Year 36

Consolidated Plan

Fiscal Year 2011

City of Philadelphia

Office of Housing and
Community Development

Deborah McColloch, Director

An Ordinance

Authorizing the Director of Housing, on behalf of the City, to file applications with the United States Department of Housing and Urban Development (HUD) for a Community Development Block Grant (CDBG); to participate in the HOME Investment Partnership program and the Emergency Shelter Grant (ESG) program; and for a Housing Opportunities for Persons with AIDS (HOPWA) grant; and to file applications with the Commonwealth to obtain grants under the Act of April 12, 1956, P.L. 1449, Section 4, as amended, to prevent and eliminate blight; authorizing the Director of Housing and Director of Commerce to file applications to obtain other grants from the Commonwealth; authorizing the Director of Commerce to use the Section 108 Loan Guarantee Program; and authorizing the Director of Housing and the Director of Commerce to enter into all understandings and assurances contained in such applications and take all necessary action to accept the grants; all under certain terms and conditions.

The Council Of The City Of Philadelphia Hereby Ordains:

SECTION 1.

The Director of Housing, on behalf of the City, is hereby authorized to file an application with the United States Department of Housing and Urban Development (HUD) for a Community Development Block Grant (CDBG) in an amount up to fifty-five million three hundred twenty-five thousand nine hundred three dollars ($55,325,903) under Title I of the Housing and Community Development Act of 1974 (P.L. 93-383), as amended, including all understandings and assurances therein.

SECTION 2.

The Director of Housing is hereby designated as the authorized representative of the City to act in connection with the application and is hereby directed to provide such additional information as may be required by HUD, to take such additional actions as may be required to complete the application, and to accept the grant.

SECTION 3.

The provision in the application providing for the use of up to thirty million dollars ($30,000,000) for interim construction financing is approved subject to the provision that the amount of fifty-five million three hundred twenty-five thousand nine hundred three dollars ($55,325,903) contained in the CDBG Application is awarded.

Further, said monies shall only be made available for obligation upon certification by the Director of Finance that unexpended CDBG funds are available for Interim Construction Assistance and that any amounts made available are guaranteed by an irrevocable Letter of Credit or other security acceptable to the Director of Finance. At such time the Director of Finance may authorize amounts to be provided from this appropriation which amounts shall be financed by CDBG revenues. Amounts which are repaid shall be credited as program income to finance Community Development activities.

SECTION 4.

In accordance with the application, the Director of Finance is specifically authorized, with the concurrence of HUD to, as of June 30, 2009, transfer all unliquidated encumbrances and other available balances for Community Development Program Year XXXIII to Program Year XXXIV. Further, any questioned cost items from Program Year XXXII which are determined by HUD to be ineligible costs shall be transferred to Program Year XXXIV, after such costs are removed. Program regulations governing such transferred funds shall be determined by HUD. The Director of Finance shall notify the Clerk of Council periodically concerning Program Year XXXIV transfers.

SECTION 5.

The Director of Housing is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to sixteen million four hundred forty-five thousand twenty-one dollars ($16,445,021) under the HOME Investment Partnership program under Title II of the National Affordable Housing Act of 1990 (P.L. 101-625), to enter into an agreement with HUD to implement the HOME Investment Partnership program, and to take any and all other action necessary to complete the application, participate in the HOME Investment Partnership program, and otherwise carry out the purposes of this ordinance.

SECTION 6.

The Director of Housing is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to eight million seven hundred eighty-six thousand two hundred seventy-one dollars ($8,786,271) under the AIDS Housing Opportunity Act (42 U.S.C. 12901) for a Housing Opportunities for Persons with AIDS (HOPWA) grant, to enter into an agreement with HUD to implement the HOPWA program, and to take any and all other action necessary to complete the application, participate in the HOPWA program, and otherwise carry out the purposes of this ordinance.

SECTION 7.

The Director of Housing is hereby authorized, on behalf of the City, to file an application, including all understandings and assurances therein, with HUD for up to two million two hundred ninety-six thousand one hundred fifty-three dollars ($2,296,153) under Title IV of the Stewart B. McKinney Homeless Assistance Act of 1987, as amended (P.L. 102-550), for an Emergency Shelter Grant (ESG), to enter into an agreement with HUD to implement the ESG program, and to take any and all other action necessary to complete the application, participate in the ESG program, and otherwise carry out the purposes of this ordinance.

SECTION 8.

The applications for CDBG, HOME, HOPWA and ESG funding which the Director of Housing is authorized to file shall be substantially in the form set forth in Exhibit "A" hereto and known as the Year 36 Consolidated Plan ("Plan"). The Chief Clerk of the Council shall keep copies of Exhibit "A" on file and make them available for inspection and review by the public.

SECTION 9.
The Director of Housing, on behalf of the City, is hereby authorized to file an application or applications and, if an application or applications are accepted, to execute a contract or contracts with the Commonwealth of Pennsylvania, to obtain a grant or grants for a blight prevention program under the Act of April 12, 1956, P.L. 1449, as amended, to prevent and eliminate blight in an activity(ies) as identified, determined and authorized by the Year 36 Consolidated Plan for housing and community development purposes in an amount not to exceed nine million dollars ($9,000,000). The Director of Housing is further authorized to provide additional information and to furnish any documents as may be required by the Commonwealth of Pennsylvania and to act as the authorized correspondent of the City. Concurrent with the filing of any application with the Commonwealth, copies shall be provided to the Chief Clerk of Council, who shall keep the application on file and make it available for inspection and review by the public.

SECTION 10.
The City, through the Office of Housing and Community Development, will comply with laws and regulations dealing with the grant request for a State-Local blight prevention grant as stated in the Act of April 12, 1956, P.L. 1449, as amended; further, the City will assume the full local share of project costs; and further, the City will reimburse the Commonwealth for the State's share of any expenditure found by the Commonwealth to be ineligible.

SECTION 11.
The Director of Housing, on behalf of the City, is hereby authorized to file an application or applications and, if an application or applications are accepted, to execute a contract or contracts with the Commonwealth of Pennsylvania to obtain a grant or grants from the Elm Street Program administered by the Department of Community and Economic Development in an amount not to exceed one million dollars ($1,000,000). The Director of Housing is further authorized to provide additional information and to furnish any documents as may be required by the Commonwealth of Pennsylvania and to act as the authorized correspondent of the City. Concurrent with the filing of any application with the Commonwealth, copies shall be provided to the Chief Clerk of Council, who shall keep the application on file and make it available for inspection and review by the public. The City will assume the full local share of project costs; and further, the City will reimburse the Commonwealth for the State's share of any expenditure found by the Commonwealth to be ineligible.

SECTION 12.
The Director of Commerce, on behalf of the City, is hereby authorized to file an application or applications and, if an application or applications are accepted, to execute a contract or contracts with the Commonwealth of Pennsylvania to obtain a grant or grants from the Main Street Program administered by the Department of Community and Economic Development in an amount not to exceed one million dollars ($1,000,000). The Director of Commerce is further authorized to provide additional information and to furnish any documents as may be required by the Commonwealth of Pennsylvania and to act as the authorized correspondent of the City. Concurrent with the filing of any application with the Commonwealth, copies shall be provided to the Chief Clerk of Council, who shall keep the application on file and make it available for inspection and review by the public. The City will assume the full local share of project costs; and further, the City will reimburse the Commonwealth for the State's share of any expenditure found by the Commonwealth to be ineligible.

SECTION 13.
The Director of Commerce is hereby authorized, on behalf of the City, to file an application or applications, including all understandings and assurances therein, with HUD to use the Section 108 Loan Guarantee Program at a level up to twenty million dollars ($20,000,000); to enter into an agreement with HUD to implement the loan guarantee program pursuant to such application; to pledge CDBG funds (including program income derived from such funds) which the City of Philadelphia is entitled to receive pursuant to Section 108 of the Act or other adequate security as determined by HUD and the City including but not limited to a promise to repay by the City as security for the repayment of loans guaranteed under the Section 108 Loan Guarantee Program; to execute notes evidencing the City's obligation to repay such loans; to act as the authorized representative of the City in connection with the application(s); and to take any and all other action necessary to complete the application(s), participate in the Section 108 Loan Guarantee Program and otherwise carry out the purposes of this Ordinance.

SECTION 14.
The City Solicitor shall include in the grant applications and agreements referred to herein such other terms and conditions as she deems necessary or desirable to protect the best interest of the City.

Table of Contents

An Ordinance
Introduction 1
The City and The Consolidated Plan 4

Action Plan

Introduction 7
Affordable Housing Production 7
Housing Preservation 17
Homeless and Special-Needs Housing 25
Employment and Training 31
Vacant Land Management and Community Improvements 35
Community Economic Development 41
Community Planning and Capacity Building 51
Section 108 Loan Repayments 55
Neighborhood Planning and Development by Area 59
- North Philadelphia 61
- North Philadelphia: West of Broad Street 62
- North Philadelphia: East of Broad Street 71
- Kensington/Frankford/Northeast 79
- West Philadelphia 84
- Center City 94
- South Philadelphia 95
- Northwest Philadelphia 102

Other Actions 108
HOME Program Guidelines 111
CDBG Program Guidelines 113

Budget

Anticipated Budgetary Resources 115
- Schedules 122
- Resource Comparison CDBG Year 35 and CDBG Year 36 128
- Budget Year 35 and Year 36 129
- Executive Summary 137
- Table 3A Objectives, Outcomes and Indicators: Performance Measures 138
- Table 3B Annual Housing Completion Goals 141
- Table 3C Consolidated Plan Listing of Projects 142

Appendix

Equal Opportunity/Affirmative Action Requirements and OHCD Policies . . . . . .Appendix 1
The Commonwealth as a Funding Resource . . . . . .Appendix 3
Reference Table: Section 8 Eligibility, Annual Income . . . . . .Appendix 4
Selection Criteria for Rental Projects . . . . . .Appendix 5
Selection Criteria for Homeownership Projects . . . . . Appendix 10
Selection Criteria for Special-Needs Projects . . . . . Appendix 13
Citizen Participation Plan . . . . . Appendix 18
Summary of Section 108 Funding, Years 21-35 (FY 1996-2010) . . . . . Appendix 22
Year 36 Targeted Neighborhood Commercial Areas . . . . . Appendix 24
Active Interim Construction Assistance Loans . . . . . Appendix 25
Summary of Beneficiary Policy . . . . . Appendix 26
Monitoring. . . . . Appendix 27
Summary of Public Comments . . . . . Appendix 28
Public Notice of Environmental Review for (HUD)-Funded Projects . . . . . Appendix 32
Additional Information Requested by City Council. . . . . Appendix 33
- CDBG Budget for Year 36 by Eligibility Categories . . . . . Appendix 34
- Geographic Boundaries of CDBG-Funded Activities. . . . . Appendix 36
- Housing Conditions and Affordability . . . . . Appendix 38
- Estimated Housing Needs by Family and Income Categories . . . . . Appendix 43
- Summary of Housing Needs by Income Group . . . . . Appendix 50
- Needs of Other Categories of Households. . . . . Appendix 53
- Homeless Needs. . . . . Appendix 68
- Inventory of Facilities and Services for the Homeless and Persons Threatened With Homelessness . . . . . Appendix 75
- Minority Benefit . . . . . Appendix 86
- Lead-Based Paint Hazards. . . . . Appendix 88
- Relocation Plan . . . . . Appendix 89

Neighborhood Stabilization Program 2 (NSP2) . . . . . Appendix 93
NSP2 Application July 2009. . . . . Appendix 94
NSP2 Revised Program and Budget February 2010. . . . . Appendix 130
Guide to Agencies and Programs . . . . . Appendix 134
424 Forms . . . . . Appendix 135
Certifications . . . . . Appendix 139

Index

HUD Tables

Table 3A Objectives, Outcomes and Indicators: Performance Measures. 138
Table 3B Annual Housing Completion Goals 141
Table 3C Consolidated Plan Listing of Projects 142

Tables

Reference Table: Section 8 Eligibility, Annual Income . . . . . .Appendix 4
Maximum Architect's and Engineer's Fees . . . . . .Appendix 9
Summary of Section 108 Funding Years 21-35 (FY 1996-2010). . . . . Appendix 22
Year 36 Targeted Neighborhood Commercial Areas . . . . . Appendix 24
Active Interim Construction Assistance Loans . . . . . Appendix 25
CDBG Budget for Year 36 by Eligibility Categories . . . . . Appendix 34
Geographic Boundaries of CDBG-Funded Activities. . . . . Appendix 36
Table 1.1 Population and Housing Supply in Philadelphia . . . . . Appendix 38
Table 1.2 Distribution of Household Income in Philadelphia . . . . . Appendix 43
Table 1.3 Homeownership Rates in Philadelphia Across Racial/Ethnic Groups . . . Appendix 44
Table 1.4 Incidence of Cost Burdens Across Tenure Groups . . . . . Appendix 45
Table 1.5 Incidence of Cost Burdens Across Income Groups . . . . . Appendix 45
Table 1.6 Incidence of Housing Problems for Extremely Low-Income Households in Philadelphia. . . . . Appendix 46
Table 1.7 Incidence of Housing Problems for Low-Income Households in Philadelphia. . . . . Appendix 47
Table 1.8 Incidence of Housing Problems for Moderate-Income Households in Philadelphia. . . . . Appendix 48
Table 1.9 Incidence of Housing Problems for Middle-Income Households in Philadelphia. . . . . Appendix 49
Table 1.10 Distribution of Lower- and Moderate-Income Households Into Two-Income Strata . . . . . Appendix 50
Table 1.11 Housing Assistance Needs of Low- and Moderate-Income Households Appendix 52
Table 1.12 Distribution of Income for Philadelphia Households Across Racial/Ethnic Groups . . . . . Appendix 56
Table 1.13 Percent of Renter Households With Incomes Below 51% of HAMFI Having Any Housing Problems . . . . . Appendix 56
Table 1.14 Percent of Owner Households With Incomes Below 51% of HAMFI Having Any Housing Problems. . . . . Appendix 56
Table 1.15 Philadelphia Elderly Living in Poverty. . . . . Appendix 57
Table 1.16 Southeastern Pennsylvania AIDS Cases by County. . . . . Appendix 58
Table 1.17 Disproportionate Relationship Between Race and HIV/AIDS in Philadelphia. . . . . Appendix 59
Table 1.18 Philadelphia AIDS Cases by Gender . . . . . Appendix 60
Table 1.19 Family Characteristics . . . . . Appendix 69

Table 1.20 Age Distribution of Heads of Households in Emergency Housing .... Appendix 70
Table 1.21 Racial Distribution of Heads of Households in Emergency Housing ... Appendix 70
Table 1.22 Ethnic Distribution of Heads of Households in Emergency Housing Appendix 70
Philadelphia Continuum of Care - Homeless Population & Subpopulations ..... Appendix 72
Table 1.23 Summary of Estimated Housing Needs ..... Appendix 73
Table 2.14(a) OHCD/RDA Funded Accessible/Adaptable Rental Housing Units Appendix 64
Table 2.14(b) OHCD/RDA Funded Accessible/Adaptable Special-Needs Housing Units ..... Appendix 66
Housing Inventory Chart: Emergency Shelters ..... Appendix 75
Housing Inventory Chart: Transitional Housing ..... Appendix 78
Housing Inventory Chart: Permanent Supportive Housing ..... Appendix 83
Housing Inventory Chart: Safe Haven Housing ..... Appendix 87
Minority Benefit Tables ..... Appendix 88

Figures

Figure 1.1 Philadelphia Manufacturing Jobs vs. Service Jobs: 1951-2004 ..... Appendix 39
Figure 1.2 Population: City and SMSA Suburbs ..... Appendix 40
Figure 1.3 Philadelphia Population by Race ..... Appendix 40
Figure 1.4 Percentage of Philadelphia's Population Living in Poverty ..... Appendix 41
Figure 1.5 Philadelphians Eligible for Public Assistance ..... Appendix 41
Figure 1.6 Number of Homeless People Living on the Streets of Philadelphia (FY04 – FY07) ..... Appendix 69

Maps

Locations of Year 36 Proposed Activities: North Philadelphia 80
Locations of Year 36 Proposed Activities: Kensington/Frankford/Northeast 85
Locations of Year 36 Proposed Activities: West Philadelphia 95
Locations of Year 36 Proposed Activities: Center City 96
Locations of Year 36 Proposed Activities: South Philadelphia 103
Locations of Year 36 Proposed Activities: Northwest Philadelphia 109
Locations of Year 36 Proposed Projects 138
CDBG Eligible Census Tracts for Area-Wide Activities 2000 Census Data: Year 36 Eligible Areas ..... Appendix 30
OHCD Map of Neighborhoods ..... Appendix 31

INTRODUCTION

Introduction

The *Year 36 Consolidated Plan*, published by the Office of Housing and Community Development (OHCD), is the City's application for federal funds from the U. S. Department of Housing and Urban Development (HUD) for four entitlement programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership, Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Shelter Grant (ESG). The *Consolidated Plan* follows the format prescribed by HUD. The City also includes in the *Consolidated Plan* other federal, state and local resources that support housing and community and economic development activities. OHCD publishes two versions of the *Consolidated Plan* for public review: the *Preliminary Consolidated Plan* and the *Proposed Consolidated Plan*, which is submitted to the Mayor and City Council for consideration. In accordance with the *Citizen Participation Plan*, included in the Appendices of this document, public hearings are held following publication of the *Preliminary Consolidated Plan* and publication of the *Proposed Consolidated Plan*. The *Year 36 Consolidated Plan* represents OHCD's plan and corresponding budget for housing and community development activities in Year 36, fiscal year 2011.

