live, work, worship, play, and learn in the neighborhood and
- ❖ Improve public infrastructure, services, and service-delivery to enhance the safety, security, and overall quality of life in the neighborhood.

Initiatives, programs and projects that support these goals are:

Physical

- Petition Streets and Sanitation and Fairmount Park Commission for improvements to calm traffic, improve streetscape, and enhance safety along following streets/intersections:
 - **[priority]** improved and/or raised crosswalks
 - **[priority]** raised curb heights with accessible ramps
 - **[priority]** bump-outs, and improved sidewalks
 - **[priority]** street trees, planters, bollards, pedestrian scale lighting, and Safe Routes to School signage
 - **[priority]** rain gardens and phytoremediation projects to help clean and remove harmful materials from the soil

Community Building

- Form Neighborhood Town Watch
 - create Walk/Ride Home Escort Program.
 - **[priority]** organize a block captain communications network.
- Plan community events
 - **[priority]** sponsor events celebrating local ethnic diversity.
 - host community celebrations.
 - **[priority]** reactivate and enhance the production of the existing community gardens spread throughout the neighborhood and/or explore the possibility of larger-scale urban agriculture on suitably-sized parcels in partnership with the Food Systems Planning faculty at the University of Pennsylvania, Weaver's Way Co-Op, and interested ENPC members.

Sponsor and Support Organization Capacity and Interest

- ✓ 8 of 12 ENPC members and community stakeholders have many years of experience in these areas and expressed strong interest in carrying out related work activities

Potential Project/Program/Operating Resources

- ✓ Philadelphia Health Center #6
- ✓ Kensington CAPA School
- ✓ Philadelphia Department of Human Services
- ✓ UWSEPA
- ✓ Philly S.O.S.
- ✓ Connect 2-1-1 / First Call for Help

[priorities]

year 1-2: June 2009 to December 2010

Quality of Life	Predevelopment Costs	Potential Resources/ Partners	Start Up	Completion
Healthy Living Collaborative - community garden production	\$10,000 - \$15,000	Weavers Way	3 rd Quarter 2009	4 th Quarter 2010
Infrastructure Improvements	TBD	TBD	TBD	TBD
Green Space Committee	\$10,000 - \$15,000	City Recreation	4 th Quarter 2009	4 th Quarter 2010
Neighborhood Town Watch	\$ 5,000 - \$10,000	26 th Police District	4 th Quarter 2009	4 th Quarter 2010
Projected Predevelopment costs	\$25,000 - \$40,000			



VI. performance measurements and indicators of change



VI. Performance Measurements and Indicators of Change

WCRP and ENPC members will establish a working group to track and report on specific changes and indicators of those changes occurring over the five-year period of the community plan. Two categories of “changes” will be monitored:

- one is based on characteristics of the neighborhood which are impacted by variables that are broader and well beyond the ability of WCRP/ENPC to affect by itself, be they policy or resource decisions made at the local, state, or national level; these include:
 - * demographics (household income, employment, and education attainment)
 - * housing development and affordability
 - * land uses and zoning classifications
- the second category is based on specific initiatives, projects and programs impacted by variables WCRP/ENPC may have some degree of control or influence over to the extent the three types of capital resources discussed in the Recommendations section of the plan are generated and sustained (human capital, financial capital, and political capital); these include the priorities listed under the plan’s major areas of focus:
 - * vacant land and abandoned buildings
 - * affordable housing
 - * economic development
 - * youth and human services
 - * quality of life

In both categories, it is acknowledged that some if not most changes that occur will be longer in term extending beyond the five-year horizon covered by the plan. As part of WCRP’s and ENPC’s role in and commitment to this neighborhood, their work and the monitoring of neighborhood change did not begin and certainly will not end with this 2009-2014 time frame.

Categories	Frequency of Collection/Reporting	Primary Sources
Population Characteristics <ul style="list-style-type: none"> - age, race, ethnicity, income - education, employment - utility costs, rents, sales prices - owner-occupancy 	2011 and 2015 mid-decade Census	U.S. Bureau of the Census
Proportion of Cost-Burdened Households	2011 and 2015 mid-decade Census	U.S. Bureau of the Census
Survey of Property Tax Increases Land Uses and Zoning by Proportion <ul style="list-style-type: none"> - residential - commercial - industrial - open space 	2011 and 2015 2010 and 2015	City through BRT City Planning Commission
Perceptions of the Neighborhood <ul style="list-style-type: none"> - issues, concerns, priorities - likes, dislikes - neighborhood identity 	2011 and 2014	Surveys/Interviews



