

# Consolidated Annual Performance and Evaluation Report 2009

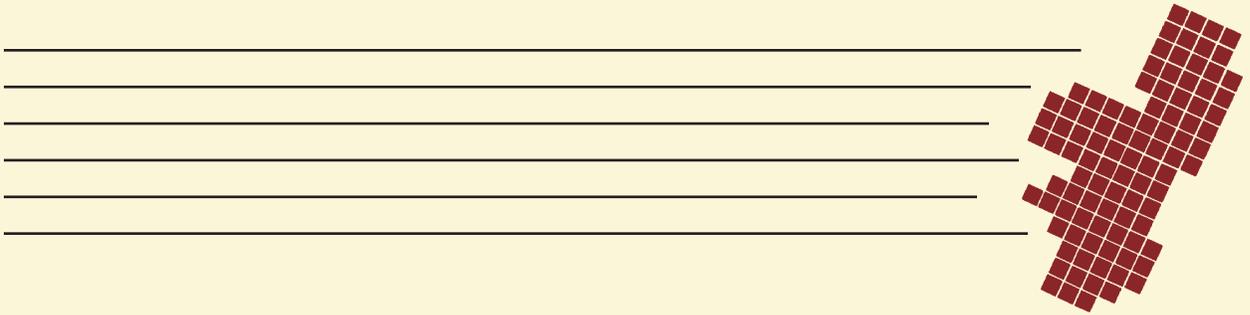
**City of Philadelphia**  
**Office of Housing and Community Development**  
Deborah McColloch, Director

---

September 2009

# TABLE OF CONTENTS

The Consolidated Plan and The City’s Strategic Plan . . . . .	1
Affordable Housing . . . . .	3
The City of Philadelphia’s Analysis of Impediments to Fair Housing Choice . . . . .	9
Other Actions	
Anti-Poverty Strategy . . . . .	11
Lead-Based Paint Hazard Reduction in Philadelphia Housing . . . . .	12
Compliance and Monitoring . . . . .	16
Public Housing Resident Initiatives . . . . .	17
Citizen Participation Plan . . . . .	19
Summary of Public Comments . . . . .	23
Leveraging Resources . . . . .	25
Continuum of Care Homelessness . . . . .	27
Self Assessment Report . . . . .	33
Public Service . . . . .	37
Federal HOME Funds . . . . .	39
Federal HOPWA Funds . . . . .	45
Federal Emergency Shelter Grant Funds . . . . .	47
Community Economic Development . . . . .	51
Financial Summary . . . . .	61
Certifications . . . . .	64
Index . . . . .	65



# Assessment of Three-To-Five Year Goals and Objectives



---



---

## THE CONSOLIDATED PLAN AND THE CITY'S STRATEGIC PLAN

---

The administration of Mayor Michael A. Nutter is committed to making the City of Philadelphia's government high performing, producing results that matter most to citizens at an affordable price. The City will provide quality leadership, partnership and services to improve public health and safety, economic vitality, education, neighborhood livability and civic engagement.

Six core service areas will be emphasized to produce specific results:

### **Public Safety**

Philadelphia becomes the safest large city in the country. The goals are to increase the feeling of safety at home, school and the neighborhood, at work and at play. The specific outcome measurement for 2008 is to reduce the City's homicide rate by 28 percent.

### **Education**

Philadelphia becomes the country's premier education city. The goals are to reduce the high-school dropout rate by 50 percent in five to seven years, and to double the number of residents with a four-year bachelor's degree over five to 10 years.

### **Jobs and Economic Development**

Philadelphia grows as a green city. The goals are to change the tax structure to encourage job creation and income growth, and to add 75,000 people to Philadelphia's population in five to 10 years.

### **Healthy and Sustainable Communities**

Philadelphia's neighborhoods are vibrant and livable. The goals are to increase recycling and decrease the use of non-renewables, decrease litter citywide, and improve life expectancy and the health and safety of children and adults.

### **Ethics**

Philadelphia demonstrates the highest standards for ethics and accountability. The goals are to establish

and meet ethical standards, and to increase the number of citizens who believe their government is trustworthy.

### **Customer Service and a High Performing Government**

Philadelphia becomes a national customer-service leader. The goals are to establish, publish and meet customer-service standards for all City services, including redress when standards are not met, and to improve citizens' evaluation of the effectiveness of City services.

The City's annual *Consolidated Plan* outlines the activities that are proposed to be funded in the coming fiscal year from a variety of sources, primarily from the federal Community Development Block Grant and HOME Investment Partnership, the City's Housing Trust Fund, Commonwealth of Pennsylvania Department of Community and Economic Development, and other federal, state and local sources. The *Consolidated Plan* outlines many activities which support the City's core service areas, including:

### **EDUCATION**

OHCD supports the Communities in Schools and YouthBuild programs. These programs, which are ineligible for Philadelphia Workforce Development Corp. funding, reduce the high-school dropout rate and prepare Philadelphia youth for good jobs in the new economy.

### **JOBS AND ECONOMIC DEVELOPMENT**

Using CDBG funds, the Commerce Department targets neighborhood commercial corridor revitalization, eliminates blight in targeted neighborhoods, enhances community-based development projects, and stabilizes and expands the City's employment base. OHCD's housing production programs leverage outside resources and create jobs and economic opportunities. Through the Pennsylvania Horticultural Society and other entities, OHCD supports citywide and targeted greening and blight removal efforts.

## HEALTHY AND SUSTAINABLE COMMUNITIES

OHCD supports housing preservation activities that invest in existing houses for long-term viability and affordability and prevent homelessness. Investment in housing production provides opportunities for first-time homebuyers and acts as a catalyst for neighborhood revitalization. OHCD-funded housing counseling helps to prevent mortgage foreclosures and prevent vacancy. OHCD supports the most vulnerable Philadelphians by providing affordable rental housing for seniors and families and by providing rental assistance and other housing for persons with AIDS.

## ETHICS AND CUSTOMER SERVICE

OHCD expects the highest ethical standards from its employees, delegate agencies, and non-profit subrecipients. In the coming fiscal year, OHCD will establish and meet customer service standards and provide appropriate redress when standards are not met.

## YEAR 34 STRATEGIC PLAN

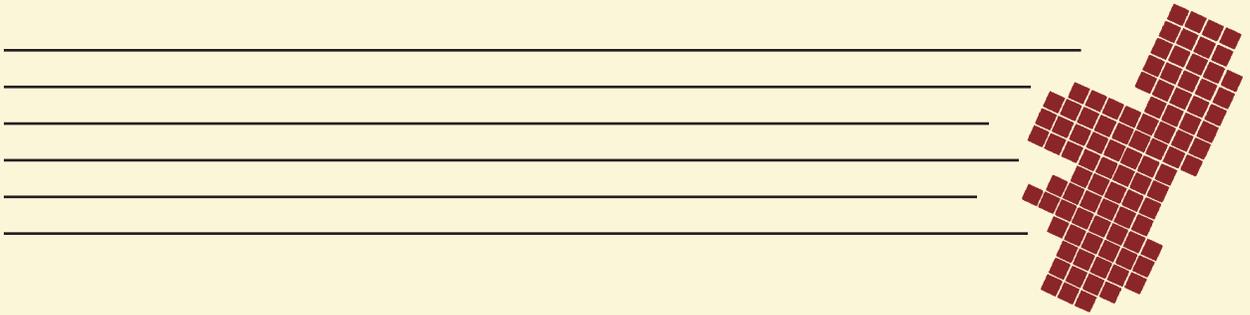
The “Strategic Plan” conveys the City’s proposal to meet specific, identified needs by identifying funding priorities, specific programming objectives and the estimated number of households to be assisted over a five-year period. Also included is a description of the factors taken into consideration in determining relative priority needs and the connection between strategies and market conditions. The contents and arrangement of the “Strategic Plan” section of the *Consolidated Plan* is defined by the U. S. Department of Housing and Urban Development as part of its requirements. The five-year goals for FY 2008-2012 which were part of the *Year 33 Consolidated Plan* have not been revised but are reprinted here. Year 34 is the second year of the five-year cycle anticipated in Year 33. Budget and production numbers assumed level funding in FY 2008-2012. With federal funding for the CDBG and HOME programs being reduced from year to year, some production goals and funding listed in Tables 1B, 1C, 2A, 2B and 2C may be unrealistic.

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

Other HUD-mandated sections follow:

- Neighborhood Revitalization Strategy
- Geographic Allocation of Resources
- Strategy for Removing Barriers to Affordable Housing
- Lead-Based Paint Hazard Reduction Strategy
- Anti-Poverty Strategy
- Strategy for Improving the Institutional Structure
- Strategy for Improving Coordination
- Public Housing Resident Initiatives



# Affordable Housing



---



---

## AFFORDABLE HOUSING

---

### 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 HOPWA resources to fund the identified activity/area of need. CDBG-eligible activities for which the City intends to spend CDBG or HOME funds are categorized as *high priority* needs. Housing activities on which the City expects to spend non-federal (usually locally generated revenue, state funds or non-HUD federal funds), or on which the City intends to spend only a minimal amount of federal funds are categorized as *medium priority* items. *Low priority* items are those for which there is a clear need but which will not normally receive City funding.

#### 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.

#### **Obstacles to serving underserved needs**

The primary obstacle to meeting underserved needs of low-income and moderate-income Philadelphians remains the lack of financial resources available to the City from federal, state and other sources. During Year 34, the second year of its operation, the City raised \$14 million in Philadelphia Housing Trust Fund earnings. This local resource was committed to affordable housing production, home repair grants, homeless prevention and accessible housing.

#### **Eliminate barriers to affordable housing**

In addition to the rising cost of construction and the continued reduction in federal funding for affordable housing, two main local issues can be identified as barriers to affordable housing development:

- 1) the public property acquisition/disposition process, and
- 2) the high cash requirement for first-time homeowners.

In 1993, the administration of public acquisition and disposition activities was centralized at the Redevelopment Authority. Eminent domain through the state's Act 94 and Urban Renewal processes replaced the Sheriff Sale as the primary means of acquiring privately owned, tax-delinquent or blighted properties. Condemnation is a less risky, faster means of acquiring privately owned, tax-delinquent or blighted properties than the Sheriff Sale process. In 2006, as a part of the housing reorganization, administration of the disposition of vacant, surplus City-owned property was moved to OHCD.

Philadelphia's high transfer tax and down-payment requirements for obtaining a mortgage have hindered many low- and moderate families from becoming homeowners. In 1994, the effect of the transfer tax was partially mitigated by an exemption of properties conveyed to low- or moderate-income buyers by nonprofit housing development corporations. In addition, transfers to nonprofit housing development corporations which intended to re-convey to low- or moderate-income buyers were also exempted. The City has provided settlement assistance grants using bond proceeds to help low- or moderate-income first-time homebuyers address the issue of cash required to purchase a home. During Year 34, settlement grants were provided to 674 households. ADDI funds were used to support homeownership developments which began construction in Year 33, including Union Hill, Hunter School and Twin Homes at Powder Mill Creek. ADDI funds were used for 36 households.

A new structure was implemented in January 2008, to overcome gaps in institutional structures and deliver services more efficiently. OHCD, in conjunction with the Deputy Mayor for Planning and Economic Development, is responsible for setting housing and community development policy and implementing the programs to carry out those policies. The Economic Development Cabinet, composed of the leadership of the Licenses & Inspections, Historical Commission, Commerce Department, OHCD, PHDC, RDA, Philadelphia Planning Commission (PCPC), PIDC, and PCDC, meets weekly with the Deputy Mayor

for Planning and Economic Development to share information and coordinate responses to issues of common concern.

## **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 an 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.

### **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 City has supported 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 Falls Ridge (formerly 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 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 selected 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, including mortgage foreclosure prevention.

### **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. Through housing counseling, the City also works to prevent abandonment and homelessness by providing mortgage foreclosure prevention activities and funding.

These goals will be accomplished by supporting the following objectives:

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

## **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 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. The Federal Home Loan Bank's Affordable Housing Program provides critical gap financing to both rental and homeownership developments. In recent years, a portion of the City's Housing

and Redevelopment Assistance funding from the state Department of Community and Economic Development (DCED) has supported large-scale new-construction homeownership development.

### **Objectives for Leveraging Private Sector**

#### **Resources**

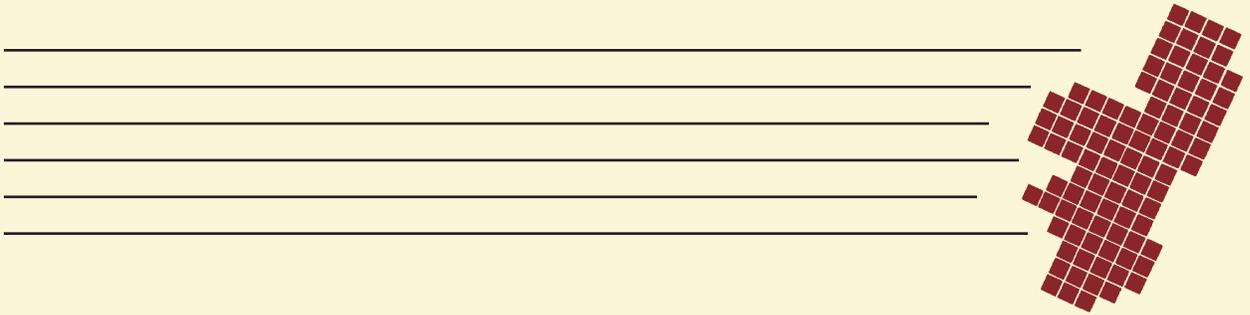
In order to maximize private-sector investment in low-income subsidized housing, OHCD proposes the continuation of policies that generate or sustain the following private sector funding commitments:

- 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.

### **AFFIRMATIVE MARKETING PLAN AND ACTIONS DURING THE 2009 PROGRAM YEAR**

During Year 34 OHCD worked with a number of CDCs and developers to coordinate job fairs or other outreach activities in a effort to create talent pools of skilled and semi-skilled workers to work on construction projects in their areas. At these job fairs local residents and participants in the PHA Jobs and Skills Bank, YouthBuild, CareerLink, and Philadelphia Workforce Development Corporation attended these events and a list of individuals were forwarded to developers and general contractors in specific zip codes. During Year 34 jobs fairs occurred in Cecil B. Moore, St. Ignatius-Angela Court and Twins at PowderMill in Frankford.