For CDBG Year 36, fiscal year 2011, the City faces an overall reduction in resources for these activities of more than $11 million. While the City received a small increase in new CDBG entitlement funds, this increase is more than offset by reductions in other federal, state and local resources. In Year 35, the City received $14 million in one-time CDBG funds from the American Recovery and Reinvestment Act (called CDBG-R funds), and budgeted for the remaining Neighborhood Stabilization Program 1 funds awarded in Year 34. CDBG-R funds in Year 35 offset losses in Neighborhood Transformation Initiative (NTI) and General Fund revenue allocated to community development activities in prior years. The City was awarded Neighborhood Stabilization Program 2 (NSP2) funds in Year 35, and these funds are budgeted over three years. NSP2 funds cannot be used to support general program activities but are restricted to activities outlined by HUD in its competitive program guidelines. Budgetary constraints of the Commonwealth of Pennsylvania will reduce the amount of Housing and Redevelopment Assistance funds available to the City in Year 36. The City is not able to provide General Fund assistance at the level originally budgeted for Year 35, but will sustain key activities at the FY 2010 "re-balanced" budget level.

Despite these budgetary challenges, the City plans to continue to support its core community development, economic development and housing activities at levels equal to or close to those in Year 35. The City proposes to sustain its Basic Systems Repair Program at current levels, and to continue to support its housing counseling and mortgage foreclosure prevention programs. In the area of community economic development, the City proposes a small increase in Year 36 over Year 35 to support the Mayor's job creation initiatives.

The housing and community development activities described in the *Year 36 Consolidated Plan* include housing production (the creation of new housing units through vacant structure rehabilitation or new housing construction); housing preservation (the maintenance and upgrading of existing housing stock which is occupied or suitable for occupancy); housing activities such as rental assistance and other activities for homeless persons and persons with special needs; public and social services, such as housing counseling; employment and training; and community economic development programs and services.

The primary resources available to support these activities include the Community Development Block Grant, and the HOME, ESG and HOPWA programs administered by HUD. Other funding sources include the Commonwealth of Pennsylvania Department of Community and Economic Development (DCED), the Philadelphia Housing Trust Fund (HTF) earnings and program income generated by real estate sales and other activities.

OHCD is the lead agency overseeing the development of the *Consolidated Plan*. OHCD is responsible for policy making and planning related to housing and community development activities for the City of Philadelphia. OHCD is also responsible for the organization and administration of the housing budget. OHCD staff administers contracts with public agencies such as the Philadelphia Redevelopment Authority (RDA) and the Philadelphia Housing Development Corp. (PHDC) as well as with subrecipient nonprofit organizations which conduct planning activities and perform services in support of activities funded under the *Consolidated Plan*. In addition, as the largest CDBG entitlement community in the five-county metropolitan region, OHCD is the grantee and administrator of HOPWA funding for the entire region.

Consolidated Planning Process

OHCD undertakes a planning process that calls for citizen participation to be obtained through public hearings and input to be solicited from relevant City agencies and other organizations providing housing services. A public hearing was held on the *Year 36 Preliminary Consolidated Plan*, and all citizen comments received were considered in developing the *Year 36 Proposed Consolidated Plan*. Public hearings on the *Year 36 Proposed Consolidated Plan* will be held in City Council. The City Council hearing meets the requirements for public review and comment which are outlined in the *Citizen Participation Plan*. The final version of the *Year 36 Consolidated Plan* as adopted by City Council will be submitted to HUD for review and approval.

Citizen Participation

In accordance with 24 CFR Section 91.105, OHCD developed a *Citizen Participation Plan* setting forth the City's policies and procedures for citizen participation. A draft *Citizen Participation Plan* was printed and made available for public comment on April 7, 2000. OHCD received comments on the proposed *Citizen Participation Plan* until May 7, 2000. OHCD reviewed all comments received and adopted a final *Citizen Participation Plan* on May 12, 2000. This plan is included in the Appendix of the *Consolidated Plan*.

Consultation

In accordance with 24 CFR Section 91.100, OHCD consults with other public and private agencies that provide assisted housing, health services and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons) during preparation of the *Consolidated Plan*. These agencies may include but are not limited to the following:

- AIDS Activity Coordinating Office (AACO)
- Childhood Lead Poisoning Prevention Program (CLPPP)
- Coordinating Office for Drug and Alcohol Abuse Programs (CODAAP)
- Department of Human Services (DHS)
- Diana T. Myers & Associates
- Energy Coordinating Agency (ECA)
- Liberty Resources
- Licenses and Inspections (L&I)
- Office of Mental Health/Mental Retardation (OMH/MR)
- Office of Supportive Housing (OSH)
- Pennsylvania Department of Community and Economic Development (DCED)
- Philadelphia Citizens for Children and Youth (PCCY)
- Philadelphia Corporation for Aging (PCA)
- Philadelphia Department of Public Health (DPH)
- Philadelphia HIV/AIDS Housing Advisory Committee
- Philadelphia Housing Authority (PHA)
- Philadelphia Housing Development Corp. (PHDC)
- Philadelphia Redevelopment Authority (RDA)

These organizations are asked to provide certain data on current and projected housing needs, inventory, services and plans to provide housing and services in the future.

Also, copies of the *Year 36 Preliminary Consolidated Plan* are submitted to housing officials in the jurisdictions

adjacent to Philadelphia. These jurisdictions include: Abington, Bensalem, Bristol, Haverford, Lower Merion, Upper Darby, Norristown, Bucks County, Chester County, Delaware County and Montgomery County in Pennsylvania; and Camden, Cherry Hill, Gloucester County and Burlington County in New Jersey.

Contents

According to HUD regulations, the *Consolidated Plan* consists of four required sections: a three- to five-year comprehensive analysis of needs and housing market conditions (the "Housing and Homeless Needs Assessment" and the "Housing Market Analysis"); a three- to five-year strategy for addressing identified housing, homeless and community development needs (the "Strategic Plan"); and an annual description of the specific activities to be undertaken in the upcoming fiscal year to meet identified housing, homeless and community development needs (the "Action Plan" and its associated Budget). Only the "Action Plan" is required to be published every year. In Year 36 OHCD will publish the annual "Action Plan" and its associated Budget and the Appendices in the *Year 36 Consolidated Plan*. The *Year 36 Preliminary Plan* contained the "Action Plan" and its associated Budget and Appendices. Key data from the "Housing and Homeless Needs Assessment" and the "Housing Market Analysis" sections as well as information requested by City Council were not published in the *Preliminary Consolidated Plan*, but are included in the *Proposed Plan*. Descriptions of each component of the *Year 36 Consolidated Plan* follow:

Housing and Homeless Needs Assessment
A description of the City's housing conditions, affordability and needs, including those of extremely low-, low- and moderate-income persons, the homeless and persons with special needs, including the needs of persons with disabilities and persons with HIV/AIDS in the metropolitan region, and the extent of lead-based paint hazards. This section will not be revised in Year 36 but key data will be made available as an Appendix to the *Consolidated Plan*.

Housing Market Analysis
A description of housing market and inventory conditions; areas of racial and/or low-income concentrations; inventories of public and assisted housing; and inventories of housing and services for the homeless and persons with special needs, including persons with disabilities and persons with HIV/AIDS. This section will not be revised in Year 36 but key data will be made available as an Appendix to the *Consolidated Plan*.

Strategic Plan
A description of the City's three- to five-year strategy for meeting the needs described above, including its approach, goals, objectives and priorities for increasing affordable housing, addressing the needs of the homeless and special-needs populations, reducing lead-based paint hazards, reducing poverty, addressing nonhousing community development needs and improving the coordination of resources. This section will not be revised in Year 36.

Action Plan
A description of the resources expected to be made available and the specific activities which the City intends to carry out in the coming fiscal year to address the needs identified above, the geographic distribution of these activities and the populations to be served, including the homeless and those with special needs.

Budget
The budget to support the Action Plan, including CDBG, HOME, ESG, HOPWA, DCED, HTF, American Recovery and Reinvestment Act (ARRA) funds, other anticipated resources, administrative cost calculations and other required budgetary information.

Appendices
Other documentation required by HUD and Philadelphia City Council as well as additional narrative, maps and other materials.

Copies of the *Plan* are available from OHCD's Communications Department and on the Internet at www.phila.gov/ohcd.

The City and The Consolidated Plan

The administration of Mayor Michael A. Nutter is committed to improving the lives of people in Philadelphia: people who live, work, learn, invent and play here. The City government is guided by the values of respect, service and integrity. It aims to produce a government that works smarter, faster and better.

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

Economic Development and Jobs
Philadelphia grows as a green city. The goals are to create and retain jobs, to prepare the Delaware Waterfront and the Philadelphia International Airport to be centers of economic development, to make Philadelphia a lead center of innovation, to increase high school graduation rates by 50 percent, to double the number of residents with a bachelor's degree, and to add 75,000 people to Philadelphia's population.

Enhancing Public Safety
Philadelphia becomes the safest large city in the country. The goals are to increase the feeling of safety at home, in school, in the neighborhood, at work and at play. A specific goal is to reduce the homicide rate by 50 percent in five years.

Investing in Youth and Protecting the Most Vulnerable
Philadelphia's youth and vulnerable populations have the opportunity to thrive. The goals are to assure that all children are ready to learn, to improve life expectancy and health and safety, to provide housing opportunities for 25,000 households, including mortgage foreclosure prevention, and to provide housing and supportive services for all homeless persons in Philadelphia.

Reforming Government
City government will reform to work better and cost less. The goals are to meet customer service standards for all city services, including redress where standards are not met, increase positive perceptions of city services and the trustworthiness of government, build a sound fiscal foundation for stable public services now and in the future, and to promote sustainable city services that save money today and avoid costs tomorrow.

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 (CDBG) and HOME Investment Partnership, the Philadelphia Housing Trust Fund, the 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 services areas, including:

Economic Development and Jobs

Using CDBG funds, the Commerce Department targets neighborhood commercial corridor revitalization, 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.

Enhancing Public Safety

Through the Pennsylvania Horticultural Society and other entities, OHCD supports citywide and targeted greening and blight removal efforts. These activities increase the feeling of safety at home and in the neighborhood.

Investing in Youth, Protecting the Most Vulnerable

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 and foreclosure prevention activities help to prevent vacancy and keep families in their homes. 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.

Reforming Government

OHCD expects the highest ethical standards from its employees, delegate agencies and nonprofit subrecipients. OHCD has established customer service standards and will provide appropriate customer redress when standards are not met.

ACTION PLAN

Introduction

The "Action Plan" portion of the *Year 36 Consolidated Plan* documents the activities that the City of Philadelphia proposes to undertake in Year 36 to accomplish the goals and objectives established in the "Strategic Plan." These activities also reflect the City's housing and community development priorities described in the "Strategic Plan." This "Action Plan" includes a program description of the major programs to be carried out in Year 36 and a list of the housing development organizations selected through a competitive process to receive CDBG or HOME funding to develop housing for low- and moderate-income families. The "Action Plan" also outlines the activities to be funded through the Housing Opportunities for Persons With AIDS (HOPWA) program and a budget for the City's housing and community development activities.

Affordable Housing Production

This section of the Action Plan describes the City's housing investment strategies that address the housing affordability crisis, produce affordable housing units through rehabilitation and new construction, and promote homeownership as a form of community reinvestment.

Affordable Homeownership Housing

1. Neighborhood-Based Homeownership Housing

The City continues to support the creation of new or rehabilitated housing for homeownership affordable to low- and moderate-income households. In the past, the City has selected neighborhood-based homeownership developments through a Request for Proposals (RFP) or another planning process. In Year 36, the City proposes to support the development of previously identified homeownership projects, including developments selected through the RFPs issued in 2006, 2007, 2008 and 2009. The units will be developed through neighborhood-based community development corporations (CDCs) and developers who have formed partnerships with neighborhood organizations.

2. New Construction

The construction of new affordable housing for sale to homebuyers is increasingly important in rebuilding neighborhoods in the most blighted areas of Philadelphia. In addition to providing affordable housing, new housing construction at scale can rebuild housing markets and increase value in communities affected by disinvestment and abandonment. New construction can also provide residents with modern amenities including off-street parking and larger lots at lower density. New construction may be used in conjunction with the Pennsylvania Housing Finance Agency's (PHFA) Homeownership Choice Program. In Year 36, in addition to HOME and HTF funds, the City proposes to allocate DCED Housing and Redevelopment Assistance funding to new-construction homeownership activities that are ready to go to construction.

Affordable Rental Housing

1. Neighborhood-Based Rental Production

In its role as the City of Philadelphia's housing finance agency, RDA has developed a reliable process for delivering CDBG and HOME funds for rental housing production by private, nonprofit and CDC developers. Since 1993, most tax-credit-supported rental housing ventures in Philadelphia have been financed through a combination of CDBG- or HOME-development subsidies combined with Low-Income Housing Tax Credits. RDA underwriting staff has developed a close working relationship with counterparts at PHFA, the state agency that administers tax-credit financing allocated to Pennsylvania. Because of this close working relationship and the capability of many developers of Philadelphia affordable-housing ventures, the City has succeeded in receiving substantial awards of tax-credit financing in every funding cycle since 1993.

Financing for the rehabilitation, new construction and preservation of rental projects is provided using CDBG, HOME and HTF funds in accordance with the Rental Project Selection Criteria. Projects are selected through a competitive Request For Proposals (RFPs) process. Project financing for rental ventures is usually made available in the form of a long-term, low- or no-interest loan. Financing administered by OHCD through RDA may leverage PHFA PennHOMES funds and Low-Income Housing Tax Credits, and, in some cases, foundation funding.

In order to promote transitional and permanent housing for special-needs populations, projects recommended to receive financing must allocate 20 percent of the developed units for special-needs housing. Also, in order to ensure the most efficient use of funds, OHCD will require any project that does not achieve settlement within six months to undergo a RDA staff review. Following RDA review, OHCD may decide to withdraw project funding, extend its commitment or have a different development entity undertake the construction to ensure project completion.

2. Public Housing Production

The City's housing agencies support the Philadelphia Housing Authority (PHA) in its development efforts in a variety of ways, including the acquisition of property through Act 94 and Urban Renewal condemnation by RDA and participation in planning efforts for PHA development priorities by OHCD. OHCD has supported PHA in the following ways:

- **Schuylkill Falls HOPE VI Development:** In Year 26, OHCD committed up to $1.2 million for the development and construction of 135 multi-family affordable housing units for Phase I of the Schuylkill Falls HOPE VI Development. Phase I is completed and the development is now known as Falls Ridge.
- **Martin Luther King Plaza HOPE VI Development:** In Year 25, OHCD committed to assist in financing the acquisition associated with the Martin Luther King Plaza HOPE VI site. In Year 29, OHCD allocated $200,000 in funding support for this commitment. The City Capital Program provided a total of $3.1 million in FY 2000 and FY 2001 for streets, sidewalks and utilities. In Year 28, OHCD provided $638,500 in prior years' re-programmed funds for demolition to support this HOPE VI development. In Year 29, OHCD provided $1.012 million in prior years' reprogrammed funds to support demolition and environmental remediation for the final phase of this development.
- **Ludlow HOPE VI Development:** OHCD has made substantial financial commitments to the Ludlow neighborhood through the Ludlow Village homeownership ventures. OHCD's support of Pradera Homes II and Pradera Homes III provided important leveraging for PHA's successful Ludlow HOPE VI application. The City also provided vacant land in Ludlow to PHA for sites for the new construction of homeownership units as part of HOPE VI. The City provided $1.5 million in DCED funds to support the construction of 50 homeownership units. These units are completed.

- **Mill Creek HOPE VI Development**: During Year 27, PHA received a HOPE VI award for revitalization of the area around 46th and Parrish Streets. OHCD supported this effort by assisting with the financing of the St. Ignatius Senior Housing developments and with Homestart within the West Philadelphia Empowerment Zone. In Year 30, OHCD allocated $400,000 of prior years' CDBG funding for site improvements at Mt. Olivet Village. Mill Creek is now known as Lucien E. Blackwell Homes.

PHA encourages its residents to become more involved in management and to participate in homeownership. The City encourages PHA residents to become homeowners using ADDI or settlement assistance funds.

3. Development Financing/Homeless and Special-Needs Housing

OHCD plans to maintain its commitment for the development of permanent housing for the following Philadelphia residents: the homeless; persons with substance abuse; mentally ill and mentally disabled persons; persons with AIDS and disabled persons.

During Year 36, OHCD intends to provide development financing to projects selected through a competitive process. An RFP will be issued by OHCD to provide development financing for projects serving special-needs populations.

4. Housing Development Assistance

Provided funds are available, OHCD proposes to continue its support of rental developments which receive other federal funding through the Housing Development Assistance budget. In general, the program provides gap funding for construction activities. For rental development with commitments of HUD 202 (elderly) or HUD 811 (disabled) financing, the OHCD subsidy is capped at $15,000 per unit, based upon a dollar-for-dollar match of other funds.

5. Mixed-Use Pilot Program

During Year 36, OHCD and the Commerce Department will develop a pilot program to support mixed-use, commercial and residential development on or adjacent to commercial corridors. The program will address the issue of vacant commercial storefronts with potential rental apartments on upper floors. A Request for Proposals will be issued to identify projects for the pilot program. Year 36 CDBG funds not allocated to specific projects in Year 36 will be available for reallocation to other housing and economic development activities. The City expects to formalize a mixed-use development program in Year 37.