108 B. Community Plan-Driven Indicators

Categories	Frequency of Collection/Reporting	Primary Sources
VACANT LAND		
Vacant Land Conveyed for - green space - affordable housing - community facilities - neighborhood commercial	2011 and 2014	City through BRT
Formation of Community Land Trust - for land stewardship - for green space - for affordable housing - for community facilities	2010, 2012 and 2014	WCRP/ENPC
AFFORDABLE HOUSING		
Public Fund Obligations - for home repairs - for weatherization	2011 and 2014	OHCD/PHDC
Households Served - financial counseling - housing counseling	2010, 2012 and 2014	OHCD
Affordable Housing Projects - units in predevelopment - units in development - units completed	2010, 2012 and 2014	WCRP
ECONOMIC DEVELOPMENT		
Jobs/Businesses Created/Preserved - "green" and in general	2011 and 2014	WCRP/ENPC
YOUTH/HUMAN SERVICES		
- youth served	2010, 2012 and 2014	WCRP/ENPC
- day care facilities licensed	2011 and 2014	WCRP/ENPC
- resource study	2010	WCRP/ENPC
QUALITY OF LIFE		
Town Watch Formation	2010 and 2014	WCRP/ENPC
Healthy Eating - gardens restored - corner stores participating	2011 and 2014	WCRP/ENPC
Infrastructure Improvements	2012 and 2014	Streets Department



appendix

110 Financing

A. Local Level Funding Sources

Housing Trust Fund (HTF)

The City of Philadelphia's website describes the need for affordable housing as follows and the basis for establishment of a Housing Trust Fund: "Philadelphia is faced with escalating demands for affordable and accessible housing. Many homeowners, particularly seniors, need basic home repairs. Almost 130,000 Philadelphia households have an annual income below \$20,000 and pay more than they can afford on housing. More than 31,000 households are living in overcrowded conditions, and the demand for affordable housing exceeds the supply by at least 60,000 homes. Our neighborhoods need assistance to begin or continue their revitalization. At the same time, the City is experiencing regular reductions in community development resources from the federal government. The welfare and safety of our residents demand new sources of revenue for affordable-housing activities. [This is] the basis for launching the Housing Trust Fund, a dedicated funding source set aside for the housing needs of the city."

Goals of the Housing Trust Fund include:

- serving very low- to moderate-income households (under \$20,000 to \$78,000 per year for a family of four, respectively)
- creating and preserving affordable rental and sales housing at an expected rate of 275 additional units per year
- assisting more than 900 homeowners per year with home repairs
- preventing nearly 1,000 families each year from becoming homeless
- increasing the number of accessible and visit-able housing units
- revitalizing neighborhoods by building houses, fixing up vacant buildings and repairing owner-occupied homes
- helping prevent homelessness by providing emergency assistance for rent and mortgage arrearages, security deposits and utility bills
- building on vacant land cleared for redevelopment, forming mixed-income communities, and strengthening property values and
- leveraging additional funds from both private and public sources, including those provided through the Pennsylvania Housing Finance Agency – PHFA -- (Low-Income Housing Tax Credits, PennHOMES development subsidies, Homeownership Choice Program) and Federal Home Loan Bank programs, including their Affordable Housing Program.

The HTF was initially supported by \$1.5 million in NTI bond fund proceeds as capital, authorized by City Council in June 2004, a surcharge on document recording fees in Philadelphia, expected to raise at least \$10 million per year, and additional funding sources which to-date are being identified.

Homeownership - Neighborhood-Based Homeownership Housing

The City develops affordable housing through neighborhood-based community development corporations (CDCs) and developers who have formed partnerships with neighborhood organizations. The construction of new affordable, sales housing is increasingly important in rebuilding and revitalizing urban neighborhoods in Philadelphia. Vacant lots are acquired and assembled into buildable sites for new construction housing. In addition to providing affordable housing, new housing construction at scale can rebuild housing markets and increase value in communities affected by disinvestment and abandonment, and also provide residents with modern amenities such as off-street parking and larger lots.

