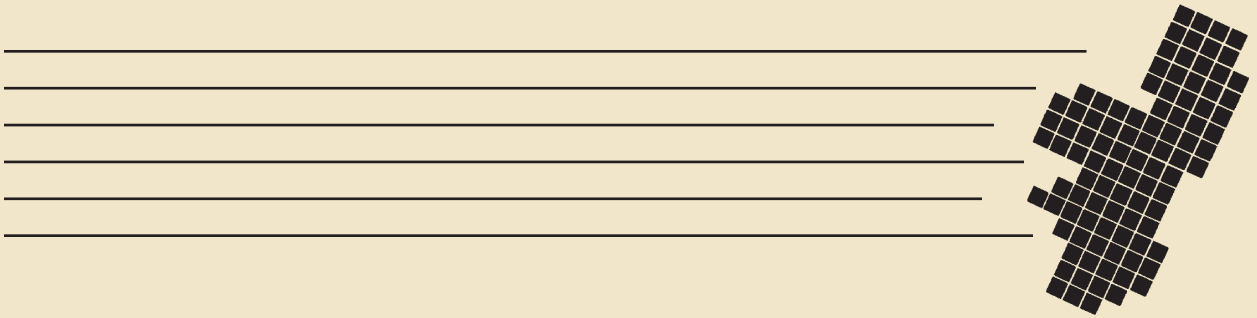
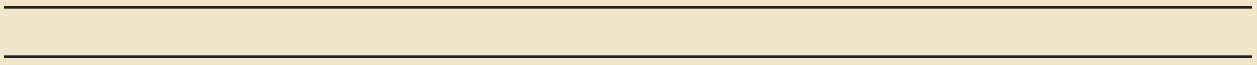


Consolidated Annual Performance and Evaluation Report 2008

Office of Housing and Community Development
City of Philadelphia



Assessment of Three-To-Five Year Goals and Objectives



Year 33 Consolidated Plan Objectives

This CAPER reports on progress made during CDBG Year 33, the fiscal year from July 1, 2007 through June 30, 2008. For most of this period, City policy related to housing and community development was guided by the Neighborhood Transformation Initiative (NTI), which was the basis for priorities under the Year 33 Consolidated Plan. Therefore, the framework for this CAPER is NTI. Subsequent CAPERs will report based on the priorities and results outlined by the administration of Mayor Michael A. Nutter.

Many Philadelphia neighborhoods were in a state of decline for decades. The age and deterioration of large portions of the housing stock in low-income communities and increasing housing abandonment and vacancy contributed to a net decline in the quality and quantity of housing accessible to low-and moderate-income populations. These trends were symptomatic of underlying demographic and economic changes over the past 50 years, as suburban growth and the demise of industrialization resulted in a flight of population and jobs from Philadelphia. The City recognized that housing policies and programs alone could not solve these problems. It required a dramatic change in government structure, policies and priorities.

In April 2001, the City unveiled its Neighborhood Transformation Initiative (NTI), a strategy to preserve and rebuild Philadelphia's neighborhoods as thriving communities with clean and secure streets; vibrant retail, recreational and cultural outlets, and quality housing. NTI has taken a multifaceted, comprehensive approach that stresses interagency cooperation and coordination to support healthy neighborhoods and communities. NTI has also increased opportunities for government and citizens to work together, restoring civic pride and building community spirit.

■ Goals

From its inception through Year 33, NTI carried out its work through a framework that included six goals:

Goal 1: Planning

Facilitate and support community-based planning and the development of area plans that reflect citywide and neighborhood visions.

Goal 2: Blight elimination

Eradicate blight caused by dangerous buildings, debris-filled lots, abandoned cars, litter, and graffiti to improve the appearance of Philadelphia streetscapes.

Goal 3: Blight prevention

Advance the quality of life in Philadelphia neighborhoods with a targeted and coordinated blight prevention program that enforces City codes and abates public nuisances.

Goal 4: Redevelopment through land assembly

Improve City's ability to assemble land for redevelopment.

Goal 5: Housing investment and neighborhood preservation

Stimulate and attract investment in Philadelphia neighborhoods.

Goal 6: Leveraging resources

Leverage resources to the fullest extent possible and invest them in neighborhoods strategically.

Like any long-term, comprehensive strategy, NTI was designed to be resilient in order to adapt to changing conditions. NTI's rich and successful implementation has changed the expectations in neighborhoods, in the private sector and among City departments as they work together. Some of the next expectations are described below.

The creation of new housing opportunities in many communities has stimulated a demand for increased investment in neighborhood commercial corridors to provide retail and other services to these communities. NTI began to address this need for commercial corridor investment by funding the Commercial Corridor Support Program in Year 32 as the preliminary phase of the new ReStore Philadelphia Corridors Program (ReStore). In Year 33, CDBG resources were supplemented by more than \$65 million from the proceeds of a Cultural and Commercial Corridor Bond, City capital dollars and state and other federal resources that will support ReStore.

NTI's early forecast of the number of demolitions has been reduced. This unanticipated outcome has resulted from increased property values that have created additional wealth for property owners. A consequence of the creation of new wealth is an increasing interest on the part of owners to improve their properties. Many homes that could have been targeted for demolition and/or redevelopment were retained by the owners for rehabilitation. While one of NTI's premier goals is to stimulate the private market throughout Philadelphia's economy, attainment of this goal has far exceeded forecasts.

Increased property values have created concern for long-term residents about increased tax liability and loss of mixed-income neighborhoods. The Equitable Development Strategy (EDS) facilitates mixed-income residential communities in neighborhoods where rapid appreciation of housing was the byproduct of successful NTI investment.

The City's ability to adapt to change and new expectations will be characterized by the programs, processes and strategies that will be prominent going forward. NTI has created a new framework, building upon earlier achievements and lessons learned. The new framework includes:

- **supporting sustainable community development** to ensure that Philadelphia's neighborhoods are economically diverse, culturally rich and desirable places in which to live, work, learn, shop and play; and
- **continuing to help the City "work smarter"** by improving business practices.

Sustainable community development will be achieved through strategies such as strengthening neighborhood markets, developing and planning open space, managing neighborhood change and propelling transit-oriented development. NTI will focus on creating sustainable community development through ReStore, development of GreenPlan Philadelphia, the New River City Initiative and the implementation of the EDS.

■ *Year 33 Consolidated Plan*

The keystone for the successful execution of NTI was the issuance of approximately \$296 million of bonds by the Redevelopment Authority (RDA) of the City of Philadelphia in several series. RDA issued bonds from time to time during the period of seven years from the effective date of the enabling legislation. These bonds enable the City to generate sufficient resources to eliminate the backlog of dangerous buildings that are safety hazards in Philadelphia neighborhoods; prevent the encroachment of blight into stable neighborhoods and create opportunities for redevelopment in the most distressed areas of the city.

In Year 32, the Administration initiated NTI's ReStore Philadelphia Corridors (ReStore), a multiyear strategy supported with approximately \$1.9 million in NTI bond proceeds, and with \$65 million in proceeds from the City's Cultural and Commercial Corridor bond issued in December 2006. The goal of ReStore is to revitalize neighborhood commercial corridors and re-establish their historic roles as central places to shop, to work and to meet neighbors. Through ReStore, the City will put new curbs, sidewalks, lighting, trees and façades on long-neglected commercial corridors to make these areas appealing places for residents to shop and work. The City funded Community Development Corporations (CDCs) and other nonprofit organizations to support neighborhood commerce. Businesses on corridors will receive loans and services designed to help them prosper and serve as job-creating engines for their communities.

ReStore has adopted the following strategies to fulfill its goal:

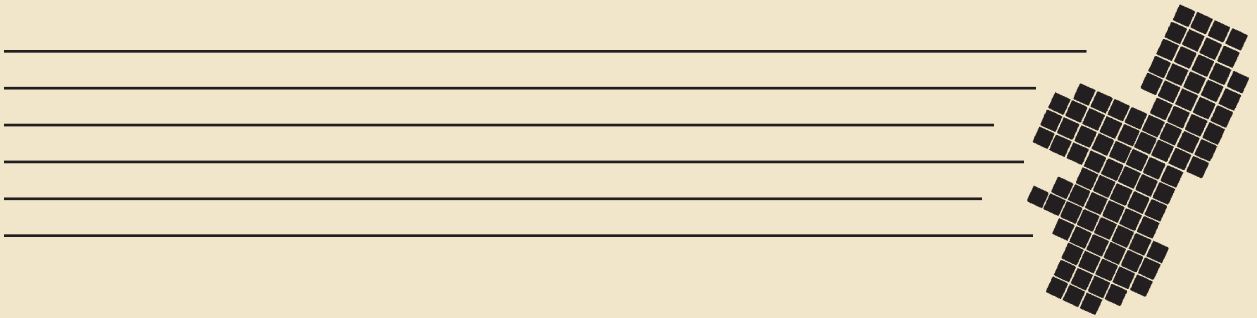
1. Focus planning and data analysis on strengthening corridors: NTI has inspired and assisted dozens of neighborhoods throughout the city to come together to create visions for their communities, test their feasibility and plan their implementation. ReStore will make investments based upon such plans.
2. Align and leverage resources: CDBG resources will supplement and coordinate with bond proceeds, City Capital Program funding, state and other federal resources to support ReStore.
3. Make neighborhood commercial corridors more welcoming places: ReStore investments that eliminate blight and make corridors easier and more pleasant for pedestrians to navigate with improved connections to transportation, a greater sense of security and more appealing storefronts for customers will increase commerce and job creation.
4. Develop a system to attract and retain businesses on corridors: ReStore will help neighborhood groups and business associations understand, value, and market their assets to support and grow existing businesses, and attract regional and national chains to their corridors, thus creating jobs that will be made available to low- and moderate-income residents.
5. Support effective corridor management organizations: ReStore will provide funding and technical assistance to CDCs, Main Street groups and other nonprofit organizations that engage in corridor planning, perform physical improvements and deliver services to businesses.

In addition, the *Year 33 Consolidated Plan* supports a variety of homeownership and rental projects that are consistent with NTI's housing investment strategies. OHCD is committed to support projects that further key principles of NTI and address:

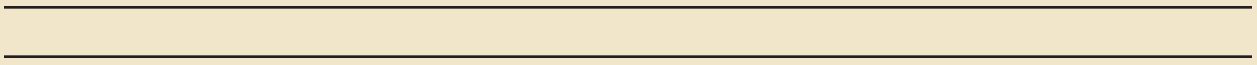
- 1) specific housing needs exhibited by extremely low- to moderate-income renter and owner households;
- 2) needs for housing and service resources exhibited by homeless families and individuals including prevention, permanent and transitional housing and supportive services;
- 3) housing and service needs for persons with HIV/AIDS and other special-needs populations; and
- 4) community development needs.

The "Strategic Plan" conveys the City's proposal to meet these needs by identifying funding priorities, specific programming objectives and the estimated number of households to be assisted over a five-year time period. Also included is a description of the factors taken into consideration in determining relative priority needs and the connection between strategies and market conditions. In accordance with HUD regulations for the *Consolidated Plan*, the Strategic Plan is divided into four subsections, representing the basic categories of Priority Needs:

- **Affordable Housing;**
- **Homelessness;**
- **Non-Homeless Special Needs;**
- **Non-Housing Community Development.**



Affordable Housing



Affordable Housing

■ Basis for Assigning Relative Priority Needs

High Priorities

The City is assigning a *high priority* to the following household types:

- **Extremely Low- and Low-Income Renter Households**, including Elderly households, Small Households and Large Households with cost burdens, severe cost burdens and substandard conditions.
- **Extremely Low- and Low-Income Owner Households**, including Elderly and Non-Elderly, with substandard housing and cost burdens.
- **Moderate-Income Renter Households and Owner Households** with cost burdens, and other housing problems, including Elderly, Small and Large Renters, and Elderly and Non-Elderly Owners.

Extremely Low- and Low-Income Renter Households and Extremely Low-Income Owner Households in Philadelphia have the most urgent housing needs. Between 70 and 75 percent of these families face either housing costs in excess of 30 percent of income or housing that is deteriorated. Because these are among the most impoverished households in the city, cost burdens and severe cost burdens are particularly intolerable. The City proposes to continue funding affordable housing activities that will target all household types in these income categories.

Support for homeownership for low-income and moderate-income families is a high priority for the City, due both to the positive neighborhood benefits generated by increased homeownership and the high cost of maintaining aging housing units. Assistance for Elderly and Non-Elderly current and first-time homeowners will continue as a funding priority. Homeownership rehabilitation and sales housing production in moderate-income neighborhoods will also receive support as an effort to promote stable communities and encourage middle-income homeowners to remain within the city.

The housing needs of Moderate-Income Renter Households are assigned a high priority by the City, although the relatively greater needs of extremely low- and low-income families suggest that the bulk of funding go to the lower income groups. The City will continue to fund activities for moderate-income renters as funding permits, particularly programs targeting Elderly and Large Households.

Medium Priorities

The City is assigning a *medium priority* to the following household types:

- **Extremely Low-, Low- and Moderate-Income Owner Households** with overcrowding only;
- **Extremely Low-, Low- and Moderate Income Large Renter Households** with overcrowding only.

Some owner households do face high rates of overcrowding, and that overcrowding may be a particular problem in the Latino community. Large Renter Households were found to have the highest overall incidence of overcrowding. Because these families (both Owners and Large Renters) are also likely to have other problems identified as “high priorities” (such as cost burdens or substandard conditions), most households experiencing overcrowding will fall into other categories of need that will receive funding. As Low- and Moderate-Income Owner Households and Large Renter Households facing overcrowding alone become evident and as funding permits, the City may allocate resources for their assistance.

Low Priorities

The City is assigning a *low priority* to the following household types:

- **Extremely Low-, Low- and Moderate-Income Elderly Renter Households** with overcrowding;
- **Extremely Low-, Low- and Moderate-Income Small Renter Households** with overcrowding.

Overcrowding presents a housing emergency almost exclusively for Large Renter families in Philadelphia. Affordability and substandard conditions are the most immediate problems for Lower-Income Elderly and Small Renter Households. Elderly Renter Households, by census definition, are limited to one or two persons and are less likely to be found in overcrowded settings. Elderly heads of households with five or more family members would receive a priority for assistance as a Large Renter Household.

■ Strategy and Objectives for Meeting Priority Housing Needs

The City's affordable housing strategy responds to the unique features of the Philadelphia housing market. Both rents and home prices in Philadelphia remain lower than in many cities of comparable size across the country. However, affordability remains a problem for households at the lower end of the income distribution. Also, the age and deteriorated condition of the housing stock forces many low- and moderate-income families to live in substandard conditions. Elderly homeowners on fixed incomes have a difficult time keeping up with repairs and thus, vacancy and housing abandonment are at crisis levels in many low-income neighborhoods.

The City's affordable housing strategy addresses these factors, emphasizing housing production to rebuild the deteriorated housing stock; housing preservation, to arrest the process of abandonment and vacancy; homeownership, to enable low- and moderate-income renter households to experience the benefits of homeownership and to encourage private investment in Philadelphia neighborhoods; and resource leveraging to ensure that scarce housing dollars support as much activity as possible, in response to the overwhelming levels of need in the city. Each aspect is described below.

■ Housing Production

Rental and Homeownership Production

Rental and homeownership production are key components of Philadelphia's affordable housing strategy. In addition to increasing the net supply of housing units available to lower-income families, new construction is necessary to redevelop the hundreds of vacant lots that blight many Philadelphia neighborhoods. Vacant lots result from the process of housing decay, abandonment and ultimately demolition. Without attention, these areas can quickly become trash-strewn dumping grounds. At the same time, vacant lots present an opportunity for the development of more spacious dwelling units with private yards or off-street parking. Given the persistent downward trend in population, new construction can provide a means of redeveloping large portions of the low-income housing stock in a manner that incorporates advances in urban design and that provides enhanced accessibility for persons with disabilities.

New construction at a large scale can also rebuild a housing market, leading to the reduction in subsidy required to produce additional housing units.

Rental and Homeownership Rehabilitation

Housing rehabilitation is a particularly important strategy for Philadelphia, given the large numbers of long-term vacant properties (some of which are suitable for rehabilitation) found in low-income communities. Through rehabilitation, rental units that are vacant and uninhabitable can be reoccupied and units occupied by extremely-low and low-income homeowners can receive critically necessary repairs and basic maintenance. Both the declining incomes of Philadelphia's homeowners and the deteriorated condition of the housing stock call for an aggressive policy of housing rehabilitation. Housing rehabilitation should reinforce existing strong blocks or communities, consistent with NTI principles.