ARRA - Housing Gap Financing

In Year 35, the City allocated $5.75 million in CDBG-R funds to finance affordable housing developments that met CDBG requirements and that could be brought to construction quickly. Several existing projects with funding gaps were identified. The City included the balance of CDBG-R funds for housing developments in the 2009 Affordable Housing Development Request For Proposals.

In Year 35, the City received a competitive Neighborhood Stabilization Program 2 (NSP2) award from HUD. These funds, which are budgeted over three years, will support multi-family housing rehabilitation and gap financing for new construction residential development. The City's NSP2 budget, revised to match the amount of funds made available, is printed in the Appendix to this *Plan*.

Interim-Construction Financing

In Year 36, OHCD proposes to commit up to $30 million in CDBG funds to provide interim-construction financing to eligible developers who have received a funding commitment. Interim-construction assistance loans, or float loans, are CDBG funds which are borrowed against budgeted but unexpended CDBG activities. Eligible developers may receive float loans at zero-percent interest for up to one year. The amount of the individual loan will be determined by the underwriting standards of the financing agency, as outlined in "Selection Criteria for Rental Projects," "Selection Criteria for Homeownership Projects" and "Selection Criteria for Special-Needs Projects" listed in the Appendix. All loans will be made for eligible activities in accordance with federal regulations. The savings generated by reducing the construction-financing costs will be used to reduce the development subsidy for each approved venture.

OHCD will also ensure that if the repayment period of a float loan is extended past the prescribed period set by federal regulations, the loan will be identified. OHCD will report it as a new float loan activity, in accordance with federal regulations, in the subsequent *Consolidated Plan* or through an amendment to the existing *Consolidated Plan*. In the event of a float loan default, OHCD will identify the activities from which funds will be reprogrammed.

In Year 29, OHCD implemented an interim-construction financing product in consultation with PHFA and Regional Housing Legal Services. The goal was to reduce the amount of PennHOMES funding required for projects in the Low-Income Housing Tax Credits program. PennHOMES savings realized in the program are made available to finance additional Philadelphia rental ventures. This product was based on the successful City-State Bridge Loan Program last used in Year 25.

The City may also use a float loan to improve the timeliness of payment to developers. In the event of a default on any of these float loans, OHCD will reprogram funds in accordance with the Amendment Policy listed in the Appendix.

Funding Approach for Housing Production

OHCD selects development ventures for funding through competitive Requests for Proposals (RFPs). These RFPs include homeownership and rental development, special-needs housing and rental developments seeking Low-Income Housing Tax Credits from PHFA. Selected developments are added to the production pipeline. RFPs may also be issued for specific sites which have been assembled by the City and are available for development.

In Year 36, production ventures recommended for CDBG, HOME or HTF funding are identified by project type (rental, homeownership) and location. The level of funding subsidy is determined by technical staff based on detailed review of these ventures and supporting financial documentation, including applications submitted to PHFA. Review and decision-making will be based on the Rental, Homeownership and Special-Needs Project Criteria published in the Appendix section of this *Plan*.

Funding is proposed to support activities that represent a continuation of development ventures to which commitments had been made in prior years or that were added to the production pipeline as a result of RFPs.

Year 36 Activities for Established CDCs

In Year 36, OHCD plans to work with the following established CDCs on the activities described. In addition to these activities listed, many CDCs participate in the Homeownership Rehabilitation Program (HRP), provide housing counseling or may take part in the Targeted Housing Preservation Program. The activity summary on the following pages is not intended to represent all Year 36 activities:

ACHIEVEability

- In conjunction with Mt. Carmel CDC, planning for and redevelopment of vacant houses in the vicinity of 58th and Vine Streets.
- Preservation of seven scattered-site rental units known as Cherry Tree Housing, selected through the 2009 Affordable Housing Development RFP.
- Development of Aspen Housing, a 10-unit scattered-site homeownership project, selected through the 2009 Affordable Housing Development RFP.

Allegheny West Foundation

- Development of a nine-unit homeownership development known as Stable Homes for Stable Families. This scattered-site rehabilitation project was selected through the 2008 HTF RFP.
- Construction of the final five properties in Forgotten Blocks III, selected through the 2009 Affordable Housing Development RFP.
- Continued participation in the Main Street and Elm Street programs funded by DCED.

Asociación Puertorriqueños en Marcha (APM)

- Construction of 13 energy-efficient homeownership units adjacent to Pradera Homes, known as the Sheridan Street Green Building Initiative. This venture received PHFA Excellence in Design funding and an HTF award in 2007.
- Preservation of a 20-unit rental development known as One APM Plaza. This venture was selected through the 2008 HTF RFP.
- Preservation of Proyecto Escalera and Hogar de Esperanza, two rental developments selected through the 2009 Affordable Housing Development RFP.

Community Ventures

- Development of 44 units of affordable rental senior and family housing on the 1500 block of Poplar and 800 block of North 16th Streets. This development, known as Francisville East, was selected through the 2007 HTF rental RFP.
- Completion of 11 affordable homeownership units at 32nd and Diamond Streets. Community Ventures was selected as the developer through an RFP in 2007.
- If Low-Income Housing Tax Credits are available, development of Ingersoll Commons, a 39-unit senior rental development at 16th and Master Streets.

Friends Rehabilitation Program

- Development of a homeownership venture on 31st Street in Strawberry Mansion. This development received PHFA Neighborhood Revitalization Initiative (NRI) funding in 2008 and an HTF award in 2007.
- Development of a second phase of Home in Belmont, selected through the Year 29 RFP process.

Hispanic Association of Contractors & Enterprises

- Completion of Lawrence Court I, a 50-unit homeownership venture on the 3300 block of North Lawrence Street. This development was awarded PHFA Homeownership Choice funds in 2008.
- Participation in the St. Hugh Revitalization Plan, with a goal of rehabilitating vacant structures for homeownership through HRP.
- Development of a 10-unit new-construction homeownership project located on the 2700 blocks of Howard and Hope Streets. This project was recommended in the Year 29 Homeownership RFP process.
- Completion of repairs at Lehigh Park I and II, an affordable rental venture at 5th Street and Lehigh Avenue.
- Continued participation in the Main Street and Elm Street programs funded by DCED.

Impact Services Corp.

- Planning for the reuse, including affordable housing and green space, of a vacant parcel at 3222-3258 H St.
- Revitalization of Hancock Manor, a 45-unit rental property located at 2nd Street and Allegheny Avenue. This development received preservation tax credits in 2008.

New Kensington CDC

- Continued implementation of the Open Space Management sideyard acquisition and disposition program.
- Continued support of Greensgrow, the urban agriculture economic development venture located at 2501-7 E. Cumberland St.
- Development of mixed-income homeownership units on the 400 block of Moyer Street.
- Continued participation in the Elm Street program funded by DCED.

Nicetown CDC

- Development with Universal Community Homes of Nicetown Court, a 37-unit new-construction rental development on the 4300 block of Germantown Avenue. This venture received an HTF award in 2007.

People's Emergency Center CDC

- Completion of Fattah Homes and Jannie's Place, two special-needs developments that have received commitments of McKinney funds. Jannie's Place received Low-Income Housing Tax Credits.
- Completion of repairs to 3902 Spring Garden St. using federal HOME funds.
- If Low-Income Housing Tax Credits are awarded, development of Bigham Homes, 29 units of rental housing at two sites on Haverford and Powelton Avenues.
- Continued participation in the Main Street and Elm Street programs funded by DCED.

Philadelphia Neighborhood Housing Services

- Continuation of the Model Blocks Program.
- Rehabilitation of vacant structures through HRP.

Project H.O.M.E.

- Completion of a 79-unit building located at 1211-13 Clover St., known as Connelly House (formerly St. John the Evangelist House). This venture, which is being developed in association with the Bethesda Project, will serve homeless individuals with special needs. It has received McKinney development funding and an allocation of Low-Income Housing Tax Credits. It was selected through the 2007 HTF rental RFP.
- Rehabilitation of six homeownership units on the 2100 block of N. 28th Street known as Diamond Street Phase VI. This project was selected through the 2009 Affordable Housing Development RFP.
- Preservation of 1515 Fairmount Avenue and Kairos House, 1440 N. Broad Street, two existing residences for formerly homeless persons. These projects were selected through the 2009 Affordable Housing Development RFP.

The Partnership CDC

- Development of 12 units of affordable-rental housing on the 100 and 200 blocks of South 60th Street, using PHFA Mixed-Use Facility Financing Initiative (MUFFI) and HOME funds.
- Construction of four units of affordable homeownership housing on the 4500 block of Sansom Street. This venture received an HTF award in 2007.

Universal Community Homes

- Development with Nicetown CDC of Nicetown Court, a 37-unit new-construction rental development on the 4300 block of Germantown Avenue. This venture received an HTF award in 2007.
- Completion of Osun Village, a senior housing development located at 2308-12 Grays Ferry Ave., in conjunction with Odunde. This project has received Low-Income Housing Tax Credits.
- In partnership with the Ingerman Group, development of 24 market-rate homeownership units at 17th and Carpenter Streets.

Women's Community Revitalization Project

- Completion of 31 units of affordable rental housing on the 3000 blocks of North Percy and Hutchinson Streets. This development, Evelyn Sanders Townhomes Phase II, was selected through the 2008 HTF rental RFP.
- If Low-Income Housing Tax Credits are available, development of Front and Norris Townhouses, a 25-unit rental development.

Year 36 Activities for Emerging CDCs

Other current CDC activities to be supported by OHCD include the following projects. This list is not inclusive of all CDCs or all CDC activities. In addition to these activities, CDCs may participate in the HRP.

Francisville CDC

- In conjunction with Community Ventures, development of affordable rental housing units located at 15th and Poplar Streets, known as Francisville East.

Greater St. Matthew CDC

- Development of affordable and market-rate homeownership housing, using OHCD and M. Night Shyamalan Foundation funding.

Mt. Carmel CDC

- In conjunction with ACHIEVEability, planning for and development of vacant houses and lots in the area of 58th and Vine Streets. Acquisition was completed using NTI bond proceeds.

Phoenix Project CDC

- In conjunction with Resources for Human Development, development of approximately 12 homeownership units for low- and moderate-income people in West Philadelphia.

Tioga United

- Completion of 6 scattered-site homeownership units. This venture received an HTF award in 2007.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
AFFORDABLE HOUSING PRODUCTION								
A. Affordable Homeownership Housing								
1. Neighborhood-Based Homeownership Production		1,558						1,558
2. New Construction Program		1,997		300				2,297
Subtotal: Affordable Homeownership Housing	*0*	*3,555*	*0*	*300*	*0*	*0*	*0*	*3,855*
B. Affordable Rental Housing								
1. Neighborhood-Based Rental Production	1,338	4,047			3,187			8,572
2. Development Financing for Homeless & Special-Needs Housing		3,000						3,000
3. Housing Development Assistance		1,400						1,400
4. Mixed-Use Pilot Program	500							500
Subtotal: Affordable Rental Housing	*1,838*	*8,447*	*0*	*0*	*3,187*	*0*	*0*	*13,472*
C. American Recovery and Reinvestment Act - Housing Gap Financing								
1. Neighborhood Stabilization Program 2 Housing Gap Financing						8,891		8,891
Subtotal: ARRA - Housing Gap Financing	*0*	*0*	*0*	*0*	*0*	*8,891*	*0*	*8,891*
TOTAL: AFFORDABLE HOUSING PRODUCTION	**1,838**	**12,002**	**0**	**300**	**3,187**	**8,891**	**0**	**26,218**

Housing Preservation

An important indicator of a real estate market's economic well-being is the physical condition of its housing stock. Many Philadelphia neighborhoods have rental and owner-occupied housing that is beginning to show signs of deterioration. Increasingly, there are vacant houses on blocks with a recent history of stability. A significant portion of the city's elderly live in these areas. The City's housing and neighborhood preservation strategies will seek to stabilize housing markets in decline or stimulate housing markets that are stagnant or in danger of decline. Generally, housing preservation investments take the form of housing counseling services; lowering barriers to purchasing a home for low- and moderate-income households; moderate subsidies to rehabilitate vacant properties; mortgage foreclosure prevention activities; and financial assistance to homeowners to help repair and improve their properties.

The activities described in this section are designed to respond to the Year 36 priority of promoting homeownership and housing preservation.

Housing Counseling

1. Settlement Grants

During Year 28, OHCD ended CDBG funding for settlement grant assistance for first-time low- and moderate-income homebuyers. The implementation of federal Title X lead hazard abatement regulations has mandated that properties receiving federally funded settlement assistance be visually inspected. This inspection requirement, combined with a labor arbitration award and reduced CDBG resources, made it impractical to continue the program. Buyers who had signed agreements of sale by Jan. 17, 2003, were allowed to complete the program.

In Years 29-34, the City supported Settlement Assistance using NTI bond proceeds. In Year 35, the City supported the program using General Funds. In Year 36, OHCD proposes to allocate General Funds to support Settlement Assistance.

From Year 30 to Year 34, the City received American Dream Downpayment Initiative (ADDI) funds from HUD. These funds, which were a set-aside within the HOME program, were available for downpayment assistance, including settlement costs, of up to $10,000, up to a maximum of 6 percent of the purchase price of the house.

The City targeted these funds to approved City-sponsored new construction or substantial rehabilitation developments, in particular to mixed-income developments or developments in areas of rapidly escalating home-sale prices. The goal was to increase the affordability of units to low- and moderate-income households while preserving sales prices at the full appraised value.

Assistance was limited to first-time homebuyers with incomes less than 80 percent of area median income. Beneficiaries received prepurchase counseling from OHCD-approved housing counseling agencies. In order to meet the HUD requirement of targeted outreach to residents of public housing and other families assisted by public housing, each developer using ADDI funds detailed and followed an outreach plan targeted to these persons as part of the marketing plan. Marketing plans were reviewed and approved in advance by OHCD to ensure compliance with this federal requirement. The City will spend the remaining ADDI funds in Year 36.

2. Housing Counseling and Foreclosure Prevention

Neighborhood and Citywide Housing Counseling: OHCD plans to support neighborhood-based and citywide organizations offering housing counseling services to low- and moderate-income people. OHCD-funded services provided by these agencies include mortgage counseling, default and delinquency counseling, tenant support and housing consumer education. OHCD supports a wide range of housing counseling services, including those to people with specialized needs. OHCD has issued a Request for

Proposals for housing counseling agencies to be funded in Year 36.

Residential Mortgage Foreclosure Prevention

In Year 36, OHCD proposes to support activities aimed at preventing mortgage foreclosures and property vacancies. The subprime lending and credit crisis has led many homeowners to face rising mortgage payments that may lead to the loss of their homes. OHCD has long supported mortgage default and delinquency counseling through its network of housing counseling agencies, and vacancy prevention through the HomeSMART (Start Managing Assets, Repairs and Titles) program.

In April 2008, the City of Philadelphia initiated the Residential Mortgage Foreclosure Prevention Program (Diversion Program), an innovative program that offers homeowners who are facing foreclosure the opportunity to meet with their lenders in order to negotiate an alternative to foreclosure. Under the auspices of the Philadelphia Court of Common Pleas, more than 6,000 homeowners have participated in a special court hearing where proposals to cure the mortgage default are negotiated between the lender's attorney and the homeowner, with assistance from a City-funded housing counselor. City-funded legal assistance or *pro bono* attorneys are also available to assist the homeowner if necessary. This program is a partnership between the City of Philadelphia and its subrecipient agencies, the Philadelphia Court of Common Pleas, lenders and housing advocates.

In Year 36, using CDBG resources, OHCD proposes to continue expanded housing counseling activities carried out by housing counseling agencies to provide additional mortgage foreclosure prevention efforts, including default and delinquency counseling. Many housing counselors have relationships with mortgage lenders and are well-positioned to negotiate loan work-outs. In addition, housing counseling agencies work with homeowners to obtain Homeowner Emergency Mortgage Assistance Program (HEMAP) assistance from PHFA, or, if necessary, appeal initial HEMAP refusals. Housing counseling agencies will also assist clients in accessing PHFA's Homeownership Equity Recovery Opportunity (HERO) and Refinance to Affordable Loan (REAL) programs.

Community Legal Services

In Year 36, OHCD proposes to support Community Legal Services (CLS) to expand mortgage foreclosure legal services to low-income homeowners facing foreclosure. CLS attorney/paralegal teams will help homeowners with recently filed foreclosure lawsuits to negotiate with lenders to modify mortgage loan terms to preserve homeownership or will represent the homeowner to defend foreclosure, as appropriate.

SaveYourHomePhilly Hotline

As part of the City's mortgage foreclosure prevention and anti-predatory loan programs, the City supports a centralized telephone hotline service, SaveYourHomePhilly (215-334-HOME). Trained operators evaluate callers' needs and make appointments with housing counselors or make other referrals. In Year 36, the City proposes to support this activity with CDBG funds. Philadelphia Legal Assistance will manage the SaveYourHomePhilly hotline.

Training Activities

In Year 36, the City will issue a Request For Proposals to provide training and technical assistance to OHCD-funded housing counselors in the areas of mortgage default and delinquency and anti-predatory lending counseling.

3. Vacancy Prevention Activities

Tangled Title Fund

In Years 25 and 26, OHCD supported the vacancy prevention activities of the Vacancy Prevention Committee of the Philadelphia Partners in Homeownership. One-half of the houses in Philadelphia are owned by people over 55 and data collected by the Boettner Center of Financial Gerontology of the University of Pennsylvania show that 45 percent of older people have not made plans to either sell or transfer the titles in their homes. Thus, over the next 15-20 years, nearly half the houses in the city are at risk of abandonment as no plans have been made for their maintenance or ultimate disposition. Known as the HomeSMART Program, the vacancy prevention

activities included a training program for housing counselors and senior-service providers to help older homeowners understand the value of estate planning, how it can benefit them and their communities, and the establishment of a "tangled title" fund to help resolve title problems which prevent occupants from obtaining loans and grants for repairs or the smooth transfer of title of the residence.