# Affirmatively 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.), is not well-informed on 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 one in six Philadelphians has a disability of some sort. At the same time, accessible housing makes up approximately one 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 which 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

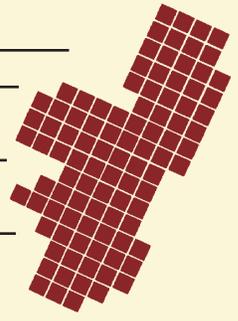
---

---

---

---

---



## 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 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. 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. In 2009, more than 536 young children had 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 1,983 children were 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 under 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 45 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 20 and 44 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 2007, the backlog of more than 1,400 outstanding violations was eliminated; 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. CLPPP

currently partners with nine certified abatement contractors. 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 2007, the Health Department obtained compliance with lead-hazard abatement orders in 450 homes through a combination of increased enforcement and the availability of limited grant funding. More than 760 children resided in those homes and 541 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 2,400 applications have been received for the grants; 1,250 properties have been made "lead-safe" since 2003.

Starting in 2002, there has been an unprecedented public commitment to reduce the number of housing units with identified lead hazards. Compared to the same period in 2001, the compliance rate between March and November 2002 almost tripled.

The Health Department has decreased its intervention level to two tests  $> 10(\mu\text{g}/\text{dL})$ . Using figures derived from its experience in FY 2007, the Childhood Lead Poisoning Prevention Program (CLPPP) in the Health Department estimates that in FY 2008 more than 500 new cases of "environmental intervention blood lead" (EIBL) will be identified and 550 risk-assessment inspections will be conducted. Of these risk-assessment inspections, 10 will be in the homes of children with blood lead levels above 45 ( $\mu\text{g}/\text{dL}$ ) and the remainder in

the homes of children with blood lead levels between 10 and 44 (ug/dL).

As a result of orders issued by the Health Department (and subsequent enforcement actions through Lead Court), property owners are expected to reduce the lead hazards in the homes of approximately 300 homes in which children with confirmed EIBL levels reside. Health Department crews or private abatement contractors retained by the Health Department will work in the homes of approximately 250 additional EIBL children (for most low-income owner-occupants, the service will be free).

Unless the work is minor and can be completed quickly, families will be relocated while it is performed. Cases of properties without children are not given as high a priority as child-occupied cases. By December 2007, the backlog of more than 1,400 outstanding violations was eliminated; no cases were added to the backlog.

### **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 and Lead Safe Communities programs provide outreach and education to pregnant women and new mothers as well as to recent immigrants with small children. CLPPP workers identify potential lead hazards in the home by conducting dust-wipe tests; as hazards are positively identified, CLPPP attempts to correct them. In fiscal

year 2009, 698 families were enrolled and educated; 561 homes with lead paint and lead-dust hazards were identified; and 464 homes with lead hazards were made lead-safe through a series of interim controls. Interim controls range from a Superclean, a ceiling-to-floor cleaning procedure incorporating HEPA vacuuming and washing, to full lead-hazard control including paint stabilization, component removal and replacement, and if necessary basic systems repairs to maintain the integrity of the repairs. Following interim controls, dust-wipe clearance testing confirms that a property has been made lead-safe.

Since FY 2001, there have been substantial new expenditures to reduce lead hazards where lead-poisoned children were not identified, though until recently no new funds were earmarked for that purpose. The requirements of the HUD regulation on lead-based paint hazards in housing receiving federal assistance, known as the “Title X Final Rule,” become mandatory in September 2000. The regulation calls for significant attention to lead-hazard control in virtually all the City’s housing repair, rehabilitation funding or rental assistance per unit.

More focused primary prevention activities are provided through the Lead-Safe Babies and Lead-Safe Communities programs, supported by a continuing grant from the Centers for Disease Control and Prevention. These programs provide counseling and lead-hazard identification in the homes of at least 1,700 children. Families residing in homes with known lead hazards are referred for lead-hazard control services.

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. Under its contract with the local HUD office, in FY 2007 the Health Department inspected 345 vacant properties and made 238 lead-safe.

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 400 new lead-safe or lead-free units are created annually.

## COMPLIANCE AND MONITORING

During Year 34, OHCD's Monitoring Unit carried out the monitoring of more than 20 delegate agencies and subrecipients, some with multiple contracts. Monitoring reports were issued between July 2008 and June 2009 on these agencies or contracts. During Year 34, 22 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.

## MBE/WBE/DSBE OUTREACH

During Year 34 the City through OHCD's Compliance Department obtained up-front commitments from developers and general contractors in the form of Affirmative Action Plans. Compliance to these plans are monitored during the term of the contracts and developers and general contractors are evaluated based on their past performance in meeting those planned goals. Under Chapter 17-1000 of the Philadelphia Code and the Mayor's Executive Order 2-05, participation goals of 15 percent, 10 percent and 2 percent respectively, have been established for minority (MBE), women (WBE) and/or disabled-owned (DSBE) businesses for construction contracts and similar percentage goals for professional services and supply contracts. During Year 34, Angela Court II, Cross-Greenwich, Dewey Housing, Fresh Start, Inglis Apartments at Elmwood, Inglis at Germantown, Melon SIL, Project Restoration-Women of Excellence, St. Elizabeth's Housing and St. John Neumann Senior Housing met or exceeded their Affirmative Action Plan goals.

## GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS

Area	Type of Program				Total
	Rental	Homeownership	Repairs	Other	
South	0	128	1,514	196	1,838
West	133	133	2,726	307	3,299
Kensington/Frankford/Northeast	49	412	1,387	153	2,001
North	80	81	1,371	287	1,819
Northwest	5	212	2,438	205	2,860
<b>Total</b>	<b>267</b>	<b>966</b>	<b>9,436</b>	<b>1,148</b>	<b>11,817</b>

---



---

## **PUBLIC HOUSING RESIDENT INITIATIVES**

---

One of PHA's Strategic Operating Goals incorporates numerous programs and activities by PHA and its network of community partners to promote resident economic self sufficiency, encourage the healthy development of children, support seniors and people with disabilities, and maximize resident potential for independent living. Programs under this goal area include affordable homeownership, youth and senior programs, employment training and job placement initiatives. Because the scope of need among PHA residents is so great, PHA cannot do this job alone. Therefore, central to PHA's approach is leveraging resources, collaborating with resident leadership, and partnering with qualified agencies and institutions to bring the best available program services to PHA residents.

### **Moving to Work Initiative**

Moving to Work Initiative covers a number of programs within in PHA Resident Initiatives including the Neighborhood Networks program, the Pre-Apprenticeship in the Construction Trades Program (PACT), Education and Career Training and Adult Basic Education/GED Programs.

### **Section 3 Program**

PHA placed residents in jobs through the Section 3 Program. This program, which requires PHA contractors to hire qualified PHA residents for new positions, produced 289 jobs in the past fiscal year. PHA contractors continue to fill their workforce needs with qualified PHA residents, who are often graduates of the Pre-Apprenticeship program.

### **Certified Nursing Assistant Program**

A total of 63 residents enrolled and 29 graduated from the Certified Nursing Assistant (CNA) Program over the past year, bringing the total to 1,027 residents. CNA graduates have a 90 percent employment rate. All graduates are employable as state certified CNAs.

### **Pharmacy Technician Program**

A total of 93 residents enrolled and 49 graduated from the Pharmacy Technician Program over the past year, for a total of 426 residents. Pharmacy Technician graduates have a 90 percent employment rate. All graduates are eligible to sit for the Pennsylvania State Certification and may secure employment as Pharmacy Technicians.

### **Medical Billing Program**

A total of 52 residents enrolled and 32 graduated from the Medical Billing Program this year, for an overall total of 284 graduates. Medical Billing graduates have a 92 percent employment rate. Graduates may secure employment as Medical Billing Clerks.

### **The Pre-Apprenticeship in the Construction Trades Program**

The Pre-Apprenticeship in the Construction Trades Program (PACT) was designed to enhance the building trades employment opportunity for the residents of the housing authority. This 21-week program gives each person training in math, reading and some basic construction skills that helps to obtain and maintain employable membership in the building trades unions. During the 21 weeks the attendees are in class instruction being prepared to take exams in the unions building trades. Our agreement with four unions allows our program participants to take the union exams twice per year. PHA continued to operate the Pre-Apprenticeship Training Program initiative in partnership with the building trade unions. As of March 31, 2009, a total of 578 residents graduated from the program, including 70 graduates over the past year: 295 of these graduates entered the construction trades. These jobs are positions at union scale wages with benefits, resulting from certified apprenticeships in the building and construction trades program and PHA's new partnership with industrial employment opportunities. PHA formed partnerships in Year 8 to provide employment opportunities at businesses including University of Pennsylvania, Preston Construction Company, Haines and Kibblehouse Earthmovers, Nesmith & Company, Urban League, Elite Janitorial, Ferry LLP Development

Group, the Combine Group, PECO/Exelon, and the Quantum Group. These companies join others such as Aker Shipyard, Gamesa Windmill Plant and Boeing/Vertol Industries in recruiting Pre-Apprenticeship graduates.

### **John F. Street Community Center**

PHA opened a community library at the John F. Street Community Center with a total of 8,000 new and donated books from the Philadelphia Free Library, community donors and PHA staff. The library is open to the community from 12 to 3 pm and to the Boys and Girls Club from 3-8 pm. The library also is the site of one of the PHA's Neighborhood Network Computer Labs.

### **Boys & Girls Clubs of Philadelphia**

PHA's partnership with the Boys & Girls Clubs of Philadelphia, now in its second year, has gotten only better with age. 250 children took part in the after school program established under this partnership. Sites at both Wilson Park and John F. Street Community Centers are operating at capacity with long waiting lists.

### **Senior Programs**

The Eldercare programs were able to conduct 3,900 Social Service coordinator visits in 2008, resulting in 1,700 referrals for additional services. In addition, the eldercare program held 15 special events programs, which included health fairs, special celebrations, disability workshops and other events. PHA Eldercare programs also managed several key initiatives with both the Philadelphia Corporation for Aging (PCA) and the HUD Congregate Housing Program (CHIP), in which both serve to provide healthy and affordable meals for seniors. In the PCA Congregate Lunch program, over 36,400 meals were served, and over 14,560 meals were served in the CHIP program.

The St. Agnes LIFE Program, which provides comprehensive health care services to those who are nursing home eligible, continued to operate at the Greater Grays Ferry Estates. A second LIFE center, operated by New Cortland, operates at

Germantown House. PHA's Eldercare Initiative implemented a "virtual" One Stop Shop for services; access to a wide array of senior and disabled services is only a phone call away.

### **Youth Programs**

PHA expanded its efforts to promote Healthy Alternatives and Educational Attainment for Youth, serving over 2,500 youth through various programs. PHA has created partnerships with nine family centers, two cultural arts organizations, eight community-based organizations and the Explorers of the Boy Scouts of America.

PHA was awarded a grant from the Philadelphia Workforce Investment Board and the Philadelphia Youth Council to serve 176 youth in the Experiential and College and Career Exposure Program.

### **Summer Food Service Program**

PHA served over 42,000 meals to low-income children at 22 PHA sites as part of its Summer Food Service Program. Transportation services for shopping, medical care and other needs were provided to approximately 1,900 seniors.

### **Education and Career Training Programs**

Education and Career Training Program includes the Skill for Life Initiative which provides help to "at risk teens" to achieve standard test scores on the SAT. The partners in this program are the School District, Philadelphia Workforce Development Corporation, Philadelphia Youth Network, Greater Philadelphia Federation of Settlements, Boy Scout Explorer Program, and IBM. The Skills for Life program has produced an 89 percent success rate based on students who matriculate to the next grade level.

The Adult Basic Education/GED Programs are incorporated into the Neighborhood Networks program and the Pre-Apprenticeship program.

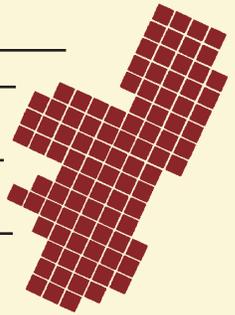
---

---

---

---

---



# Citizen 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 the 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<sup>1</sup> 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.

<sup>1</sup> For purposes of local regulations, “activity” is defined here as a program, such as Basic Systems Repair Program, or a budget category, such as Interim Construction Assistance, if there is no program identified under the budget category.

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 34 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 34 Preliminary Consolidated Plan*, a draft version of the *Plan* released for public comment and input. Revisions were incorporated into the *Year 34 Proposed Consolidated Plan* which was distributed for public comment and presented to City Council for consideration and adoption. The hearing for the *Year 34 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. 11, 2007, 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: acquisition funding and land assembly strategies, neighborhood economic development, additional funding for the Housing Trust Fund and funding utility assistance. Funding was requested for child care facilities, affordable rental and homeless housing, domestic violence services, anti-predatory lending activities, community greening, housing counseling services including foreclosure prevention, housing preservation and home repairs.

### HEARING ON THE PRELIMINARY CONSOLIDATED PLAN

On April 24, 2008, OHCD held a public hearing to receive comments on the *Year 34 Preliminary Consolidated Plan*. Ten 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. Testimony was received from the Philadelphia Association of Community Development Corporations, the People's Emergency Center CDC, YouthBuild Charter School, Utility Emergency Services Fund (UESF), The Partnership CDC, Susquehanna Clean Up Pick Up, the Greater Philadelphia Urban Affairs Coalition, the Women's Community Revitalization Project, the Tenants Union Representative Network and the Southwest Philadelphia Seventh Day Adventist Church. Written testimony was received from seven persons or organizations, representing community groups, block clubs, the Neighborhood Gardens Association, the Philadelphia Corporation for Aging and the Energy Coordinating Agency.