Rental Housing - Neighborhood-Based Rental Production

In its role as the City's housing finance agency and real estate acquisition/disposition agency, the Redevelopment Authority, or RDA, has developed a reliable process for delivering CDBG funds for rental housing production by CDC, private, non-profit developers through a competitive request for proposals. The RDA combines CDBG development subsidy funding awarded with Low-Income Housing Tax Credit financing. RDA and PHFA underwriting staff work to coordinate their respective reviews of development financing proposals for Philadelphia ventures to ensure that CDBG subsidy funding is used to make Philadelphia proposals as competitive as possible for tax-credit financing. Because of this close working relationship and the capability of many developers of Philadelphia affordable-housing ventures, including WCRP, the City has succeeded in receiving substantial awards of tax-credit financing in every funding cycle since 1993.

Financing for the rehabilitation and new construction of rental projects is provided using CDBG and HOME funds in accordance with the Rental Project Selection Criteria. Project financing for rental ventures is usually made available in the form of a long-term, low, or no-interest loan. Financing administered by OHCD through the RDA usually leverages PHFA PennHOMES funds and low-income housing tax credits, and in some cases, foundation funding. In order to promote transitional and permanent housing for special-needs populations, projects recommended to receive financing must allocate 20 percent of the developed units for special-needs housing.

Other Housing Development Assistance

The City supports rental developments which receive other federal funding through the Housing Development Assistance budget. In general, the program provides funding for site improvements and related construction activities. For rental development with commitments of HUD 202 (elderly) or HUD 811 (disabled) financing, the OHCD subsidy is capped at \$15,000 per unit, based upon a dollar-for-dollar match of other funds.

City Construction Float Loan

Under this program, a 0% city financed loan is provided to eligible developments supported with other City resources such that permanent take-out financing from other lenders is committed.

American Dream Downpayment Initiative (ADDI)

ADDI provides a forgivable loan to help low- to moderate-income, first-time homebuyers to cover downpayment and closing costs. The maximum loan amount is the lesser of 6% of the purchase price or \$10,000. Prospective homebuyers using this resource are required to complete housing counseling through an approved provider agency.

Tax Abatement

A significant incentive for new housing development and housing rehabilitation in the City is the 10-year real estate tax abatement offered by the Board of Revision of Taxes (BRT). Under this program, the abatement is 100 percent of the value of the improvements.

B. State Level Funding Sources

Homeownership Choice Program (HCP)

PHFA sets aside funds to capitalize this program to support the development of single-family homes for purchase in urban communities. HCP is intended to be a part of a municipality's comprehensive approach to increase the net investment in housing in urban areas while building mixed-income communities and encouraging diversity of homeownership. HCP encourages market-sensitive and innovative land-use planning concepts and works in concert with commercial development and community and downtown revitalization efforts. The focus is on the development of new homeownership opportunities and the transformation of disinvested urban neighborhoods into attractive places to live, thereby offering a viable alternative to sprawling development. The program requires partnerships between the municipality, a for-profit and non-profit builder/developer to produce housing at scale. The minimum size for projects is 50 units.

Neighborhood Revitalization Initiative (NRI)

Recognizing that in many neighborhoods and core communities it can be difficult to amass the property required to build the number of new homes required by HCP, PHFA added the Neighborhood Revitalization Initiative (NRI) to the HCP resource in 2004. The goal of this program was to encourage and support neighborhood and community revitalization efforts by promoting the development and renovation of existing structures and construction of new in-fill single family homes, for purchase, in urban neighborhoods and core communities. Its chief intent is to help a municipality revitalize its urban neighbor-

hoods by renovation of vacant residential structures and also allow for infill construction on the vacant lots in areas similar to the ones where WCRP is focusing its energy. Unlike the HCP, the NRI does not impose a minimum number of homes to be built or renovated based upon a municipality's population.

PennHOMES Program

PHFA provides permanent financing for rental projects through the PennHOMES Program which offers interest-free, deferred payment loans to support the development of affordable rental housing for lower-income residents. Financing is structured as primary or secondary mortgage loans. Eligible sponsors include for-profit or nonprofit entities. Developers can qualify for up to \$22,500/unit in PennHOMES financing.

Low-Income Housing Tax Credits

PHFA allocates federal Low-Income Housing Tax Credits (LIHTC) to generate private investment equity for rental ventures. It administers a \$20-million annual allocation for the Commonwealth of Pennsylvania. This program provides owners of, and investors in, affordable rental housing developments with tax credits that offer a dollar-for-dollar reduction in their tax liability. The credit may be taken for up to 10 years. Tax credits are sold to investors with the proceeds – equity -- used to help cover project costs. Applications for credits are highly competitive as well. Substantial drops in pricing of credits has been occurring in the current recession (generally from .80/\$ to \$.60/\$); this is expected to continue in the foreseeable future which, if it pans out, will require more gap financing than would otherwise be the case.