In Year 27, OHCD supported the HomeSMART Program through the expenditure of the remaining balance of funds allocated in prior years. In Year 27, the eligibility for the tangled title funds was expanded to include all ages, not just seniors, and the maximum grant increased to $2,000. Although the concept of vacancy prevention has been expanded, it still includes and emphasizes issues and information pertaining to the elderly. HomeSMART is offered to households earning up to 50 percent of area median income. OHCD continued to support the HomeSMART program in Years 28-35 and proposes to continue support in Year 36.

Anti-Predatory Loan Products

In Year 27, OHCD initiated a program to combat predatory lending and help stabilize neighborhoods. Predatory lending practices include charging exorbitant fees and interest rates and persuading homeowners to incur mortgage debt in excess of their needs or ability to pay. The anti-predatory lending initiative includes housing counseling specifically targeted to help consumers recognize and avoid predatory lending practices, credit counseling and helping victims of predatory lending refinance at conventional market rates. Anti-predatory lending programs are targeted to low- and moderate-income homeowners.

In FY 2003, using NTI bond proceeds, the City created anti-predatory loan products (PHIL-Plus and Mini-PHIL) to help homeowners refinance existing loans or access loans with reasonable credit terms. In FY 2006 and FY 2009, the City allocated NTI bond proceeds to continue the operation of these programs. In FY 2010, CDBG resources were allocated for these programs. OHCD proposes to support these programs in Year 36 using CDBG resources.

4. Earned Income Tax Credit (EITC)

Since Year 30, OHCD has supported financial literacy counseling by the Campaign for Working Families. This program helps low-income families access the federal earned-income tax credit. It is managed by the Greater Philadelphia Urban Affairs Coalition.

Emergency Repairs, Weatherization and Housing Preservation

Basic systems repairs and weatherization activities are grant-assistance programs that have been combined into a two-tier service delivery structure administered by PHDC. The Weatherization Assistance Program provides an energy audit that guides a combination of services designed to lower energy consumption. The Tier I services of the Basic Systems Repair Program (BSRP) consist of the Emergency Repair Hotline Program and Emergency Heater Hotline. These programs give PHDC an emergency response capability through which qualified preapproved contractors are assigned to complete needed basic systems repairs or replacements requiring relatively low expenditures of grant funds. Tier II provides additional funding for cases that require higher levels of rehabilitation.

Because demand for these programs is great, OHCD supports the commitment to keep these programs open year-round. In Year 29 the funding for Tier I was reduced because the City did not receive full funding from the state. Despite this reduction, the program remained open year-round. During Year 26, the Title X rule on lead-based paint hazards was implemented. At this juncture, PHDC and OHCD review every Basic Systems Repair case for potential disruption of painted surfaces. Written exemptions, as allowed in Section 35.115 of Title X, are being utilized to forego lead-removal processes. The BSRP work is proclaimed as "emergency actions immediately necessary to safeguard against imminent danger."

In Year 36, OHCD will continue to comply with the Title X regulations. Following are summaries of funding levels and program requirements for each tier.

1. Emergency Repair Hotline Program and Emergency Heater Hotline

PHDC maintains an Emergency Repair Hotline Program to maximize housing assistance funds provided to the City and to accelerate the response to plumbing, electrical and roofing emergencies of low-income homeowners. This Tier I service, designed to serve as an early intervention system, supports emergency repairs at a cost of up to $4,000 per property to eligible low-income homeowners. Current costs for Tier I service average $3,400 per property.

Eligible homeowners whose properties require rehabilitation assistance exceeding the per-unit cap are automatically referred to the Weatherization/ BSRP for Tier II services, described as follows.

OHCD also plans to allocate funds for the Emergency Heater Hotline, another Tier I program aimed at eliminating the heating problems of low-income people. This program provides heater repairs at a cost of up to $2,000 per property for eligible homeowners/ occupants. The program is carried out by the Energy Coordinating Agency (ECA) under contract to PHDC. Current costs for Emergency Heater Hotline assistance average $280 per property.

To be eligible for service under either hotline program, a household's income may not exceed 150 percent of the federal poverty income guidelines (see Appendix).

The Tier I hotlines, as well as referrals from the Weatherization Assistance Program, together serve as an intake mechanism for all of the housing preservation programs administered by PHDC. Callers to the hotlines whose houses are found to require a level of rehabilitation exceeding Tier I are automatically referred to the Tier II program described as follows.

2. Weatherization and Basic Systems Repair Program

To make the most efficient use of housing assistance funding, the City proposes the continued linkage of the Weatherization Assistance Program funded by DCED and BSRP funded by CDBG. To the extent possible, these programs work in concert to provide homeowner rehabilitation assistance. BSRP Tier II was expanded in Year 32 to address repairs such as rebuilding chimneys, relining chimney flues and replacing windows, which addresses energy-related issues. This expansion is part of the City's effort to address the energy crisis by supporting weatherization and related repairs for low-income households.

To be eligible for service under BSRP, a household's income may not exceed 150 percent of the federal poverty guidelines.

To be eligible for service under Weatherization, a household's income may not exceed 60 percent of state median income.

The Weatherization Assistance Program provides the eligible household with an energy audit that utilizes the technology of a "blower door" to determine air leaks in the building. The results of the audit determine the type of assistance needed to reduce energy consumption. The types of service that may be provided under Weatherization include: air-sealing measures, such as weatherstripping, caulking and repair of primary windows and doors; wrapping of hot water heaters, heating pipes and ducts; sealing basement openings, crawlspaces and chaseways; insulating and air-sealing of the roof area; repair and efficiency modifications to central heating systems; electrical load reduction measures; and in-home energy education. Eligible households whose properties meet DCED guidelines for property suitability may receive weatherization assistance of up to $6,500 per property. During Year 35, PHDC received additional funding for an expanded Weatherization Program from the Commonwealth of Pennsylvania. These funds, available over three years, were made available through ARRA. Weatherization assistance is available to homeowners and renters but BSRP services are only available to homeowners.

In the Tier II category of BSRP, an eligible homeowner may receive up to $17,500 of rehabilitation assistance through BSRP. Typical Tier II repairs include heating system replacement, plumbing drainage system replacement, water service replacement, wiring, roof

replacement and structural systems repair (floors, walls, etc.). Eligible homeowners receiving Tier II services may also receive weatherization assistance. Currently, the average cost for Tier II services is $10,200 per property.

During Year 35, the City considered making changes to BSRP Tier II to place liens against properties receiving assistance. The repayment of liens would not be required unless the property is sold to a non-household member under certain terms and conditions. Income from lien repayments would be used to support additional home-repair grants through BSRP. These proposed changes are still under review.

In Year 31, the City allocated HTF funds to a Targeted Housing Preservation Program (THPP) to support home repairs, including facade and systems repair. These repairs may be targeted around existing or new developments or in specific neighborhoods and will be carried out by community-based organizations such as CDCs. In Year 32, OHCD issued a Request For Proposals for a Program Administrator to implement THPP and PHDC was selected. CDCs or community organizations submit proposed packages of houses to be preserved, negotiate with contractors and assist homeowners in carrying out the program. This program began in Year 34.

3. SHARP Home Repair Program

OHCD plans to continue its support of the Senior Housing Assistance Repair Program (SHARP) sponsored by the Philadelphia Corporation for Aging. SHARP provides essential repairs averaging $2,020 per property to the homes of residents who are 60 or older. This figure includes Pennsylvania Lottery funds and CDBG funds.

4. Utility Emergency Services Fund

OHCD also plans to continue to support the work of the Utility Emergency Services Fund (UESF) to meet utility emergencies. UESF provides grants to low-income families who have utility arrearages and are in danger of having utility services discontinued.

5. Energy Coordinating Agency

OHCD proposes to continue to support the work of the Energy Coordinating Agency (ECA) in organizing government, utility and community weatherization and fuel assistance services to low-income Philadelphians. ECA sponsors community-based Neighborhood Energy Centers to provide direct services as well as information and referral to low-income community residents.

Home Equity Financing and Rehabilitation Assistance

1. Homeownership Rehabilitation Program

The Homeownership Rehabilitation Program (HRP) provides financing for the acquisition and rehabilitation of vacant houses requiring moderate rehabilitation for sale to low- and moderate-income first-time homebuyers. Financing is provided through a combination of private debt and CDBG or HTF subsidy. Homebuyers are required to finance 100 percent of the after-rehabilitation value of the property and to participate in a program of prepurchase housing counseling. A subsidy averaging up to $50,000 per property in each development package is provided. In certain cases, the subsidy may be deepened as needed to match on a dollar-for-dollar basis any corporate or foundation grant funds, contributed developer fees and/or Title I funds brought to the financing package by the developer CDC. Identification of appropriate properties, financial packaging and development is carried out by the participating CDC or private developer which earns a developer's fee. HRP is now administered by PHDC.

2. Philadelphia Home Improvement Loan (PHIL) program

The PHIL program administers home-improvement loans of up to $25,000 at below-market rates. Interest rate and loan amount depend on the applicant's income level and the level of rehabilitation to be completed.

3. Philadelphia Neighborhood Housing Services (PNHS) Program

OHCD plans to continue to support the PNHS program that provides neighborhood revitalization services including home-improvement loans, first-home purchase mortgages, community-improvement grants and loans, and neighborhood planning, community organizing and housing development services to its Full Service Neighborhoods: Cobbs Creek and Morris Park.

PNHS maintains ties to the Fern Rock-Ogontz-Belfield and Overbrook neighborhoods as Self-Reliant Neighborhoods, offering technical assistance, housing development services and home-improvement loans.

To assist existing homeowners whose properties need rehabilitation and improvement, PNHS provides home-improvement loans of up to $30,000 for up to 20 years at below-market interest rates. Under the Community Improvement Program, homeowners and PNHS jointly contribute funding to support the cost of improvements/repairs to steps and sidewalks, retaining walls and porches.

In addition, landscaping, weatherization, exterior paint and trees may be provided under this program. PNHS is a self-help program that has succeeded in leveraging 100 percent of CDBG program dollars through homeowner reinvestment in loans and community improvements co-pays and through private subsidies and sale proceeds of vacant-property rehabilitation projects.

OHCD plans to continue its support of the Model Blocks Program in Year 36. PNHS provides exterior improvements to owner-occupied houses in specific neighborhoods with active CDCs. Exterior treatments may include brick-cleaning, painting and front aluminum siding; energy-conservation treatments of new windows, doors and roofs; porch additions, railings, lamp posts and flower barrels. The subsidy is matched with PNHS loan funds or homeowner payments. To reinforce affordable housing development, OHCD proposes to continue to support supplemental community improvement programs in neighborhoods targeted by PNHS in Year 36.

4. Impact Services Building Materials Exchange Program

OHCD plans to maintain the funding of this program which provides tools and building materials to low- and moderate-income people. The Building Materials Exchange will generate $160,000 of CDBG program income for $123,000 of CDBG investment in Year 35.

5. Neighborhood Stabilization Program

In 2008, OHCD was awarded $16.8 million in Neighborhood Stabilization Program funds as a formula grant from HUD using appropriation authority from the Housing and Economic Recovery Act of 2008. The City's approved proposal was a substantial amendment to the *Year 34 Consolidated Plan*. These funds, known as Neighborhood Stabilization Program 1 (NSP1) funds, are being used to:

- acquire, rehabilitate and reuse as housing, single-family properties that have been foreclosed upon;,
- acquire, rehabilitate and reuse as housing foreclosed upon multi-family properties; and
- develop vacant land as affordable housing.

At least 25 percent of these funds must be used to benefit households with incomes of up to 50 percent of area median income. At least 80 percent of the funds must be spent in specific zip codes. The City also received $3.75 million in NSP1 funds from the Commonwealth of Pennsylvania to support the acquisition, rehabilitation and residential reuse of single and multi-family foreclosed-upon housing. The City budgeted $12 million in Year 35 for this program. Some program income will be available in Year 36 to continue the program at a reduced level.

Early in 2010, OHCD was awarded $43.9 million in Neighborhood Stabilization 2 funds (NSP2) from HUD through a competitive application process. It is anticipated that these funds will be spent over three years. The City's original application for $58.75 million and the modification it submitted to HUD for the $43.9 million that was awarded, are printed in the Appendix.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
HOUSING PRESERVATION								
A. Housing Counseling								
1. Settlement Assistance Grants							350	350
2. Housing Counseling & Foreclosure Prevention								
- Neighborhood & Citywide Housing Counseling	3,677		300					3,977
- Residential Mortgage Foreclosure Prevention	700							700
- Community Legal Services	350							350
- SaveYourHomePhilly Hotline	570							570
- Training Activities	65							65
3. Vacancy Prevention Activities								
- Tangled Title Fund	50						50	100
- Anti-Predatory Loan Products	60							60
4. GPUAC-Earned Income Tax Credit (EITC)	48							48
Subtotal: Housing Counseling	*5,520*	*0*	*300*	*0*	*0*	*0*	*400*	*6,220*
B. Emergency Repairs, Preservation, Weatherization								
1. Emergency Repair Hotline - Tier 1				2,350				2,350
2. Heater Hotline - PHDC/ECA				1,100				1,100
3. Weatherization & Basic Systems Repair Program								
- Tier 2	10,321				700			11,021
4. Targeted Housing Preservation Program					200			200
5. Weatherization (DCED to PHDC)				2,341				2,341
6. SHARP Home Repair Program	325							325
7. Utility Emergency Services Fund	1,525							1,525
8. Energy Coordinating Agency	800							800
Subtotal: Emergency Repairs, Preservation, Weatherization	*12,971*	*0*	*0*	*5,791*	*900*	*0*	*0*	*19,662*
C. Home Equity Financing & Rehab Assistance								
1. Homeownership Rehabilitation Program	600							600
2. PHIL Program	650						4,000	4,650
3. PNHS - Loan Program	257							257
4. Impact Services Building Materials Exchange Program	123							123
5. Neighborhood Stabilization Program 2						4,279		4,279
Subtotal: Home Equity Financing & Rehab Assistance	*1,630*	*0*	*0*	*0*	*0*	*4,279*	*4,000*	*9,909*
TOTAL: HOUSING PRESERVATION	**20,121**	**0**	**300**	**5,791**	**900**	**4,279**	**4,400**	**35,791**

Homeless and Special-Needs Housing

The activities described in this section are designed to respond to the Year 36 objective of developing and providing more permanent and transitional housing for homeless people and other low-income people with specialized housing and service needs. Year 36 resources combine housing development with service delivery and rental assistance. This section also describes the expenditures of Housing Opportunities for Persons With AIDS (HOPWA) funds and Emergency Shelter Grant (ESG) funds.

Emergency Shelter Grant Financing

The mission of the Office of Supportive Housing (OSH) is to plan for and assist individuals and families to move toward independent living and self-sufficiency and includes the provision of assessment, emergency housing and relocation, transitional and permanent housing and services. OSH administers emergency shelter and shelter-related supportive service funding available to the City. A major funding source is the federal Emergency Shelter Grant (ESG) Program which is allocated to the City as an entitlement program through OHCD.

In Year 36, OHCD will continue to assign the administration of ESG funds, under a Memorandum of Understanding, to OSH to assist in the funding of operational costs, essential service costs and administrative costs related to the provision of emergency shelter for homeless individuals and families. This funding leverages and augments state and local funds used by the City to provide 2,830 yearround shelter beds.

Every three years OSH issues a new competitive Request for Proposals to select nonprofit organizations to provide emergency shelter and related services and determines what components will be funded by ESG and other sources. Selection criteria include agency capacity, experience and track record, budget, quality of case management and supportive services, facility consistency with local building and health codes, experiences providing services to persons with behavioral health issues, ability to provide services quickly, and quality of linkages to community service agencies, professionals and housing opportunities. OSH's contract provisions allow for the department to renew contracts for up to three years with existing providers if they are providing satisfactory service. During the term of the contract, OSH monitors the performance. If the contractor does not meet acceptable standards of service provisions and is not able to adhere to a corrective action plan, the contract may be terminated.

In Year 36, the City of Philadelphia will provide General Fund resources to meet the required match requirement for the ESG Program.

Housing Assistance/ Mental Health

OHCD plans to continue its commitment to respond to the need for assisted housing for persons with mental illness. During Year 36, OHCD plans to allocate funding for the provision of rental assistance for persons receiving supportive services under programs administered by the Office of Behavioral Health (OBH). The supportive services provided include treatment, case management, socialization, recreation and residential support to this targeted population.

Rental Assistance to the Homeless

In Year 36, OHCD plans to continue its support of the Philadelphia Transitional Housing Program which provides housing counseling, case management and rental assistance to homeless persons to promote self-sufficiency. Also, in Year 36 OHCD plans to continue to provide rental assistance to persons with HIV/AIDS.

The City has determined that homeless persons and persons with HIV/AIDS have unmet housing needs and

that the provision of rental assistance under the HOME program will narrow the gaps in benefits and services received by these persons. Local market conditions that informed this determination were outlined in the "Housing and Homeless Needs Assessment" and "Housing Market Analysis" sections of the *Year 33 Consolidated Plan*.

During Year 32, OHCD transferred responsibility for the oversight of the competitively awarded federal Shelter Plus Care (S+C) Program to OSH. S+C provides rental assistance to homeless persons/ households with histories of mental illness, substance abuse or persons with AIDS through contracts with various nonprofit organizations.