Public Housing Production

The Philadelphia Housing Authority (PHA) serves the lowest-income persons who are often the neediest. For this reason, supporting the production and management of public housing is an important strategy for meeting the needs of extremely low-income renter households. PHA's large scale redevelopment activities, notably redevelopment funded through the HOPE VI Program, can transform blighted neighborhoods while producing mixed-income rental and homeownership units that serve persons of very low to moderate income. The NTI program supports acquisition at large scale in areas such as Mill Creek where HOPE VI activities are taking place. In the past, CDBG or HOME funding supported the redevelopment or replacement of obsolete PHA units at Southwark Plaza (now called Courtyard Apartments at Riverview), Martin Luther King Plaza and Schuylkill Falls.

Housing Production Program Objectives

In advancing this housing production strategy, the City reaffirms its commitment to preserve and revitalize neighborhoods by continuing the targeted development of rental and homeownership units in North Philadelphia and in low-income sections of West Philadelphia, South Philadelphia, Northwest Philadelphia, Frankford and Kensington. Specific programmatic objectives are:

- **New construction for sales housing;**
- **New construction for rental housing;**
- **Vacant unit rehabilitation for sales housing;**
- **Vacant unit rehabilitation for rental housing;**
- **Large-scale homeownership development in targeted neighborhoods.**

■ Promoting Homeownership and Housing Preservation

To more effectively support economic development and reinvestment in Philadelphia, the City will continue to emphasize homeownership and preservation of the existing occupied housing stock. Homeownership and housing preservation are top priorities in the neighborhood strategic plans developed in coordination with OHCD. The City proposes to sustain housing counseling programs for first-time homebuyers and maintain support for major systems repair programs for current homeowners. These activities encourage first-time homebuyers and also support current homeowners through preservation programs.

Homeownership and Housing Preservation Program Objectives

By strengthening housing preservation and homeownership programs, the City will help to prevent further housing abandonment, maintain neighborhood quality of life and assist low- and moderate-income residents in attaining the goal of homeownership. These goals will be accomplished by supporting the following objectives:

- **Housing counseling;**
- **Emergency repairs, housing preservation and weatherization; and**
- **Home equity financing and rehabilitation assistance.**

■ Leveraging Private Sector Resources

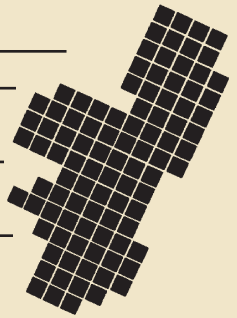
The City's *Consolidated Plan* can be an effective component of the City's overall economic development strategy if available resources are organized to leverage substantial commitments of private sector funding and long-term investment in Philadelphia. Such activities can include attracting commitments of private debt and equity financing, making full use of the City-State Bridge Loan Program and sustaining private-sector support for Community Development Corporation (CDC) operations through targeted funding commitments made in coordination with private funding sources.

In continuing to develop rental and homeownership units, the City proposes to pursue strategies that will attract private capital into Philadelphia neighborhoods. These strategies maximize the impact of federal housing dollars by increasing the net amount of resources flowing into communities. Over the past several years, OHCD has supported the development of rental housing by providing financing to projects which leverage significant amounts of private funding. OHCD financing to rental projects has generated equity investment through the utilization of the Low-Income Housing Tax Credits (LIHTC) by corporations and equity funds such as the National Equity Fund (NEF). Additional private funds have been leveraged through use of the Pennsylvania Housing Finance Agency (PHFA) PennHOMES Program which provides permanent financing for the development of rental projects.

Objectives for Leveraging Private Sector Resources

In order to maximize private-sector investment in low-income subsidized housing, OHCD proposes the continuation of policies that generate or sustain the following private sector funding commitments:

- **Equity investment in Low-Income Tax Credit Ventures;**
- **Private sector support for CDC operations and working capital;**
- **Mortgages for first-time homebuyers;**
- **Bank financing for rental rehabilitation; and**
- **Anti-predatory lending products.**



Afirmatively Furthering Fair Housing

The City of Philadelphia's Analysis of Impediments to Fair Housing Choice Executive Summary

Goals

In accordance with 24 CFR 570.601(b), which describes the activities required of Community Development Block Grant entitlement jurisdictions in fulfilling their mandate to *affirmatively further fair housing*. The City of Philadelphia's Office of Housing and Community Development (OHCD) has completed an Analysis of Impediments to Fair Housing Choice. Conducting an Analysis of Impediments to Fair Housing Choice ("Analysis of Impediments") is required as the first step in a fair housing planning process, which must also include the following: taking appropriate actions to overcome the effects of any impediments identified through that analysis; and maintaining records reflecting the analysis and actions taken. An Analysis of Impediments will be conducted every three to five years by OHCD in coordination with the release of the *Consolidated Plan*, which offers a comprehensive profile of Philadelphia's housing and community development needs, a market analysis, a three- to five-year strategy for addressing those needs, and specific actions to be taken each year. OHCD is currently preparing a revised Analysis of Impediments.

The Analysis of Impediments was conducted by staff from OHCD, in consultation with the Philadelphia Commission on Human Relations, the City department charged with enforcing fair housing laws, and providing education and intervention in all matters pertaining to fair housing. Information was gathered from published reports, agency studies, data from the Bureau of the Census and interviews with various public and private non-profit agencies. The Analysis of Impediments provides an overview of both the fair housing resources in Greater Philadelphia and the hierarchy of local, state and federal fair housing laws.

The issues were selected as impediments because of the pervasive and particularly obstructive nature of their effects on fair housing. The intent of identifying these impediments was not to suggest that they are the only fair housing concerns in Philadelphia, but rather that additional intervention in these areas would make the most difference in improving fair housing options for families. A brief description of each impediment is provided below.

Education

Across the board, fair housing advocates feel that the general public, as well as members of the real estate community (lenders, real estate brokers, landlords, underwriters, appraisers, insurance companies, etc.), are not well-informed in fair housing laws. Almost every person interviewed in conjunction with preparing the Analysis of Impediments felt that a lack of education and understanding of fair housing laws was a major impediment in Philadelphia. Persons who are discriminated against are not always equipped to recognize discrimination. It is common for people to believe they were turned away from an apartment rental or denied a home mortgage through some fault of their own, rather than to attribute the rejection to discrimination. Education can also be used as a preventive measure, discouraging those who either are unaware of the law, or who choose to ignore the law, from discriminating.

Lack of Quality Homeowners' Insurance in Low-Income and Minority Neighborhoods

Homebuyers in low-income and minority neighborhoods in Philadelphia find it difficult if not impossible to obtain quality insurance coverage. Therefore, these households are systematically denied the protection readily available to other households and are forced to bear full responsibility for the risks associated with homeownership. Barriers are evident in insurance industry underwriting practices, which have the effect of redlining low-income and minority areas.

Lack of Accessible Units for Persons with Disabilities

According to the Housing Consortium of Disabled Individuals (HCDI), approximately 1 in 6 Philadelphians has a disability of some sort. At the same time, accessible housing makes up approximately 1 percent of Philadelphia's housing stock. Despite efforts such as the Adaptive Modifications Program, which assists persons with disabilities in making modifications to housing, advocates for persons with disabilities feel strongly that the demand for accessible housing is greater than the resources. Several factors contribute to a lack of affordable and accessible housing in the city, including the nature of the housing stock in Philadelphia, (due to the enormous difficulty and expense of modifying a typical rowhouse); and lack of understanding and non-compliance regarding requirements under fair housing laws that allow tenants to make "reasonable modifications" to their dwelling units.

Conclusion

Because the impediments identified cover a broad area of fair housing concerns, developing appropriate actions to address them will require innovative thinking as well as time and resources. The City has instituted a process whereby each impediment can be examined further by community and fair housing professionals and appropriate actions developed. These actions should include specific goals to be achieved over a three-year period and target dates for projected accomplishments.

Fair Housing Actions

Improving Housing Accessibility for Persons with Disabilities

OHCD has maintained its commitment to increasing housing accessibility for persons with disabilities through the Adaptive Modifications Program. The Adaptive Modifications Program provides assistance to disabled homeowners and renters to make their residences accessible. In addition, OHCD requires that housing developed with City funds comply with federal accessible housing regulations. Developers of rental housing must make at least five percent of the total dwelling units (but not less than one unit) accessible to persons with a mobility impairment. Two percent of the units (but not less than one unit) must be made accessible to persons with a vision or hearing impairment.

OHCD has encouraged proposals for housing development to include visitability design features. Also known as universal design, these features make homes usable by most people despite their level of ability or disability and goes beyond the minimum requirements and limitations of accessibility law. Examples include no-step entrances, wider room entrances and hallways.

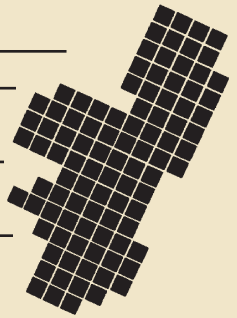
Conducting Fair Housing Training and Education

The City's commitment to address all of the listed impediments to fair housing has awakened and ignited a resurgence of proactive methods to combat both overt and covert forms of housing discrimination. Some of the impediments are substantiated with tangible evidence identified by quantifiable data, others are more institutional in nature and therefore complex and difficult to eliminate without a regulatory body or the passing of legislation that serves to mitigate them.

The City of Philadelphia funds housing counseling agencies to deliver an array of services including but not limited to foreclosure, preemption and mitigation, pre-purchase, housing education, home inspections, anti-predatory lending, mortgage delinquency, tenant counseling, post rental counseling, and problem resolution. The most common fair housing complaint documented by housing counseling agencies remains affordability.

Philadelphia Housing Trust Fund

In order to provide more resources for affordable housing programs, the City has established the Philadelphia Housing Trust Fund (HTF). The HTF is designed to create a sustainable funding stream for affordable housing by doubling document recording fees. The exact amount raised will depend on the number of documents recorded and the date of implementation of legislation.



Other Actions

Anti-Poverty Strategy

Philadelphia's housing problems will remain intractable as long as a high proportion of its population is economically dependent and lacks access to the skills and resources needed to succeed in today's economy. According to 2000 Census data, approximately 23 percent of Philadelphia's population have incomes at or below the poverty standard. Revised poverty statistics indicate that approximately one in four Philadelphians lives in poverty. The continued departure of jobs from the city as well as the higher educational requirements for occupations in the growing sectors of the economy have made it increasingly difficult for city residents from low-income communities to obtain stable, well-paying jobs. Measures which connect people to the labor force, support the creation of small businesses and encourage entrepreneurship among low-income residents are necessary to improve the economic prospects of city's residents and alleviate poverty. The following initiatives help low-income residents gain access to jobs, skills and capital, and form the core of the City's Anti-Poverty Strategy:

- The Neighborhood Benefit Strategy was inaugurated through Mayor's Executive Order 2-95 and requires developers receiving CDBG funding to set a goal of returning 50 percent or more of the economic benefit of the CDBG-funded venture to the immediate and surrounding neighborhood; and
- The Empowerment Zone Strategy implemented in designated neighborhoods generated new job opportunities, supported local enterprises and helped revitalize local neighborhood economies.

In addition to these core initiatives, job-training activities are undertaken by a number of local agencies including OHCD, PHA, OSH, the Department of Human Services and Philadelphia Workforce Development Corp. (PWDC). Representatives from these agencies and other service providers meet regularly to coordinate resources and promote economic self-sufficiency programs. OHCD funds job-training initiatives that cannot be funded by PWDC, such as Communities in Schools and ActionAIDS' Positive Action Program.

Several programs serving homeless persons include a self-sufficiency component. For example, Dignity Housing, Project Rainbow and People's Emergency Center provide life-skills training and other services designed to increase economic and social self-sufficiency.

PHA's Family Self-Sufficiency Program provides Housing Choice Voucher rental assistance to program participants who also receive remedial education, counseling, job-training referral and placement.

Education is another primary strategy that can aid in the reduction of poverty. Volunteers from the Mayor's Commission on Literacy help Philadelphians improve their reading skills, and link education with neighborhood-based organizations.

Effects of Welfare Reform

Federal and state welfare reform will continue to have an effect on the city as more residents lose benefits by exceeding their lifetime limit or failing to meet work requirements imposed by the state. Homelessness and the demand on city social services are likely to increase as this happens. For example, the rising number of Philadelphia residents without Medical Assistance/Medicaid has resulted in more visits to city health care centers by uninsured individuals.

Full enforcement of welfare reform and further policy changes produced by the federal and state governments may also have revenue impacts to the city. Philadelphia's Department of Human Services depends heavily on federal support through the Temporary Assistance for Needy Families (TANF) program. Currently, increased City spending on health centers and human services continues in an effort to address the needs of TANF households as their resources are depleted.

The City continues to maintain CDBG and HOME funding for critical housing and community development needs, and does not divert housing or community development funds to specific welfare reform activities. However, beneficiaries of these programs and funding sources do include families currently receiving or transitioning off TANF benefits.

Lead-Based Paint Hazard Reduction Strategy

Lead-Based Paint Hazards in Philadelphia Housing

Lead is the leading cause of non-congenital mental retardation. Elevated blood lead levels in young children can lead to a range of problems from relatively subtle developmental disabilities to severe impairment or even death. Common effects include impaired cognition and functioning, slowed learning abilities and behavioral disorders. Often these manifestations are subtle during early childhood but become more pronounced as children progress through school. In the past four years Philadelphia has had at least one lead-related death. Lead poisoning is most likely to occur in old, poorly maintained dwellings with deteriorated paint. Philadelphia's housing stock is largely pre-war; an unusually high proportion of low-income residents own their houses but lack the means to prevent water damage and decay while those who must rent face an extreme shortage of safe, affordable rental housing.

Though it has declined markedly in the past few years, there is still an alarming incidence of childhood lead poisoning in Philadelphia. More than 2,000 young children currently have blood lead levels above the Environmental Intervention Blood Lead (EIBL) level—20 micrograms per deciliter (ug/dL), or two consecutive readings at 10 ug/dL or higher — and more than 2,800 children are above the 10 ug/dL “level of concern.”

Response to Lead Poisoning

Until recently, public lead-hazard reduction activities have been primarily reactive: they are targeted to properties where a child has been identified with an EIBL level. The Health Department's Childhood Lead Poisoning Prevention Program (CLPPP) offers remedies based on the blood lead level found in children 6 months to 6 years old. Children are screened through a citywide network of hospitals, public health clinics, private doctors and schools. EIBL levels are confirmed by laboratory reports. In addition to providing direct medical intervention as appropriate, the City seeks to minimize further lead exposure in the lead-poisoned child's home environment.

For children with blood lead levels of 70 ug/dL or higher, CLPPP attempts an environmental investigation at the home (or other suspected lead source) within 24 hours after EIBL is confirmed. Based on recent experience, only a few such cases are expected in FY 2008. For children with blood lead levels between 45 and 69 ug/dL, an environmental investigation is attempted within five working days after test results are received in the district health office. The investigation rate for this intermediate level of lead poisoning is approximately 90 percent. In less extreme, asymptomatic cases (where there may have been no physician follow-up), parents often have little sense of urgency. Despite follow-up contact attempts by Health Department staff, the expected investigation rate is only 70 percent.

Following its hazard investigation, the Health Department orders the property owner to take corrective steps. When necessary it is empowered to declare properties unfit for human habitation. The objective of enforcement is not abatement (the permanent elimination of lead hazards), which is often prohibitively expensive, but hazard reduction. Hazard reduction uses a combination of measures to make the property currently lead-safe. As such measures are not necessarily permanent, this approach requires ongoing monitoring and control. Even the desired level of hazard reduction, however, is likely to cost several thousand dollars. When properties are deteriorated from lack of maintenance, extensive repair may be a necessary precondition. Thus hazard reduction can be prohibitively expensive for a low-income owner-occupant or for the owner of a low-income rental property whose cash flow barely covers current costs.

The Health Department's own crews are able to do emergency hazard control in a few properties per month. Under its “order and bill” authority, the department can have an abatement contractor do hazard control work (for which it then attempts to reclaim the cost from the owner); until 2002 this authority was seldom used. For several years very limited financial assistance, primarily through HUD grants, was available for hazard reduction. Most of it was targeted to low-income owner-occupants.