Construction Loans

Under this program, below-market-rate construction loans are made available to sponsors of rental housing projects who have permanent take-out financing from other lenders. At least 20 percent of the residents must have incomes that do not exceed 80 percent of the area's median income.

C. Federal Level Funding Sources

HUD 202 Rental Housing Production Program for Seniors

For senior-specific housing, HUD's 202 program is the source; typically, this program is funded at the level of \$700-\$800 million per year, and this region receives 2-3 funding awards a year. Given the economic downturn, it is very unclear as to the level of funding going forward. When pursued, this program is usually combined with 4% credits and tax-exempt bond financing, which is non-competitive.

112 Appendix Table 1: Rental Housing Financing Scenario

Project Size (in units)	Total Development Costs	HOME/CDBG	HTF	PennHomes	Gap Sources (Equity/Debt)
60	\$ 17,915,000	\$ 1,280,000	\$ 775,000	\$ 860,000	\$ 15,000,000
50	\$ 14,930,000	\$ 1,069,000	\$ 645,000	\$ 716,000	\$ 12,500,000
40	\$ 11,944,000	\$ 855,000	\$ 516,000	\$ 573,000	\$ 10,000,000
per unit avg	\$ 298,600	\$ 21,300	\$ 12,900	\$ 14,300	\$ 250,000

Source

Based on City and PHFA Funding Awards Made September 2008 to seven non-profit-sponsored projects (numbers rounded); projects ranged in size from 29 to 63 units (see Appendix for more detailed breakdown). Development costs include nominal or no acquisition expense for publicly-owned land/buildings and environmental remediation costs considered off-pro forma.

Gap sources include investor equity generated from sale of LIHTCs and, in some cases, re-investment of developer fees back into the project.

Appendix Table 2: Homeownership Financing Scenario

Project Size (in units)	Total Development Costs	HOME/CDBG	HTF	HCP/NRI	Gap Sources (Sales/Debt)
50	\$ 12,875,000	\$ 2,900,000	\$ 1,425,000	\$ 1,400,000	\$ 7,150,000
30	\$ 7,725,000	\$ 1,740,000	\$ 855,000	\$ 840,000	\$ 4,290,000
20	\$ 5,150,000	\$ 1,160,000	\$ 570,000	\$ 560,000	\$ 2,860,000
per unit avg	\$ 257,300	\$ 58,000	\$ 28,500	\$ 28,000	\$ 143,000

Source

Based on City and PHFA Funding Awards Made 2006-08 to three CDC-sponsored projects (numbers rounded); projects ranged in size from 19 to 50 units. Development costs include nominal or no acquisition expense for publicly-owned land/buildings and environmental remediation costs considered off-pro forma.

Gap sources include but are not limited to: Federal Home Loan Bank AHP, sales proceeds, and re-investment of developer fees back into the project.

Appendix Table 3: Housing Affordability: 2007-2008 Area Median Income Limits

(4-person household)

<u>% of AMI</u>	<u>Income Limits</u>	<u>Maximum Annual Housing Costs</u>	<u>Maximum Monthly Housing Costs</u>
20%	\$ 14,863	\$ 4,459	\$ 372
30%	\$ 22,300	\$ 6,690	\$ 558
40%	\$ 29,725	\$ 8,918	\$ 743
60%	\$ 44,600	\$ 13,380	\$ 1,115
80%	\$ 59,450	\$ 17,835	\$ 1,486

AMI = area-wide median income

Appendix Table 4: City of Philadelphia and PHFA Income Limits

Income Limits: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA										
<u>FY 2008 Income Limit Area</u>	<u>Median Income</u>	<u>FY 2008 Income Limit Category</u>	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>	<u>7 Person</u>	<u>8 Person</u>
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$74,300	<i>Very Low (50%) Income Limits</i>	\$26,000	\$29,700	\$33,450	\$37,150	\$40,100	\$43,100	\$46,050	\$49,050
		<i>Extremely Low (30%) Income Limits</i>	\$15,600	\$17,850	\$20,050	\$22,300	\$24,100	\$25,850	\$27,650	\$29,450
		<i>Low (80%) Income Limits</i>	\$41,600	\$47,550	\$53,500	\$59,450	\$64,200	\$68,950	\$73,700	\$78,450