Homelessness Prevention

In Year 31, the City allocated NTI and HTF funds to a Homeless Prevention Program to prevent or reduce homelessness. This includes emergency assistance to maintain households in their own residences when eviction or mortgage foreclosure is imminent. The funds may also be used for security deposits, utility assistance or long-term hotel, motel or boarding home rental assistance. The Homeless Prevention Program includes an array of shelter diversion and homeless prevention activities. OSH assumed policy oversight and administration of the program and issued competitive RFP processes to select providers for the varied shelter diversion and homelessness prevention activities.

In Year 32, using HTF funds, OHCD initiated a rental-assistance program aimed at helping formerly homeless persons or households living in transitional housing to maintain stable housing for up to three additional years after their transitional housing ended. OHCD issued an RFP for a housing provider to manage this program, which was implemented in 2007. OHCD supported the rental assistance program in Year 34 and Year 35 using HTF resources.

Housing Opportunities for Persons With Aids (Hopwa)

The HOPWA region for which OHCD administers funding includes Philadelphia County, 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.

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 continues 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 Subcommittee. 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 an RFP 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 36, OHCD intends to continue to contract with existing project sponsors for emergency grants, existing rental assistance vouchers, 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.

OHCD issued a Request for Proposals for a provider or a provider to administer approximately 40 additional HOPWA-funded rental assistance vouchers in Year 35. These vouchers are now in use.

Urgent Needs to be Met

OHCD proposes to allocate HOPWA funds to program activities in the five counties of Southeastern Pennsylvania, including Philadelphia, as described on the following page. 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.

A permanent inventory of affordable housing units for low-income persons with HIV or AIDS will be created by acquiring, constructing or rehabilitating new housing units. In Year 36, OHCD may provide housing development financing for HIV or AIDS housing using prior year funds. These funds will be made available through the RFP for Special-Needs Housing to be issued by OHCD in 2010. No new HOPWA funds are proposed for housing development. Units created through this RFP will be available for persons with HIV as well as those with 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 that 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 fundraising and fundraising by The AIDS Fund support many of the organizations which carry out HOPWA-funded activities.

Goals

Using Year 36 HOPWA funds, the City expects to provide housing for 930 households through short-term payments to prevent homelessness, through tenant-based rental assistance or through units provided in HOPWA-funded housing facilities.

Additional HOPWA funding received in Year 35 allowed for 40 new rental assistance slots to be created. Additional HOPWA funding received in Year 36 will allow for approximately 65 new rental assistance vouchers to be created.

Adaptive Modifications Program for Persons With Disabilities

OHCD plans to maintain as a priority increasing housing accessibility for disabled people using additional state funding. The Adaptive Modifications Program is available for homeowner-occupied and renter-occupied homes that need to be made accessible for people with disabilities. This program received NTI bond proceeds, state DCED, CDBG and HTF funds in Years 31-35. The City proposes to continue funding the Adaptive Modifications Program in Year 36.

Technical Assistance and Planning

OHCD intends to fund technical assistance and planning efforts in Year 36 to support homeless and special-needs housing initiatives. OHCD proposes to fund the People's Emergency Center CDC to assist other private organizations through workshops on homeless housing and supportive services. OHCD will continue to fund the provision of technical assistance to organizations developing housing for or providing assistance to persons with disabilities. OHCD now appoints an HIV/AIDS Housing Advisory Committee.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
HOMELESS & SPECIAL-NEEDS HOUSING								
A. Emergency Shelter Grant	50						2,296	2,346
B. Housing Assistance - MH/MR		330						330
C. Rental Assistance/Homeless	200	2,469	300					2,969
D. HOPWA			8,077					8,077
E. Adaptive Modifications Program	250			500	1,504			2,254
F. Technical Assistance/Planning								
1. Homeless	25							25
2. Disabled	25							25
G. Homeless Prevention Program					784			784
H. Homeless Prevention & Rapid Rehousing Services						7,162		7,162
TOTAL: HOMELESS & SPECIAL-NEEDS HOUSING	**550**	**2,799**	**8,377**	**500**	**2,288**	**7,162**	**2,296**	**23,972**

HOPWA Budget Detail
CDBG Year 36 (FY 2011)

HOPWA Eligibility Category	Rental Assistance*	Short Term Payments & Emergency Grants	Operating Costs	Information Referrals & Housing Counseling	Supportive Services	Subtotal Program Costs	Sponsor's Admin. Costs	Contract Total
ActionAIDS	$200,000			$242,000		$442,000	$32,000	$474,000
ActionAIDS (Job Training)					$60,500	$60,500	$4,500	$65,000
Calcutta House			$227,850			$227,850	$17,150	$245,000
Catholic Social Services					$305,000	$305,000	$18,000	$323,000
CO-MHAR	$475,200				$346,643	$821,843	$52,787	$874,630
Congreso	$625,000			$157,535		$782,535	$51,465	$834,000
Delaware County	$520,000		$15,500	$175,000		$710,500	$47,000	$757,500
Family Service Association of Bucks Co.	$320,300			$52,500		$372,800	$25,200	$398,000
Family Service of Chester Co.	$128,500			$20,300		$148,800	$11,200	$160,000
Family Services of Montgomery Co	$78,000			$25,000		$103,000	$7,000	$110,000
Gaudenzia	$115,100					$115,100	$8,400	$123,500
Housing Assistance Reserve Fund			$77,071			$77,071		$77,071
Keystone House			$153,450			$153,450	$11,550	$165,000
Mazzoni Center	$910,000			$231,520		$1,141,520	$80,000	$1,221,520
Non-Profit Housing Development Corp. (High St. Manor)	$108,000				$80,815	$188,815	$10,000	$198,815
PCRC/TURN	$1,690,000			$583,000		$2,273,000	$170,000	$2,443,000
Philadelphia Health Management Corp. (AACO)				$144,000		$144,000	$10,000	$154,000
Philadelphia Health Management Corp. (DEFA)		$84,500		$26,000		$110,500	$7,735	$118,235
Subtotal	*$5,170,100*	*$84,500*	*$473,871*	*$1,656,855*	*$792,958*	*$8,178,284*	*$563,987*	*$8,742,271*
OHCD Administration Costs							$250,000	$250,000
Grand Total	**$5,170,100**	**$84,500**	**$473,871**	**$1,656,855**	**$792,958**	**$8,178,284**	**$813,987**	**$8,992,271**

*Includes Permanent Housing Placement

Employment and Training

Employment, contracting and purchasing on OHCD-funded construction and economic development projects are governed by both local and federal requirements. The City of Philadelphia's Neighborhood Benefit Strategy, implemented by Council Bill #9900563, requires project sponsors to return half the economic value of housing production, preservation and economic development activities to the local community through employment, contracting and purchasing. Federal Section 3 guidelines require that 30 percent of all construction and construction-related new hires be residents of the local area where the project occurs. OHCD will continue to make affirmative action and employment and training for local residents an integral part of its program in Year 36. OHCD will also continue to issue periodic reports highlighting accomplishments and opportunities in these areas.

Community Development Network

Because of the reduction in CDBG funding in Year 29, OHCD ended its support of a housing-employment-training network through neighborhood-based training and employment opportunities. With implementation of the Workforce Investment Act and the Greater Philadelphia Works Program, OHCD continued to coordinate the activities with other public and private resources that move people from welfare to work. The Philadelphia Workforce Development Corp. (PWDC) offers employment and training programs. In Year 36, OHCD proposes to fund only those employment and training activities ineligible for PWDC support.

OHCD proposes to continue to support the activities of the Communities in Schools Program ineligible for PWDC funding by providing support to coordinate the Student Hospitality Internship Program (SHIP), Culinary and Hospitality Program (CHP) and Transitional Opportunities Promoting Success (TOPS) programs. Through these various initiatives, Communities in Schools of Philadelphia, in partnership with the School District of Philadelphia, will offer educational/training opportunities to high school students who will have an opportunity to learn and experience various aspects of the hospitality industry. The School District's expanded academic program will make the students uniquely qualified to pursue career opportunities in the growing hospitality and tourism industry in Philadelphia.

OHCD proposes to provide support to ActionAIDS for its Positive Action Program. This program is a return-to-work program for people living with HIV and AIDS. It will be funded in part through PWDC. The HOPWA funds will be used to serve persons who are ineligible for the PWDC program.

YouthBuild Philadelphia

YouthBuild involves high school dropouts between the ages of 18 and 21 in a program that enables them to complete their academic education and learn job skills by rehabilitating housing in their communities for low-income occupancy. The program is comprehensive with a strong emphasis on leadership development, decision-making and involvement in community issues. Components of the program include counseling, peer support groups, driver's education, cultural and recreational events and job placement. OHCD's support for YouthBuild is for activities which are ineligible for PWDC funding.

Over the past several years, OHCD has provided development subsidies for YouthBuild activities in Point Breeze, Southwest Center City, Ludlow, Germantown, Allegheny West and North Central Philadelphia. In Year 36, OHCD proposes to continue to support the YouthBuild Philadelphia program with operating support and development subsidies provided on a project-by-project basis through the Neighborhood-Based Homeownership or Rental Production budgets. YouthBuild also receives operating support from HUD.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
EMPLOYMENT & TRAINING								
A. Employment/Training Network								
1. Communities in Schools	171							171
2. ActionAIDS			65					65
B. YouthBuild Philadelphia	600							600
TOTAL: EMPLOYMENT & TRAINING	**771**	**0**	**65**	**0**	**0**	**0**	**0**	**836**

Vacant Land Management and Community Improvements

Before investment can take root and growth can occur, certain impediments must be removed. In the case of neighborhood development, one of the greatest impediments is blight in all its forms—vacant buildings, trash-strewn vacant lots, abandoned autos, litter, graffiti and dangerous street trees. Blight undermines a community's quality of life by depressing property values and creating a perception that an area is unsafe and unclean. Because the presence of blight is crucial to business and family location decisions, the City must eradicate it to revitalize Philadelphia neighborhoods successfully.

Using CDBG, bond financing, City General Operating and City Capital funding, a substantial investment has been made in acquisition, demolition and environmental clearance, site improvements, community gardening and other community improvement activities. In Year 36, OHCD proposes to continue successful programs in community gardening and open space management.

In Year 35, the City proposed to establish an Acquisition Loan Fund using City General Fund resources. The purpose of the fund was to provide financing for acquisitions initiated using Qualified Redevelopment Bonds but which cannot be conveyed to a redeveloper for fair market value. General Fund resources are not available.

Management of Vacant Land

In the case of open spaces and vacant lots, the focus of the City's efforts will be to establish a comprehensive land management system that includes keeping vacant lots reasonably free of debris; open space planning; neighborhood greening projects to stabilize vacant lots; and education and technical assistance support for community stewards of vacant land.

1. Environmental Clearance

OHCD proposes to allocate CDBG funds in Year 36 for environmental clearance and soil remediation for sites proposed for housing development activity.

2. Pennsylvania Horticultural Society and Philadelphia Green

While essential, surface cleaning is insufficient to transform urban vacant land into community assets. Without additional treatments, soon after lots are cleaned, illegal dumping recreates the previous trash-strewn conditions. Working with the Pennsylvania Horticultural Society (PHS), the City will break this cycle of cleaning and deterioration through its "Green City Strategy." The Green City Strategy is a partnership among City agencies, community residents, organizations and businesses to:

1. conduct basic housekeeping of all vacant lots;
2. "clean and green" select vacant lots;
3. landscape community gateways and key lots;
4. plant street trees;
5. improve municipal parks and public spaces; and
6. plan open spaces.

In Year 30, a consulting firm hired by PHS and the City made recommendations for a long-term vacant land maintenance plan. In addition, a study released by the University of Pennsylvania showed a direct relationship between greening and increased real estate values. In January 2005, the William Penn Foundation awarded a two-year, $2-million grant to PHS for greening and community organizing efforts. Several corporations pledged support for park improvements and commercial corridor projects. Private supporters include: Citizens Bank, which has supported improvements in 10 neighborhoods from Vernon Park in Germantown to Jefferson Square and Wharton Square Parks in South Philadelphia; and Moon Nurseries, which donated labor and materials to green a traffic island on Ogontz Avenue in West Oak Lane. Federal grants totaling approximately $550,000 supported vacant land maintenance and tree planting in Year 30. Additional federal grants totaling $376,000

and City funds supported the work in Year 31. The City invested more than $20 million from its Operating Budget in Years 29 through 35. In Year 36, the City proposes to support PHS' vacant land management with both CDBG and General Fund resources.

In addition, OHCD will use CDBG resources to support activities related to planning, maintenance and improvement of open spaces in low- and moderate-income neighborhoods in a number of ways. OHCD proposes to maintain support for PHS' Philadelphia Green program. This program provides technical assistance and gardening supplies for organized community gardeners. In 2005, the City received a grant from the Pennsylvania Department of Conservation and Natural Resources (DCNR) to prepare a comprehensive parks, recreation and open space plan, known as GreenPlan Philadelphia: The City's Blueprint for Sustainable Open Space. In Years 31 and 33, OHCD supported GreenPlan Philadelphia by providing CDBG resources to PHS for community outreach and neighborhood-based planning activities.

3. Neighborhood Gardens Association:

In Year 36, OHCD proposes to support the Neighborhood Gardens Association with funds to be matched dollar-for-dollar by private funding sources for the installation of watering systems and other physical improvements at land-trust garden sites in low- and moderate-income neighborhoods.

4. New Kensington Open Space Management Program:

In the past, OHCD supported the New Kensington Open Space Management Program through the Philadelphia Green program. New Kensington's efforts have included comprehensive planning and greening of Frankford Avenue; creation and maintenance of gardens throughout the New Kensington neighborhood; the development of a Garden Center at Frankford and Berks Street to provide educational and gardening materials for community residents; and implementation of a sideyard program. Under the sideyard program, OHCD committed CDBG funding to acquire scattered vacant lots in the New Kensington/Fishtown Urban Renewal Area neighborhood for conveyance to adjacent homeowners interested in developing these properties as gardens, yards or parking areas. In Year 36, OHCD proposes to support New Kensington CDC to continue the Open Space Management Program.

5. Vacant Land Strategy Planning

The City of Philadelphia has approximately 40,000 vacant parcels, a combination of vacant structures and vacant lots. Only 31 percent of those parcels are in public ownership. In Year 35, the City began work imagining a new model for addressing vacancy, with the goal of creating a unified system of tax foreclosure, maintenance and effective marketing for land reuse. In Year 36, the City plans to advance this model using CDBG funds to support legal research on legislative changes that may be needed, implementation strategies to emulate successful programs in other parts of the country and civic engagement.

Site and Community Improvements

In Year 28, a total of $6.845 million was allocated in the City's FY 2003 Capital Program to support site improvements and infrastructure associated with housing activities. Of this amount, $1 million was allocated to support site improvements in the Cecil B. Moore Homeownership Zone. This amount repaid $1 million in City Capital Funds previously allocated to this project, which were returned to the City Capital Program in FY 2002. This allocation of $1 million completed the City's match requirement pledged to the project in its proposal to HUD for Homeownership Zone funding.

A total of $3.5 million in City Capital Funds was allocated to support the redevelopment of Richard Allen Homes by the Philadelphia Housing Authority (PHA). This investment funded infrastructure improvements to support the construction of 178 new units adjacent to the Poplar Nehemiah homeownership development.

City Capital Funds of $2.145 million were allocated for streets and underground utilities for the Schuylkill Falls HOPE VI development. This funding allocation completed the City's Capital commitment to the project.

The City Capital Program also allocated $200,000 to support site improvements for Ludlow Village V/Pradera Homes III homeownership development of 22 new-construction houses on the 1500 blocks of North Franklin and North 8th Streets. This development is completed. Because of reduced resources available in the City's Capital Program, no City Capital funds were proposed for OHCD- or PHA-supported housing development in FY 2008, FY 2009, FY 2010 or FY 2011.

To reinforce affordable housing development, OHCD proposes to continue to support supplemental community improvement programs in neighborhoods targeted by PNHS in Year 36.

In Year 36, OHCD proposes to use CDBG resources to support the Child Care Facilities Fund administered by the Non-Profit Finance Fund. The Fund makes capital improvements to help facilities meet licensing and building code requirements and provides technical assistance. In Year 35, the Child Care Facilities Fund used prior year City resources. The City previously supported the Child Care Facilities Fund with CDBG and General Fund resources.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
VACANT LAND MANAGEMENT & COMMUNITY IMPROVEMENTS								
A.. Management of Vacant Land								
1. Environmental Clearance	100							100
2. Philadelphia Green Community Program	400							400
3. PHS Vacant Land Management	500						2,400	2,900
4. Neighborhood Gardens Association	25							25
5. New Kensington Open Space Management	71							71
6. Vacant Land Strategy Planning	100							100
Subtotal: Management of Vacant Land	*1,196*	*0*	*0*	*0*	*0*	*0*	*2,400*	*3,596*
B. Site & Community Improvements								
1. PNHS Community Improvements/Model Blocks	200							200
2. Child Care Facilities Fund	650							650
Subtotal: Site & Community Improvements	*850*	*0*	*0*	*0*	*0*	*0*	*0*	*850*
TOTAL: VACANT LAND MANAGEMENT & COMMUNITY IMPROVEMENTS	**2,046**	**0**	**0**	**0**	**0**	**0**	**2,400**	**4,446**

Community Economic Development

The activities described in this section are designed to respond to the Year 36 objective of creating economic opportunity by assisting businesses, revitalizing neighborhood commercial areas, eliminating blight in targeted neighborhoods, enhancing community-based development projects, stabilizing and expanding the City's employment base, and expanding workforce development programs. These activities are consistent with the City of Philadelphia's Strategic Plan and align with the Jobs and Economic Development core service area. The Commerce Department will manage these activities.