As of February 2002, there were 1,405 properties with outstanding lead violations—636 rental units and 769 owner-occupied houses. About 2,100 children under age 6 were believed to be living in these properties, which are highly concentrated in the poorest neighborhoods of North Central and West Philadelphia. On average, violations are found in 36 new addresses each month. By December 2006 the backlog of more than 1,400 outstanding violations had already been reduced to fewer than 275, most of which had no children present; no new cases were added to the backlog.

Renewed Commitment

Recently the lead-poisoning danger to Philadelphia children has engendered an unprecedented level of public concern and political pressure. In the FY 2003 budget hearings, the Health Commissioner was questioned about the adequacy of CLPPP's lead hazard control services. Program capacity had been far less than would be needed to correct new violations found each month and ultimately eliminate the backlog of outstanding violations. The administration agreed to reallocate funds to make possible a large increase in the number of abatement crews. It directed city departments to work together in addressing the various facets of the problem. In close consultation with the Health Department, the Managing Director's Office, Office of Supportive Housing (OSH), Department of Licenses and Inspections (L&I), Department of Human Services (DHS), and City Solicitor's office—as well as OHCD, PHDC and PHA—framed a concerted strategy for bringing properties with lead violations into compliance. The Health Commissioner convened two interdepartmental teams, including representatives of all these agencies, which meet regularly to develop plans and monitor progress. With greater speed than normal procurement procedures allow, six experienced private lead abatement contractors were hired. Thanks to the cooperation of Municipal Court, a special Lead Court was established to deal with rental-property owners who ignore Health Department orders. For owner-occupied houses that need system repairs (such as structural repairs or a new roof) before abatement, the repair work is done either by PHA (which the Health Department reimburses) or through PHDC's Basic Systems Repair Program. Arrangements were made to relocate families temporarily in furnished, lead-safe apartments or in motels while hazard control work was done in their homes. Facing serious legal sanctions, many previously uncooperative landlords took steps to bring their properties into compliance.

In 2006, the Health Department obtained compliance with lead-hazard abatement orders in 499 homes through a combination of increased enforcement and the availability of limited grant funding. More than 500 children resided in those homes and 444 had elevated blood lead levels. In 2005, the department was awarded two HUD grants to assist low-income residents with lead-hazard control. These were in addition to grants awarded in 2002, 2003 and 2004. More than 1,700 applications have been received for the grants and 764 properties have been made "lead-safe" since 2003.

Primary Prevention

The Residential Lead-Based Paint Reduction Act of 1992, known as "Title X," established a policy of primary prevention—eliminating lead hazards in the country's housing stock rather than responding when children have already been harmed. Consistent with federal policy, the City has attempted to develop strategies and incentives which reduce children's exposure to lead before they become lead-poisoned. An early step in this direction was a "disclosure" ordinance passed by City Council in 1995 in anticipation of the federal disclosure regulations later mandated by Title X. This ordinance gave consumers the right to obtain information about the lead safety of a residential property before buying or leasing it. The Health Department's "Lead Safe Babies" Program provides outreach and education to new mothers and pregnant women. CLPPP workers identify potential hazards in homes and attempt to correct them. Under a new Title X regulation which finally took effect in FY 2001, steps must be taken to reduce lead hazards in almost all housing that receives HUD federal assistance—regardless of the status of current residents. Significant attention must now be given to lead hazard control in virtually all the City's housing repair, rehabilitation, acquisition and rental assistance activities. The required level of intervention varies depending on the type of program and the amount of federal rehabilitation funding or rental assistance per unit.

In addition, under a local consent decree, lead hazard control work is required in all vacant properties to be sold by HUD as a result of FHA mortgage default. The Health Department is under contract with the local HUD office to inspect and clear this work.

In all of its housing rehabilitation programs which create new housing units, the City requires that properties be made lead-safe. Wipe tests are required. Through the Neighborhood-Based Homeownership, Neighborhood-Based Rental, Large Scale New Construction, Homestart and Homeownership Rehabilitation Programs, approximately 500 new lead- safe or lead-free units are created annually.

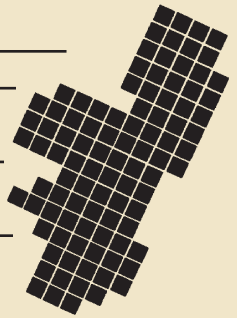
Compliance and Monitoring

During Year 33, OHCD's Monitoring Unit carried out the monitoring of more than eighteen (18) delegate agencies and subrecipients, some with multiple contracts.

Monitoring reports were issued between July 2007 and June 2008 on these agencies or contracts. During Year 33, 21 reports were issued by the OHCD Monitoring Unit. Activities monitored included CDBG -funded housing counseling contracts, job training, economic development, home/neighborhood improvements, neighborhood action centers, rental assistance, public services, HOPWA operating costs for a facility, and HOME-funded housing rehabilitation. The monitoring of OHCD-funded major delegate agencies and subrecipients is the on-going responsibility of the Monitoring Unit, consistent with the City's Uniform Program Management System (UPMS). In addition, OHCD's Contract Administration Unit carries out regular on-site monitoring of subrecipients and major delegate agencies, and OHCD's Audit Unit performs financial management reviews prior to contracting with new agencies, and reviews annual audits and related matters for agencies under contract to OHCD.

Geographic Distribution and Location of Investments

AREA	Type of Program				Total
	Rental	Homeownership	Repairs	Other	
South	170	157	1,469	257	2,053
West	75	123	2,603	218	3,019
Kensington/Frankford/Northeast	2	373	1,519	137	2,031
North	302	117	1,306	192	1,917
Northwest	15	275	2,329	162	2,781
Total	564	1,045	9,226	966	11,801



Citizens Comments

Citizen Participation Plan

The Office of Housing and Community Development (OHCD) believes that citizen participation and planning are central to the success of neighborhood revitalization efforts. Because of limited resources, government's direct impact on a neighborhood will always fall short of its needs. A neighborhood revives when its residents are confident that it can improve. Residents then contribute their time, energy and finances to the process. Such confidence will grow from direct involvement in revitalization programs sponsored by government and the private sector. Accordingly, OHCD proposes to implement the following citizen participation plan as part of its *Consolidated Plan*.

Adoption and Implementation of the Citizen Participation Plan

This amended Citizen Participation Plan was printed and made available for public comment. Advertisements notifying the public of its availability were placed in three local newspapers (the *Philadelphia Inquirer*, *Tribune* and *Al Dia*). In addition, notices of the availability of the amended Citizen Participation Plan were sent to all community groups, individuals, community development corporations (CDCs) and others who are on OHCD's mailing list. Copies were made available at public libraries and from OHCD.

■ Encouragement of Citizen Participation

OHCD encourages citizen participation in its housing and community development program in a variety of ways. It funds a network of neighborhood advisory committees (NACs) to serve residents of low- and moderate-income areas by coordinating City services, conducting block surveys, promoting CDBG-funded programs, preparing neighborhood plans, and commenting on proposed housing and community development projects. Similarly, the Commerce Department funds neighborhood-based business associations located in key target areas for investment.

OHCD further promotes citizen involvement in its program by printing an external newsletter highlighting program accomplishments and community activities, which is widely distributed to civic associations, CDCs, and community residents. In addition, public hearings will be held as described below and a *Proposed Consolidated Plan* published in order to elicit public input and comment.

As required, OHCD will take appropriate actions to encourage the participation of all residents, including low- and moderate-income persons, particularly those living in blighted areas and in areas where CDBG funds are proposed to be used, and of residents of predominantly low- and moderate-income neighborhoods, minorities and non-English speaking persons, as well as persons with disabilities.

OHCD, in conjunction with Philadelphia Housing Authority (PHA), will encourage the participation of residents of public and assisted housing developments in the process of developing and implementing the *Consolidated Plan*, along with other low-income residents of targeted revitalization areas in which the developments are located. OHCD will make an effort to provide information to PHA about *Consolidated Plan* activities related to its developments and surrounding communities so that PHA can make this information available at the annual public hearing required under the Comprehensive Grant program.

Access to Meetings

OHCD will provide at least two weeks' notice of public hearings and public meetings which are part of the consolidated planning process. At least one of any series of hearings or meetings will be held at a location which is accessible to physically disabled persons.

Access to Information

OHCD is committed to providing citizens, community organizations, public agencies and other interested parties with the opportunity to review information and records relating to the *Consolidated Plan* and OHCD's use of assistance under the programs. Individuals and groups may also comment upon any proposed submission concerning the amount of funds available including the estimated amount proposed to benefit very low-, low- and moderate-income residents. Access will be provided to information about any plan which results in displacement.

Any such plan will include strategies to minimize displacement and to assist those displaced as a result of these activities, specifying the types and levels of assistance the city will make available even if the City expects no displacement to occur. Citizens and citizen groups will have access to public records for at least five years, as required by regulation.

Preliminary Consolidated Plan

OHCD will publish annually a *Preliminary Consolidated Plan* for citizen review and comment. The contents of the *Preliminary Plan* will be briefly summarized and its availability advertised in the local newspapers indicated above, as required by regulation. Copies of the *Preliminary Plan* will be made available to citizens at public libraries and directly from OHCD.

OHCD will provide a period for public comment of not less than 30 days following the publication of the *Preliminary Plan*. During this period at least one public hearing will be held in order to obtain citizen input into the consolidated planning process. Two weeks' notice will be given before holding public hearings on the *Preliminary Plan*.

Proposed Consolidated Plan

Following the 30-day period for public review and comment on the *Preliminary Plan*, OHCD will issue a *Proposed Consolidated Plan*. This document, which will incorporate citizen input obtained during the comment period on the *Preliminary Plan*, will be submitted to the Philadelphia City Council as part of the ordinance which authorizes the City to apply for CDBG, HOME and other funding. During City Council review, a public hearing on the ordinance and plan as submitted will be held prior to its adoption. The public hearing on the ordinance and plan will be scheduled by City Council, which provides in its own rules that at least five days' notice be provided before holding a public hearing.

Public Hearings

OHCD will hold at least two public hearings a year to obtain citizens' views and to respond to proposals and questions. At least one hearing will be held prior to publishing the *Preliminary Consolidated Plan* to address housing and community development needs and to review past program performance. At least one hearing to address the development of proposed activities will take place after publishing the *Preliminary Consolidated Plan* and prior to the submission of the *Proposed Consolidated Plan* to City Council. In addition, City Council will schedule a public hearing on the *Proposed Consolidated Plan* as part of its adoption of the ordinance which authorizes the City to apply for funding.

As described above, adequate advance notice will be given for each hearing, with sufficient information published about the subject matter of the hearing to permit informed comment. Hearings will be held at times and places convenient to actual and potential beneficiaries and which are accessible to persons with disabilities. Upon request, OHCD will provide translators for public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.

Comments and Complaints

OHCD will consider all citizen comments on the *Preliminary* and *Proposed Consolidated Plan*, any amendments and the annual performance report which are received in writing or orally at public hearings. A summary of these comments and a summary of any comments or views not accepted and the responses will be attached to the final *Consolidated Plan*, any amendments and annual performance report.

OHCD will notify citizens of the availability of the *Consolidated Plan* as adopted, any amendments, and its annual performance report, to afford a reasonable opportunity to review the documents. The materials will be available in a form accessible to persons with disabilities upon request.

Where practicable, OHCD will provide a written answer to complaints and grievances within 15 working days. If not practicable, OHCD and delegate agencies will respond within 15 days, stating the reasons for the delay.

■ Technical Assistance

OHCD participates in a structured program of technical assistance to help neighborhood-based organizations and other groups representative of persons of low- and moderate-income participate in housing and community development. This program of technical assistance may include information about programs covered by the *Consolidated Plan* and how to prepare proposals for funding. In addition, OHCD funds citizen participation in income-eligible areas of the City through the NACs and similar community-based nonprofit organizations.

■ Amendment Policy

Under federal and local regulations, recipients of CDBG, HOME, ESG and HOPWA funds are required to develop criteria to guide them when the *Consolidated Plan* should be amended. The City realizes these requirements ensure that the public is informed of decisions that would affect them and give citizens adequate opportunities for participation. In complying with these regulations, it is the policy of the City of Philadelphia to amend its *Consolidated Plan* whenever there is a substantial change in an activity. This is done by publishing the proposed changes in a newspaper of general circulation to allow for citizen review and input.

To meet federal requirements, “activity” is generally defined as:

- a specific contract to provide housing, technical assistance, counseling, economic development or other eligible activities/services in a specific area or to specific beneficiaries, and
- a budget line if there is a citywide or non-area specific benefit.

■ Consolidated Plan Amendment Guidelines

In compliance with federal requirements, Philadelphia will amend its *Consolidated Plan* when:

- the City decides not to carry out an activity originally described in the *Consolidated Plan*;
- the City decides to carry out a new activity or an activity not specifically identified in the *Consolidated Plan*;
- there is a substantial change in the purpose of an activity, that is, a change in the type of activity or its ultimate objective. For example, an amendment would be required if a construction project originally designed to be residential is ultimately proposed to be commercial;
- there is a substantial change in the scope of an activity, for example, a funding change of 25 percent more or less than the original amount of the activity, unless the OHCD Director determines that the budget change is not substantial. Another example is a 25 percent change, more or less, in the number of units being produced;
- there is a substantial change in the location of an activity, the neighborhood of the activity is changed from the community originally proposed. For the purpose of conformity, the boundaries of the “OHCD Map of Neighborhoods” in the Appendix of the *Consolidated Plan* will be used to delineate neighborhoods;
- there is a substantial change in the proposed beneficiaries, for example:
 - a change in beneficiaries’ income level from very low and low to moderate;
 - a change in the area benefit; and
 - a change in the limited clientele, if that is the activity’s basis.

Other situations could also arise that involve a substantial change to a proposed activity. In such cases, the City will amend its *Consolidated Plan* to ensure that citizens are informed of proposed changes and to allow for public input.

Whenever an amendment to the *Consolidated Plan* is proposed, the City will publish it in a newspaper of general circulation. A minimum of 30 days will be provided for public comment in writing or by phone. The newspaper notice will indicate that if no comments are received, the City will proceed with adoption of the amendment without further notification. The notice will also state that the public may receive a copy of the finalized amendment upon request.

If comments are received, they will be considered before adopting the amendment. If the City deems appropriate, it will modify the proposed amendment.

The City will submit a description of the adopted amendments to HUD. If comments are received, the City will publish notification of the finalized amendment in a newspaper of general circulation. This notification will provide the substance of the proposed change and will state that the public may receive a copy of the adopted amendment upon request.

Local regulations additionally require that the CDBG Plan (now part of the *Consolidated Plan*) must be amended when the City proposes any change or changes that alone or in combination with previous changes amount to 10 percent or more in their cumulative effect on the allocation of any year's CDBG program funds. This may occur when the City proposes to use the funds to undertake one or more new activities or proposes to alter the stated purpose, location or class of beneficiaries of previously authorized activities. In this situation, the City will mail notification of the proposed amendment to all community organizations, publish the proposed amendment in a newspaper of general circulation and provide the public with at least two weeks to review the proposed change. The newspaper notice will indicate that if City Council adopts the amendment in the form of a resolution as submitted, it will be adopted without further notification. The notice will also state that the public may receive a copy of the final resolution (amendment) upon request.

After the two-week period expires, a public hearing will be scheduled to allow for citizen participation. If the amendment is approved by City Council as submitted, it will be adopted after the hearing. If the hearing results in a revision that is ultimately adopted by City Council, the City will publish notification of the revised amendment in a newspaper of general circulation. This notification will provide the substance of the proposed change and will state that the public may receive a copy of the finalized amendment upon request.

The City will submit a description of the adopted changes to HUD.

■ Cancellation of a Proposed Amendment

If the City decides not to finalize a proposed amendment, it will advertise its intention to cancel the proposed amendment in a newspaper of general circulation.

Summary of Public Comments

OHCD received public comments at three separate stages in the development of the *Year 33 Consolidated Plan*. A Needs Hearing was held early in the planning stage to give citizens an opportunity to participate in the process of needs identification and the establishment of funding priorities. A second hearing was held after the release of the *Year 33 Preliminary Consolidated Plan*, a draft version of the *Plan* released for public comment and input. Revisions were incorporated into the *Year 33 Proposed Consolidated Plan* which was distributed for public comment and presented to City Council for consideration and adoption. The hearing for the *Year 33 Preliminary Consolidated Plan* met the public hearing requirements specified in HUD regulations. The public raised issues at these three hearings which are summarized below.