Speakers and those submitting written testimony emphasized a variety of pressing housing and community and economic development needs, including 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, inclusionary zoning, job training, homeowners facing foreclosure, mortgage loan products and anti-predatory lending issues, neighborhood commercial development, HOME-funded rental assistance for persons with AIDS, particular concerns of tenants, vacant land management and greening, vacancy prevention, and funding and streamlining land acquisition. Several speakers advocated for additional funding for the Housing Trust Fund. Because of the reduction in federal entitlement funding, requests

for additional funding could not be addressed by the City.

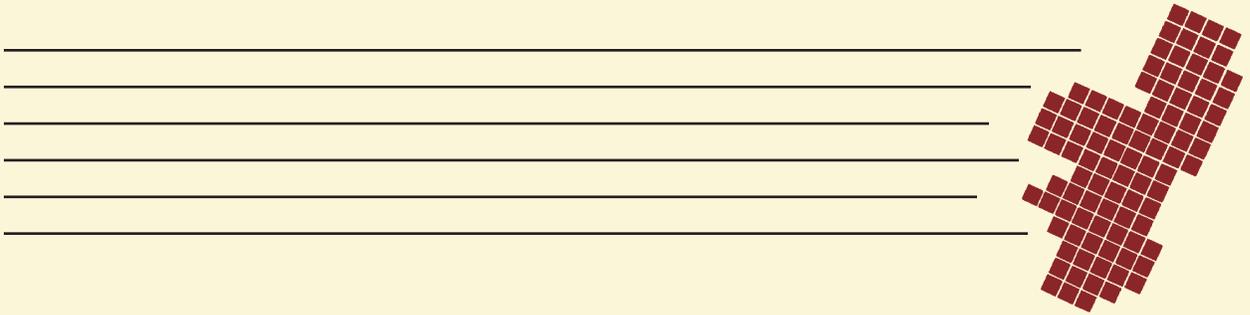
### **HEARINGS ON THE PROPOSED CONSOLIDATED PLAN**

On June 3 and June 12, 2008, public hearings were held before City Council's Finance Committee to receive comments on the *Year 34 Proposed Consolidated Plan* and to obtain approval of the Council bill authorizing the application for federal and state funds. Several speakers thanked the administration and City Council for providing additional funding for the Housing Trust Fund and UESF, or advocated for additional funding for a specific program. The Finance Committee approved the *Consolidated Plan* and recommended its adoption by the full Council. On June 19, 2008, City Council approved the ordinance authorizing the City to submit the *Consolidated Plan* to HUD for its review and approval.

### **PUBLIC COMMENT ON THE CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT (CAPER 2009)**

Copies of the *Consolidated Annual Performance Evaluation Report (CAPER 2009)* can be found at regional free public libraries and on the OHCD website at [www.phila.gov/ohcd/reports.htm](http://www.phila.gov/ohcd/reports.htm).

On Friday, Sept. 11, 2009 advertisements asking for public comment on the *CAPER 2009* were placed in the following newspapers: *Al Dia*, *Delaware County Daily Times*, *The Philadelphia Inquirer*, *Philadelphia Gay News* and *The Philadelphia Tribune*. No comments were received.



# Leveraging Resources



---

---

## LEVERAGING RESOURCES

---

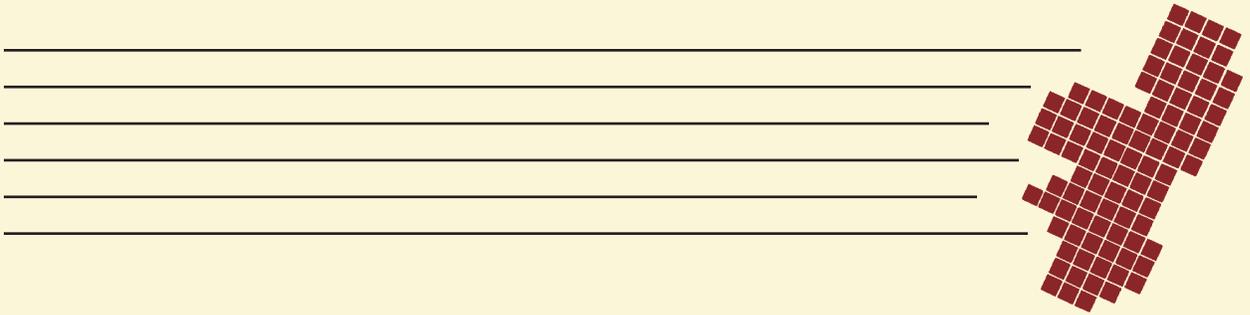
OHDC financing for rental projects has generated equity investment through the utilization of the Low Income Housing Tax Credits (LIHTC) by corporations and equity funds such as the National Equity Fund (NEF). Additional private funds have been leveraged through use of the Pennsylvania Housing Finance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

During Year 34, 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 Credits Ventures;
- Private sector support for CDC operations and working capital;
- Mortgages for first-time homebuyers; and
- Bank financing for rental rehabilitation.

During Year 34, the City using \$9.5 million of CDBG funds leveraged \$47.2 million of additional investment from private sources. This investment provided for the development of 280 units of rental housing.





# Continuum of Care Narrative



---



---

## CONTINUUM OF CARE HOMELESSNESS

---

In HUD Year 2008, Year 34, the City of Philadelphia was awarded \$26,360,293 in grant funds for its Continuum of Care Homeless Assistance program through its Consolidated Application for the McKinney-Vento funding. The priority continues to be the development and provision of 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 Advisory Committee for the Ten-Year Plan 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 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 \$125 million annually in the Continuum of Care 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 Continuum of Care has continued to develop new permanent and transitional housing for homeless individuals and families, adding a total of 100 new McKinney-supported units to the Continuum of Care funded inventory in the 2008 competition. The Philadelphia Housing Authority (PHA) has contributed to the Continuum of Care's ability to expand its affordable housing resources. In FY09, PHA committed units for families under the Blueprint/Good Neighbors Make Good Neighborhoods Program, and 200 Housing Choice Vouchers for single individuals.

On Oct. 12, 2005, Mayor Street endorsed the Ten-Year Plan to End Homelessness and committed \$10 million to implement it. On April 4, 2008, Mayor Michael Nutter became the 250th signatory on the United States Interagency Council on Homelessness/National League of Cities "America's Road Home," a 12-point agreement on how elected officials, government agencies, and the foundation community can work together to end homelessness.

In addition, Mayor Nutter endorsed a “recalibrated” Ten-Year Plan which maintains goals established by the broader community in the 2005 plan, but also makes specific commitments to increase housing and services for homeless individuals and families.

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:

- With strong support from the Mayor, the City of Philadelphia allocated \$450,000 in Housing Trust Fund dollars toward the creation of 125 new housing opportunities for chronically homeless individuals. Pathways to Housing, a New York based non-profit, was brought to Philadelphia to implement these new supportive housing opportunities using the Housing First model. Pathways to Housing, Inc. is the pioneering organization behind the Housing First model, a nationally recognized, evidence-based harm reduction model of supportive housing. The approach targets hard-to-engage mentally ill homeless men and women who have long histories of living on the streets. The first person housed in the program moved into his apartment in late October, 2008; by the end of FY09, 76 individuals were in housing.
- With the addition of the Pathways to Housing Program, the Philadelphia Continuum of Care now has the capacity to assist 315 chronically homeless individuals in Housing First supportive housing:
  - The New Keys Program assists 60 chronically street-homeless individuals;
  - The Home First Program assists 70 chronically homeless individuals with long shelter histories and is 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; and
  - The Welcome Home Program assists 60 chronically homeless individuals.
- Obtained Medicaid funding for New Keys, Home First, and Welcome Home services.

- In winter 2005, the City opened Grace Café, an overnight drop in center at Arch St. Methodist Church in Center City as a pilot, hoping that severely mentally ill individuals living on the streets who are resistant to shelter would come and accept help. Results in the first year were so promising that the City expanded the model to include three year-round overnight cafes with extended morning hours. In the mornings, interested clients have the opportunity to meet with clinical staff about housing placement opportunities.
- With the support of the Mayor, the City has created 60 new drug treatment slots designed for homeless individuals. They remain full, and are an excellent referral source for the 200 PHA vouchers. In addition, the City has created 25 new Safe Haven beds as an entry point for chronic homeless individuals who are living on the street.
- The City hosted its fourth annual Project Homeless Connect day in February 2009, part of the national effort.

## SUMMARY OF ACTIONS TAKEN TO ADDRESS HOMELESSNESS

### I. Assist Low-Income Families and Individuals From Becoming Homeless

1. Prevented 353 individuals and families on the verge of homelessness from entering shelter through the continued implementation of the Housing Retention Program.
2. Continued to support 50 families, who were rapidly diverted upon entry into emergency shelter into housing in the community, with rental subsidies and case-management services through the Homeless Diversion Program: 43 families successfully completed the program: 34 renewed their leases to remain in their original units; 7 relocated into other affordable private market units; and 2 moved into subsidized housing. Only 7 households left the program prior to completion.

## II. Provide Outreach to Homeless Individuals

Philadelphia coordinates street outreach to homeless individuals through the Outreach Coordination Center, located at Project HOME, and in collaboration with local non profit organizations. Other collaborating partners include Community Court. Focus on drug treatment and attempts to engage individuals toward recovery is supported by an outreach team that specializes in substance abuse, and assistance from Department of Behavioral Health Homeless and Addiction Services staff. An Engagement Center, envisioned by advocates and community organizations, has not moved to implementation due to siting and funding limitations. Multiple city departments have reviewed the status of and ordinances relevant to outdoor feeding, and a faith-based organization initiated efforts to expand its indoor feeding capacity.

- In FY2009, outreach teams had contact with 4,901 unique individuals, compared with 4,506 unique individuals in FY2008. This represents an increase of 8.8 percent.
- In FY2009, there were 29,901 contacts with homeless people, compared with 30,202 contacts in FY2008. This is a slight decrease from FY2008.
- For 2,311 people, their first contact with the outreach system occurred in FY2009. By comparison, for 1,948 people, their first contact with outreach occurred in FY2008. This is an increase of 18.6 percent.
- In FY2009, outreach teams placed 1,760 people. In FY2008, they placed 1,510 people. This is an increase of 16.6 percent.
- In FY2009, there were 3,639 placements, while in FY2008, there were 2,484 placements. This is an increase of 46.5 percent. A word about people placed versus placements: The number of people placed is often lower than the number of placements. Frequently, individuals are placed more than once.
- In FY2009, the three most common placements are overnight cafes (42.2 percent), OSH shelters

(33.3 percent), and BHS/Safe Haven shelters (12.1 percent). In FY2008, the most common placements were OSH shelters (62.4 percent), BHS/Safe Haven shelters (12.8 percent), and other social service agencies (8.9 percent).

## III. Address Emergency and Transitional Housing Needs of Homeless Persons

1. Increased by 29 the number of Safe-Haven beds targeted for chronically homeless individuals.

2. Increase access to existing behavioral health treatment facilities and open new drug treatment facilities with longer stays that specifically target and better serve homeless individuals.

3. Opened DePaul House, an emergency housing program for 25 single individuals. This program was created using the newly developed program model of smaller facilities with community security and service elements.

4. Increased the percentage of households leaving transitional and permanent supportive housing programs with employment income from 23 percent to 24 percent by sharing successful strategies and best practices across the Continuum of Care. Twenty-two percent of the households leaving transitional and permanent supportive housing were earning employment income. While the Continuum of Care did not reach the local goal of 24 percent, HUD's national goal of 19 percent was exceeded.

5. Increased the percentage of homeless assistance beds participating in the Homeless Management Information System (HMIS) from 31 to 69 percent.

## IV. Assist Homeless Persons in the Transition to Permanent Housing

1. Increased the percentage of homeless families who move from transitional to permanent housing from 62 to 66 percent by creating new long-term rental subsidies targeted for homeless families.

2. Created 125 new permanent housing for chronically homeless persons through the “housing first” model, which now numbers 315 units for single individuals and 42 units for families.
3. Supported 38 families exiting transitional housing into private market housing with rental subsidies through the Rental Assistance Program funded through the Housing Trust Fund.
4. Created 500 permanent housing opportunities for homeless individuals and families through a renewed partnership with the Philadelphia Housing Authority
5. Increased the percentage of homeless individuals and families who stay in permanent housing more than six months from 78 percent to 80 percent by sharing successful strategies and best practices across providers within the Continuum of Care.

### **SPECIAL NEEDS OF PERSONS THAT ARE NOT HOMELESS BUT REQUIRE SUPPORTIVE HOUSING (INCLUDING PERSONS WITH HIV/AIDS)**

During Year 34, the City provided housing counseling and assistance to over 13,000 individuals. The City, through the Department of Public Health, Office of Supportive Housing (OSH), other departments and the private sector provide a critical and wide range of services for persons with all levels of special needs. The primary activities that were provided for non homeless special needs persons in Year 34 were, housing counseling (13,629 households), housing information referral, adaptive modifications (94 units) and rental assistance (618 households with HIV/AIDS).



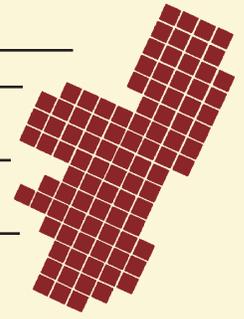
---

---

---

---

---



# Self-Evaluation

---

---

## SELF-ASSESSMENT REPORT

Each year the OHCD undertakes a self-assessment, as part of the 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 2009. 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 tables and narrative are based on the Performance Measures established in the “Action Plan” of the *Year 34 Consolidated Plan*. The Objectives, Outcomes and Indicators of Table 3a are found on pages 184 - 186 of the Proposed Budget section of the *Year 34 Consolidated Plan*. These measures identify proposed accomplishments in the areas of Rental Housing, Homeownership Housing, Homeless Needs Housing and Special-Needs Housing for Year 34.