In Year 36, the City will fund community economic development services in three broad categories:

- business assistance;
- targeted neighborhood commercial area assistance; and
- community-based organization assistance.

In addition to City agencies and smaller nonprofit organizations, the Philadelphia Industrial Development Corp. (PIDC) is a key partner in the implementation of this plan, especially through its provision of business assistance. PIDC lending and related services will create low- and moderate-income employment opportunities (at least 51 percent of the created and/or retained employment opportunities will be available for low- and moderate-income people) and will assist in the prevention or elimination of blight. In addition, PIDC projects will stimulate investment in economic activity in the city, the generation of tax ratables throughout the city and investment by other lending institutions. PIDC generally operates on a citywide basis except where programs are specifically designed to serve targeted areas.

The Commerce Department's ReStore Philadelphia Corridors (ReStore) will continue to be a major component of the City's targeted neighborhood commercial area strategy and will serve as the framework for commercial corridor assistance in Year 36. The goal of ReStore is to revitalize neighborhood commercial corridors and shopping areas and re-establish their historic roles as central places to shop, to work and to meet neighbors. To achieve this goal, ReStore has adopted the following strategies:

- focus planning and data analysis on strengthening corridors;
- align and leverage resources;
- make neighborhood commercial corridors more welcoming places;
- develop systems to attract and retain businesses on corridors; and
- support effective corridor management organizations.

Corridors located in low- and moderate-income areas of the city will receive assistance that increases their ability to participate in the market and bring quality goods and services to local residents. Businesses on corridors will receive services designed to help them prosper and serve as job-creating engines for their communities. Community development corporations (CDCs), Main Street groups, Business Improvement Districts (BIDs), business associations and other nonprofit organizations will help deliver and manage these business and corridor services.

As part of the targeted neighborhood commercial area strategy, community-based organization assistance will support CDCs, Main Street groups, business associations and other nonprofit organizations that help deliver and manage business assistance and corridor services, as well as those that perform economic development activities in Targeted Neighborhood Commercial Areas.

Business Assistance

The City proposes to implement the following programs, designed to provide direct financial and technical assistance to businesses, on a citywide basis. Where feasible, these programs will support the Commerce Department's ReStore strategies by providing such services to targeted neighborhood-based commercial corridors in low- and moderate-income neighborhoods.

1. PIDC Business Loan Programs

PIDC will provide several business lending products, including Growth Loans, Small Business Loans and Gap Financing. The Growth Loan product is 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 realized through these loans will be available for low- and moderate-income people.

PIDC's Small Business Loan product will provide financing for small business start-up and expansion. PIDC will assist small businesses in obtaining financing for expansion and start-up, working capital and real estate acquisition for business uses.

PIDC's Gap Financing provides low-interest second mortgages to businesses for capital improvements for projects that have secured other funding but that have a financing gap that prevents the project from moving forward without additional funding.

In addition, PIDC-assisted business projects will retain and expand the retail base to provide goods and services to neighborhoods or assist in the prevention or elimination of slums or blight. PIDC projects will stimulate investment in economic activity in the city, the generation of tax ratables throughout the city and investment by other lending institutions.

2. Section 108 Loan Program

The City will implement the Section 108 Loan Program, funded in prior years, to expand the capacity for commercial and industrial lending and to assist potential downtown development. It is anticipated that $20 million of Section 108 funding will be applied for during Year 36. Loans will be used to support an array of development needs, including but not limited to acquisition, site preparation, construction, reconstruction, rehabilitation, machinery and equipment acquisition, infrastructure improvements and related project costs. The goals of these loans will be to create or retain permanent jobs for residents of Philadelphia, especially those with low and moderate incomes, to stimulate private investment to expand retail goods and services in the neighborhoods, to eliminate blight and to generate tax ratables for the City. Under the Section 108 Loan Program, the City is allowed to borrow funds against its future CDBG entitlement receipts. Although this activity is expected to be self-sustaining (as private developer debt service payments repay the City for Section 108 loan obligations), future CDBG entitlement receipts and other security offered by the City are used to guarantee all Section 108 loans. Any use of future CDBG funds for this purpose will reduce CDBG funds allocated to economic development activities in an equal amount for the years affected.

3. Technical Assistance to Micro Businesses

The Commerce Department and various nonprofit partners will provide managerial and technical assistance to retail or commercial firms that will provide goods and/or services to the city's low- and moderate-income neighborhoods or to businesses that create employment opportunities for low- and moderate-income people. The City will contract with several nonprofit organizations to provide technical assistance to new and existing micro businesses. The types of technical assistance may include, but not be limited to: developing detailed business plans; preparing financial projections for business operations; merchandising; advertising; planning for controlled growth; credit assessments; pre-loan counseling; loan

packaging; providing assistance for management and organization structure; assisting in procurement; and designing and implementing system controls tailored to the needs of the client firm. There will be increased coordination between these activities and neighborhood commercial area assistance.

The selected nonprofit partners for Year 36 include the following organizations: Empowerment Group, $75,000; Philadelphia Development Partnership, $200,000; The Enterprise Center, $100,000; Welcoming Center, $100,000; Women's Business Development Center, $175,000; and Women's Opportunity Resource Center, $100,000.

4. Creative Industry Program

The Creative Industry Program will support artists, nonprofit arts and culture organizations and for-profit creative businesses through capital facility investments that produce specific benefits to low- and moderate-income neighborhoods or create or retain jobs. The goals of the program are to strengthen the relationships between the creative industries and their neighborhoods, and to foster organizational growth and job creation, asset development and economic efficiencies within the creative sector.

5. Mixed-Use Pilot Program

During Year 36, OHCD and the Commerce Department will develop a pilot program to support mixed-use, commercial and residential development on or adjacent to commercial corridors. The program will address the issue of vacant commercial storefronts with potential rental apartments on upper floors. A Request for Proposals will be issued to identify projects for the pilot program. Year 36 CDBG funds not allocated to specific projects in Year 36 will be available for reallocation to other housing and economic development activities. The City expects to formalize a mixed-use development program in Year 37.

Targeted Neighborhood Commercial Area Assistance

The City proposes to implement a number of programs in Targeted Neighborhood Commercial Areas (TNCAs see Appendix) and other commercial areas in low- and moderate-income communities. Some of these programs will provide assistance to businesses and Community-Based Organizations (CBOs) located in these areas, especially those working on targeted commercial corridors. Other programs will directly eliminate blight and revitalize commercial areas while leveraging public and private investments, such as federal Empowerment Zone funds, BID assessments and private commercial development.

City investments and services to specific TNCAs will vary depending upon the size of organization, existence of plans, capacity of local CDCs or other neighborhood-based organizations and feasibility and proximity to other public and private investments. The City will coordinate CDBG resources with other City funds, state and other federal resources to achieve the greatest impact on targeted corridors.

1. Storefront Improvement Program and Targeted Block Façades

The City will use CDBG funds, bond proceeds and other City funds to make grants to businesses located in TNCAs. The Storefront Improvement Program (SIP) is the successor program to the previous Small Business Commercial Improvement Program (SBCIP). As with its predecessor, SIP provides rebates for façade and security improvements on commercial buildings in TNCAs. The City may designate specific commercial corridors for targeted block façade grants, through which the City will pay for uniform façade improvements on all or most of the commercial buildings on a block. This program will be coordinated by the Commerce Department with CBOs providing outreach to business owners and assisting with the application process.

2. Targeted Corridor Revitalization Management Program

The City proposes to undertake Targeted Corridor Revitalization Management Program (TCMP) activities in support of ReStore. The range of activities under TCMP will include, but not be limited to:

- strengthening neighborhood commercial corridors through planning and research;
- making commercial corridors more welcoming and viable through revitalization and elimination of blight;
- increasing availability of jobs and retail goods and services through business development and retention; and
- strengthening businesses through marketing, technical assistance and financing.

These activities will be carried out primarily by Community-Based Development Organizations (CBDOs) working in TNCAs. The specific activities that will be carried out by each group will be based upon the ReStore strategy and determined by a work plan developed by the CBDO in conjunction with the City. The amount of funding that will be made available will be based upon the work plan.

TCMP activities will be carried out in the following commercial areas:

a. Central Germantown Commercial Area

The City will support the Central Germantown Council (CGC) to undertake an economic development program that will assist in the revitalization of 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 nonprofit organizations which act as key service providers and employers in this area. The principal goal 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. The primary target area will include the following streets: Chelten Avenue (Wissahickon Avenue to Baynton Street); Germantown Avenue (Harvey Street to Coulter Street); Wayne Avenue (Schoolhouse Lane to Rittenhouse Lane); Maplewood Mall and Armat Street (Baynton Street to Greene Street); Greene Street (Schoolhouse Lane to Harvey Street); Vernon Park (between Germantown Avenue and Greene Street).

The City proposes to fund CGC up to $100,000 to carry out TCMP activities.

b. Frankford

The City will support Frankford CDC (FCDC) to undertake economic development activities designed to enhance economic opportunities and create a sustainable neighborhood that is a clean, safe, attractive and welcoming place and that will benefit low- and moderate-income residents. These activities include neighborhood revitalization, programs designed to assist businesses, and community economic development. FCDC will work with local businesses, the local business association, the special services district, and with other local neighborhood organizations, when appropriate, to aid in the stabilization and revitalization of the targeted low- and moderate-income neighborhood. The primary target area will incorporate Frankford Avenue, from Church Street to Bridge Street and the surrounding business area.

The City proposes to fund FCDC up to $125,000 to carry out TCMP activities.

c. North 22nd Street and Allegheny West

The City will support the Allegheny West Foundation (AWF) to undertake economic development activities designed to enhance economic opportunities and create a sustainable neighborhood that is a clean, safe, attractive and welcoming place and that will benefit, low- and moderate-income residents. These activities include neighborhood revitalization, programs designed to assist businesses, and community economic development. AWF will target the area that surrounds North 22nd Street bounded by

17th Street to the east, Ridge Avenue to the west, Lehigh Avenue to the south and the railroad lines north of Westmoreland Street.

The City proposes to fund AWF up to $100,000 to carry out TCMP activities.

d. 5th Street and Lehigh Avenue

The City will support the Hispanic Association of Contractors and Enterprises (HACE) to 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. Funded activities will target the 2600 through 3000 blocks of North 5th Street.

The City proposes to fund HACE up to $100,000 to carry out TCMP activities.

e. 5th and Olney Commercial Area

The City will support the Korean Community Development Services Center (KCDSC) to 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. Funded activities will target the area from Somerville Avenue north to Godfrey Avenue, and one block east and west of North 5th Street on Tabor Road, Olney Avenue, Chew Avenue, Grange Avenue, Nedro Avenue, and Champlost Street.

The City proposes to fund KCDSC up to $75,000 to carry out TCMP activities.

f. Fishtown and Kensington

The City will support the New Kensington CDC (NKCDC) to 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. Funded activities will target the 1200 through 3100 blocks of Frankford Avenue, as well as sections of East Girard Avenue, Allegheny Avenue, Richmond Avenue, and Kensington Avenue.

The City proposes to fund NKCDC up to $150,000 to carry out TCMP activities.

g. Lancaster Avenue

The City will support the People's Emergency Center CDC (PECCDC) to 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. Funded activities will target the 3800 through 4400 blocks of Lancaster Avenue.

The City proposes to fund PECCDC up to $75,000 to carry out TCMP activities.

h. Woodland Avenue

The City will support Southwest CDC to 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. Funded activities will target the 5900 through 6700 blocks of Woodland Avenue.

The City proposes to fund Southwest CDC up to $75,000 to carry out TCMP activities.

i. Kensington & Allegheny Avenues

The City will support Impact Community Development Corporation (ICDC) to improve the quality of life, employment opportunities and retail opportunities for low and moderate-income individuals in the area generally bound by Kensington and Allegheny Avenues. The primary target area will target the 3000 through 3300 blocks of Kensington Avenue and the 700, 800, and 1800 blocks of East Allegheny Avenue.

The City proposes to fund ICDC up to $25,000 to carry out TCMP activities.

j. Hunting Park

The City will support Nueva Esperanza, Inc. to improve the quality of life, employment opportunities and retail opportunities for low- and moderate-income individuals in the area generally bound by the Hunting Park Commercial Corridor. The primary target will be North 5th Street from Hunting Park Avenue to the Roosevelt Boulevard.

The City proposes to fund Nueva Esperanza up to $25,000 to carry out TCMP activities.

k. Mayfair

The City will support Mayfair CDC to improve the quality of life, employment opportunities and retail opportunities for low and moderate-income individuals in the area along Frankford Avenue, between Harbison Avenue and Cottman Avenue.

The City proposes to fund Mayfair CDC up to $75,000 to carry out TCMP activities.

l. Girard Avenue

The City will support the Girard Coalition to improve the quality of life, employment opportunities and retail opportunities for low and moderate-income individuals in the area along Girard Avenue, between Front Street and 7th Street.

The City proposes to fund the Girard Coalition up to $75,000 to carry out TCMP activities.

m. Logan

The City will support Logan CDC to improve the quality of life, employment opportunities and retail opportunities for low and moderate income individuals in the area along the 4700 through 5100 blocks of North Broad Street.

The City proposes to fund Logan CDC up to $75,000 to carry out TCMP activities.

3. Main Street Program

In addition to CDBG and bond funds, the Commerce Department utilizes state funding to carry out a Main Street Program in TNCAs and other neighborhood commercial corridors. The City's Main Street Program uses a five-point approach of organization, economic restructuring, promotion, design and public safety to structure a local, incremental and comprehensive strategy for targeted corridors. Organizations selected to participate in the program engage in the following improvement activities on a neighborhood commercial corridor for a minimum of five years:

- **Main Street management** to coordinate improvement activities on the corridor;
- **Façade renovation** to improve the visual appearance of storefronts in the Main Street district;
- **Building renovation** to enhance commercial business opportunities for area residents;
- **Creation of downtown anchors** to provide funding for major commercial and cultural facilities that will draw people to the Main Street district; and
- **Streetscape enhancement** which will only be provided for communities that have an established Main Street program and that generated sufficient revitalization activity to sustain streetscape improvements.

4. Targeted Neighborhood Economic Development Program

The City proposes to support Neighborhood-Based Organizations (NBOs) and other nonprofit organiztions to undertake business and neighborhood support programs in TNCAs, Empowerment Zone areas and other economically distressed areas. These NBOs will provide services that enhance employment opportunities, the majority of which will be available for low- and moderate-income residents. The NBOs will improve the ability of businesses to locate and expand in these areas, as well as to assist them in recruiting area residents as employees. The expansion of employment opportunities will enable low- and moderate-income persons to find and retain jobs near their neighborhoods.

The Commerce Department proposes to fund the following organizations to perform Targeted Neighborhood Economic Development activities: the Parkside Association, up to $110,000, in West Philadelphia; The Lighthouse, up to $150,000, in Eastern North Philadelphia.

5. Business Improvement District Assistance

The City proposes to award funds to support the activities of Business Improvement Districts (BIDs) and other community-based organizations that provide community services such as street and sidewalk cleaning, public safety services and neighborhood beautification in TNCAs and other commercial areas in low- and moderate-income communities.

6. Targeted Neighborhood Business Attraction and Expansion

The City proposes to assist business attraction and expansion activities in TNCAs and other commercial areas through subsidies for capital improvements and rental rebates. These investments will reduce costs for new and expanding businesses that increase availability of goods and services for low- and moderate-income people or that create new employment opportunities for low- and moderate-income people.

Community-Based Organization Assistance

1. Neighborhood Development Fund

PIDC will provide financial assistance to nonprofit businesses, CDCs or joint ventures of these entities. Coordinating with the Commerce Department, PIDC may fund activities to provide financial assistance to economic development projects that help stabilize and foster economic growth in distressed areas of the city. Funding for this program will come from prior year appropriations.

2. Neighborhood Development Grant Activities

The City will allocate CDBG resources to support community-based economic development activities. The Commerce Department will target appropriate investments to selected commercial centers based on their level of organization, existence of plans, feasibility, capacity of local CDCs or other neighborhood-based organizations and proximity to other public and private investments. This work will be coordinated with TNCA assistance.

In Year 36, these funds will be combined in one pool but may be used for activities similar to those in prior years, as described below:

- **Predevelopment grants** of up to $50,000 each to support predevelopment activities associated with community-sponsored economic development ventures. Predevelopment activities may include but are not limited to architectural/engineering services and financial packaging of development projects. Every award must be matched on a one-for-one basis with non-City funds.
- **Planning grants** of up to $50,000 each to support economic development planning activities targeted to neighborhood commercial revitalization and blight elimination. Every award must be matched on a one-for-one basis with non-City funds and applicants must coordinate their planning activities with staff of the Commerce Department and Philadelphia City Planning Commission.

- **Neighborhood development grants** of up to $250,000 each to neighborhood-based economic development projects as gap financing. The grant program may be used in conjunction with PIDC's Neighborhood Development Fund. Grant requests must accompany public financing packages that demonstrate the financial need for the subsidy.

- **Neighborhood Commercial Area Transformation (NCAT) grants** of up to $500,000 each to support predevelopment activities that will substantially transform older, income-impacted communities. Projects should not only create permanent jobs but should also assist in changing the nature of existing economically distressed neighborhoods. Eligible activities may include but are not limited to architectural, engineering and financial packaging of development projects by CBOs. Applicants must demonstrate evidence of at least $4 of non-City funds for every $1 of NCAT funds.