■ Needs Hearing

At the Needs Hearing on Dec. 7, 2006, neighborhood representatives, housing professionals and private citizens offered testimony regarding the housing and community development needs within the city. Individuals representing the interests of the elderly, the homeless, community development corporations and very low-income persons characterized the specific needs facing their constituencies and offered recommendations for local spending priorities.

Needs mentioned at the hearing centered around the following areas: housing for special needs and very low-income families, housing counseling, acquisition funding, neighborhood economic development, additional funding for the Housing Trust Fund and funding for settlement assistance. Funding was requested for the tangled-title fund, affordable rental and homeless housing, the Commonwealth's Elm Street and Main Street programs, predevelopment activities, anti-predatory lending activities, façade repairs, community greening, housing counseling services including foreclosure prevention, housing preservation and home repairs, settlement assistance and specific projects, populations and neighborhoods.

■ Hearing on the *Preliminary Consolidated Plan*

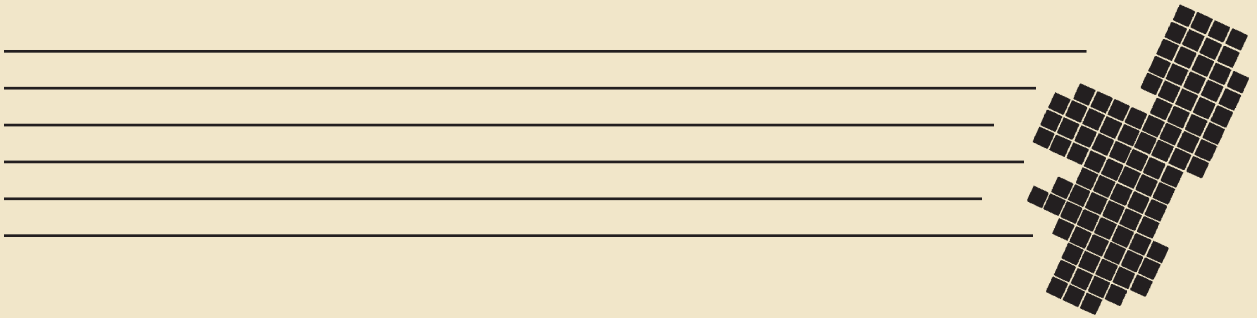
On April 12, 2007, OHCD held a public hearing to receive comments on the *Year 33 Preliminary Consolidated Plan*. Eleven community representatives and individuals commented on the *Plan* and specific programs currently funded by OHCD. OHCD received comments regarding the appropriateness of certain funding decisions and current policy directions, and general remarks on ongoing programs and funding needs in specific neighborhoods. Five groups presented written testimony but did not speak at the hearing.

Testimony was received from the Philadelphia Association of Community Development Corporations, the People's Emergency Center CDC, YouthBuild Charter School, the Homeownership Counseling Association of Delaware Valley, Liberty Resources, Utility Emergency Services Fund, Eastwick PAC, the Philadelphia Corporation for Aging, CEIBA, The Partnership CDC and Capital Access. In addition, written testimony was received from the Community Design Collaborative, New Kensington CDC, United Communities Southeast Philadelphia, Neighborhood Gardens Association and the Community Land Trust Association,

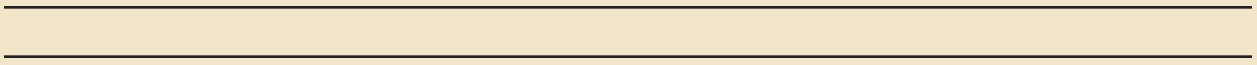
Speakers emphasized a variety of pressing housing and community and economic development needs, including funding for acquisition, increased funding for the Housing Trust Fund, funding for UESF, funding for the Basic Systems Repair Program and other home-repair programs, making the real estate acquisition process more efficient, weatherization and other energy issues, the housing needs of the homeless and disabled, housing counseling, the high cost of construction, job training, homeowners facing foreclosure, mortgage loan products and anti-predatory lending issues, and access to persons for whom English is not their first language. Because of the reduction in federal entitlement funding, requests for additional funding could not be addressed by the City.

■ Hearings on the *Proposed Consolidated Plan*

On June 4, 2007, public hearings were held before City Council's Finance Committee to receive comments on the *Year 33 Proposed Consolidated Plan* and to obtain approval of the Council bill authorizing the application for federal and state funds. Several speakers advocated for additional funding or for other actions related to their specific groups. The Finance Committee approved the *Consolidated Plan* as proposed and recommended its adoption by the full Council. On June 14, 2007, City Council approved the ordinance authorizing the City to submit the *Consolidated Plan* to HUD for its review and approval.



Leveraging Resources



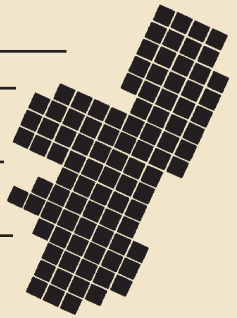
Leveraging Resources

OHDC financing for rental projects has generated equity investment through the utilization of the Low-Income Housing Tax Credit (LIHTC) by corporations and equity funds such as the National Equity Fund (NEF). Additional private funds have been leveraged through use of the Pennsylvania Housing Finance Agency (PHFA) PennHOMES Program which provides permanent financing for the development of rental projects.

During Year 33, in order to maximize private-sector investment in low-income subsidized housing, OHCD promoted private sector funding commitments with the following:

- Equity Investment in Low-Income Tax Credit Ventures
- Private sector support for CDC operations and working capital
- Mortgages for First-time Home Buyers; and
- Bank financing for rental rehabilitation

During Year 33, the City using \$7.8 million of CDBG funds leveraged \$45.9 million of additional investment from private sources. This investment provided for the development of 564 units of rental housing.



Continuum of Care Narrative

Continuum of Care

Homelessness

(July 1, 2006 – June 30, 2007)

The HUD Year 2006/Year 32 priority is developing and providing more permanent and transitional housing for homeless people and other low-income people with specialized housing and service needs.

The City of Philadelphia's overall strategy for meeting priority homeless needs is guided by the Mayor's Task Force to End Homelessness, a group of government officials, homeless housing and service providers, faith-based leaders, homeless advocates, the business community, foundation representatives, neighborhood groups, and academia. The Continuum of Care planning, priority-setting, and project selection falls under the purview of the McKinney Strategic Planning Committee.

In addition to the goals in "Creating Homes, Strengthening Communities, and Improving Systems: Philadelphia's Ten Year Plan to End Homelessness" discussed below, Philadelphia works to strengthen the continuum of care by helping individuals and families move toward self-sufficiency through implementation of quality programs and interventions in the following areas:

1. Homeless prevention
2. Outreach, intake and assessment
3. Emergency shelter
4. Transitional and permanent housing development
5. Rental assistance
6. Supportive services such as substance abuse treatment, mental health services, HIV/AIDS services, case management, life skills training, employment training and placement, transportation, child care, and education.

■ Basis for Assigning Relative Priority Needs

Within the context of the *Consolidated Plan*, the basis of assigning relative priority is the proposed use of federal CDBG, HOME or competitive McKinney resources to fund the identified activity/area of need.

■ Strategy for Meeting Priority Homeless Needs

Philadelphia's Continuum of Care (CoC) Strategy is developed through a citywide process involving government officials, homeless housing/services providers, formerly homeless persons, homeless advocates, religious leaders, the business community, neighborhood groups, academia and local foundations. The City invests more than \$60 million annually in the CoC Strategy which involves a number of City departments including the Office of Supportive Housing (OSH), the Department of Human Services (DHS), the Office of Housing and Community Development (OHCD), and the Department of Behavioral Health and Mental Retardation (DBH/MR).

Philadelphia's CoC has continued to develop new permanent and transitional housing for homeless individuals and families, adding a total of 129 new McKinney-supported units to the CoC funded inventory in the 2005 competition. The Philadelphia Housing Authority (PHA) has contributed to the CoC's ability to expand its affordable housing resources. In addition to the 200 units committed under the Good Neighbors Make Good Neighborhoods Program, nonprofit organizations operating housing for homeless individuals and families have successfully obtained 191 project-based vouchers to support operating costs at their transitional and permanent housing sites.

The Mayor's Task Force on Homeless Services was established by Mayor John F. Street in 1998 to allow the broader community to monitor the effects of the Sidewalk Behavior Ordinance, plan for additional supports for homeless individuals on the street and educate the public about

homelessness. The Sidewalk Ordinance stipulated that local police may not issue a citation to a homeless person until an outreach team has been called and given an opportunity to offer services to the individual. In June 2004, the Mayor directed the Task Force on Homeless Services to complete a Ten-Year Plan to End Homelessness in Philadelphia. The plan was developed through the collaborative efforts of more than 100 organizations - corporate, philanthropic, nonprofit, government and religious. On Oct. 12, 2005, Mayor Street endorsed the Ten-Year Plan to End Homelessness and committed \$10 million to implement it.

The Ten-Year Plan contains the following eight goals:

1. Open the “back door” out of homelessness—ensure that all Philadelphians have a decent, safe, accessible and affordable home.
2. Close the “front door” to homelessness—implement successful prevention strategies.
3. Ensure that no one in Philadelphia needs to live on the street.
4. Fully integrate all health and social services to aid in preventing and addressing homelessness.
5. Generate the political will, civic support, and public and private resources to end homelessness.
6. Build human capital through excellent employment preparation and training programs, and jobs at a livable wage.
7. Make shelters a dignified place for emergency assistance, not a destination.
8. Support families and individuals to promote long-term independence and prevent their return to homelessness.

The work of strategic planning for Philadelphia’s Continuum of Care continues to be influenced by the document “Our Way Home: A Blueprint to End Homelessness in Philadelphia” (“The Blueprint”), legislative results of the Sidewalk Behavior Ordinance, and the priority of ending chronic homelessness. The City seeks to facilitate a coordinated, integrated approach to addressing homelessness in its urban areas. Philadelphia’s overall strategy for ending chronic homelessness is threefold: increase the availability and accessibility of permanent housing options; increase appropriate service utilization by those who are chronically homeless; and research and implement, to the extent feasible, new options to address the needs of hard-to-reach populations.

Whenever possible, City initiatives utilize public and private sector advisory committees to coordinate policy, planning and service provision. The results of these initiatives also influence the strategic planning for determining Philadelphia’s homeless priority and housing needs. The City proposes to continue the provision of funding to support the development of transitional and permanent housing for homeless and special-needs populations through competitive RFPs.

Many project sponsors have difficulty addressing real estate development issues such as predevelopment planning, project financing and development management. Attempts to address these limitations are diverse and include the solicitation of experienced housing developers and service providers and the support of joint venture partnerships. OHCD will continue to play an active role organizing and implementing transitional and permanent housing ventures and/or programs.

To encourage the promotion or development of housing for homeless families or individuals with special needs, development funding awards to CDCs and other developers are contingent on development and set-aside of transitional and permanent special-needs housing. All rental projects must set aside at least 20 percent of the units developed for the special-needs population which includes the homeless, elderly, physically disabled, mentally ill, those with mental retardation and developmental disabilities, substance abusers and persons with HIV/AIDS.

Objectives for Meeting Chronic Homeless Needs

Philadelphia's strategy for ending chronic homelessness is threefold:

- 1) increase the availability and accessibility of permanent housing options;
- 2) increase appropriate services access and utilization by those who are chronically homeless; and
- 3) research and implement, to the extent feasible, new options to address the needs of hard-to-reach populations.

The City has continued to make progress towards its goal of being the first city in America to end chronic homelessness. Specifically, the CoC:

- Continued to implement its "Housing First" programs, including the New Keys Program, which targets 60 chronically street-homeless individuals and the Home First Program, funded under HUD, Health and Human Services (HHS) and the Veterans Administration (VA) through the Interagency Council on Homelessness Collaborative Initiative to Help End Chronic Homelessness, which targets 70 chronic homeless with long shelter histories. Additionally, Philadelphia began implementation of the third housing first program for single chronically homeless individuals, Welcome Home, which has 60 slots.
- Obtained Medicaid funding for New Keys, Home First, and Welcome Home services.
- To create new models to engage chronically homeless individuals living on the streets to move them to permanent housing and prevent homeless individuals from becoming chronically homeless, the City opened Grace Café, an overnight drop in center at Arch St. Methodist Church in Center City. Results in the first year were so promising that in 2006, the City supported two additional cafes, St. John's and 315 South.
- The City hosted its second annual Project Homeless Connect day, part of the national effort.

■ The Summary of Actions Taken to Address Homelessness

- Actions taken during the year to prevent homelessness

Philadelphia's Ten Year Plan Prevention Goal is to "Close the front door to homelessness – implement successful prevention strategies." A Prevention Workgroup, comprised of a public co-chair from the Department of Human Services and a private co-chair, a youth legal advocate, began work on implementation recommendations during the year. In the meantime, the City accomplished the following in this area:

The 10 year Plan Prevention Work Group has been working on a recommendation on Discharge Planning which includes policy enhancements to significantly reduce discharges into shelter for at-risk youth aging out of the foster care system, offenders exiting the prison system and persons being discharged from hospitals. The group is also working on recommendations for preventing youth homelessness including increasing the level of aftercare for youth aging out of foster care, implementing a housing continuum that incorporates age appropriate freedoms for youth still in dependent care and creation of a Youth Advisory Council to educate the community and provide input to City departments on prevention, outreach and service delivery for youth.

Benefit Bank

In order to eliminate barriers to accessing community-based resources and services and public benefits, the City continued to implement Benefit Bank (an online benefit request tool made by Solutions for Progress). The project is funded through an Office of Supportive Housing grant from the U.S. Department of Commerce.

Housing Retention Program

Through 4 community based organizations, and funded through Philadelphia's Housing Trust Fund, the Housing Retention Program provides mortgage, rent & utility assistance, budget counseling and mediation between client and landlord/mortgage company to families and individuals to prevent them from entering shelter. The program served 300 households in FY 07.

Housing Diversion Program

Continued development and contract negotiations occurred for the Housing Diversion Program, which can serve up to 150 families by diverting them from shelter to community housing within 2 weeks of arriving in shelter and these families will receive a rental subsidy and case mgt for up to 12 months. The University of Pennsylvania will evaluate the outcomes of those diverted families vs families who remained in shelter and received services while in shelter.

Housing Trust Fund Homeless Rental Subsidy Program

This program, under development in FY07, is funded with Housing Trust Fund dollars and targeted to 40 families who are showing significant progress in Transitional Housing but who need additional time to avoid recidivism and to obtain permanent housing and achieve independence. They will receive rental assistance for up to three years after leaving transitional housing. They will pay 30 % of their adjusted income and all of the utilities in affordable units they select throughout the City with the goal of making those units permanent at the end of the rental assistance period.

- o Actions taken during the year to address emergency shelter needs

In this area, the City's Ten Year Plan calls for the community to work to "ensure that no one lives on the streets" and to "make shelters a dignified place for emergency assistance, not a destination." Objectives and accomplishments in this area follow:

To better serve individuals in shelter with behavioral health problems, the City continued behavioral supports for chronically homeless individuals in emergency shelter through the FaSST and Connections Programs, which provide clinical staff in shelter to coordinate access to behavioral health services.

The City seeks to transform Philadelphia's shelter system by appropriately specializing the city's facilities to meet needs. The Intake/Shelter Committee of the Ten Year Plan worked during the year to review data and develop recommendations.

The City and its contracted providers seek to make shelters safe and accessible for all, regardless of physical disability, gender identity, or status as a couple. To that end, the City continued its annual evaluations of emergency shelter programs on every compliance point in the City's shelter standards and began case management compliance evaluations. In addition, a Special Needs Committee meets monthly to address concerns of physically and mentally disabled clients in the shelter system.

To improve the effectiveness of initial assessments and ensure that individuals and families receive case management immediately, as well as ongoing, high-quality care, the City trained social workers to complete HMIS reception interviews with 100% of clients who request shelter. Case managers are required to develop case plans within 30 days of assignment.

- o Actions taken during the year to address transitional housing needs

With the assistance of the Center for Urban Community Services, a 10 Year Plan Committee worked through the year to review gaps in the system and learn about best practices for moving individuals and families through transitional housing. The Committee has reviewed recommendations from the Center for Urban Community Services, and is in the process of developing implementation strategies for some of the recommendations.

There were 24 new transitional beds made available during the year for single youth and parenting youth; an additional 56 transitional beds are under development, 32 for veterans and 24 for youth.