### CREATING SUITABLE LIVING ENVIRONMENTS

OBJECTIVES	OUTCOMES	PROGRAMS	INDICATORS	PROPOSED	TOTALS
	Accessibility/ Availability	Homeless and Special-Needs Housing	160 Low- and Moderate-Income Households In Stable Housing	160	210
		Homeless and Special-Needs Housing - Short Term	1,950 Low- and Moderate-Income Households In Stable Housing	1,950	5,075
	Affordability	NACs - Community Capacity Building	609,000 Low- and Moderate-Income Residents Will Benefit	609,000r	609,327
	Sustainability	Community Improvements	180,000 Low- and Moderate-Income Residents Will Benefit	180,000	454,935
		Community Improvements	22,000 Low- and Moderate-Income Residents Will Benefit	22,000r	22,720
		Community Improvements	29,000 Low- and Moderate-Income Residents Will Benefit	29,000r	29,053
		Community Improvements	16,000 Low- and Moderate-Income Residents Will Benefit	16,000r	16,157
		NeighborhoodsNOW - CDC Support	10 Organizations Assisted	10	10
		LISC - CDC Support	21 Organizations Assisted	21	26
		PACDC - CDC Support	15 Organizations Assisted	15	17

r = revised goals for period

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. Two hundred ten (210) units were completed during the period.

The Neighborhood Advisory Committees (NACs) provided information referral services, citizen participation

and neighborhood planning to 100 percent 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
	Accessibility/ Availability	Affordable Homeownership	168 Housing Units Created	168	147
		Affordable Rental Housing	50 Housing Units Created/ Preserved	50	50
		Section 202 & Section 811	67 Housing Units Created/ Preserved	67	125
		Affordable Homeownership	40 Housing Units Created	40	40
		Environmental Clearance	5 Housing Units Created	5	5
		Community Design Collaborative	20 Organizations Assisted	20	22
	Affordability	Housing Settlement Grants ADDI	800 Housing Units Acquired Through First-Time Homebuyer Programs	800	710
		Affordable Rental Housing	20 Households Provided Rental Assistance	20	20
		Affordable Rental Housing	365 Households Provided Rental Assistance	365	311
		Affordable Rental Housing - HOPWA Assistance and other services	885 Households Provided Rental	885	993
	Sustainability				
		Basic Systems Repair Tier II	1,800 Housing Units Preserved	1,800	2,632
		SHARP	300 Housing Units Preserved	300	727
		PHIL Loans	150 Housing Units Preserved	150	145
		PNHS Revolving Loan Program	60 Housing Units Preserved	60	64
		Building Materials Program	1,000 Housing Units Preserved	1,000	1,755
		Utility Grants	2,200 Housing Units Preserved	2,200	3,340
		ECA – Heater Hotline	2,000 Housing Units Preserved	2,000	4,323
		Housing Counseling	12,000 Low- and Moderate-Income Households Will Benefit	12,000	13,629
		Housing Counseling for People Living with AIDS	1,900 Low- and Moderate-Income Households Will Benefit	1,900	1,900
		Section 108 Payments	2,962 Housing Units	2,962r	2,962
		EITCP	500 Low- and Moderate-Income Households Will Benefit	500	1,001
		Repairs/Preservation/Rehab Assistance	100 Housing Units Preserved and Made Accessible	100	94
		Philadelphia VIP	10 Low- and Moderate-Income Households Will Benefit	10	10

r = revised goals for period

The following programs providing decent affordable housing met or exceeded their proposed goals: Affordable Rental Housing, Senior Housing, BSRP II, SHARP, NHS, Impact Services, Utility Grants, Heater Hotline, Philadelphia VIP, EITCP, Predatory Lending Counseling and Hotline. Adaptive Modifications were made for 94 households, achieving 94 percent of the stated goal for the period. Rental Assistance was provided to 311 households through the HOPWA and HOME programs during the period, achieving 85 percent of the stated goal. This difference was due to the increase of rents during the period.

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 25 units, new construction projects completed 100 units and HRP completed 22 units during the period. The remaining balance of homeownership units is currently underway.

PHIL Loan provided 145 loans during the period which was 97 percent of the stated goal for the period. Settlement Grants and American Dream Downpayment Initiative. (ADDI) assistance grants were provided to 710 families during the period which was 89 percent of the proposed goal. Counseling agencies provided housing counseling services to over 13,000 clients during the period. Additional services provided were Tangled Title, Earned Income Tax Credit Filing Assistance and education, and counseling on Predatory Lending.

**CREATING ECONOMIC OPPORTUNITIES**

OBJECTIVES	OUTCOMES	PROGRAMS	INDICATORS	PROPOSED	TOTALS
	Accessibility/ Availability	Business Assistance PIDC	700 Jobs	700	107
		Business Assistance PCDC	70 Jobs	70	70
	Affordability	PCDC's SBRLF	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	96,925
		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	775,000
	Sustainability	Employment & Training	65 Individuals Trained	65	65
		Employment & Training	1,200 Individuals Trained	1,200	1,271
		Employment & Training	135 Individuals Trained	135 <sup>r</sup>	138
		Community-Based Organization Assistance	300,000 Low- and Moderate-Income Residents Will Benefit	300,000	445,476

r = revised goals for period

The following projects creating economic opportunities met or exceeded their proposed goals: the Philadelphia Commercial Development Corp. (PCDC)'s Business Assistance Program created 70 new jobs through nine loans to businesses, the PCDC Small Business Commercial Improvement Program provided grants to

businesses which service 300,435 low- and moderate-income residents and the Restore Philadelphia Corridors Program serving 775,000 low- and moderate-income residents, PCDC's Small Business Revolving Loan Fund settled five loans to benefit 96,925 low/moderate income residents or about

32 percent of the goal, in part due to the economic downturn.

During the period the economic development activities by the City's Commerce Department through the Philadelphia Industrial Development Corporation (PIDC) created 107 new jobs which achieved 15 percent of their proposed goal due to the use of other in-house loan programs and the downturn in the economy. 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. PIDC expects to market these programs more aggressively in Year 35.

YouthBuild and Communities In Schools employment and training programs exceeded their stated goals for the period.

## **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 to 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**

Houses preserved is 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 was 2,000 properties. In FY 2009, 2,385 individual properties were repaired.

### **2) New Homeowners**

New homeowners is measured by the number of Settlement Grants. In FY 2008, 939 grants were made. This number is the goal for FY 2009. In FY 2009, 710 grants were made through the Settlement Grant and the American Dream Downpayment Initiative (ADDI).

### **3) Number of Foreclosures Prevented**

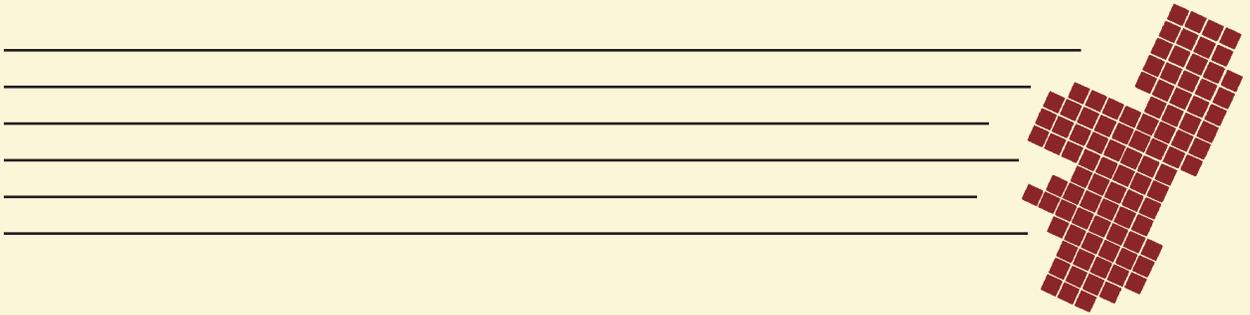
Number of foreclosures prevented is measured by the number of homes saved through the City's Housing Counseling and Mortgage Deviation programs. In FY 2008, 872 homes were saved from foreclosure through the counseling program. This number is the goal for FY 2009. Approximately 1,150 homes were saved in FY 2009.

### **4) New Housing Units Produced**

New housing units produced is measured by production in New Construction, Neighborhood-Based Rental and Homeownership, Housing Development Assistance, Homeownership Rehabilitation Program and Homestart. In FY 2008, 616 units were produced. This number is the goal for FY 2009. In FY 2009, 533 units were produced.

### **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 was identified for FY 2009. In FY 2009, the leveraging ratio for units completed was 3.9.



# Public Service



---



---

## PUBLIC SERVICE

---

During Year 34 the City budgeted \$13,225,299 for Public Service projects including but not limited to counseling, energy assistance, site improvements, technical training and community gardens. The City expended \$6,137,924 to meet Public Service obligations during the reporting period.

The following table highlights the accomplishments in the area of public service for fiscal year 2009.

### HOUSEHOLDS ASSISTED UNDER PUBLIC SERVICE

Households Assisted in FY 2009	Proposed in Year 34	
	<i>Consolidated Plan</i>	Actual
Includes Counseling, ECA, UESF, Site Improvements, Technical Training and Community Gardens.	15,550	29,374,

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 13,629 households. Job Training Counseling services were provided to 1,409 high school students. The energy and utility assistance programs provided assistance to over 14,336 households with fuel and utility grants.

Public services projects also included 778 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	22,774
2. 31%-50% MFI	4,377
3. 51%-80% MFI	2,223
<b>TOTAL</b>	<b>29,374</b>

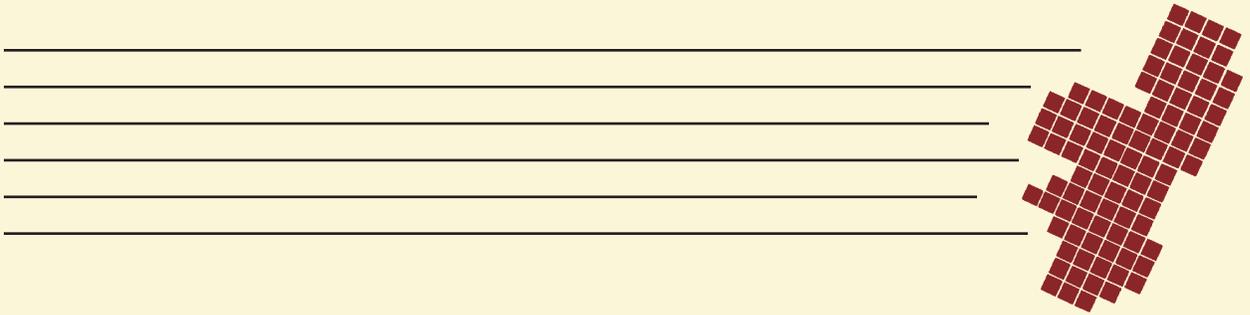
**Race**

American Indian or Alaska Native	5
Asian	595
Black or African American	20,556
Native Hawaiian or other Pacific Islander	8
White	5,381
American Indian or Alaska Native and White	17
Asian and White	26
Black or African American and White	468
American Indian or Alaska Native and Black or African American	15
Other Individuals Reporting more than one Race	2,303
<b>TOTAL</b>	<b>29,374</b>

**Ethnicity**

Hispanic or Latino	3,437
Not Hispanic or Latino	25,937
<b>TOTAL</b>	<b>29,374</b>

Does not include community gardening or site improvements



# HOME

## Investment Partnerships Program



## FEDERAL HOME FUNDS

The HOME Investment Partnership Program (HOME), implemented by the federal government in federal fiscal year (FFY) 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 34, the City received \$15.3 million, for the program year.

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. Private foundation, state and other contributions to HOME-funded developments provide additional match.

In Year 30, the City received for the first time funding for HUD's American Dream Downpayment Initiative (ADDI). These funds, which are a federal set-aside from the HOME program, are available to entitlement communities to help low- and moderate-income persons buy homes. In Year 30, the City received two years' worth of ADDI funds from the past two federal budgets. In Year 31, the City received \$403,000 in ADDI funds. In Years 32 and 33, the City received \$201,000 in ADDI funds. ADDI funds will be used to promote the affordability of specific City-supported homeownership developments, usually in neighborhoods with escalating market prices. In Year 34, the City received \$81,000 in ADDI funds.

### ■ 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 reinspected to ensure that the appropriate repairs have been made before occupancy or for continued occupancy. During Year 34, the Redevelopment Authority inspected more than 660 units in the following projects: all units were in compliance.

Project	Units
16th and Federal	53
6000 Baltimore-Bernice Arms	23
Aldofina Villanueva II	8
Brentwood	11
Brooks School	9
Carl Mackley	84
Casa Caribe	13
Chatham Apartments	10
Ephraim Goldstein Apartments	16
FOP Seniors	27
Francisville Elderly	11
Gaudenzia/Tioga Arms	8
Holmes School	42
Jameson Court	18
Johnny Tillman	6
Kate's Place	36
Kings Ferry	18
Kings Village	6
Model Cities #6	18
Mount Sinai	10
Norris Square Senior Housing	9
North Philadelphia Community Help	11
Ralston/Mercy Douglas House	14
Rudolph/Mercy Douglas 811	17
Sarah Allen II	9
Sarah Allen III	22
Sarah Allen IV	10
Sarah Allen V	7
Sharswood Apartments	18
Spencer's Place	6
St. Anthony's	14
St. Ignatius Senior Housing	17
Tasker Village	28
Vernon House	17
Villas del Caribe	21
WCRP Berks Street	7
YouthBuild I	6
<b>TOTAL</b>	<b>660</b>

■ **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 2009 (Year 34), the HOME program generated \$150,820 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 34 as described in the *Consolidated Plan*. In addition, PHDC earned \$320,000 in program income through the sales of Homestart units. These funds were returned to OHCD in Year 34 and incorporated as a resource in the total amount of HOME funds allocated through the *Year 34 Consolidated Plan*.

During Year 34 the HOME Program utilized \$17.7 million of HOME funding. Approximately 23 percent of the HOME funding was expended from the current year contract. The balance of the funding expended was from prior years allocations.

During Year 34 over \$6.5 million of HOME funds were provided for the Homestart Program in Brewerytown and South West Philadelphia along with the development of Neighborhood Based Homeownership projects in Carroll Park, Mt. Airy-Montana Street, Twins at PowderMill, Union Hill Homes, Norris Square Townhomes, St. Elizabeth’s V, YouthBuild Pradera Homes III and Hunter School.