3. Capacity Building Assistance for NBOs

In Year 36, the City proposes to fund capacity-building activities for NBOs working on neighborhood commercial corridors. Such activities may include, but will not be limited to Main Street training and technical assistance with planning, organizational development, real estate development, financial resource enhancement, financial management, and board and organizational development.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
COMMUNITY ECONOMIC DEVELOPMENT								
A. Business Assistance								
1. PIDC Business Loan Programs	6,500						3,100	9,600
2. Section 108 Loan Program (PIDC)							20,000	20,000
3. Technical Assistance to Micro Businesses	750							750
4. Creative Industry Program	300							300
5. Mixed-Use Pilot Program	500							500
Subtotal: Business Assistance	*8,050*	*0*	*0*	*0*	*0*	*0*	*23,100*	*31,150*
B. Targeted Neighborhood Commercial Area Assistance								
1. Storefront Improvement Program & Targeted Block Façades	700						100	800
2. Targeted Corridor Revitalization Management Program	1,075							1,075
3. Main Street Program				500				500
4. Targeted Neighborhood Economic Development Program	300							300
5. Business Improvement District Assistance	500							500
6. Targeted Neighborhood Business Attraction & Expansion	300							300
Subtotal: Targeted Neighborhood Commercial Area Assistance	*2,875*	*0*	*0*	*500*	*0*	*0*	*100*	*3,475*
C. Community-Based Organization Assistance								
1. Neighborhood Development Fund (PIDC)	500							500
2. Neighborhood Development Grant Activities	1,000							1,000
3. Capacity-Building Assistance for NBOs	230							230
4. CDC Tax Credit Program							3,000	3,000
Subtotal: Community-Based Organization Assistance	*1,730*	*0*	*0*	*0*	*0*	*0*	*3,000*	*4,730*
TOTAL: COMMUNITY ECONOMIC DEVELOPMENT	**12,655**	**0**	**0**	**500**	**0**	**0**	**26,200**	**39,355**

Community Planning and Capacity Building

This section describes capacity-building assistance proposed for neighborhood organizations and emerging CDCs.

CDC Support Services and Planning

OHCD will continue to support a structured program of technical assistance to help neighborhood-based nonprofit and citizen organizations participate in community development activities. In prior years, OHCD supported NeighborhoodsNow to provide technical assistance and support policy activities needed to strengthen low-income neighborhoods. In Year 35, OHCD supported NeighborhoodsNow's Vital Neighborhoods program in three neighborhoods: New Kensington, Wadsworth and Fairmount. These activities are now being carried out through the Preservation Alliance.

During Years 25 and 26, OHCD worked with the Local Initiatives Support Corp. (LISC) to conduct an assessment of the development training needs of CDCs participating in OHCD-funded development projects. Based on the assessment, specialized training programs have been developed to support CDC development activities. OHCD intends to continue the training programs during Year 36.

LISC will continue to provide technical assistance to CDCs participating in OHCD-funded development projects. This may include asset management, resource development, pre-development activities and commercial corridor planning and development.

OHCD intends to continue to provide support to the Community Design Collaborative which provides architectural planning and design assistance to CDCs located in neighborhoods with OHCD-funded community development activities.

OHCD has supported the Philadelphia Association of Community Development Corporations (PACDC) to provide technical assistance to OHCD-supported CDCs in the development of comprehensive plans for addressing their information technology needs, to assist in the development and maintenance of websites for the marketing of CDC programs and services, and to work with a network of community-based nonprofit organizations to inventory and track vacant land in their respective service areas. OHCD proposes to continue to provide funding for these activities in Year 36, as well as work on the vacant land strategy.

Neighborhood Services

OHCD funds neighborhood-based organizations for information and referral services, citizen participation and neighborhood planning. In Year 31, OHCD issued a Request for Proposals to fund organizations as Neighborhood Advisory Committees (NACs). In Year 36, OHCD proposes to fund the following organizations as NACs, with the exception of those organizations that have not resolved audit and/or contract compliance issues:

- ACHIEVEability
- Allegheny West Foundation
- Carroll Park Community Council
- Diversified Community Services
- Grays Ferry Community Council
- Greater Brewerytown CDC
- Hunting Park NAC
- Kensington Area NAC
- Kensington South Neighborhood Advisory Committee
- Logan CDC
- New Kensington CDC
- Nicetown CDC
- Norris Square Civic Association

- Pennsport Civic Association
- South Philadelphia H.O.M.E.S. Inc.
- Southwest CDC
- Strawberry Mansion Neighborhood Action Center
- The Partnership CDC
- United Communities Southeast Philadelphia
- West Poplar NAC
- Whitman Council
- Wister Neighborhood Council Inc.

NACs are funded on an area-benefit basis. Eligible service areas must contain at least 51 percent low- or moderate-income residents, based on census data provided to the City by HUD.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
COMMUNITY PLANNING & CAPACITY BUILDING								
A. CDC Support Services & Planning								
1. LISC	48							48
2. Community Design Collaborative	89							89
3. Philadelphia Association of CDCs	35							35
B. Neighborhood Services	1,700							1,700
TOTAL: COMMUNITY PLANNING & CAPACITY BUILDING	**1,872**	**0**	**0**	**0**	**0**	**0**	**0**	**1,872**

Section 108 Loan Repayments

Although the commitment to repay prior years' Section 108 financing reduces the amount of funds available to support new activities in Year 36, the Section 108 financing made available in the past produced substantial benefits for Philadelphia neighborhoods. A complete listing of Section 108-financed affordable housing activities is provided in the Appendix. These activities include new housing construction, vacant property rehabilitation, the development of homeless/special needs housing, acquisition and relocation services in the Logan Triangle Area and continuation of home-repair services through the Basic Systems Repair Program and the Adaptive Modifications Program. In addition, securing Section 108 financing made it possible for the City to leverage outside financing from two sources: the Homeownership Zone program which awarded $5.52 million to support homeownership production in the Cecil B. Moore Avenue neighborhood and $59.8 million in Low-Income Housing Tax Credits and PennHOMES financing administered by the Pennsylvania Housing Finance Agency to support affordable rental housing production. Finally, new tax ratables will be generated for the City through the new housing construction and vacant-structure rehabilitation activities financed through Section 108 loans.

In CDBG Year 35, $5.443 million was allocated for the repayment of Section 108 financing secured in previous years to support affordable housing production and preservation activities. In Year 36, $5.199 million is required for repayment of Section 108 principal and interest.

Budget Detail - CDBG Year 36 (FY 2011)
(in thousands)

	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	TOTAL
SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS-HOUSING								
A. Rental & Homeownership Development (Year 21)	2,224							2,224
B. Year 24	1,458							1,458
C. Year 25	1,517							1,517
TOTAL: SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS-HOUSING	**5,199**	**0**	**0**	**0**	**0**	**0**	**0**	**5,199**

Neighborhood Planning and Development by Area

This section of the *Year 36 Proposed Consolidated Plan* describes current housing and community development activities for CDBG-eligible areas of the city: North Philadelphia West of Broad Street, North Philadelphia East of Broad Street, Kensington/Frankford/Northeast, West Philadelphia, Center City, South Philadelphia and Northwest Philadelphia.

CDBG Eligible Areas for Neighborhood Planning Activities

Neighborhood planning activities, which are qualified as eligible under the Community Development Block Grant (CDBG) program on an area basis, must be located within census tracts with populations with at least 51 percent low- or moderate-income residents (persons with income 80 percent or less of the area's median income). The census tract map in the Appendix shows CDBG-eligible census tracts computed from 2000 census data.

As the 2000 census tract map illustrates, CDBG-eligible census tracts are concentrated in North Central Philadelphia with other significant concentrations in some areas of Kensington/Frankford/Northeast, West, South and Northwest Philadelphia.

Housing preservation activities, CDBG-funded services (such as housing counseling and job training) and housing production are available to income-eligible households living anywhere in Philadelphia. Household income standards for programs are included in the Appendix.

Successful neighborhood development requires careful and extensive preparation. Planning is the process that helps communities sort through and prioritize needs while assisting the City in allocating resources to meet those needs.

Geographic Targeting of CDBG Activities

In January 2005, OHCD issued a Request For Proposals (RFP) for acquisition and development financing for homeownership projects including HRP. Sixty-five proposals were received and 29 were recommended for acquisition and/or development financing. Eleven of these proposals requested acquisition for development through HRP. Proposals seeking to use the state Homeownership Choice Program were reviewed for feasibility, consistency with program objectives and likelihood of success in obtaining funding. The RDA or OHCD has issued RFPs for rental development and special-needs housing in recent years. OHCD has accepted unsolicited proposals for senior and disabled housing in conjunction with HUD 202- and 811-financing and made funding awards based upon the criteria stated in the Appendix Selection Criteria for Rental Projects. In December 2006, OHCD issued an RFP for special-needs housing production. Special-needs developments were incorporated into the City's 2007 McKinney Continuum of Care application. Because of the backlog of City-supported general rental projects seeking Low-Income Housing Tax Credits from PHFA, no rental RFP was issued in Years 31 or 32. In 2006, OHCD issued RFPs for development financing funded with the Philadelphia Housing Trust Fund (HTF). In 2007, OHCD issued RFPs for rental and homeownership development supported by HTF earnings. In 2008 and 2009, OHCD issued RFPs for special-needs housing development and for affordable housing development, including preservation of affordable rental units, funded by the HTF and other resources.

Citywide Housing and Development Activities

In the area of Housing Production, funding through the Housing Development Assistance budget line item (gap financing for Section 202 and Section 811 housing development projects and other federally subsidized housing development) will be available for qualified

projects, so long as funds are available. The HRP will provide financing for the acquisition and rehabilitation of vacant houses requiring moderate rehabilitation for sale to low- or moderate-income first-time homebuyers. Financing will be provided through a combination of loans and subsidies and the program will be carried out by participating CDCs. Using NTI funds, HRP was expanded to include rehabilitation by for-profit developers and properties sold to buyers with incomes more than 80 percent of area median income.

In the area of Homeownership and Housing Preservation, nearly all programs will be made available to income-eligible residents on a citywide, not targeted, basis. Under Home Equity Financing and Rehabilitation Assistance, the NHS Loan Program will continue to be offered in PNHS target areas, both the Full-Service neighborhoods of Cobbs Creek and Morris Park and the Self-Sufficient neighborhoods of Overbrook and Fern Rock-Ogontz-Belfield.

North Philadelphia

The collapse of the manufacturing base of North Philadelphia's economy in the 1960s, '70s and '80s led to a decrease of 43 percent of the community's population between 1970 and 2000. According to the 2000 census, 40 percent of North Philadelphia's population lived in poverty, approximately twice the citywide figure. By 1980 depopulation also left the area with thousands of long-term vacant houses. For more than 20 years, OHCD has allocated much of its CDBG allocation to North Philadelphia. This area encompasses 14.3 square miles. It is bounded on the west by the Schuylkill River, on the south by Spring Garden Street, on the north by Route One and Wingohocking Street and on the east by Front Street, "B" Street and Whitaker Avenue. It includes census tracts 130-142, 144-149, 151-157, 162-169, 171-176 and 194-203. The demolition of vacant properties has created the opportunity for large-scale new construction of housing, both affordable and market rate. Housing development in North Philadelphia is increasingly focused on new construction rather than rehabilitation.

The area of North Philadelphia East of Broad Street has been one of the most diverse and distressed sections of the city. Located here are several PHA housing developments, including Richard Allen Homes, a successful HOPE VI project. Despite the poverty, there is an active real estate market in Eastern North Philadelphia. Eastern North Philadelphia is the center of Philadelphia's growing Latino population. Of four North Philadelphia census tracts that showed population increases from 1990 to 2000, three were in that area.

In recent years, the expansion of the Center City real estate market to the north and Temple University's evolution from a commuter school to a residential campus have affected the North Philadelphia housing market. Market-rate rental housing near Temple and new construction market-rate sales housing in Brewerytown and Spring Garden are now possible. The City supports the creation of market-rate housing while preserving opportunities for affordable housing.

North Philadelphia: West of Broad Street

Goals

1. Neighborhood Planning and Community Organizations

North Philadelphia West of Broad Street has many strong neighborhood organizations and several CDCs which provide neighborhood strategic planning in their areas.

2. Housing Rehabilitation

OHCD's efforts to restore residential housing in North Philadelphia West of Broad Street have been undertaken by CDCs and PHDC and through rental rehabilitation projects sponsored by private and nonprofit developers. The designation of the Cecil B. Moore Homeownership Zone, which will provide 293 units of homeownership housing, is especially notable. The Homestart Program rehabilitated rowhouses for homeownership in Strawberry Mansion, Francisville, Brewerytown and South Lehigh. In Years 18, 19 and 20, OHCD allocated Homestart funding to the North Philadelphia West of Broad Street area. Public/private partnerships such as that between Community Ventures Inc. and Concerned Citizens of Francisville have led to successful rental and homeownership projects. Private for-profit developers have also contributed by developing rental units in large brownstones in the West Diamond Street area and in converting the former Sartain School into affordable apartments.

3. New Construction

As the demolition of long-term vacant buildings increased in North Philadelphia, the new construction of housing became more important in rebuilding the area. New-construction homeownership developments include ventures by CDCs in Francisville and on Diamond Street. When completed, the Cecil B. Moore Homeownership Zone is expected to be more than 85-percent new-construction units. Private developers have built both rental and homeownership units in the Sharswood area and in Francisville. PHA's Raymond Rosen and Richard Allen units have transformed large areas of North Central Philadelphia. Special-needs housing developers such as Project H.O.M.E. and Calcutta House have also produced new-construction units for their populations.

4. Economic Development

Economic and demographic decline have devastated North Philadelphia's shopping areas, forcing the closure of small necessity and convenience stores. Retail corridors serve as neighborhood main streets, shaping the quality of life of the surrounding residential areas. Rebuilding these commercial centers is as important to rebuilding North Philadelphia as is renovating vacant houses. OHCD coordinates housing revitalization with the commercial revitalization undertaken in accordance with the City's economic development programs. The Commerce Department's ongoing efforts to promote economic revitalization in the Cecil B. Moore Development District, with its Entrepreneurial Center, in Strawberry Square and in the Hunting Park West Enterprise Zone are extensions of this objective.

Area Neighborhoods

The West of Broad Street neighborhoods that have emerged as development centers and their activities are:

1. Francisville

Francisville has long been a center of affordable housing investment. In the 1980s, Community Ventures Inc., a neighborhood-based, nonprofit development corporation, rehabilitated, with the support of the Concerned Citizens of Francisville, 34 rental units for low- and moderate-income families. This major rental rehabilitation project was previously funded with Pennsylvania Department of Community Affairs (DCA), federal MEND and CDBG monies. In Year 16, the Francisville/Rainbow Project, which was also funded with DCA money, provided 20 units of permanent rental housing for homeless people. OHCD also allocated $500,000 for the acquisition and rehabilitation

of Project H.O.M.E., 1515-23 Fairmount Ave., for 48 transitional housing units. In Year 35, OHCD awarded Project H.O.M.E. additional funds to preserve these units.

In Year 18, OHCD provided $1.06 million in CDBG funds for the rehabilitation of 33 rental units, known as the Fairmount Apartments, 700-800 N. 16th St., by the Ingerman Group.

Twenty-one scattered-site PHA units were completed during Year 18, using Year 15 CDBG funds. In Year 17, OHCD allocated $700,000 ($350,000 in Year 17 funds and $350,000 in Year 16 funds) to Community Ventures to finance 21 lease/purchase units, known as the Francisville III project. This project, which was completed in 1993, involved both the rehabilitation of existing properties and the construction of new, single-family units that were sold to low- and moderate-income families.

Beginning in Year 18, OHCD supported the development of Francisville IV, a 21-unit homeownership project, carried out by Community Ventures in cooperation with Francisville CDC. Phase I, composed of 11 units, is complete. Phase II, another 10 units, was completed during Year 25. Francisville IV is a combination of new construction and rehabilitation of existing structures. In Year 25, OHCD supported planning and acquisition activities for Francisville VI, an eight-unit homeownership venture on the 800 block of Uber Street, and Francisville Seniors, a 42-unit senior housing venture on the 1700 block of Edwin Street. In Year 26, OHCD supported the development of these housing ventures, to be carried out by Community Ventures in cooperation with Francisville CDC. Francisville VI was completed in Year 27. Francisville Seniors, a 42-unit new-construction and rehabilitation project was completed in Year 28. Francisville was also the site for a pioneering community garden project known as a Greene Countrie Towne.

OHCD supported the Francisville V project, known as Vineyard Place, 17th Street and Ridge Avenue, by providing up to $300,000 in Year 19 CDBG funding for the acquisition and spot condemnation of properties, for architectural plans and demolition and site work for the development of a homeownership project. OHCD supported Francisville V as part of Home in North Philadelphia by providing $1.466 million in HOME funds to construct 14 units for homeownership. This project was completed in Year 24.

In Year 21, OHCD supported the Francisville Affordable Housing Design Competition conducted by the Foundation for Architecture by providing funds to acquire and assemble the designated sites on the 1500 block of Poplar Street and the 800 block of 15th Street. The 1500 block of Poplar Street is now part of the site of Francisville East.

In Year 33, OHCD allocated HTF earnings to support Francisville East, a 44-unit rental development for seniors and families sponsored by Community Ventures, contingent on the receipt of Low-Income Housing Tax Credits. This development is located on the 1500 block of Poplar and 800 block of North 16th Streets. It received tax credits in 2008 and is under construction.

In Year 31, OHCD agreed to support Community Ventures' Francisville Homeownership development through HRP. This venture rehabilitated eight properties to create seven units of moderate-income homeownership opportunities in a rapidly appreciating area. These properties are completed.