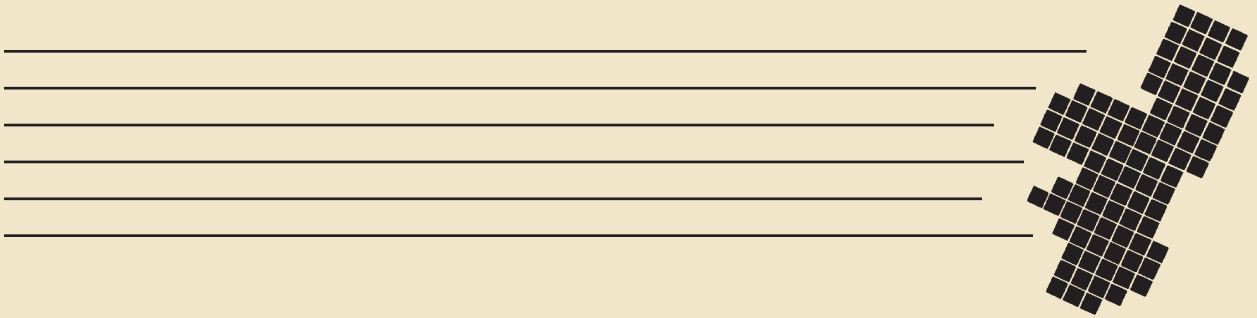
- o Actions taken during the year to help homeless persons make the transition to permanent housing

A 10 Year Plan Committee worked through the year to further develop the objectives below, which were developed in a community wide process and endorsed by the Mayor in 2005. Accomplishments in each area are listed as well. The Committee utilized the work of the Center for Urban Community Services to develop housing targets for the next 5 years.

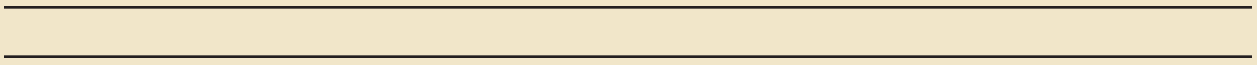
1. Create new permanent housing for chronically homeless individuals and families. Thirty-three new family units and 24 individual beds came online in the past year. A Safe Haven for 5 couples was opened. Ninety four family units and 79 individual beds are currently under development. Philadelphia's third housing first program for chronically homeless individuals, Welcome Home, began operations.

2. To increase resources available for developing and managing accessible and integrated permanent, affordable, and supportive homes, City Council approval was obtained to initiate Housing Trust Fund, estimated to raise more than \$11M/year to support affordable housing needs. Funding was dedicated to a program to extend rent subsidies to families who were ending their time in transitional housing, as a way to support a successful transition to permanent housing. The Philadelphia Housing Authority provided permanent housing for 238 individuals, in order to assist the city in relocating homeless families who were living in a local hotel.

3. To streamline the process of applying for permanent housing, housing applications are now available via HMIS with fields from case record already populated. Case Managers and housing gatekeepers can access and process applications online.



Self-Evaluation



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

Self Assessment Report

Each year the Office of Housing and Community Development undertakes a self-assessment, as part of the Consolidated Annual Performance and Evaluation Report (CAPER). OHCD welcomes the opportunity to provide this self-assessment of the housing and community development programs carried out by the City of Philadelphia in fiscal year 2008. The partnerships the City has formed with HUD, Major Delegate Agencies and other developers have contributed to a stellar year for the City in terms of production of affordable housing. As the following charts illustrate, the City has done a good job in meeting its goals for housing production.

The following table and narrative are based on the Performance Measures established in the Action Plan of the *Year 33 Consolidated Plan*. The Objectives, Outcomes and Indicators of Table 3a are found on pages 249 - 251 of the Proposed Budget section of the *Year 33 Consolidated Plan*. These measures identify proposed accomplishments in the areas of Rental Housing, Homeownership Housing, Homeless Needs Housing and Special Needs Housing for Fiscal Year 33.

Creating Suitable Living Environments

OBJECTIVES	OUTCOMES	PROGRAMS	INDICATORS	Proposed	TOTALS
Creating Suitable Living Environments					
	Accessibility Availability	Homeless and Special-Needs Housing	160 Low- and Moderate-Income Households In Stable Housing	160	90
		Homeless and Special-Needs Housing - Short Term	1,950 Low- and Moderate-Income Households In Stable Housing	1,950	7,210
	Affordability	NACs - Community Capacity Building	715,000 Low- and Moderate-Income Residents Will Benefit	715,000	565,999
	Sustainability	Community Improvements – PA Horticultural Society	180,000 Low- and Moderate-Income Residents Will Benefit	180,000	180,000
		Community Improvements – Neighborhood Gardening Association	25,000 Low- and Moderate-Income Residents Will Benefit	25,000	9,264
		Community Improvements – New Kensington Greening Project	27,000 Low- and Moderate-Income Residents Will Benefit	27,000	10,474
		Community Improvements – Commercial Façade Grant Program	175 Façade Repairs	175	185
		PNDC - CDC Support	10 Organizations Assisted	10	10
		LISC - CDC Support	21 Organizations Assisted	21	21
		SCV - CDC Support	5 Organizations Assisted	5	5
		PACDC - CDC Support	15 Organizations Assisted	15	15

The following programs creating suitable living environments met or exceeded their proposed goals: Short term housing for homeless and special needs households, community improvements programs including greening projects and façade repairs and projects that support CDC's.

Development financing for homeless and special needs housing was proposed for 160 units. Ninety (90) units were completed during the period. The remaining 70 units are under construction.

The Neighborhood Advisory Committees (NACs) provided information referral services, citizen participation and neighborhood planning to 80% of its proposed residents.

The Community Improvement greening projects Neighborhood Gardens Association, New Kensington CDC, were completed during this period. The indicator used (number of low/moderate residents in census tracts) was initially developed based on area benefit criteria where an entire population in the census tract would be included. The IDIS system only captured the low/moderate residents in those areas.

Providing Decent Affordable Housing

OBJECTIVES	OUTCOMES	PROGRAMS	INDICATORS	Proposed	TOTALS
Providing Decent Affordable Housing					
	Accessibility/ Availability	Affordable Homeownership	168 Housing Units Created	168	34
		Affordable Rental Housing	50 Housing Units Created or Preserved	50	419
		Affordable Homeownership	100 Housing Units Created	100	54
		Affordable Rental Housing – Senior Housing 202 & 811 Projects	67 Housing Units Created or Preserved	67	209
		Affordable Homeownership - HRP	40 Housing Units Created	40	14
		Affordable Homeownership- Environmental Clearance	5 Housing Units Created	5	5
		Community Design Collaborative	20 Organizations Assisted	20	20
	Affordability	Housing Settlement Grants	900 Housing Units Acquired Through First-Time Homebuyers Program	900	941
		Affordable Rental Housing	20 Households Provided Rental Assistance	20	20
		Affordable Rental Housing	365 Households Provided Rental Assistance	365	499
		Affordable Rental Housing - HOPWA	885 Households Provided Rental Assistance	885	1,110
	Sustainability				
		BSRP II	1,900 Housing Units Preserved	1,900	2,535
		SHARP	300 Housing Units Preserved	300	700
		Phil Loans	150 Housing Units Preserved	150	124
		NHS	60 Housing Units Preserved	60	60
		Impact Services	1,000 Housing Units Preserved	1,000	1,597
		Utility Grants	2,200 Housing Units Preserved	2,200	5,880
		ECA - Preservation, Rehab Assistance	2,000 Housing Units Preserved	2,000	3,958
		Housing Counseling	12,000 Low- and Moderate-Income Households Will Benefit	12,000	11,591
		Housing Counseling for People Living with AIDS	1,900 Low- and Moderate-Income Households Will Benefit	1,900	1,312
		Housing Counseling	12,000 Low- and Moderate-Income Households Will Benefit	2,000	2,000
		EITCP	500 Low- and Moderate-Income Households Will Benefit	500	500
		Adaptive Modifications	100 Housing Units Preserved and Made Accessible	100	170
		Philadelphia VIP – Tangled Title	10 Low- and Moderate-Income Households Will Benefit	10	10

The following programs providing decent affordable housing met or exceeded their proposed goals: Affordable Rental Housing, Senior Housing, Rental Assistance Programs, BSRP II, SHARP, NHS, Impact Services, Utility Grants, Heater Hotline, Adaptive Modification, Philadelphia VIP, EITCP, Predatory Lending Counseling and Hotline.

The rehabilitation of sales housing, the new construction of large developments, and the subsidized acquisition and rehabilitation of vacant housing are currently underway. Neighborhood Based Homeownership projects completed 34 units, new construction projects completed 54 units and HRP completed 14 units during the period. The remaining balance of proposed units is currently underway.

Phil Loan provided 124 loans during the period. Counseling agencies provided housing counseling services to over 11,591 clients during the period which was 98% of their proposed goal. Additionally provided were services for Tangled Title, Earned Income Tax Credit Filing Assistance and education, and counseling on Predatory Lending.

Creating Economic Opportunities

OBJECTIVES	OUTCOMES	PROGRAMS	INDICATORS	Proposed	TOTALS
Creating Economic Opportunities					
	Accessibility/ Availability	Business Assistance	500 Jobs	500	450
	Affordability	PCDC's SBRLF	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	35,468
		PCDC's SBCIP	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	300,435
		PIDC's NDF	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	0
		ReStore Philadelphia Corridors	775,000 Low- and Moderate-Income Residents Will Benefit	775,000	601,930
	Sustainability	Employment & Training – Action Aids	65 Individuals Trained	65	66
		Employment & Training – CIS	50 Individuals Trained	50	1,013
		Employment & Training - YouthBuild	150 Individuals Trained	150	129
		Community-Based Organization Assistance	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	107,421
		Community-Based Organization Assistance	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	0

The following projects creating economic opportunities met or exceeded their proposed goals: PCDC's Small Business Commercial Improvement Program, Action Aids and Communities In Schools.

During the period the economic development activities by the City's Commerce Department through Philadelphia Industrial Development Corporation and Philadelphia Citywide Development Corporation created 450 new jobs which achieved 90% of their proposed goal. PCDC's Small Business Revolving Loan Fund created 124 new jobs through nine loans to businesses and settled two loans to benefit 35,468 low/moderate income residents. PIDC's Neighborhood Development Fund which was to provide financial assistance to CDC's or joint ventures to provide goods and services was not utilized during the period but provided one loan to create 17 new jobs. The City undertook a variety of activities on targeted commercial corridors to support ReStore Philadelphia Corridors Project. During the period 70% of the stated goal was achieved. The funding for capacity building of Community Based Organizational was not utilized during the year. The City did award funds to CDC economic development projects for gap financing, planning and/or predevelopment activities achieving 38% of its stated goal.

Youth Build employment and training program provided services for 129 clients during the period, achieving 86% of its stated goal.

Performance Measurement and PhillyStat

As part of the Nutter administration's commitment to achieving a high performing government, the City has embarked upon the PhillyStat process, designed to measure and make improvements in performance and customer service. City departments, in conjunction with the Managing Director's Office, establish performance measurement benchmarks and measure selected outcomes. The PhillyStat process is integral of achieving the City's vision of creating a high performing government producing results that matter most to citizens at an affordable price.

During FY 2008, OHCD identified five performance measures to assess its overall performance in achieving certain results or outcomes. The five outcomes to be measured are

- 1) Houses Preserved, measured by the number of properties receiving repairs through the Basic Systems Repair Program. In FY 2008, 2,694 individual properties were repaired. Given the reduced funding available for FY 2009 (Year 34), the goal for FY 2009 is 2,000 properties.
- 2) New Homeowners, measured by the number of Settlement Grants. In FY 2008, 939 grants were made. This number is the goal for FY 2009.
- 3) Number of Foreclosures Prevented, measured by the number of homes saved through the City's Housing Counseling program. In FY 2008, 872 homes were saved from foreclosure through the counseling program. This number is the goal for FY 2009.
- 4) New Housing Units Produced, measured by production in New Construction, Neighborhood-Based Rental and Homeownership, Housing Development Assistance, Housing Rehabilitation Program and Homestart. In FY 2008, 616 units were produced. This number is the goal for FY 2009.
- 5) External Funds Leveraged by City Funds in Housing Production. The "Leveraging Ratio," the amount of non-City funds leveraged by each dollar of City funding in housing production, will be measured. Housing production has historically had a Leveraging Ratio of 3 (\$1 of City funds leverages \$3 of non-City funds). For FY 2008, the Leveraging Ratio was 4.2 (\$1 of City funds leveraged \$4.20 of non-City funds). No specific goal has been identified for FY 2009.

Public Service

During Year 33 The City budgeted \$15,693,018 for Public Service projects. These project include but are not limited to counseling, energy assistance, site improvements, technical training, and community gardens. The City expended \$5,785,960 to meet Public Service obligations during the reporting period.

The following table highlights the accomplishments in the area of Public service for fiscal year 2008.

Households Assisted under Public Service

Households Assisted in Fiscal Year 2008	Proposed in Year 33 <i>Consolidated Plan</i>	Actual
Includes, Counseling, ECA, UESF, Site Improvements, Technical Training, and Community Gardens.	16,460	19,450

The City met its goal in the area of Public Service. Housing Counseling services (including pre and post purchase, mortgage delinquency, pre and post rental delinquency, problem resolution, etc.) were provided to 11,591 households. Job Training Counseling services were provided to 1,142 high school students. The energy and utility assistance programs provided assistance to over 5,880 households with fuel and utility grants.

Public services projects also included 837 community gardening and greening site improvements that were assisted and/or completed during the reporting period.

Name of Jurisdiction
City of Philadelphia
Public Service Demographics

Income

1. 0%-30% MFI	11,592
2. 31%-50% MFI	5,129
3. 51%-80% MFI	1,892
TOTAL	18,613

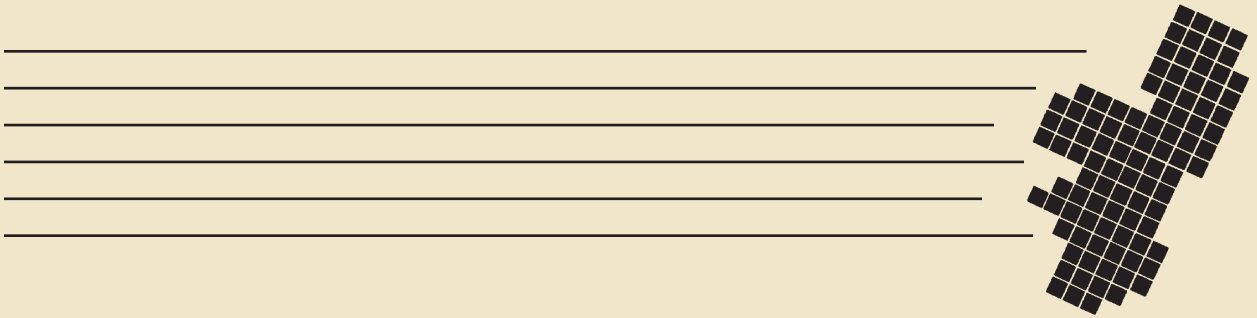
Race

American Indian or Alaska Native	21
Asian	262
Black or African American	12,386
Native Hawaiian or other Pacific Islander	311
White	3,536
American Indian or Alaska Native and White	15
Asian and White	23
Black or African American and White	250
American Indian or Alaska Native and Black or African American	17
Other Individuals Reporting more than one Race	1,792
TOTAL 2	18,613

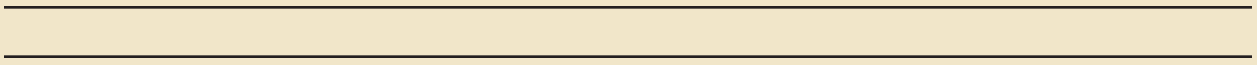
Ethnicity

Hispanic or Latino	3,356
Not Hispanic or Latino	15,257
TOTAL	18,613

Does not include community gardening or site improvements.



HOME
Investment Partnerships Program



Federal HOME Funds

The HOME Investment Partnerships (HOME) Program, created in federal fiscal year 1992, makes funds available to the City for the development of affordable housing and the provision of rental assistance. The HOME Program is also an entitlement program. In Year 33 the City received \$15.879 million.

HUD regulations require that matching funds be provided in order to access the federal HOME funds. While Philadelphia's match requirement has been reduced because the City is considered to be fiscally distressed, it must still provide a 12.5 percent match for the HOME funding received since FFY'93. The City's use of HOME funds for homeless rental assistance allows the City-funded homeless rental assistance program administered by OHCD to be used as the required HOME match. Other HOME Match was generated by Affordable Housing Development projects (see Match Report).