Over \$4.2 million of HOME funds were provided for the development of neighborhood-based rental projects and new construction, including Booth Manor, Pennsdale II, Spring Garden Community Residences and Evelyn Sanders Townhomes by WCRP.

More than \$3.8 million was provided for homeless special-needs housing including Fresh Start, Germantown Y, Inglis Apartments at Elmwood, Melon SIL PEC Imani Homes V, Mantua Presbyterian Sr. Apartments, Pascall Senior Housing, Reba Brown Sr. Residences, PEC-Bernice Elza Homes, Elder Place II, Haven Peniel Senior Housing, Ivy Residences II and Liberty Resources.

More than \$2.3 million of HOME funds were provided for Housing Assistance and Rental Assistance to 1260 Development Corp., Friends Rehab, Resources for Human Development and PCRC.

More than \$0.9 million of HOME funds were provided for general administration during the fiscal period.

**BUDGET FOR YEAR 34**

Neighborhood-Based Homeownership	5,128,000
American Dream Downpayment Initiative	81,000
Neighborhood-Based Rental	6,295,000
Homeless & Special-Needs Housing	2,297,000
Administration	1,480,000
<b>Total</b>	<b>15,281,000</b>



# 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/M) 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.

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

This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Starting	Ending	
7/1/2008	6/30/2009	

## Part I Participant Identification

1. Participant Number 23-6003047		2. Participant Name Office of Housing and Community Development	
3. Name of Person completing this report Lynn Newsome, DHCD Compliance Director		4. Phone Number (include Area Code) 215-209-8635	
5. Address 1234 Market Street	6. City Philadelphia	7. State PA	8. Zip Code 19107

## 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

## 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	e. Hispanic	
<b>A. Contracts</b>						
1. Number	7					7
2. Dollar Amount	\$67,820,863					\$67,820,863
<b>B. Sub-Contracts</b>						
1. Number	141			32		70
2. Dollar Amount	\$44,511,543			\$13,330,823		\$22,461,196
	a. Total	b. Women Business Enterprises (WBE)	c. MBE			
<b>C. Contracts</b>						
1. Number	0					
2. Dollar Amount						
<b>D. Sub-Contracts</b>						
1. Number	39	39				
2. Dollar Amount	\$8,719,434	\$8,719,434				

**Part IV Minority Owners of Rental Property**

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number						
2. Dollar Amount						

**Part V Relocation and Real Property Acquisition**

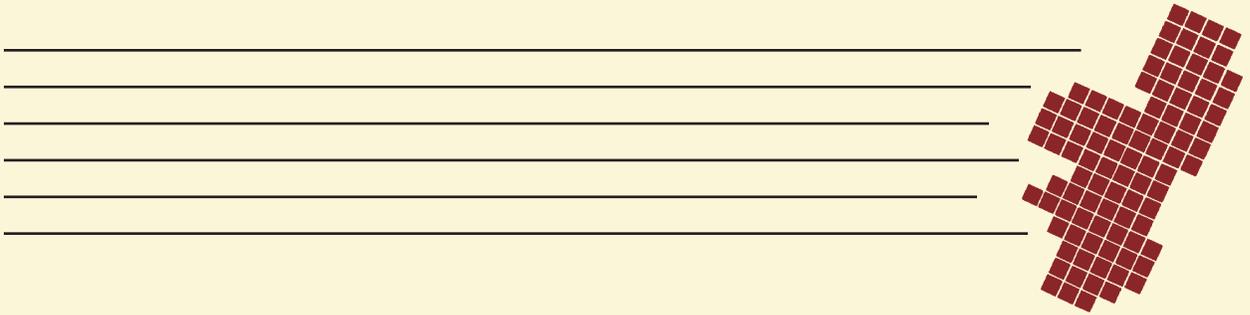
Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired		
2. Businesses Displaced		
3. Nonprofit Organizations Displaced		
4. Households Temporarily Relocated, not Displaced		

Households Displaced	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	e. Hispanic	
5. Households Displaced - Number						
6. Households Displaced - Cost						





# 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 based on the number of AIDS cases in the region. The City of Philadelphia was the grantee for the Philadelphia metropolitan region, which included Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania and Burlington, Camden, Gloucester and Salem counties in New Jersey. Beginning in Year 24, HOPWA funds for New Jersey were directed to the State of New Jersey. For HOPWA purposes, the EMA has been limited to Philadelphia, Bucks, Chester, Delaware and Montgomery counties.

HOPWA funding is used to support rental assistance in the form of rent subsidies to those who can live independently, as well as emergency grants to prevent homelessness, for acquisition, rehabilitation and construction for community residences, supportive services associated with housing, operating costs for hospices and boarding homes, housing counseling, information and referral services and development financing for the construction or rehabilitation of housing.

The HOPWA funding formula is based on cumulative AIDS cases reported and on the incidence rate for cases reported in the last year. Philadelphia's HOPWA new entitlement funding for Year 34 was \$7.052 million, an increase of \$402,000 from Year 33.

The HOPWA region for which OHCD administers funding includes Philadelphia, Bucks County, Montgomery County, Delaware County and Chester County. HOPWA funding to the five-county region is allocated based on the region's AIDS caseload compared to the rest of the nation. Philadelphia received \$7.052 million in new HOPWA funding for Year 34 and reprogrammed \$206,000 to budget \$7.258 million for the program year.

### Consultation and Coordination

The original HOPWA regulations issued by HUD mandated that the City, as grantee, work closely with the Ryan White CARE Act Planning Council for the region in allocating funding and in designing HOPWA-funded housing programs for persons with AIDS.

While the revised regulations governing the application for the Consolidated Plan eliminated this formal requirement, OHCD continued to coordinate with Ryan White CARE Act Planning Council by meeting monthly with the Housing Committee of the Philadelphia HIV Commission, the Ryan White Title I Planning Council for the entire region. In 1995 the Mayor designated the Philadelphia HIV Commission as the Ryan White Title I Planning Council for the region. A new Housing Committee of the commission was appointed jointly by the Health Commissioner and the Housing Director in 1997 and filled the role previously held by The Philadelphia AIDS Consortium's (TPAC) Housing Sub-Committee. In 2000, the City restructured the Ryan White Planning Council and eliminated the Housing Committee as a standing committee. OHCD now appoints an HIV/AIDS Housing Advisory Committee. Through this committee, local government representatives as well as advocates, persons with HIV/AIDS, and service and housing providers meet to advise OHCD on HIV/AIDS housing policy and programs.

### Project Sponsor Selection

In 1997, OHCD selected project sponsors through a Request for Proposals for housing counseling, emergency grants and rental assistance. In cooperation with AACO and TPAC, in Year 25 OHCD centralized the administration of HOPWA-funded and Ryan White-funded emergency grants. The Philadelphia Health Management Corp. was selected by RFP to contract with the City to administer these funds and the program was renamed the Direct Emergency Financial Assistance Program (DEFA). During Year 28, Philadelphia Community Health Alternatives (PCHA) was selected to provide additional rental assistance units. PCHA is now called the Mazonni Center. In Year 34, OHCD continued to contract with existing project sponsors for emergency grants, rental assistance, operating costs and supportive

services and housing counseling activities carried out by suburban providers. Philadelphia agencies providing housing counseling activities for persons with HIV/AIDS were selected as part of a broader housing counseling RFP issued by OHCD in March 2007.

**Urgent Needs to be Met**

OHCD allocated HOPWA funds to program activities in the five counties of Southeastern Pennsylvania, including Philadelphia. This allocation plan supports the most urgent and immediate housing needs by concentrating on direct housing assistance, including rental assistance vouchers, short-term (emergency) payments to prevent homelessness and direct operating costs for community-based and other residences. Funding is continued for information/referrals (housing counseling) and for supportive services linked to housing services for persons with mental illness and substance-abuse issues. In Year 28, funding was increased for the DEFA program because of increased demand for assistance in paying utility bills. Since 1999, DEFA has been available to persons with HIV as well as to persons with full-blown AIDS.

**Private and Public Funding Sources**

For most of the housing activities to be funded, there is little other public or private funding available. The Ryan White CARE Act funds case management services which serve as the basic social service system for persons with HIV/AIDS. Ryan White funds in the Philadelphia region have not traditionally been used to provide housing or housing services and regulations severely limit the kind and nature of housing which can be provided. In Years 23 and 24, Philadelphia’s CDBG program funded housing counselors at ActionAIDS and at Congreso de Latinos Unidos. Montgomery County’s CDBG program has funded a half-time housing counselor through Family Service of Montgomery County and also provides HOME-funded rental vouchers. Gaudenzia House provides drug and alcohol treatment services for clients in its HOPWA-funded rental assistance program. The City’s HOPWA-funded rental-assistance program complements its HOME-funded housing voucher program for persons with AIDS. The City of Philadelphia and Delaware County both utilize HUD’s

Shelter Plus Care program to provide housing vouchers and supportive services for homeless persons with HIV/AIDS and other special needs. HUD’s McKinney Act homeless programs have provided development financing for several AIDS housing ventures in the region. Private foundation fund raising and fund raising by The AIDS Fund support many of the organizations which carry out HOPWA-funded activities.

**Goals**

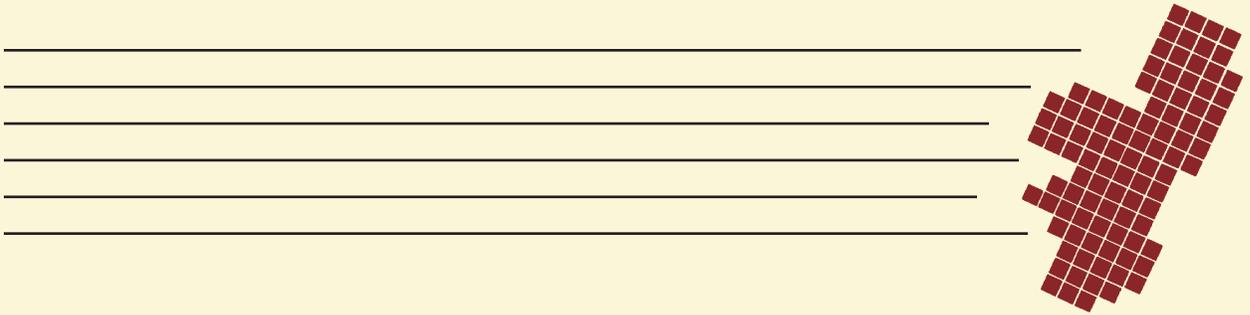
Using Year 34 HOPWA and other funds, the City expected to provide housing for 885 households through short-term payments to prevent homelessness, through tenant-based rental assistance or units provided in HOPWA-funded housing facilities.

**BUDGET FOR YEAR 34**

Short Term Payments	\$234,500
Rental Assistance	3,971,500
Operating Costs	350,000
Housing Counseling/Information & Referrals	1,426,000
Supportive Services	607,500
Administration (Project Sponsors)	468,500
Administration (OHCD)	200,000
<b>Total</b>	<b>7,258,000</b>

During Year 34 the HOPWA Program expended \$6.9 million of HOPWA 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 2009, 1,213 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 34 Consolidated Plan* which states 885 households are to be served.



# Emergency Shelter Grant



---

---

## FEDERAL EMERGENCY SHELTER GRANT FUNDS

---

A major funding source that supports the City's ability to provide emergency shelter and services to more than 15,000 individuals per year is the federal Emergency Shelter Grant (ESG) Program which is allocated to the City as an entitlement through OHCD. HUD now requires that the City apply for ESG funds through the *Consolidated Plan*. In Year 34, OHCD assigned the administration of ESG funds to the Office of Supportive Housing (OSH) to assist in the funding of operational costs, essential service costs and administrative costs related to the provision of emergency shelter for individuals and families. The proposed use of ESG funds leverages and augments state and local funds used by the City to provide 2,830 year-round shelter beds.

During Year 34 OSH provided care for over 600 single men each night at two locations, 99 single women at one location and 305 family members at one location. An additional 1,850 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- Outley House

SELF- Sheila Dennis

Travelers Aid – Kirkbride

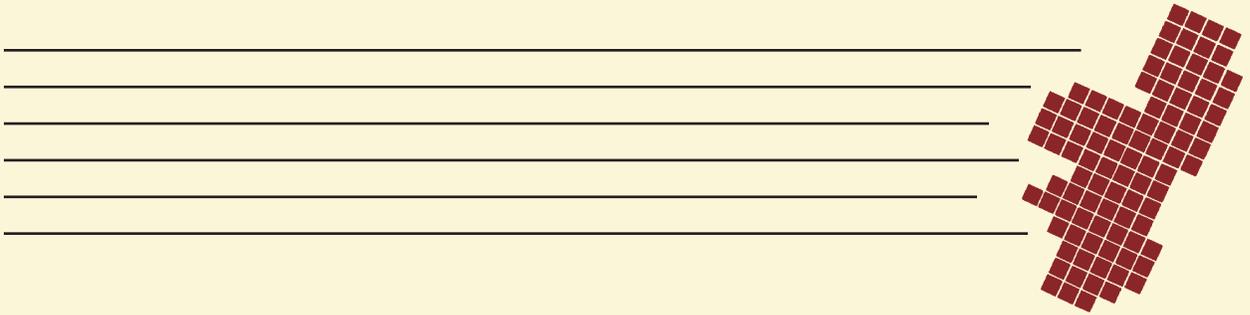
RHD- Ridge

In Year 34, the City received \$2.311 million in ESG funding, \$6,000 less than in Year 33.