On-site inspections of affordable rental housing to determine compliance

The City conducts on-site inspections of affordable rental housing to determine compliance with the regulations in several ways: by inspecting rental units receiving rental assistance prior to the approval of rental assistance vouchers; by inspecting newly constructed or rehabilitated units prior to initial lease up; and by including rental developments previously assisted through its annual monitoring plan. In addition, the Redevelopment Authority works closely with the Pennsylvania Housing Finance Agency to inspect rental developments which received HOME funds for compliance. Any units which are found to be deficient are required to be brought into compliance and are re-inspected to ensure that the appropriate repairs have been made before occupancy or for continued occupancy. The Redevelopment Authority has inspected over 60 units during Year 33 in the following projects: Vernon House, Tasker Village, Landreth Apartments, 4901 Spruce St, St. Ignatius, Universal I & II, 16th and Federal, Brentwood, Spencer's Place, Imani I, II, III, & IV, Tioga Gardens, Kings Ferry, St. Anthony's, Youth Build I, Karen Donnally, Lillia Crippen, Sheila Brown, New Courtland, Neuman Sr. Housing, Coral St Art House, Greenway Presbyterian, Carl Mackley, Anthony Wayne, Kings Square, Center in the Park, 6000 Old York Road-Albert Einstein, 16th and Reed, Chatham, 6000 Baltimore-Berniece Arms, WCRP Berks Street and Gaudenzia/Tioga Arms. All units were in compliance.

· **Affirmative Marketing Actions**

Units constructed or rehabilitated using federal HOME funds are sold or rented according to an approved marketing plan which must be approved by OHCD or the Redevelopment Authority. Marketing plans describe affirmative advertising or other marketing efforts, describe the selection process for buyers or renters, and ensure equal opportunity in the availability of HOME-funded units. In addition, neighborhood-based community organizations, funded through CDBG as Neighborhood Advisory Committees, make information available about OHCD programs and available housing throughout low- and moderate-income areas of the City. OHCD also sponsors PhillyHomeFinder.org, a website which ensures that persons with disabilities are aware of available, accessible housing units in developments which received OHCD support.

· **Home Program Income**

During FY 2008 (Year 33), the HOME program generated \$341,116 in program income through reimbursement of prior year expenditures. These funds were used as part of the overall resources for the HOME program for Year 33 as described in the *Consolidated Plan*. In addition, PHDC earned \$235,000 in program income through the sales of Homestart units. These funds were returned to OHCD in Year 33 and incorporated as a resource in the total amount of HOME funds allocated through the Year 34 *Consolidated Plan*.

Budget for Year 33

Neighborhood Based Homeownership	5,558,000
American Dream Downpayment Initiative	201,000
Neighborhood Based Rental	6,295,000
Houseless & Special Needs Housing	
Housing Assistance	100,000
Rental Assistance	2,197,000
Administration	<u>1,528,000</u>
Total	<u>15,879,000</u>

During Year 33 the HOME Program utilized \$17.9 million of HOME funding. Approximately 23% of the HOME funding was expended from the current year contract. The balance of the funding expended was from prior years allocations.

During Year 33 over \$11.1 million of HOME funds were provided for the Homestart Program in Brewerytown, Lower Tioga, and South West Philadelphia along with the development of Neighborhood Based Homeownership projects in Mt. Airy-Montana Street, Twin Homes at Frankford Creek, Union Hill Homes, Hunter School, Dewey Housing, Parkside-Phase II, Cross-Greenwich Homes, St. Elizabeth's V, YouthBuild-Mole Street, Gillingham Court, Pradera Homes II-B, and the Reinhard Street Development.

Over \$1.9 million of HOME funds were provided for the development of Neighborhood Based Rental projects and new construction, including Booth Manor, Community Ventures- Susquehanna Village, St. John Nuemann's Place, the Commons at Point Breeze, Mt. Tabor Sr. Cyber Village and Evelyn Sanders Town-WCRP.

Over \$ 1.8 million was provided for Homeless Special Needs Housing including Fresh Start, Gaudenzia-Tioga Arms, Inglis Apartments at Elmwood, Germantown and Washington Lane, MelonSIL PEC Imani Homes V, Mantua Presbyterian Sr. Apartments, Pascall Senior Housing, Reba Brown Sr. Residences, and Women of Excellence.

Over \$2.3 million of HOME funds were provided for Housing Assistance and Rental Assistance to 1260 Development Corporation, Friends Rehab, RHD and PCRC.

Over \$.8 million of HOME funds were provided for general administration during the fiscal period.

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/MI) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	

Part I Participant Identification

1. Participant Number	2. Participant Name		
3. Name of Person completing this report		4. Phone Number (Include Area Code)	
5. Address	6. City	7. State	8. Zip Code

Part II Program Income

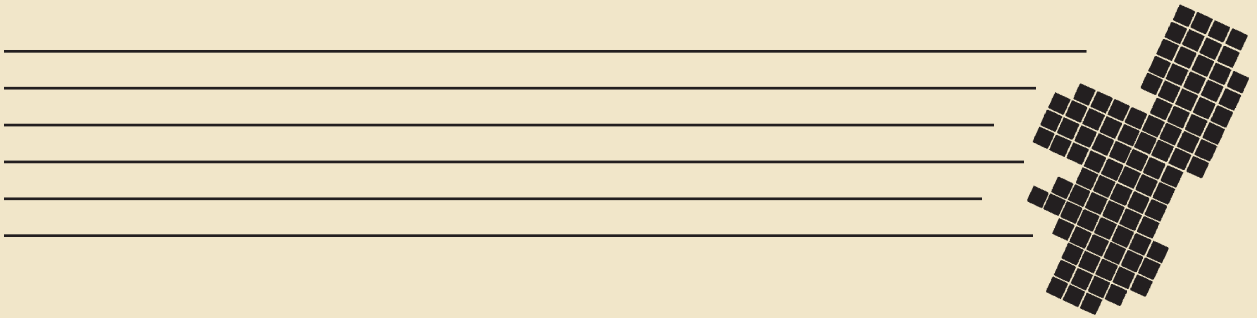
Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
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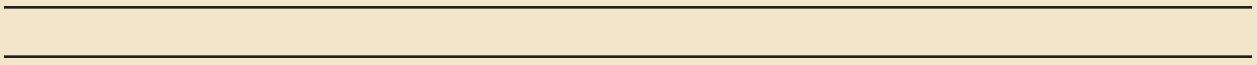
Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number					
2. Dollar Amount					
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					



Housing Opportunities for Persons With AIDS



Federal HOPWA Funds

The Housing Opportunities for Persons With AIDS (HOPWA) program was initiated in FFY '92 to provide housing for low-and-moderate-income persons living with HIV/AIDS.

Entitlement funding for the program is provided to the largest CDBG community on behalf of each metropolitan region or state, through a formula based on the number of AIDS cases in the region. The City of Philadelphia is the grantee for the Philadelphia metropolitan region, which includes Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania. OHCD received \$7 million in new entitlement funding.

From the beginning of the AIDS epidemic, the City listened to consumers in determining the kind of housing which was most needed and most desired. Most persons with AIDS want to remain in their own apartment as long as possible, rather than live in congregate housing. The City's emphasis on rental assistance has responded to this need and desire. The City provides on-going rental assistance payments to households in the region using HOPWA funding. In FY 2008, 515 households received HOPWA-funded tenant-based rental assistance. The City also provides similar rental assistance limited to City residents using HOME and Shelter Plus Care funds, for a total of 594 rental assistance units for persons with AIDS. Rental assistance is the single largest use of HOPWA funding in the EMA. Admission to rental assistance programs is through a centralized system, which includes the HOPWA, HOME and Shelter Plus Care programs.

OHCD works cooperatively with others, including advocates and consumers, other City departments, non-profit housing and AIDS service providers. OHCD works with The Philadelphia HIV Commission, the Ryan White CARE Act designated planning council for the EMA, a relationship which dates to 1993 but was formalized in 1997. During Year 26, OHCD appointed a new AIDS Housing Advisory Committee, the co-chairs of which were members of the Ryan White Planning Council. In Year 31, the chair of the committee is a person living with HIV/AIDS. In 1996 OHCD completed an HIV/AIDS housing needs assessment study, which surveyed 761 persons with HIV/AIDS in the nine-county EMA. This survey continues to inform AIDS housing planning in the region.

Philadelphia provides one-time emergency payments to individuals or households who are delinquent in rent, utility or mortgage payments and are threatened with homelessness.

HOPWA supports operating costs at Calcutta House, an 18 bed community residence for persons who need intensive assistance. HOPWA also supports operating costs for Good Shepherd House, a 12 unit transitional facility for street and shelter homeless men, and McAuley House, a similar six unit facility for women, both operated by Catholic Social Services. HOPWA also funded the operating costs at Keystone Hospice, a 20-bed facility located in Montgomery Co.

Since 1993, HOPWA funding has supported the acquisition, rehabilitation or new construction of six housing projects with a total of 87 units, including a 25-unit apartment building, Marlton Residences, and a 15 unit apartment building, High Street Manor. Marlton Residences received a local Preservation Alliance award for historic rehabilitation in 2000. In FY 2000, Calcutta House received a HOPWA Special Projects of National Significance grant for an additional residence (Calcutta III) for 9 persons. During FY 2002, Casa Nueva Vida, a proposed community residence being developed by ActionAIDS, was selected by the City of Philadelphia for McKinney and HOPWA funding. This project received HOPWA-funded technical assistance in FY 2001. Calcutta III was completed in Year 29. Casa Nueva Vida was completed in Year 30.

In Year 33 the HOPWA project sponsors were Congreso, the Mazzone Center (rental assistance and housing counseling), Pennsylvania Community Real Estate Corporation (rental assistance), CO-MHAR (rental assistance, mental health services), Gaudenzia (rental assistance), Keystone Hospice, and Catholic Social Services (housing counseling), Calcutta House, and Friends Rehabilitation Program (operating support for facilities), Bucks County Family Services (rental assistance, housing counseling), Delaware County Department of Human Services (rental assistance, housing counseling), Chester County Community Service Council (rental assistance), Montgomery County Family Service (rental assistance, housing counseling), Philadelphia Health Management Corp. (emergency grants) ActionAIDS (housing counseling, job training, technical assistance), and the Non-Profit Housing Development Corporation (rental assistance).

HUD regulations require that activities funded under HOPWA meet urgent needs that are not being met by available public and private sources. They also require that any building or structure assisted under this program be operated for the purpose specified in the plan: (1) for at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility, (2) for at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Budget for Year 33

Short Term Payments	245,000
Rental Assistance	3,662,500
Operating Costs	320,000
Housing Counseling /Information & Referrals	1,388,000
Supportive Services	558,000
Administration (Project Sponsors)	446,500
Administration (OHCD)	<u>180,000</u>
Total	\$7,000,000

During Year 33 the HOPWA Program expended \$6.2 million of HOWPA funding. Of this amount, the majority of funds were spent on direct housing services, including rental assistance, emergency grants and operating costs for housing facilities. The remaining funds were spent on information and referral services, including housing counseling, supportive services including mental health, substance abuse treatment, and job training, and the administrative costs of OHCD and project sponsors.

Using HOPWA and other funding in FY 2008, 1,110 households affected by AIDS or HIV received direct housing services, including rental assistance, emergency grants, or residence in a HOPWA-funded facility. This contrasts favorably with the Proposed Accomplishments identified in the Year 33 *Consolidated Plan* state 983 households are to be served (see Performance Chart 2).

Name of HOPWA Grantee: Philadelphia

Report covers the period: 7/1/2007 to 6/30/2008

Performance Chart 1 -- Actual Performance. Types of Housing Units Dedicated to Persons with HIV/AIDS which were Supported during the Operating Year

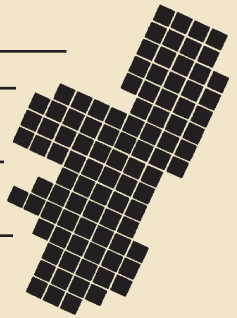
Type of Unit	Number of Units with HOPWA funds	Amount of HOPWA funds	Number of Units with Grantee and other funds	Amount of Grantee and other funds	Deduction for units reported in more than one column	TOTAL by type of unit
1. Rental Assistance	535	3,802,275	79	591,449	0	614
2. Short-term/emergency housing payments	36	36,719	419	501,377	0	455
3-a. Units in facilities supported with operating costs	41	320,000	0	0	0	41
3-b. Units in facilities that were developed with capital costs and opened and served clients	0	0	0	0	0	0
3-c Units in facilities being developed with capital costs but not yet and opened	0	0	0	0	0	0
SUBTOTAL	612	4,159,014	498	910,284	0	1,110
Deduction for units reported in more than one category	0	0	0	0	0	0
TOTAL	612	4,159,014	498	910,284	0	1,110

Name of HOPWA Grantee: Philadelphia

Report covers the period: 7/1/2007 to 6/30/2008

Performance Chart 2 - Comparison to Planned Actions, as approved in the Action Plan/Consolidated Plan for this Operating Year (Estimated Numbers of Units)

Type of Unit	Estimated Number of Units by type in the approved Consolidated Plan/Action Plan for this operating year	Comment, on comparison with actual accomplishments (or attach)
1. Rental Assistance	Types of units were not broken out separately in Con Plan	
2. Short-term/emergency housing payments	Types of units were not broken out separately in Con Plan	
3-a. Units in facilities supported with operating costs	Types of units were not broken out separately in Con Plan	
3-b. Units in facilities that were developed with capital costs and opened and served clients	Types of units were not broken out separately in Con Plan	
3-c Units in facilities being developed with capital costs but not yet opened	Types of units were not broken out separately in Con Plan	
SUBTOTAL	983	
Deduction for units reported in more than one category	0	
TOTAL	983	



Emergency Shelter Grant

Federal Emergency Shelter Grant Funds

A major source for the provision of emergency housing is the federal Emergency Shelter Grant (ESG) program, which is allocated to the City as an entitlement program through OHCD.

In Year 33 this program continues to be administered by the Office of Emergency Shelter and Services (OESS) to assist in funding of emergency shelter and related supportive services. ESG funds continue to augment the City's array of shelter and supportive services, and also leverages local operating and state funding for emergency homeless housing.

During Year 33 OESS provided care for over 650 single men each night at two locations. An additional 2,100 persons were provided with shelter care each night with the Supplemental Matching Funds from the City's General Fund.

The Shelter Centers requiring federal fund match are the following:

SELF, Inc.-Outley House
RHD

6901 Woodland Avenue
1360 Ridge Avenue

In Year 33 the City received \$2,316,765 million, which is \$20,000 more than Year 32.

FINANCIAL STATUS REPORT

1. FEDERAL AGENCY AND ORGANIZATIONAL ELEMENT TO WHICH REPORT IS SUBMITTED U.S. Department of Housing and Urban Development; PHILADELPHIA REGIONAL OFFICE		2. FEDERAL GRANT OR OTHER IDENTIFYING NUMBER S-07-MC-42-0001	OMB Approved No.80-R0180	PAGE 1	OF 1 PAGES
3. RECIPIENT ORGANIZATION (Name and complete address, including ZIP code) CITY OF PHILADELPHIA OFFICE OF SUPPORTIVE HOUSING 1401 JFK Blvd MSB Room 1040 PHILADELPHIA PA 19102		4. EMPLOYER IDENTIFICATION NUMBER 23-6003047	5. RECIPIENT ACCOUNT NUMBER OR IDENTIFYING NUMBER	6. FINAL REPORT Yes No X	7. BASIS <input type="checkbox"/> CASH <input checked="" type="checkbox"/> ACCRUAL
8. PROJECT/GRANT PERIOD (See instructions) FROM (Month, day, year) 7/1/2007 TO (Month, day, year) 6/30/2008		9. PERIOD COVERED BY THIS REPORT FROM (Month, day, year) 7/1/2007 TO (Month, day, year) 6/30/2008			

10. STATUS OF FUNDS

PROGRAMS/FUNCTIONS/ACTIVITIES	(a) Rehabilitation	(b) Homeless Prevention	(c) Essential Services	(d) NA	(e) Operations	(f) Administration	TOTAL (g)
** a. Net outlays previously reported	0	0	0	NA			\$0
** b. Total outlays this report period	0	0	0	NA	1,604,054		\$1,604,054
c. Less: Program income credits	NA	NA	NA	NA	NA	NA	NA
d. Net outlays this report period (Line b minus line c)	0	0	0	NA	1,604,054	0	\$1,604,054
** e. Net outlays to date (Line a plus line b)	0	0	0	NA	1,604,054 1,604,054	0 0	\$1,604,054
f. Less: Non-Federal share of outlays	NA	NA	NA	NA	NA	NA	NA
g. Total Federal share of outlays (Line e minus line f)	NA	NA	NA	NA	1,604,054	0	1,604,054
** h. Total unliquidated obligations	0	0	0	NA	0	0	\$0
i. Less: Non-Federal share of unliquidated obligations shown on line h	NA	NA	NA	NA	NA	NA	NA
j. Federal share of unliquidated obligations	NA	NA	NA	NA	NA	NA	NA
k. Total Federal share of outlays and unliquidated obligations	NA	NA	NA	NA	NA	NA	NA
** l. Total cumulative amount of Federal funds authorized	0	0	0	NA	1,604,054 2,200,927	0 115,838	\$1,604,054 \$2,316,765
** m. Unobligated balance of Federal funds	0	0	0	NA	596,873	115,838	\$712,711

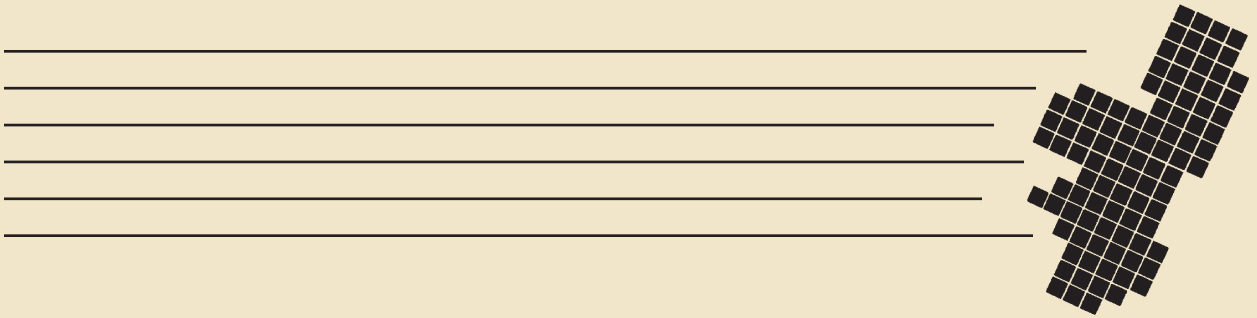
11. INDIRECT EXPENSE	a. TYPE OF RATE (Place "X" in appropriate box)	PROVISIONAL []	PREDETERMINED []	FINAL []	FIXED []	13. CERTIFICATION I certify to the best of my knowledge and belief that this report is correct and complete and that all outlays and unliquidated obligations are for the purpose set forth in the award documents.	SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	DATE REPORT SUBMITTED
	b. RATE	c. BASE	d. TOTAL AMOUNT	e. FEDERAL SHARE	TYPED OR PRINTED NAME AND TITLE Michael Nutter, Mayor		TELEPHONE (Area code, number and extension)	
** 12. REMARKS: Attach any explanations deemed necessary or information required by Federal sponsoring agency in compliance with governing legislation.								

FINANCIAL STATUS REPORT

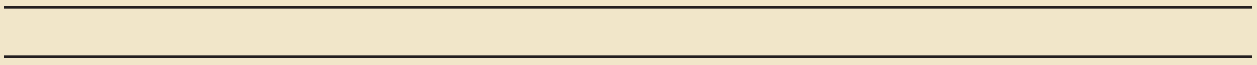
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8. PROJECT/GRANT PERIOD (See instructions) FROM (Month, day, year) 7/1/2007 TO (Month, day, year) 6/30/2008		9. PERIOD COVERED BY THIS REPORT FROM (Month, day, year) 7/1/2007 TO (Month, day, year) 6/30/2008			

10. STATUS OF FUNDS							
PROGRAMS/FUNCTIONS/ACTIVITIES	(a) Rehabilitation	(b) Homeless Prevention	(c) Essential Services	(d) NA	(e) Operations	(f) Administration	TOTAL (g)
** a. Net outlays previously reported	0	0	0	NA	1,381,966	31,839	\$1,413,805
** b. Total outlays this report period	0	0	0	NA	800,286	83,016	\$883,302
c. Less: Program income credits	NA	NA	NA	NA	NA	NA	NA
d. Net outlays this report period (Line b minus line c)	0	0	0	NA	800,286	83,016	\$883,302
** e. Net outlays to date (Line a plus line b)	0	0	0	NA	800,286 2,182,252	114,855 114,855	\$2,297,107
f. Less: Non-Federal share of outlays	NA	NA	NA	NA	NA	NA	NA
g. Total Federal share of outlays (Line e minus line f)	NA	NA	NA	NA	2,182,252	114,855	2,297,107
** h. Total unliquidated obligations	0	0	0	NA	0	0	\$0
i. Less: Non-Federal share of unliquidated obligations shown on line h	NA	NA	NA	NA	NA	NA	NA
j. Federal share of unliquidated obligations	NA	NA	NA	NA	NA	NA	NA
k. Total Federal share of outlays and unliquidated obligations	NA	NA	NA	NA	NA	NA	NA
** l. Total cumulative amount of Federal funds authorized	0	0	0	NA	2,182,252 2,182,252	114,855 114,855	\$2,297,107 \$2,297,107
** m. Unobligated balance of Federal funds	0	0	0	NA	0	0	\$0

11. INDIRECT EXPENSE	a. TYPE OF RATE (Place "X" in appropriate box)	PROVISIONAL []	PREDETERMINED []	FINAL []	FIXED []	13. CERTIFICATION I certify to the best of my knowledge and belief that this report is correct and complete and that all outlays and unliquidated obligations are for the purpose set forth in the award documents.	SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	DATE REPORT SUBMITTED
	b. RATE	c. BASE	d. TOTAL AMOUNT	e. FEDERAL SHARE	TYPED OR PRINTED NAME AND TITLE Michael Nutter, Mayor		TELEPHONE (Area code, number and extension)	
** 12. REMARKS: Attach any explanations deemed necessary or information required by Federal sponsoring agency in compliance with governing legislation.								



Community
Economic Development



Community Economic Development

Business Assistance

Philadelphia Industrial Development Corporation (PIDC)

PIDC will provide low-interest, second mortgage financing for business expansion in the city. Combined with private financing, this revolving loan pool contributes to the capital necessary to complete private business expansion that could not occur solely through private financial markets. At least 51 percent of the created and/or retained employment opportunities will be available for low and moderate income people. These projects will also retain and expand the retail base to provide retail goods and services to neighborhoods or assist in the prevention or elimination of slums or blight. In addition, PIDC projects will stimulate investment in economic development activity in the City, the generation of tax ratables throughout the City and investment by other lending institutions.

The Mortgage Loan Program provides low interest second mortgage financing for business expansion in the City. Combined with private financing, this revolving loan pool contributes to the necessary capital to complete private business expansion that could not occur through private financial markets.

Four (4) projects settled during the period. Total loan amount of \$920,000 of CDBG Funds and \$7,964,055, in HUD 108 Funds. A total of 273 new jobs are expected of which 228 will be available to extremely low/low-moderate income persons. (See page CED-1a for details)

The Neighborhood Development Fund uses CDBG funds to undertake special activities by a local development corporation in accordance with federal regulations. PIDC-LDC shall provide assistance to private not for profit entities, including but not limited to grants, loans and technical assistance, and other activity necessary or appropriate to carry out economic development projects.

One (1) project settled during the period. Total loan amount of \$565,225. A total of 17 new jobs are expected all of which will be available to extremely low/low-moderate income persons. (See page CED-1a for details)

The North Philadelphia and the Enterprise Zone Development Loan Program is a special economic development program that provides low interest funds to businesses located in any of the City's officially designated Enterprise zones: American Street and Hunting Park.

Three projects settled under this activity in this period. Total loan amount of \$893,100 and 31 new jobs anticipated.

Philadelphia Commercial Development Corporation

Targeted Neighborhood Commercial Program

In order to assist the City of Philadelphia's Department of Commerce in the implementation of its economic strategy, the Philadelphia Commercial Development Corporation (PCDC) will work in thirty-eight designated low and moderate-income neighborhoods throughout the city. PCDC will provide direct assistance to for-profit businesses and non-profit organizations which act as key service providers and

CDBG MORTGAGE LOAN PROGRAM

Census Tract	Council District	Date Settled	Company	Loan Amount	Project Cost	Current Employment	Jobs to be created	Total	Available to Low/Mod
215	4	8/28/07	Design for Television, Limited 4640-46 Umbria Street	\$920,000	\$2,300,000	18	27	45	18

TOTAL CDBG JOB CREATION				<u>\$920,000</u>	<u>\$2,300,000</u>	<u>18</u>	<u>27</u>	<u>45</u>	<u>18</u>
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Assistance to non-profit Entities

253	8	11/28/07	Mt Airy USA 6614-24 Germantown Avenue	\$565,225	\$2,168,845	0	17	17	17
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SECTION 108 LOAN ACTIVITY

14	2	11/3/06	Solutions for Progress	\$1,084,000	\$3,514,179	22	57	79	30
175	7	12/28/06	Nova Trading Company	\$880,055	\$1,880,055	13	18	31	9
111	4	1/31/07	Wesgold	\$6,000,000	\$41,372,487	0	171	171	171

TOTAL 108 LOAN ACTIVITY				<u>\$7,964,055</u>	<u>\$46,766,721</u>	<u>35</u>	<u>246</u>	<u>281</u>	<u>210</u>
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ENTERPRISE ZONE LOANS

196	7	8/14/2007	Allen Brothers Wholesale Dist	\$115,000	\$165,000	66	4	70	
177	7	1/8/2008	Adam Mocio & John Sganga	\$500,000	\$641,500	0	19	19	
171	4	6/12/2008	R.A.H. Enterprises, Inc	\$278,100	\$309,000	12	8	20	

TOTAL ENTERPRISE ZONE LOANS				<u>\$893,100</u>	<u>\$1,115,500</u>	<u>78</u>	<u>31</u>	<u>109</u>	
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Philadelphia Commercial Development Corporation (Continued)

employers through the Targeted Neighborhood Commercial Area (TNCA) Program. The principal goal of the TNCA Program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate-income residents.

PCDC provides assistance to 45 business associations. PCDC staff assisted with 52 promotions and 150 business association meetings. There were 12 business openings. There were 186 instances of technical assistance provided. 212 Businesses were referred to various City agencies for resolution of concerns with the delivery of City services.

For Profit Business Assistance Programs

Financial Assistance for Area Benefit Program

616 firms interested in financial assistance were contacted. 46 were interviewed. 17 feasibility studies were completed. 2 loans settled. Total loan amounts of \$500,000. See page CED 2a for more detail.

Programs to Create Low/Moderate Income Employment Opportunities

620 firms interested in financial assistance were contacted. 48 were interviewed. 31 feasibility studies were prepared. 9 loans settled for a total of \$2,301,720. 124.5 new jobs are anticipated of which 104.5 will be available to extremely low/low-moderate income persons. (See page CED 2a for detail)

Small Business Commercial Improvement Program

There were 61 grants for the period totaling \$268,808.

Housing Contractors Program

There were 248 homes rehabilitated using loans totaling \$3,311,915 approved. 18 general contractors are participating in the program. 11 of these contractors are minority owned and operated businesses.

Neighborhood Development Grant Program

MT Airy USA redeveloped the Pelham Professional Building at 6614, 6616, 6618, 6620, 6622 and 6624 Germantown Avenue into mixed use commercial and retail space. This project has created 7 jobs to date 5 of which are held by low and moderate income persons.

Partnership CDC acquired 36 S. 40th Street and 4006-4014 Ludlow Street. These properties were developed into mixed-use space. This project will create at least 12 jobs predominately for low and moderate-income persons. These retail establishments will also provide goods and services to this low and moderate-income neighborhood.

Mt Airy USA acquired 6633 Germantown Avenue. This property will be developed into mixed-use space. This project will create at least 3 jobs predominately for low and moderate-income persons. The retail establishments will also provide goods and services to this low and moderate-income neighborhood.

PCDC Small Business Revolving Loan Fund (Year to Date Activity)

Census Tract	Council District	Date Settled	Company	Loan Amount	Project Cost	Jobs to be created	Available to Low/Mod	Low/Mod Assisted Persons	Public Benefit Ratio
131	5	7/23/2007	Nature Soy, Inc.	200,000	455,436	10	10		20,000 per assisted job
346	6	8/3/2007	Dr. Drew Shulman DMD., P.C.	100,000	320,000	3	3		33,333 per assisted job
182	6	8/24/2007	Kline Design	50,000	120,000	3	3		16,667 per assisted job
338	10	8/30/2007	Vlademiro J. Fisheral/ VJF	400,000	1,657,000	22	17		18,182 per assisted job
327	6	1/23/2008	G & G State Road Ltd	200,000	1,700,000	22	19		9,091 per assisted job
58	2	1/29/2008	CPC International, LLC	600,000	3,275,000	40	32		15,000 per assisted job
144	7	2/22/2008	Bahdee/Bahdu, LLC	250,000	555,000	7.5	7.5		33,333 per assisted job
4	1	4/25/2008	CC Pizza LLC t/a LaScala's	275,220	550,440	9	7		30,580 per assisted job
4	1	4/23/2008	Termini Brothers	226,500	453,000	8	6		28,313 per assisted job
TOTALS				<u>\$2,301,720</u>	<u>\$9,085,876</u>	<u>124.5</u>	<u>104.5</u>		

Loans to businesses that provide goods and services to benefit low and moderate neighborhoods

331	6	10/2/2007	Best Pet Care, Inc	300,000	1,171,000			20,787	14.43 Per low/mod person
253	8	10/1/2007	Mt Airy Pain & Arthritis	200,000	400,000			14,681	13.62 Per low/mod person
TOTALS				<u>\$500,000</u>	<u>\$1,571,000</u>				
GRAND TOTAL				\$2,801,720	\$10,656,876				

Neighborhood Development Grant Program (Continued)

Kensington South CDC will redevelop the Putnam Building at 1627 North 2nd Street for commercial and light industrial rental space. This project is expected to create 35 new jobs 51% of which will be available to low and moderate income persons.

Partnership CDC developed the West Philadelphia Job & Education Building at 4029-35 Market Street. Through the West Philadelphia Job & Education Building, the Partnership CDC serves at least 1200 individuals annually with job training, placement and retention.

People for People Inc. fitted-out the commercial kitchen of The View banquet facility at 800 N. Broad Street. This commercial kitchen will be accessible to micro-enterprise catering operations.

People's Emergency Center CDC acquired and undertook predevelopment at 4017-19 Lancaster Avenue and 612-14 North 40th Street. This project will create at least 8 jobs, 51% of which will be available to low and moderate-income persons and provide much needed quality retail goods and services to this low and moderate-income neighborhood.

The Enterprise Center CDC undertook pre-development activities towards the development of The Plaza at Enterprise Heights at 4628 Market Street.

Asociacion Puertorriquenos en Marcha (APM) is undertaking the development of the TruMark Financial Center at the Borinquen Plaza retail Center located at Germantown Avenue and Berks Street. This project will bring much needed services to this low and moderate-income neighborhood.

JASTECH Development Services is undertaking the development of the Overbrook educational Center at 6130-6150 Lancaster Avenue. This project is expected to create at least 6 jobs 51% of which will be available to low and moderate income persons.

Presby Homes and Services Inc. is undertaking development of commercial space at the Mantua Presbyterian Apartments located at 34th street and Haverford Avenue. This project is expected to create at least 6 jobs 51% of which will be available to low and moderate income persons.

Uptown Entertainment Development Corporation is undertaking the redevelopment of the Uptown Theater located at 2238 N. Broad Street. This project will address blight in this urban renewal area.

Progress Trust Inc, is undertaking the re-development of the Progress Plaza located in North Philadelphia. The project is expected to create 200 jobs, at 50% of which will be available to low and moderate income persons.

Allegheny West Foundation is developing a mixed-use facility at 1931 West Lehigh Avenue. The commercial space will house a Laundromat, a much needed service in this low and moderate income neighborhood.