FINANCIAL STATUS REPORT		1. FEDERAL AGENCY AND ORGANIZATIONAL ELEMENT TO WHICH REPORT IS SUBMITTED		2. FEDERAL GRANT OR OTHER IDENTIFYING NUMBER		3. PERIOD COVERED BY THIS REPORT		4. EMPLOYER IDENTIFICATION NUMBER		5. RECIPIENT ACCOUNT NUMBER OR IDENTIFYING NUMBER		6. FINAL REPORT		7. BASE		8. OF	
RECIPIENT ORGANIZATION (Name and complete address, including ZIP code)		U.S. Department of Housing and Urban Development PHILADELPHIA REGIONAL OFFICE		S-07-MC-42-0001		7/1/2008 TO (Month day year) 6/30/2009		23-6003047		S-07-MC-42-0001		Year X No. X		7. BASE		PAGE 1 OF 1	
CITY OF PHILADELPHIA OFFICE OF SUPPORTIVE HOUSING 1401 JFK Blvd, MSB Room 1040 PHILADELPHIA, PA 19102		PHILADELPHIA REGIONAL OFFICE		S-07-MC-42-0001		7/1/2008 TO (Month day year) 6/30/2009		23-6003047		S-07-MC-42-0001		Year X No. X		7. BASE		PAGE 1 OF 1	
9. PROJECT/GRANT PERIOD (See instructions)																	
FROM (Month day year) TO (Month day year)																	
7/1/2007 TO 6/30/2009																	
STATES OF INDEES																	
PROGRAMS/FUNCTIONS/ACTIVITIES																	
(a) Rehabilitation		(b) Homeless Prevention		(c) Essential Services		(d) NA		(e) Operations		(f) Administration		TOTAL					
Net outlays previously reported		NA		0		NA		1,604,054		NA		\$1,604,054					
Total outlays this report period		0		0		NA		596,873		115,838		\$712,711					
Less: Program income credits		NA		NA		NA		NA		NA		NA					
Net outlays this report period		0		0		NA		596,873		115,838		\$712,711					
(Line b minus line c)		NA		0		NA		596,873		115,838		\$712,711					
Net outlays to date		NA		0		NA		596,873		115,838		\$2,316,765					
(Line a plus line b)		NA		0		NA		2,200,927		115,838		\$2,316,765					
Less: Non-Federal share of outlays		NA		0		NA		NA		NA		NA					
Total Federal share of outlays		NA		0		NA		2,200,927		115,838		\$2,316,765					
(Line e minus line f)		NA		0		NA		2,200,927		115,838		\$2,316,765					
Total unliquidated obligations		0		0		NA		0		0		\$0					
Less: Non-Federal share of unliquidated obligations shown on line h		NA		0		NA		NA		NA		NA					
Federal share of unliquidated obligations		NA		0		NA		NA		NA		NA					
Total Federal share of outlays and unliquidated obligations		NA		0		NA		NA		NA		NA					
Total cumulative amount of Federal funds authorized		0		NA		NA		2,200,927		115,838		\$2,316,765					
Unobligated balance of Federal funds		0		NA		NA		0		0		\$0					
a. TYPE OF RATE		PROVISIONAL		FIXED		RATED		13. CERTIFICATION		SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		DATE REPORT SUBMITTED					
b. RATE		[ ]		[ ]		[ ]		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.		Michael Nuttier, Mayor							
EXPENSE		c. BASE		d. TOTAL AMOUNT		e. FEDERAL SHARE											
		[ ]		[ ]		[ ]											
12. REMARKS: Attach our explanation to award document or information requested by Federal awarding agency in compliance with governing legislation.																	
28-101 EXHIBIT 1																	
FEDERAL REGISTER, VOL. 41, NO. 148-FRIDAY, JULY 30, 1976																	

FINANCIAL STATUS REPORT		1. FEDERAL AGENCY AND ORGANIZATIONAL ELEMENT TO WHICH REPORT IS SUBMITTED		2. FEDERAL GRANT OR OTHER IDENTIFYING NUMBER		3. PERIOD COVERED BY THIS REPORT		4. EMPLOYER IDENTIFICATION NUMBER		5. FEDERAL GRANT OR OTHER IDENTIFYING NUMBER		6. FINAL REPORT		7. BASIS		8. PAGE OF	
RECIPIENT ORGANIZATION (Name and complete address, including ZIP Code)		U.S. Department of Housing and Urban Development; PHILADELPHIA REGIONAL OFFICE		S-08-IMC-42-0001		FROM (Month, day, year) TO (Month, day, year)		PROJECT No. X		7. BASIS		8. PAGE OF		9. BASIS		10. PAGE OF	
CITY OF PHILADELPHIA OFFICE OF SUPPORTIVE HOUSING 1401 JFK Blvd, MSB Room 1040 PHILADELPHIA, PA 19102		PROJECT GRANT PERIOD (See instructions) FROM 7/1/2008 TO 6/30/2010		FROM 7/1/2008 TO 6/30/2009		PROJECT No. X		PROJECT No. X		PROJECT No. X		PROJECT No. X		PROJECT No. X		PROJECT No. X	
<p><b>11. REMARKS:</b> Attach any explanation deemed necessary or information required by Federal reporting agency in compliance with governing legislation.</p> <p>248-WF EXHIBIT 1 FEDERAL REGISTER, VOL. 41, NO. 148, FRIDAY, JULY 30, 1976</p>																	
<p><b>12. REMARKS:</b> Attach any explanation deemed necessary or information required by Federal reporting agency in compliance with governing legislation.</p>																	
<p><b>13. CERTIFICATION</b> 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.</p>																	
<p><b>14. SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL</b> Michael Nutter, Mayor</p>																	
<p><b>15. TELEPHONE (show area number)</b></p>																	
<p><b>16. DATE SUBMITTED</b></p>																	
<p><b>17. SIGNATURE OF AWARDING AGENCY</b></p>																	
<p><b>18. DATE RECEIVED</b></p>																	
<p><b>19. TELEPHONE (show area number)</b></p>																	
<p><b>20. DATE RECEIVED</b></p>																	
<p><b>21. TELEPHONE (show area number)</b></p>																	
<p><b>22. DATE RECEIVED</b></p>																	
<p><b>23. TELEPHONE (show area number)</b></p>																	
<p><b>24. DATE RECEIVED</b></p>																	
<p><b>25. TELEPHONE (show area number)</b></p>																	
<p><b>26. DATE RECEIVED</b></p>																	
<p><b>27. TELEPHONE (show area number)</b></p>																	
<p><b>28. DATE RECEIVED</b></p>																	
<p><b>29. TELEPHONE (show area number)</b></p>																	
<p><b>30. DATE RECEIVED</b></p>																	
<p><b>31. TELEPHONE (show area number)</b></p>																	
<p><b>32. DATE RECEIVED</b></p>																	
<p><b>33. TELEPHONE (show area number)</b></p>																	
<p><b>34. DATE RECEIVED</b></p>																	
<p><b>35. TELEPHONE (show area number)</b></p>																	
<p><b>36. DATE RECEIVED</b></p>																	
<p><b>37. TELEPHONE (show area number)</b></p>																	
<p><b>38. DATE RECEIVED</b></p>																	
<p><b>39. TELEPHONE (show area number)</b></p>																	
<p><b>40. DATE RECEIVED</b></p>																	
<p><b>41. TELEPHONE (show area number)</b></p>																	
<p><b>42. DATE RECEIVED</b></p>																	
<p><b>43. TELEPHONE (show area number)</b></p>																	
<p><b>44. DATE RECEIVED</b></p>																	
<p><b>45. TELEPHONE (show area number)</b></p>																	
<p><b>46. DATE RECEIVED</b></p>																	
<p><b>47. TELEPHONE (show area number)</b></p>																	
<p><b>48. DATE RECEIVED</b></p>																	
<p><b>49. TELEPHONE (show area number)</b></p>																	
<p><b>50. DATE RECEIVED</b></p>																	
<p><b>51. TELEPHONE (show area number)</b></p>																	
<p><b>52. DATE RECEIVED</b></p>																	
<p><b>53. TELEPHONE (show area number)</b></p>																	
<p><b>54. DATE RECEIVED</b></p>																	
<p><b>55. TELEPHONE (show area number)</b></p>																	
<p><b>56. DATE RECEIVED</b></p>																	
<p><b>57. TELEPHONE (show area number)</b></p>																	
<p><b>58. DATE RECEIVED</b></p>																	
<p><b>59. TELEPHONE (show area number)</b></p>																	
<p><b>60. DATE RECEIVED</b></p>																	
<p><b>61. TELEPHONE (show area number)</b></p>																	
<p><b>62. DATE RECEIVED</b></p>																	
<p><b>63. TELEPHONE (show area number)</b></p>																	
<p><b>64. DATE RECEIVED</b></p>																	
<p><b>65. TELEPHONE (show area number)</b></p>																	
<p><b>66. DATE RECEIVED</b></p>																	
<p><b>67. TELEPHONE (show area number)</b></p>																	
<p><b>68. DATE RECEIVED</b></p>																	
<p><b>69. TELEPHONE (show area number)</b></p>																	
<p><b>70. DATE RECEIVED</b></p>																	
<p><b>71. TELEPHONE (show area number)</b></p>																	
<p><b>72. DATE RECEIVED</b></p>																	
<p><b>73. TELEPHONE (show area number)</b></p>																	
<p><b>74. DATE RECEIVED</b></p>																	
<p><b>75. TELEPHONE (show area number)</b></p>																	
<p><b>76. DATE RECEIVED</b></p>																	
<p><b>77. TELEPHONE (show area number)</b></p>																	
<p><b>78. DATE RECEIVED</b></p>																	
<p><b>79. TELEPHONE (show area number)</b></p>																	
<p><b>80. DATE RECEIVED</b></p>																	
<p><b>81. TELEPHONE (show area number)</b></p>																	
<p><b>82. DATE RECEIVED</b></p>																	
<p><b>83. TELEPHONE (show area number)</b></p>																	
<p><b>84. DATE RECEIVED</b></p>																	
<p><b>85. TELEPHONE (show area number)</b></p>																	
<p><b>86. DATE RECEIVED</b></p>																	
<p><b>87. TELEPHONE (show area number)</b></p>																	
<p><b>88. DATE RECEIVED</b></p>																	
<p><b>89. TELEPHONE (show area number)</b></p>																	
<p><b>90. DATE RECEIVED</b></p>																	
<p><b>91. TELEPHONE (show area number)</b></p>																	
<p><b>92. DATE RECEIVED</b></p>																	
<p><b>93. TELEPHONE (show area number)</b></p>																	
<p><b>94. DATE RECEIVED</b></p>																	
<p><b>95. TELEPHONE (show area number)</b></p>																	
<p><b>96. DATE RECEIVED</b></p>																	
<p><b>97. TELEPHONE (show area number)</b></p>																	
<p><b>98. DATE RECEIVED</b></p>																	
<p><b>99. TELEPHONE (show area number)</b></p>																	
<p><b>100. DATE RECEIVED</b></p>																	





# Community Economic Development



---



---

## COMMUNITY ECONOMIC DEVELOPMENT

---

### BUSINESS ASSISTANCE

#### PHILADELPHIA INDUSTRIAL DEVELOPMENT CORP. (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.

No projects settled during the period.

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.

No projects settled during the period.

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.

Five projects settled under this activity in this period. Total loan amount of \$1,104,660 and 57 new jobs anticipated. (See page 52 for details.)

## 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
			No Loans Settled						
<b>TOTAL CDBG JOB CREATION</b>				<b>\$0</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Assistance to non-profit Entities									
			No Loans Settled						
				\$0	\$0	0	0	0	0
<b>SECTION 108 LOAN ACTIVITY</b>									
50	2	9/23/08	PAID/Building 101 Vitetta	\$1,756,936	\$12,041,452	70	50	120	50
<b>TOTAL 108 LOAN ACTIVITY</b>				<b>\$1,756,936</b>	<b>\$12,041,452</b>	<b>70</b>	<b>50</b>	<b>120</b>	<b>50</b>
<b>ENTERPRISE ZONE LOANS</b>									
205	4	12/12/2008	KGM Gaming LLC	\$300,000	\$350,000	13	10	23	
327	6	4/29/2009	Preferred Materials LLC	\$450,000	\$2,778,325	35	10	45	
177	7	6/2/2009	Adam Mocio & Juhn Sganga	\$250,000	\$604,500	64	26	90	
157	7	6/16/2009	Feast Your Eyes, Inc.	\$292,410	\$1,831,960	27	7	34	
144	7	6/25/2009	E.G. Emil & Son, Inc.	\$112,250	\$280,000	30	4	34	
<b>TOTAL ENTERPRISE ZONE LOANS</b>				<b>\$1,404,660</b>	<b>\$5,844,785</b>	<b>169</b>	<b>57</b>	<b>226</b>	

## **PHILADELPHIA COMMERCIAL DEVELOPMENT CORPORATION**

### **Targeted Neighborhood Commercial Program**

To assist the City of Philadelphia's Commerce Department in the implementation of its economic strategy, the Philadelphia Commercial Development Corporation (PCDC) will work in 44 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 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 76 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: 300 firms interested in financial assistance were contacted. 30 were interviewed. 10 feasibility studies were completed. 5 loans settled. Total loan amounts of \$994,000. (See page 54 for more detail.)

Programs to Create Low/Moderate Income Employment Opportunities: 300 firms interested in financial assistance were contacted. 40 were interviewed. 20 feasibility studies were prepared. 10 loans settled for a total of \$1,574,773. Seventy new jobs are anticipated of which 58 will be available to extremely low/low-moderate income persons. (See page 53 for more detail.)

### **Small Business Commercial Improvement Program**

There were 63 grants for the period totaling \$296,805.

### **Housing Contractors Program**

There were 142 homes rehabilitated using loans totaling \$1,724,773 approved. 18 general contractors are participating in the program. 11 of these contractors are minority owned and operated businesses.

### **Neighborhood Development Grant Program**

Kensington South CDC developed 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 percent of which will be available to low- and moderate-income persons.

Asociacion Puertorriquenos en Marcha (APM) completed 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 completed the first phase development of the Overbrook Environmental Educational Center at 6130-6150 Lancaster Avenue. This public facility will provide access to green technology, and other services, to residents of this low- and moderate-income neighborhood. Presby Homes and Services Inc. completed the development of the Mantua Presbyterian Apartments, a low- and moderate-income senior housing development located at 34th Street and Haverford Avenue.

Uptown Entertainment Development Corporation completed stabilization activities (Phase I) of 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, 50 percent of which will be available to low- and moderate-income persons..