The following organizations were awarded grants for development activities:

Programs Employing People to support the development of a handicapped-accessible bowling alley at 1200 South Broad Street. The project will create at least 10 jobs which shall be principally available to low and moderate-income persons.

Neighborhood Development Grant Program (Continued)

Mount Airy USA to support the development of Mt. Airy Transit Village located at 823 East Washington Lane. This project will create at least 30 jobs, a majority of which will involve the employment of low and moderate income persons.

Hispanic Association of Contractors & Enterprises to support the development of the Life Center at 3240-64 N. Hancock Street. The project will to create at least 20 Jobs which shall be principally available to low and moderate-income persons.

The Enterprise Center CDC to support the development of the Center for Culinary Enterprise located at 310 South 48th Street. This project will create at least 30 jobs, a majority of which will involve the employment of low and moderate income persons.

Predevelopment Grants

The following organizations undertook pre-development activities:

- Korean Community Development Services is undertaking a comprehensive planning effort to improve the Upper 5th and Olney Business commercial corridor which encompasses 5th Street, from the SEPTA railroad bridge just south of Somerville Avenue to Spencer Street on the north side of Fisher Park, and extends one block either side of 5th Street, so that existing businesses can thrive and provide additional jobs, goods and services, while it attracts new businesses to the area.
- PresbyHomes is undertaking pre-development activities for the proposed development of retail and commercial space on the first floor of the proposed Mantua Presbyterian Apartments at 3403-11 Haverford Avenue.
- Mantua Community Improvement Committee Inc. undertook a Feasibility and Marketing Study for a supermarket project supported by residential development in the Mantua neighborhood of Philadelphia.
- Philadelphia Chinatown Development Corporation undertook pre- development activities for a commercial project at 10th and Vine Streets.
- Nicetown Community Development Corporation undertook planning activities for the economic development project located at 4330-4342 Germantown Avenue

The following organizations were awarded grants for pre-development activities:

- Enon Coulter Community Corporation to support a Marketing/Economic Development Study of the Wayne Avenue commercial corridor from Cheltenham Avenue to Roberts Avenue.
- Office for Community Development – Archdiocese of Philadelphia to support a planning study for Kensington Avenue commercial corridor from York Street to Lehigh Avenue.

Predevelopment Grants (Continued)

- Urban League of Philadelphia to support a planning study for the Gateway to Economic Independence (GEI) facility proposed for Broad and Christian Streets.
- Institute for The Study of Civic Values (ISCV) to undertake a Philadelphia small business network project.

Small business Technical Assistance

- The Empowerment Group launched the Philadelphia Entrepreneurship Project (PEP); an intensive hands-on business skills training program for entrepreneurs and small business owners in Philadelphia's distressed communities. TEG targets its training to the low-income, Latino communities of North and South Philadelphia. 197 businesses assisted.
- The Business Center is providing Technical Assistance to businesses located in Central Germantown. This assistance is expected to enable businesses to expand and provide additional employment opportunities to residents of this low and moderate-income neighborhood.

The following organizations were awarded grants for small business technical assistance:

- United Bank of Philadelphia to support assistance to Micro-enterprises in North Philadelphia and Lancaster Avenue.
- African American Chamber of Commerce to support its technical assistance services to micro-enterprises in Philadelphia. This technical assistance will primarily benefit low and moderate-income persons.
- The Enterprise Center to provide specific technical assistance to businesses on targeted neighborhood commercial corridors in Philadelphia. The technical assistance will lead to enhanced employment opportunities, the majority of which will be available to low and moderate income residents of the targeted neighborhood.

Targeted Neighborhood Support Grant Activities

Neighborhood based organizations will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low and moderate income residents; increase the availability of goods and services and promote cooperation between businesses, residents and government agencies on issues that effect the quality of life and business climate. Activities were undertaken in the following areas.

Central Germantown Commercial Area

In order to improve the quality of life, employment opportunities and entrepreneurial opportunities for low, very low and moderate-income individuals and neighborhoods, Central Germantown Council (CGC) shall undertake an economic development program which will assist in the revitalization of the Central Germantown Commercial District. In order to assist the city in the implementation of its economic strategy, CGC will work in the Central Germantown Commercial District. This commercial district serves the Germantown area which is a low to moderate income neighborhood. At least fifty-one percent of this area is inhabited by very low, low and moderate-income persons. CGC

Targeted Neighborhood Support Grant Activities (Continued)

will provide direct assistance to for profit businesses and non-profit organizations which act as key service providers and employers in this area. The principal goals of this program is to enable businesses to remain and expand while providing needed goods, services and employment opportunities for low and moderate income residents.

Programs to Assist Businesses

During the period the technical assistance was given to 32 businesses.

Germantown and Lehigh Commercial Area

Greater Philadelphia Urban Affairs Coalition (GPUAC) will work in Germantown/Lehigh, a designated low and moderate-income neighborhood. GPUAC shall provide direct assistance to for-profit businesses and non-profit organizations which act as key service providers and employers in these areas. The principal goal of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents to provide support services to the entire commercial area; and to expand the employment training and placement of central North Philadelphia residents.

Germantown/Lehigh - Job Resource Center

161 applicants were referred to employment

9 persons were hired.

22 persons were referred to education/GED/ Center for Literacy.

West Philadelphia

In order to assist the city in the implementation of its economic strategy, the Partnership CDC will work in a target area, a designated low and moderate-income neighborhood. The target area will incorporate the Market Street core from 40th to 60th Streets. Special attention will be given to key development locations on the 4000 - 4100 blocks of Market Street; 100 North 52nd to 800 South 52nd Streets; and the 5400 - 5500 blocks of Chester Avenue. Partnership CDC shall provide direct assistance to for-profit businesses and non-profit organizations which act as key service providers and employers in these areas. The principal goals of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents.

23 businesses were given technical assistance. Various assistance provided to area business associations.

Frankford

The Frankford Community Development Corporation (FCDC), a neighborhood-based organization, will undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low and moderate income residents of the targeted neighborhood. FCDC will work with local businesses, the local business associations, and with the local neighborhood organizations, when appropriate, to aid in the stabilization and revitalization of the targeted low and moderate-income neighborhood. FCDC will deliver the services and carry out the activities which include the promotion of cooperation between businesses, residents, and government agencies on issues that affect quality of life and business climate (e.g., short dumping clean-ups, vandalism, illegal drugs sales and use, unemployment, etc.). FCDC will work in concert with existing community and retail business associations and retail businesses located in the target area.

Targeted Neighborhood Support Grant Activities (Continued)

Programs to Assist Businesses (FCDC)

During the period FCDC provided technical assistance to 21 businesses. Assistance was given to the business associations.

North Fifth Street and Lehigh Avenue

In order to assist the city in the implementation of its economic strategy, the Hispanic Association of Contractors and Enterprises (HACE) will work in the Fifth and Lehigh commercial area, a designated low and moderate-income neighborhood. HACE shall provide direct assistance to for-profit businesses and non-profit organizations which act as key service providers and employers in this area. The principal goals of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents.

HACE provided support and assistance to 5th Street Merchants. Other assistance such as workshops and promotional activities were also provided.. HACE initiated safer streets through cleaner streets initiative funded with contributions from business owners. HACE also worked with L&I and the Streets Department to address issues of trash and Graffiti. HACE continues to advocate for the formation of a Merchants Association.

HACE is currently working on 3 community development packages HACE conducted a snap shot survey of properties in their target area and maintained and distributed and Hot list.

Programs to Assist Businesses

41 of the businesses located in the commercial district were provided direct services.

North 22nd Street and Lehigh Avenue

Allegheny West Foundation (AWF) will undertake economic development activities designed to enhance employment opportunities. The target area is located along the 2600 to 3000 blocks of N. 22nd Street. AWF will carry out activities to promote cooperation between businesses, residents and government agencies on issues that affect the quality of life and business climate. AWF shall provide direct assistance to for-profit businesses and non-profit organizations which act as key service providers and employers in this area. The principal goals of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents.

There were several activities to assist Business Associations, AWF worked with the North 22nd Street Merchants Association and governmental agencies to design and implement a uniform streetscape for the area and maintained the cleanliness of the streets. AWF continued to expand community outreach programs in the target area around the 22nd Street commercial district. Programs include emergency food distribution programs, and Community meetings for youth and adults to plan for expanded services for the area. AWF continued to refine the year round youth program to provide community service. AWF coordinated the elements of the DCED Main Street and Elm Street programs with the overall economic development efforts.

Targeted Neighborhood Support Grant Activities (Continued)

AWF worked on community development programs and development projects. AWF conducted a census of properties in their target area, maintained and sent out updated listing of commercial spaces for lease or rent or purchase. AWF is marketing vacant sites to educational institutions in an effort to reduce the high incidence of vacant parcels.

Programs to Assist Businesses

Technical assistance provided to 38 businesses. AWF continued to coordinate efforts to eliminate blight.

Woodland Avenue

Southwest Community Development Corporation (SWCDC) will undertake economic development activities designed to enhance employment opportunities. The primary commercial area is the 6000 through 6300 blocks of Woodland Avenue. However, the target area will commence at 48th Street to 64th Street; a designated low and moderate-income neighborhood. SWCDC shall provide direct assistance to for-profit businesses and non-profit organizations, which act as key service providers and employers in this area. The principal goal of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate-income residents.

SWCDC provided support and assistance to several neighborhood groups during the period. SWCDC hosted business meetings to disseminate information on available assistance, events and corridor improvements and continues to advocate for a functional Business Association. SWCDC worked with real estate agents, to monitor vacant properties in their target area. Vacant properties are evaluated for potential development then referred to developers and business owners.

Programs to Assist Businesses

Assistance provided to 26 businesses

There were several activities to assist the Woodland Avenue Revitalization Project board. Assisted in creating additional parking in area. Technical assistance provided to 24 businesses. Southwest CDC referred small business startup or continuing businesses to several financial assistance programs including PCDC, SBDC, the Enterprise Center, M&T Bank, and Sovereign Bank.

Fishtown – Kensington

New Kensington Community Development Corporation (NKCDC), a neighborhood-based organization shall undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low- and moderate-income residents of this targeted neighborhood. The primary commercial area is the 1200 through 3100 blocks of Frankford Avenue. However, the treatment area will include Frankford Avenue, commencing at Delaware Avenue to Allegheny Avenue, and the unit block through the 300 block of East Girard Avenue. The principal goals of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents.

Targeted Neighborhood Support Grant Activities (Continued)

NKCDC provided support and assistance to several neighborhood groups during the contract year. NKCDC held meetings for neighborhood leaders to complete design guidelines for development projects along Frankford Avenue. NKCDC completed the development of the Frankford Avenue Arts corridor website. NKCDC supported and promoted "First Fridays of Frankford Avenue. Implementation of arts corridor streetscape improvement began with the lighting project.

NKCDC maintained and sent out updated listing of commercial spaces for lease or rent or purchase. NKCDC met with several property owners along Frankford Avenue encouraging mixed-use development. NKCDC is working on developing the Frankford Avenue Arts Center.

Programs to Assist Businesses

NKCDC provided technical assistance to 44 businesses.

Eastern North Philadelphia

The Lighthouse will recruit and refer businesses to the City's delegate agencies for financial assistance, provide business support programs and improve the ability of businesses to locate and expand in Eastern North Philadelphia. The principal goals of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents. The Lighthouse will also provide employment placement and training programs.

Programs to Assist Businesses

During the period the various assistance, workshops and referrals provided to 166 businesses. Direct Technical assistance was provided to 4 businesses.

Job Resource Center

218 job applicants were screened.

101 applicants were placed in jobs. 12 applicants were recruited for training or educational programs and 2 were placed in the programs.

West Parkside

Parkside Association shall undertake economic development activities designed to enhance employment opportunities, the majority of which will be available to low and moderate-income residents of the West Parkside Neighborhood. The principal goals of this program is to enable these businesses to remain and to expand while providing needed goods, services and employment opportunities for Philadelphia's low and moderate income residents.

Targeted Neighborhood Support Grant Activities (Continued)

Programs to Assist Businesses

During the period the Business Service Center assisted 7 businesses for business expansion and responded to 28 requests; 22 businesses renewed or joined the Business Association of West Parkside (BAWP) membership, hosted 24 Business Association meetings, attended several Business Services meetings.

Job Resource Center

173 job applicants were screened.

Job readiness seminars were held for 173 applicants

85 applicants were placed in full time job positions.

44 applicants were placed in full time job positions.

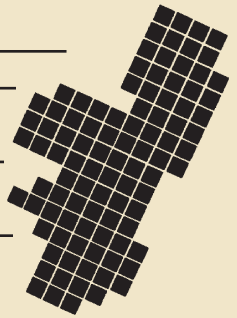
91 applicants were placed in job training and/or educational enhancement programs.

Economic Stimulus Program

Section 108 Loan Program

Three loans settled during the period. Total loan amount of \$7,964,055. Job information is reported on Page CED-1.

JOB CREATION AND S/B	LOANS \$ 12,001,000.00	DELIVERY AND ADMIN. \$ 371,604.39	JOBS 450	PUBLIC BENEFIT RATIO \$ 27,525.26 PER TO BE CREATED JOB
LOW/MOD ASSISTED PERSONS	LOANS \$ 1,200,000.00	DELIVERY AND ADMIN. \$ 448,588.41	LOW/MOD ASSISTED PERSONS 121,790	PUBLIC BENEFIT RATIO \$ 13.54 PER LOW MOD ASSISTED PERSON



Financial Summary

Name of Jurisdiction
City of Philadelphia

FY: June 30, 2008

	Renters				Owners						
Assistance Provided	Elderly 1 & 2	Small Related	Large Related	All Other	1st Time Homebuyers		Total	Families	Non-Homeless		Total
By Income Group	Member HHS	(2 to 4)	(6 or more)	Households	with Children	All Others	Homeowners		Special Needs	Total	Section 215
	(A)	(B)	(C)	(D)	(G)	(H)	(I)	(K)	(L)	(M)	(N)
1. 0%-30% MFI	1,629			2,885	502		14,386		824	20,226	
2. 31%-50% MFI				1,530	185		5,768			7,483	
3. 51%-80% MFI				36	252		2,392			2,680	
4. Total Low-Income	1,629			4,451	939		22,546		824	30,389	

Race	
American Indian and Alaska Native	33
Asian	321
Black or African American and White	20,864
Native Hawaian and Other Pacific Inlander	317
White	4,645
American Indian and Alaska Native and White	16
Asian and White	23
Black or African Ameriman and White	255
American Indian or Alaska Native Black or African America	25
Other Individuals Reporting More Than One Race	3,890
TOTAL	30,389
Ethnicity	
Hispanic or Latino	5,375
Not Hispanic or Latino	25,014
TOTAL	30,389

FINANCIAL SUMMARY
Grantee Performance Report
U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Community Development Block Grant Program

OMB Approval No. 2506-0077 (Exp.3/31/94)

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1. Name of Grantee City of Philadelphia	2. Grant Number B-07-MC-42-0012	3. Reporting period From 7/1/2007 To 6/30/2008
Part I: Summary of CDBG Resources		
1. Unexpended CDBG funds at end of previous reporting period (Balance from prior program years)		\$102,787,878
2. Entitlement Grant from form HUD-7082		\$53,642,987
3. Surplus Urban Renewal Funds		\$0
4. Section 108 Guaranteed Loan Funds (Principal Amount)		\$0
5. Program Income received by:		
	Grantee (Column A)	Subrecipient (Column B)
a. Revolving Funds	\$0	\$3,483,533
b. Other (Identify below. If more space is needed use an attachment)		
	\$4,530,057	\$130,632
c. Total Program Income (Sum of columns a and b)		\$8,144,222
6. Prior Period Adjustments (if column is a negative amount, enclose in brackets)		-\$3,442,625
7. Total CDBG Funds available for use during this reporting period (sum of lines 1 through 6)		\$161,132,462
Part II: Summary of CDBG Expenditures		
8. Total expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A		\$74,595,836
9. Total expended for Planning & Administration, form HUD-4949.2		\$9,641,871
10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)		\$64,953,965
11. CDBG funds used for section 108 principal & interest payments		\$9,666,413
12. Total expenditures (line 8 plus line 11)		\$84,262,249
13. Unexpended balance (line 7 minus line 12)		\$76,870,213
Part III: Low/Mod Benefit This Reporting Period		
14. Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A		\$1,085,663
15. Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 and 4949.2A		\$63,868,302
16. Total (line 14 plus line 15)		\$64,953,965
17. Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period)		100.00%

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