AlleghenyWest Foundation completed the development a mixed-use facility at 1931 West Lehigh Avenue. The commercial space is leased to the WIC program which provides health and nutritional education and

## 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	Cost per assisted job
128	1	5/16/2008	Bittenbender Construction	300,000	800,000	10	10	30,000
354	10	5/16/2008	Mc Fadden Real Estate, LLC	300,000	1,000,000	10	8	30,000
237	8	7/3/2008	CBD Properties	275,000	1,847,750	18	14	15,278
189	1	7/11/2008	Metro Mattress Factory	90,000	200,000	5	5	18,000
5	1	9/10/2008	Jonathan Best R/T, LLC	110,000	220,000	3.5	2.5	31,429
123	4	11/4/2008	30 Food Farm	300,000	1,020,000	10	8	30,000
4	5	11/12/2008	SRS Partners, LLC	99,773	407,173	9	7	11,086
129	1	11/21/2008	Casa Papel, LLC	50,000	145,000	2.5	1.5	20,000
1	1	1/27/2009	Graham Studios	50,000	110,000	2	2	25,000
<b>TOTALS</b>				<b>\$1,574,773</b>	<b>\$5,749,923</b>	<b>70</b>	<b>58</b>	
<b>Loans to businesses that provide goods and services to benefit low- and moderate-income neighborhoods</b>								
Census Tract	Council District	Date Settled	Company	Loan Amount	Project Cost	Low/Mod Assisted Persons	Public Benefit Ratio per low/mod person	
14	2	9/8/2008	Center City Pediatrics	300,000	377,000	15,527	19.32	
30	2	11/14/2008	Dean Food Market	200,000	226,382	22,032	9.08	
296	6	11/21/2008	Arrow Motors/ Gaetano Place	268,000	688,000	11,031	24.30	
189	1	11/21/2008	Select Auto Glass Plus	100,000	250,000	21,297	4.70	
313	6	2/19/2009	KM Syis Group	126,000	245,000	27,038	4.66	
<b>TOTALS</b>				<b>\$994,000</b>	<b>\$1,786,382</b>	<b>96,925</b>	<b>10.26</b>	
<b>GRAND TOTAL</b>				<b>\$2,568,773</b>	<b>\$7,536,305</b>			

support to low-income women and children, a much needed service in this low- and moderate-income neighborhood.

Programs Employing People completed development of a handicapped-accessible bowling alley at 1200 South Broad Street. The project addresses the problem that people with disabilities need access to employment opportunities and social/recreational activities. The project also created 6 jobs which are principally available to low- and moderate-income persons.

Mt. Airy USA acquired for 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 completed the development of the Life Center at 3240-64 N. Hancock Street. The project will to create at least 20 jobs which will be principally available to low- and moderate-income persons.

The Enterprise Center CDC acquired for development of the Center for Culinary Enterprise 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 Center completed 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 completed pre-development activities for the proposed development of the Mantua Presbyterian Apartments, a low and moderate-income senior housing at 3403-11 Haverford Avenue.

Philadelphia Chinatown Development Corporation completed pre-development activities for a commercial project at 10th and Vine Streets.

Institute for The Study of Civic Values (ISCV) completed a Philadelphia small business network project.

Archdiocese of Philadelphia Office for Community Development undertook a planning study for Kensington Avenue commercial corridor from York Street to Lehigh Avenue.

Enon Coulter Community Corporation was awarded a grant to support a marketing/economic development study of the Wayne Avenue commercial corridor from Cheltenham Avenue to Roberts Avenue. (Project is not yet underway).

Urban League of Philadelphia was awarded a grant to support a planning study for the Gateway to Economic Independence (GEI) facility proposed for Broad and Christian Streets. (Project is not yet underway).

**Small Business Technical Assistance**

The Business Center provided 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.

United Bank of Philadelphia provided assistance to micro-enterprises in North Philadelphia and Lancaster Avenue.

African American Chamber of Commerce provided technical assistance services to micro-enterprises in Philadelphia. This technical assistance will primarily benefit low- and moderate-income persons.

The Enterprise Center is providing 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.

The Women's Business Development Center provided technical assistance services to micro-enterprises in Philadelphia. This technical assistance will primarily benefit low- and moderate-income persons.

Philadelphia Development Partnership will undertake economic development activities to microenterprises. Recipients will be organizations that are undertaking technical assistance targeted to disadvantaged small businesses.

The Women's Opportunities Resource Center will undertake economic development activities to microenterprises to provide technical assistance targeted to disadvantaged small businesses.

**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 51 percent of this area is inhabited by very low, low and moderate-income persons. CGC 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 43 businesses.

### **West Philadelphia**

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. The Partnership CDC will 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.

#### **Programs to Assist Businesses**

- 64 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.

#### **Programs to Assist Businesses (FCDC)**

- During the period FCDC provided technical assistance to 19 businesses.
- Assistance was given to the business associations.

### **North Fifth Street and Lehigh Avenue**

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 three community development packages.

HACE conducted a snap shot survey of properties in their target area and maintained and distributed a hot list.

#### **Programs to Assist Businesses**

- 39 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.

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 35 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 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 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. SWCDC is working with PIDC on an economic revitalization plan for area industrial areas

#### **Programs to Assist Businesses**

- Assistance provided to 8 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.

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, 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 90 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 145 businesses.

#### **Job Resource Center**

- 187 job applicants were screened.
- 52 applicants were placed in jobs.

**West Parkside**

Parkside Association 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 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.

**Programs to Assist Businesses**

- Business Service Center assisted one business for business expansion;
- Responded to 18 requests;
- 7 businesses joined the Business Association of West Parkside (BAWP)
- BAWP membership, hosted 24 Business Association meetings and attended several Business Services meetings.

**Job Resource Center**

- 153 job applicants were screened.
- Job readiness seminars were held for 153 applicants
- 51 applicants were placed in full time job positions.
- 23 applicants were placed in part time job positions.
- 32 applicants were placed in job training and/or educational enhancement programs.

**Fairmount**

Fairmount CDC will improve the quality of life, employment opportunities and retail opportunities for low- and moderate-income individuals in the area generally bound by Fairmount Avenue. The Fairmount Avenue Commercial Corridor is defined as Fairmount Avenue from Broad Street to Pennsylvania Avenue and the Girard Avenue Commercial Corridor is defined as Girard Avenue from North 25th to North 31st Street. Fairmount CDC's service area includes the

Girard Avenue Commercial Corridor to the North, the Fairmount Avenue Commercial Corridor to the South, Corinthian Avenue to the East and Fairmount Park to the West

**Programs to Assist Businesses**

- Fairmount CDC provided technical assistance to 10 businesses.

**Fifth Street and Olney Avenue Commercial Area**

Korean Community Development Services Center (KCDSC) will assist the City of Philadelphia in the implementation of its ReStore Philadelphia Corridors Strategy which is intended to help revitalize commercial corridors through the City. KCDSC will undertake economic development activities designed to enhance economic opportunities and create a sustainable neighborhood as a clean, safe, attractive and welcoming place that will benefit, low and moderate income residents of the targeted neighborhood. These activities include neighborhood revitalization, programs designed to assist businesses, and community economic development.

**Programs to Assist Businesses**

- KCDSC provided technical assistance to 45 businesses.

**Kensington Avenue Commercial Corridor**

The Archdiocese of Philadelphia Office for Community Development (OCD) will improve the quality of life, employment opportunities and retail opportunities for very low, low and moderate-income individuals and its very low, low and moderate-income neighborhoods, generally comprised of the 2400-2600 blocks of the Kensington Avenue Commercial Corridor and adjoining residential blocks to the west. The target area for this plan is the Kensington Avenue Commercial Corridor from York Street on the south end to Lehigh Avenue on the north end.

**Programs to Assist Businesses**

- OCD provided technical assistance to 5 businesses

**ECONOMIC STIMULUS PROGRAM**  
**SECTION 108 LOAN PROGRAM**

One loan settled during the period. Total loan amount of \$1,756,936. Job information is reported on page 52.

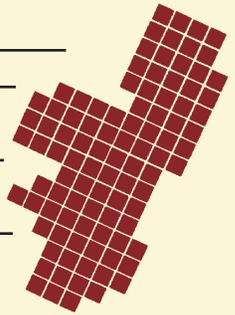
---

---

---

---

---



# Financial Summary

---

---

**NAME OF JURISDICTION**  
**CITY OF PHILADELPHIA**

**FY: JUNE 30, 2008**

Assistance Provided By Income Group	Renters		Owners		Total (M)
	Elderly 1 & 2 Member HHS (A)	All Other Households (D)	1st Time Homebuyers with children (G)	Total Homeowners (I)	
1. 0%-30% MFI	1,854	1,618	81	27,444	30,997
2. 31%-50% MFI		461	300	6,443	7,204
3. 51%-80% MFI		103	293	2,809	3,205
<b>4. Total Low-Income</b>	<b>1,854</b>	<b>2,182</b>	<b>674</b>	<b>36,696</b>	<b>41,406</b>

Race	
American Indian and Alaska Native	30
Asian	639
Black or African Ameriman and White	29,186
Native Hawaian and Other Pacific Inlander	12
White	6,403
American Indian and Alaska Native and White	17
Asian and White	26
Black or African Ameriman and White	468
American Indian or Alaska Native Black or African American	15
Other Individuals Reporting More Than One Race	4,610
<b>TOTAL</b>	<b>41,406</b>
Ethnicity	
Hispanic or Latino	5,632
Not Hispanic or Latino	35,774
<b>TOTAL</b>	<b>41,406</b>

0510.2 RB-2  
Exhibit 3a

FINANCIAL SUMMARY Grantee Performance Report Community Development Block Grant Program		U.S. Department of Housing and Urban Development Office of Community Planning and Development	
		OMB Approval No. 2506-0077 (Exp. 3/31/04)	
Public Reporting Burden for this collection of information is estimated to average 12 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Office, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2506-0077), Washington, D.C. 20503. Do not send this completed form to either of these addresses.			
1	Name of Grantee <b>City of Philadelphia</b>	2. Grant Number <b>B-08-MC-424012</b>	3. Reporting period From <b>7/1/2008</b> To <b>6/30/2009</b>
<b>Part I: Summary of CDBG Resources</b>			
1.	Unexpended CDBG funds at end of previous reporting period (Balance from prior program years)		\$84,887,346
2.	Entitlement Grant from form HUD-7002		\$51,734,740
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	\$4,781,153
a.	Other (Identify below. If more space is needed use an attachment)		
		\$7,641,538	\$4,979,693
c.	Total Program Income (Sum of columns a and b)		\$17,402,384
6.	Prior Period Adjustments (if column is a negative amount, enclose in brackets)		(\$311,805)
7.	Total CDBG Funds available for use during this reporting period (sum of lines 1 through 6)		\$153,712,665
<b>Part II: Summary of CDBG Expenditures</b>			
8.	Total expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A		\$72,326,954
9.	Total expended for Planning & Administration, form HUD-4949.2		\$11,676,720
10.	Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)		\$60,650,234
11.	CDBG funds used for section 108 principal & interest payments:		\$9,340,987
12.	Total expenditures (line 8 plus line 11)		\$81,667,941
13.	Unexpended balance (line 7 minus line 12)		\$72,044,724
<b>Part III: Low/Mod Benefit This Reporting Period</b>			
14.	Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A		\$762,941
15.	Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 and 4949.2A		\$59,887,293
16.	Total (line 14 plus line 15)		\$60,650,234
17.	Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period)		100.00%
This form may be reproduced on local office copiers; previous editions are obsolete. Retain this record for 3 years.			form HUD-4949.3(05/24/03) ref Handbook 6518.2
Page ( 1 ) of ( 2 )			



---

---

## CERTIFICATIONS

---

During Year 34 the City made no changes in its program objectives and implemented projects and programs included in the *Year 34 Consolidated Plan*.

The City of Philadelphia pursued all resources identified in the *Year 34 Consolidated Plan* including CDBG, HOME, ESG, HOPWA, State DCED and its own Housing Trust Fund, to carry out the programs and projects planned.

The City of Philadelphia supported the efforts made by departments, delegate agencies, non-profit and for profit entities in their applications for funding to state and federal entities and provided certifications of consistency with the *Consolidated Plan* as appropriate. These certifications included Section 202 and 811 projects, McKinney Continuum of Care Projects and PHA Initiatives.

The City of Philadelphia has taken no action or willful inaction to hinder the implementation of the *Year 34 Consolidated Plan*.

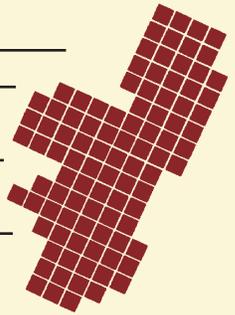
---

---

---

---

---



# Index

---

---

---



---

## INDEX

---

### Symbols

16th and Federal 39  
 22nd Street 57  
 1260 Development Corp. 40  
 6000 Baltimore-Bernice Arms 39

### A

AACO 45  
 Act 94 4  
 ActionAIDS 11, 46  
 Adaptive Modifications Program 10, 35  
 Affirmative Action Plans 16  
 Affirmative Marketing Actions Units 40  
 Affordable Homeownership 34  
 Affordable Housing Program 6  
 Affordable Rental Housing 2, 12, 34, 35, 39  
 African American Chamber of Commerce 55  
 Aker Shipyard 18  
 Aldofina Villanueva II 39  
 Allegheny West Foundation 53, 57  
 American Dream Downpayment Initiative. (ADDI)  
     4, 34, 35, 36, 39, 40  
 American Street 51  
 Analysis of Impediments to Fair Housing Choice 9  
 Angela Court II 16  
 Anti-Poverty Strategy 2, 11  
 anti-predatory lending 10, 23  
 Anti-predatory lending products 7  
 Archdiocese of Philadelphia Office for Community  
     Development (OCD) 55, 59  
 Arch St. Methodist Church 29  
 Asociacion Puertorriquenos en Marcha (APM) 53

### B

Basic Systems Repair Program 13, 22, 23, 36  
     Basic Systems Repair Tier II 34  
 Bernice Elza Homes 40  
 Blueprint/Good Neighbors Make Good Neighborhoods  
     Program 27

Boeing/Vertol Industries 18  
 Booth Manor 40  
 Borinquen Plaza 53  
 Boys & Girls Clubs of Philadelphia 18  
 Brentwood 39  
 Brooks School 39  
 Building Materials Program 34  
 Business Assistance Program 35

### C

CareerLink 7  
 Carl Mackley 39  
 Casa Caribe 39  
 Cecil B. Moore 7  
 Center for Culinary Enterprise 54  
 Centers for Disease Control and Prevention 14  
 Central Germantown Commercial Area 56  
 Central Germantown Council (CGC) 56  
 Certified Nursing Assistant (CNA) Program 17  
 Chatham Apartments 39  
 Childhood Lead Poisoning Prevention Program (CLPPP)  
     12, 13  
 chronically homeless 28, 29, 30, 31  
 Citizen Participation Plan 19  
 City Council 14, 20, 22, 23, 24  
 City's General Fund 47  
 City Solicitor's office 13  
 Combine Group 18  
 Commerce Department 1, 4, 19, 36, 53  
 Communities In Schools 1, 11, 36  
 Community Court 30  
 Community Design Collaborative 34  
 Community Gardens 37  
 Compliance Department 16  
 Congregate Housing Program (CHIP) 18  
 Congregate Lunch program 18  
 Congreso de Latinos Unidos 46  
 Continuum of Care 27, 28, 30, 63  
 Contract Administration Unit 16  
 Courtyard Apartments at Riverview 6  
 Cross-Greenwich 16

**D**

Delaware County 24, 45, 46  
Department of Behavioral Health and Mental  
Retardation (DBH/MR) 27  
Department of Community and Economic  
Development (DCED) 7, 63  
Department of Human Services (DHS) 13, 27  
DePaul House 30  
Dewey Housing 16  
Direct Emergency Financial Assistance Program (DEFA)  
45, 46  
drug and alcohol treatment services 46

**E**

Earned Income Tax Credit Filing Assistance 35  
EITCP 34, 35  
Eastern North Philadelphia 58  
Economic Stimulus Program 60  
Eldercare programs 18  
Elder Place II 40  
Elite Janitorial 17  
Elm Street 57  
emergency housing 30  
Emergency Shelter Grant (ESG) 21, 47  
Employment & Training 35  
Empowerment Zone Strategy 11  
Energy Coordinating Agency 23, 34, 37  
Enon Coulter Community Corporation 55  
Enterprise Center CDC 54  
Enterprise Zone Development Loan Program 51  
Environmental Clearance 34  
Ephraim Goldstein Apartments 39  
Evelyn Sanders Townhomes 40  
Explorers of the Boy Scouts of America 18

**F**

fair housing laws 9, 10  
Fairmount 59  
Fairmount CDC 59  
Falls Ridge 6  
Family Self-Sufficiency Program 11  
Federal Home Loan Bank 6

Ferry LLP Development Group 17  
Fifth Street 56, 59  
Fifth Street and Olney Avenue Commercial Area 59  
First Fridays of Frankford Avenue 58  
Fishtown-Kensington 58  
FOP Seniors 39  
foreclosure 6, 10, 23, 36  
foreclosures prevented 36  
Francisville Elderly 39  
Frankford 6, 7, 16, 56, 58  
Frankford Avenue Arts Center 58  
Frankford Community Development Corporation  
(FCDC) 56  
Fresh Start 16, 40  
Friends Rehab 40

**G**

Gamesa Windmill Plant 18  
Gateway to Economic Independence (GEI) 55  
Gaudenzia House 46  
Gaudenzia/Tioga Arms 39  
Germantown Y 40  
Grace Café 29  
Greater Grays Ferry Estates 18  
Greater Philadelphia Federation of Settlements 18  
Greater Philadelphia Urban Affairs Coalition 23

**H**

Haines and Kibblehouse Earthmovers 17  
Haven Peniel Senior Housing 40  
Health Department 12, 13, 14  
Heater Hotline 34, 35  
Hispanic Association of Contractors and Enterprises  
(HACE) 54, 56  
HIV/AIDS Housing Advisory Committee 45  
Holmes School 39  
Home First Program 29  
HOME Investment Partnership Program (HOME)  
1, 2, 3, 5, 11, 16, 20, 21, 23, 27, 30, 35, 20,  
39, 40, 46, 63  
Homeless Diversion Program 29  
Homeless Management Information System (HMIS) 30  
homelessness 2, 6, 27, 28, 29, 45, 46

homeless special-needs housing 40  
 Homeownership Rehabilitation Program 36  
 Homestart 15, 36, 40  
 Houses preserved 36  
 Housing Choice Vouchers 27  
 Housing Contractors Program 53  
 housing counseling 2, 6, 10, 16, 23, 31, 34, 35, 36,  
 37, 45, 46  
 housing counseling agencies 10  
 Housing Opportunities for Persons With AIDS  
 (HOPWA) 3, 16, 21, 34, 35, 45, 46, 63  
 Housing Preservation 6  
 Housing Production 5, 6, 36  
 Housing rehabilitation 5  
 Housing Retention Program 29  
 Housing Trust Fund (HTF) 1, 4, 10, 23, 24, 29, 31, 63  
 HUD 2, 3, 13, 14, 18, 22, 23, 24, 29, 30, 33, 39,  
 45, 46, 47  
 Hunter School 4, 40

**I**

IBM 18  
 Imani Homes V 40  
 Impact Services 35  
 Inglis Apartments at Elmwood 16, 40  
 Inglis at Germantown 16  
 Institute for The Study of Civic Values 55  
 insurance coverage 9  
 Interagency Council on Homelessness Collaborative  
 Initiative to Help End Chronic Homelessness 29  
 Ivy Residences II 40

**J**

Jameson Court 39  
 JASTECH Development Services 53  
 job fairs 7  
 Job Training Counseling 37  
 John F. Street Community Center 18  
 Johnny Tillman 39

**K**

Kate's Place 39  
 Kensington Avenue Commercial Corridor 59  
 Kensington South CDC 53  
 Kings Ferry 39  
 Kings Village 39  
 Korean Community Development Services Center  
 55, 59

**L**

lead-hazard reduction activities 12  
 lead poisoning 12  
 Lead Safe Babies 14  
 Lead Safe Communities 14  
 Lehigh Avenue 53, 55, 56, 57, 59  
 Leveraging Ratio 36  
 Leveraging Resources 25  
 Liberty Resources 40  
 Licenses and Inspections (L&I) 13  
 LIFE center (HACE) 18  
 Life Center (PHA) 54  
 Lighthouse 58  
 Local Initiatives Support Corp. (LISC) 33  
 Low Income Housing Tax Credits (LIHTC) 6, 25

**M**

Main Street 57  
 Managing Director's Office 13, 36  
 Mantua Presbyterian Apartments 40, 53, 55  
 Martin Luther King Plaza 6  
 Mazonni Center 45  
 Medical Billing Program 17  
 Melon SIL 16, 40  
 microenterprises 55  
 Model Cities #6 39  
 Monitoring Unit 16  
 Montgomery County 45, 46  
 mortgage delinquency 10, 37  
 Mortgage Loan Program 51  
 Mount Sinai 39  
 Moving to Work Initiative 17  
 Mt. Airy Transit Village 54  
 Mt. Airy USA 54

**N**

National Equity Fund (NEF) 6, 25  
Needs Hearing 23  
Neighborhood Advisory Committees (NACs)  
19, 33, 40  
Neighborhood-Based Homeownership 15, 35, 40  
Neighborhood-Based Rental 15, 36, 40  
Neighborhood Benefit Strategy 11  
Neighborhood Development Fund 36, 51  
Neighborhood Development Grant Program 53  
Neighborhood Gardens Association 23, 33  
Neighborhood Network Computer Labs 18  
Neighborhood Revitalization Strategy 2  
NeighborhoodsNOW 33  
Nesmith & Company 17  
New Cortland 18  
New homeowners 36  
New Kensington Community Development  
Corporation (NKCDC) 33, 58  
New Keys Program 29  
Norris Square Senior Housing 39  
Norris Square Townhomes 40  
North Philadelphia Community Help 39  
Nutter, Mayor Michael A. 1

**O**

Office of Supportive Housing (OSH) 13, 27, 31, 47  
Our Way Home: A Blueprint to End Homelessness in  
Philadelphia 28  
Outreach Coordination Center 30  
Overbrook Environmental Educational Center 53

**P**

Parkside Association 59  
Pascall Senior Housing 40  
Pathways to Housing 29  
PCRC 40  
PECO/Exelon 18  
PennHOMES 6, 25  
Pennsdale II 40  
Pennsylvania Horticultural Society (PHS) 1  
Pennsylvania Housing Finance Agency (PHFA) 6, 25, 39

People's Emergency Center 11  
People's Emergency Center CDC 23  
performance measurement 36  
permanent housing 27, 28, 30, 31  
Pharmacy Technician Program 17  
PHDC 4, 13, 40  
PHIL 34, 35  
Philadelphia Association of Community Development  
Corporations (PACDC) 23, 33  
Philadelphia Chinatown Development Corporation 55  
Philadelphia Commercial Development Corp. (PCDC)  
4, 35, 53  
Philadelphia Commission on Human Relations 9  
Philadelphia Community Health Alternatives (PCHA)  
45  
Philadelphia Corporation for Aging (PCA) 18, 23  
Philadelphia Development Partnership 55  
Philadelphia Free Library 18  
Philadelphia Health Management Corp. 45  
Philadelphia HIV Commission 45  
Philadelphia Housing Authority (PHA) 5, 7, 11, 13,  
17, 18, 19, 27, 29, 63  
Philadelphia Industrial Development Corporation  
(PIDC) 4, 35, 36, 51, 58  
Philadelphia VIP 34, 35  
Philadelphia Workforce Development Corp. (PWDC)  
1, 7, 11, 18  
Philadelphia Workforce Investment Board 18  
Philadelphia Youth Council 18  
Philadelphia Youth Network 18  
PhillyHomeFinder.org 40  
PhillyStat 36  
PNHS Revolving Loan Program 34  
Positive Action Program 11  
Pradera Homes III 40  
Pre-Apprenticeship in the Construction Trades  
Program (PACT) 17  
Predatory Lending 35  
Predevelopment Grants 55  
PresbyHomes 53, 55  
Presbyterian Sr. Apartments 40  
Preston Construction Company 17  
Programs Employing People 54  
Progress Plaza 53

Progress Trust Inc., 53  
 Project HOME 30  
 Project Homeless Connect day 29  
 Project Rainbow 11  
 Project Restoration-Women of Excellence 16  
 public comments 23  
 public hearings 19, 20, 24  
 public records 20  
 public service 37  
 Putnam Building 53

## Q

Quantum Group 18

## R

Ralston/Mercy Douglas House 39  
 Reba Brown Sr. Residences 40  
 Redevelopment Authority 4, 39, 40  
 Resources for Human Development 40  
 ReStore Philadelphia Corridors (ReStore) 35, 59  
 RHD- Ridge 47  
 Rudolph/Mercy Douglas 811 39  
 Ryan White CARE Act Planning Council 45

## S

Safe Haven 29, 30  
 Sarah Allen 39  
 Section 3 Program 17  
 Section 108 Loan Program 34, 60  
 Section 202 34, 63  
 Section 811 34  
 SELF- Outley House 47  
 SELF- Sheila Dennis 47  
 Senior Programs 18  
 Settlement Grants 34, 35, 36  
 SHARP 34, 35  
 Sharswood Apartments 39  
 Shelter Plus Care 46  
 Sheriff Sale 4  
 Site Improvements 37  
 Skill for Life Initiative 18  
 Small Business Commercial Improvement Program  
 (SBCIP) 35

Small Business Revolving Loan Fund (SBRLF) 35, 54  
 Small Business Technical Assistance 55  
 Southwest Community Development Corporation  
 (SWCDC) 57  
 Southwest Philadelphia Seventh Day Adventist Church  
 23  
 Spencer's Place 39  
 Spring Garden Community Residences 40  
 St. Anthony's 39  
 St. Elizabeth's Housing 16  
 St. Elizabeth's V 40  
 St. Ignatius 7  
 St. Ignatius-Angela Court 7  
 St. Ignatius Senior Housing 39  
 St. John Neumann Senior Housing 16  
 Summer Food Service Program 18  
 Superclean 14  
 Supportive Housing 13, 27, 31, 47  
 Susquehanna Clean Up Pick Up 23

## T

Tangled Title 35  
 Targeted Neighborhood Commercial Area (TNCA) 53  
 Tasker Village 39  
 Technical Training 37  
 Temporary Assistance for Needy Families (TANF) 11  
 Tenants Union Representative Network 23  
 Ten-Year Plan to End Homelessness 27  
 The AIDS Fund 46  
 The Enterprise Center 54, 55  
 The Partnership CDC 23, 56  
 The Philadelphia AIDS Consortium's (TPAC) 45  
 Title X 14  
 transfer tax 4  
 Travelers Aid-Kirkbride 47  
 TruMark Financial Center 53  
 Twins at PowderMill 7, 40

## U

Uniform Program Management System (UPMS) 16  
 Union Hill Homes 40  
 United Bank of Philadelphia 55

United States Interagency Council on Homelessness/  
National League of Cities “America’s Road  
Home,” 27

University of Pennsylvania 17

Uptown Entertainment Development Corporation 53

Uptown Theater 53

Urban League of Philadelphia 17, 55

Utility Emergency Services Fund (UESF) 23, 24, 37

Utility Grants 34, 35

## V

Vernon House 39

Veterans Administration (VA) 29

Villas del Caribe 39

visitability 10

## W

Welcome Home Program 29

welfare reform 11

West Parkside 59

West Philadelphia 6, 13, 40, 56

Women’s Business Development Center 55

Women’s Community Revitalization Project (WCRP)  
23

WCRP 40

WCRP Berks Street 39

Women’s Opportunities Resource Center 55

Woodland Avenue 57, 58

## Y

YouthBuild 1, 7, 23, 36, 39, 40

YouthBuild I 39

Youth Programs 18