During Year 34, the City issued an RFP for a mixed-income homeownership development on a large City-owned parcel at 19th and Wylie Streets, across from the Francisville Playground. The Hankin Group and New Urban Ventures were selected. It is expected to be under construction in Year 36.

2. Cecil B. Moore

As the first RDA urban renewal project in 20 years, the Cecil B. Moore Development District totally integrates housing development, commercial revitalization, capital improvements and human development initiatives. Combining Year 13, Year 15 and Year 18 CDBG and DCA funds, OHCD allocated $11.7 million in permanent financing and more than $8 million in short-term Float Loan financing toward rehabilitating 140 rental units for low- and moderate-income families on the 1500 block of North Gratz Street and the 1700 block of North 16th Street. The rehabilitation of the 140 units on Gratz and North 16th Streets by National Temple Limited Partnership III included the modernization of PHA scattered-site units as well. This project was completed in December 1992. The City Capital Program supported site improvements along Gratz and 16th Streets in conjunction with this development program. In Year 34, in response to the rental RFP, OHCD agreed to support the preservation of rental units on the 1500 block of North Gratz Street by 1260 Housing Development Corp., contingent on the award of preservation tax credits by PHFA. 1260 now owns the rental units previously developed by National Temple on North Gratz and North 16th Streets.

In Year 17, OHCD allocated $303,000 to support costs associated with National Temple's new Nehemiah Project. Twelve pilot units on the 1600 block of Gratz Street and the 1500 block of North Bouvier Street were rehabilitated during Year 18.

OHCD made a commitment to implement the homeownership housing development proposed in the Cecil B. Moore Nehemiah plan, even with the HUD Nehemiah funding being withdrawn. Throughout Year 21, OHCD and RDA staff organized a predevelopment planning process involving OHCD, RDA, PHDC staff and community members, modeled after the successful approach used to organize the Poplar Nehemiah venture. In April 1997, the City was awarded funding under the Homeownership Zone Program to develop a total of 296 units of housing in the Cecil B. Moore neighborhood. Included in this count are the 14 housing units on the 1600 block of North 19th Street developed by the Beech Corp. in conjunction with PHDC and 10 units in the vicinity of 1900 West Master Street which were completed by Tenth Memorial CDC in conjunction with PHDC. The total unit count for the Homeownership Zone was reduced to 293 homeownership units. Three rental units were also provided in the 1700 block of N. 18th Street.

The City received a grant of $5.52 million and $18 million in Section 108 loan funds to support the Cecil B. Moore Homeownership Zone. The boundaries of the Homeownership Zone are Montgomery Avenue on the north, Master Street on the south, North Bouvier Street on the east and North 20th Street on the west. Construction of the first 29 houses, on the 1400 through 1700 blocks of North 18th Street and 1600 through 1700 blocks of West Oxford Street was completed in Year 24. Three additional units in Phase I-A were completed in Year 27. In Year 25, construction began on Phase I-B, 39 units of new construction at the former Sink Ironworks site on the 1800 block of Jefferson Street and rehabilitation on the 1400 block of North 18th Street. These were completed in Year 27.

In Year 25, OHCD also supported planning and predevelopment work for Phase II of the Homeownership Zone, consisting of 78 new-construction units and 25 rehabilitated units. The first 42 of the units, located generally along Bouvier Street from Master Street to Montgomery Avenue, were completed in 2005. Three historic brownstone buildings on the 1700 block of North 18th Street were converted into owner-occupied duplex units by PHDC. These units were completed in Year 29.

During Year 28, the remaining units in Phase II were combined with Phase III. The area for Phase III is roughly Master Street to Montgomery Avenue, from 19th Street to 20th Street. In December 2002, the RDA issued an RFP for a development partner to complete the remaining 151 units in this expanded Phase III. The goals of the RFP were to increase impact and value by

building at scale and to develop in accordance with a master plan for the area.

A joint venture between OKKS Development and the Michaels Development Corp. was selected in the RFP process. This joint venture formed a Community-Based Development Organization with H.E.R.B. Inc., known as H.E.R.B. CDC to serve as developer of the remaining 151 units. Construction began on the first 64 units, known as Phase III-1, in December 2005 and was completed in 2006. The final phase of 87 units also received Homeownership Choice funds from PHFA. Construction of 54 of the final 87 units began in 2008 and the remaining 33 units began construction in 2009. The Cecil B. Moore Homeownership Zone will be completed in 2010.

In Year 21, OHCD supported the development of 34 rental units and four homeownership units on the 1600 block of North 16th Street, known as Cecil B. Moore Village, by The Regis Group.

In Year 23, OHCD funded acquisition through eminent domain for Sharswood Court, a 71-unit affordable rental venture on the 1400 blocks of North 22nd and North 23rd Streets and the 2100 and 2200 blocks of Master, Harlan, Sharswood and Stewart Streets. In Year 25, OHCD supported the new construction of Sharswood Court with $1.6 million in HOME funds and $500,000 in CDBG funds for environmental remediation for a total funding commitment of $2.1 million. This project was completed in Year 26. In Year 29, the City supported the development of Sharswood Townhomes Phase II, 60 new-construction rental units by the Michaels Development Corp. This project received Low-Income Housing Tax Credits from PHFA and was completed in Year 32. In the Year 29 Homeownership RFP, the acquisition of 34 parcels within the acquisition zone was recommended for the Michaels Development Corp., to support the new construction of homeownership units.

In Year 35, the City proposed to support Ingersoll Commons, the development by Community Ventures of 39 new construction senior apartments on the 1600 block of Master Street, contingent on the award of Low-Income Housing Tax Credits from PHFA. This development was selected through the 2009 Affordable Housing RFP.

In the 2009 Affordable Housing RFP, OHCD selected Project H.O.M.E.'s proposal to preserve the rental housing development known as Kairos House, located at 1440 N. Broad Street.

In Year 35, the City supported Thompson Street Apartments, the rehabilitation of 9 units for families in recovery sponsored by Gaudenzia House, located at 1815-19 W. Thompson Street. This project, which was selected through the 2009 Special Needs Housing RFP, will use CDBG-R funds.

OHCD assisted Habitat for Humanity-North Central with acquisition, foundation work and demolition to support its homeownership program in the Cecil B. Moore neighborhood. In 1997, OHCD provided funding for building the foundations for six homeownership units at 1901-25 Morse St. In 1998, the City provided $212,000 in Economic Stimulus funds for foundation work on five homeownership units at 1801-09 Montgomery Ave. and 1801 N. Gratz St. In Year 25, OHCD provided $102,000 in CDBG funds for demolition and drainage work associated with the new construction of three homeownership units at 1819-27 N. Gratz St. These units were completed. In Year 26, OHCD supported Habitat for Humanity-North Central with $120,000 in CDBG funds for new foundations for six new-construction homeownership units at 1810-26 N. 18th St. These units are completed. The work of Habitat for Humanity-North Central supports the Cecil B. Moore Homeownership Zone efforts. In Year 28, OHCD funded the installation of foundations and other site work for the new construction of three additional units by Habitat for Humanity. These units are completed.

The Commerce Department began the implementation of a broad-based economic development initiative in the Cecil B. Moore Avenue area in Year 17. Specifically, this effort assists the Beech Economic Development Corp. to undertake economic, housing and community development activities designed

to create or retain permanent jobs, increase the availability of goods and services and provide low- and moderate-income housing. This Targeted Neighborhood Commercial Area includes 51 percent or more of low- and moderate-income residents and encompasses the 1400 through 2000 blocks of Cecil B. Moore Avenue.

3. Broad Street and Susquehanna Avenue (North Central)

Diamond Street, in the Broad and Susquehanna area, has been a major center for housing rehabilitation in North Philadelphia. During past years OHCD supported rehabilitation of PHA scattered-site houses on the 1500 block of Diamond Street and ACDC's reconstruction of duplexes on the 1700 block of Diamond Street for both homeownership and rental opportunities. ACDC completed new construction of the Eleanor Miller homeownership project on the 1700 block of Page Street. ACDC also rehabilitated Dorothy Lovell Gardens which provides 23 units for homeless people at 2114-16 N. Gratz and 1821-23 W. Diamond Streets.

In Year 18, OHCD allocated up to $820,000 to ACDC for the Gratz Commons project located in the vicinity of North 19th and Diamond Streets. Completed in 1995, this project involved the rehabilitation or new construction of 39 rental units. The City allocated funds for the development of the south side of the 1600 block of Diamond Street by ACDC for the new construction of 17 townhouses. This project was completed in Year 24.

In Year 26, OHCD supported acquisition on the north side of the 1600 block of Diamond Street, in anticipation of future development. Using NTI funds, in Year 28 OHCD supported additional acquisition and encapsulation activities for future development on this block.

Located just west of the area, the Raymond Rosen Apartments was a major PHA priority for modernization. In accordance with the proposed development approach for PHA off-site replacement units, in Year 23 OHCD supported the acquisition and site preparation costs for the new construction of 152 replacement housing units associated with the Raymond Rosen site. Construction of the Raymond Rosen off-site replacement housing in the area of 21st, Woodstock and 20th Streets and Montgomery Avenue was completed in Year 28.

In Year 26, OHCD supported the acquisition of vacant land on the 1400 block of Susquehanna Avenue for future development as senior rental housing. During Year 29, NTI funds were allocated for additional acquisition for this development, known as Susquehanna Village. This project combines senior and family housing and received $2.1 million in HOME and CDBG funds. The project received Low-Income Housing Tax Credits from PHFA and was completed in Year 32 with Community Ventures as the developer.

In Year 26, OHCD supported the rehabilitation of four vacant structures on the 2200 block of North Park Avenue, in coordination with YouthBuild and the block association. This project was completed by PHDC.

In Year 25, OHCD supported the acquisition of eight vacant structures in the Susquehanna neighborhood for rehabilitation through the Homestart Program. The rehabilitation was completed in Year 27. Using NTI funds, 10 additional vacant properties were acquired through condemnation for Homestart in South Lehigh. These properties were rehabilitated in Years 30 and 31.

In Year 34, OHCD supported the development of the Norris Street Townhouses, developed by PHDC, as eight new-construction homeownership units located at 16th and Norris Streets. This project is completed.

4. Strawberry Mansion

Strawberry Mansion has also benefited from concentrated housing rehabilitation and commercial revitalization assistance. During the 1980s, Commerce Department grants helped build Strawberry Square, a major neighborhood retail center. Through its Special Acquisition and Homestart programs, OHCD coordinated rehabilitation for homeownership on blocks near the shopping district. In Year 18, OHCD allocated up to $1 million from its Homestart

Program in Strawberry Mansion. The allocation of these funds resulted in the rehabilitation of additional properties for homeownership. Using Year 19 funds, OHCD provided $550,000 for the rehabilitation of eight additional Homestart properties in Strawberry Mansion.

OHCD allocated $3.3 million for the environmental remediation and new construction of 28 homeownership units at 29th and Dauphin Streets, a development known as Mother Dabney Square. This project, completed in 1997, was developed by PHDC in cooperation with the Strawberry Mansion Housing Coalition. In addition, in Year 19 OHCD allocated $250,000 to PHDC for the rehabilitation of four homeownership units on the 2900 block of York Street, developed in cooperation with the Strawberry Mansion Housing Coalition. These units are completed.

During Year 17, OHCD provided $904,000 in CDBG funds to Philadelphia Landed Interests to rehabilitate the former Most Precious Blood School, 2821-27 W. Sedgley Ave., into 32 rental units for low-income people. This project was completed in January 1993. Using a combination of Year 17 and prior years' CDBG and DCA funds, OHCD allocated permanent financing of $905,862 and bridge financing of $1.2 million to Mansion Court Associates for the rehabilitation of 24 rental units on the 1800 through 2000 blocks of North 32nd Street. Known as Mansion Court, this project complements previous OHCD investment in the projects listed below. OHCD's support with Year 20 funds provided an additional 21 rental units. Mansion Court is completed. Mansion Court has been proposed to be converted to homeownership units using HRP subsidy.

A limited partnership formed by Pennrose Properties completed the rehabilitation of 48 rental units, known as Diamond I, for low- and moderate-income people in the vicinity of 31st-33rd and Diamond Streets with prior years' rental rehabilitation funds. Pennrose rehabilitated an additional 32 rental units, known as Diamond II, in the same area and completed the rehabilitation of the former Sartain School, providing 35 units for elderly occupancy. In Year 33, OHCD supported the successful application for preservation tax credits by Pennrose Properties for capital improvements to Diamond I and II. This preservation development is under construction. During Year 18, OHCD allocated up to $1.3 million to Pennrose Properties for the rehabilitation of approximately 35 rental units, known as the Diamond III project. Of the $1.3 million allocated for the Diamond III project, $1.2 million was temporarily loaned to the Mansion Court project.

With the repayment of the $1.2-million loan, the Diamond III project, located on the 2900 through 3200 blocks of Diamond Street, was completed. OHCD allocated up to $500,000 in Year 18 funds to acquire properties for rehabilitation for Diamond III and other projects.

In Year 19, OHCD allocated $500,000 in HOME funding to PHDC to carry out the Housing Association Reinvestment Corp. project, known as HARC II, which involved the new construction of 10 units for homeownership on the 2600 block of Oakdale Street. This project was completed in Year 24.

In Year 21, OHCD funded Homestart in Southwest Strawberry Mansion to support neighborhood planning efforts in that area. OHCD also funded Homestart in Strawberry Mansion in Years 22 and 23.

In Year 22, OHCD supported planning and acquisition for the rehabilitation of scattered units for homeownership developed by Project H.O.M.E., known as St. Elizabeth's Homeownership. In Year 23, Project H.O.M.E. completed Phase I, four units through the HRP. In Year 24, OHCD provided $709,000 in HOME funds for St. Elizabeth's Homeownership Phase II, eight units on the 1800 block of North 23rd Street and the 2200 block of Berks Street. This project was completed in Year 25. Also, OHCD has supported other development ventures of Project H.O.M.E.

In Year 24, OHCD provided HOME funding for Rowan Homes I, eight rental units for previously homeless families, on the 2700 block of Diamond Street. OHCD

also provided a combination of HOME and CDBG funds for Rowan Homes II, 30 transitional housing units on the 1900 block of Judson Street. Rowan Homes I was completed in Year 27 and Rowan Homes II was completed in Year 26.

In the Year 29 Homeownership RFP, acquisition was recommended for St. Elizabeth's Homeownership V, sponsored by Project H.O.M.E. This project will rehabilitate up to 44 homeownership units on the 1800 and 1900 blocks of North 23rd Street, 1800 block of North Croskey Street and 1800 and 1900 blocks of North 24th Street. It received Neighborhood Revitalization Initiative (NRI) funds from PHFA's Homeownership Choice program and also HOME funding and funding through HRP. Phase I is completed. HTF funds awarded in 2006 allowed the creation of an accessible unit in this development.

In the 2009 Affordable Housing Development RFP, OHCD selected Project H.O.M.E. to rehabilitate six homeownership units on the 2100 block of N. 28th Street, known as Diamond Street Phase VI.

In Year 32, the City supported repairs and improvements to St. Elizabeth's Recovery Residence, 1850 N. Croskey St., using PennHOMES and HOME funds. This project was selected through the Year 31 Special-Needs RFP and also received HTF funds in 2006 and 2007. This project was completed in Year 34.

In Year 24, OHCD engaged in planning activities for the rehabilitation of non-PHA vacant structures on the south side of the 3100 block of Berks Street as PHA replacement units or private-market rental units. In Year 25, OHCD supported acquisition through eminent domain of nine privately owned vacant structures. Friends Rehabilitation Program was selected through a site-specific RFP as developer of these units for homeownership using federal HOME funds. This development was completed in Year 29.

In Year 28, the City supported the application for Low-Income Housing Tax Credits by Pennrose Properties and the Strawberry Mansion Housing Coalition for the rehabilitation of the Vernon Apartments (formerly known as the Clifford), located at 33rd and Clifford Streets. OHCD provided subsidy for this 68-unit development. This project was completed in Year 31.

OHCD is supporting an 11-unit new-construction affordable homeownership development at 32nd Street and Cecil B. Moore Avenue. An RFP for this site was issued in Year 32 and Community Ventures was selected as developer. This project is under construction.

OHCD will support the Strawberry Mansion Homeownership Venture Phase I, sponsored by the Friends Rehabilitation Program. This development of 26 units received an HTF award in 2007 and received PHFA NRI funding in 2008. It will be under construction in 2010.

In Year 32, OHCD issued the Strawberry Mansion Housing Strategic Plan for the area between Diamond, Berks, 30th and 33rd Streets. This document proposes future homeownership and rental housing ventures. The acquisition of vacant structures on blocks adjacent to the Blaine School for rehabilitation as affordable homeownership was one initiative identified in the plan.

5. Allegheny West and Tioga Nicetown

Allegheny West and Tioga Nicetown have benefited from the industrial and commercial development programs subsidized by CDBG as they are located in the Hunting Park West Enterprise Zone and are designated neighborhood commercial corridors.

In Year 16, OHCD funded Bancroft Court/The Allegheny, a new construction development of 60 rental townhouses at 1604 W. Allegheny Ave. This project, developed with the C.O.L.T. Coalition, was completed in 1992. In Year 17, OHCD provided $397,500 in Year 17 and prior years' funds and $371,000 in MEND funds to Edgewood Manor Associates, a limited partnership formed by The Regis Group, to rehabilitate 49 rental units at 1501 and 1510 W. Allegheny Ave.

In Year 19, OHCD allocated up to $664,337 in Section 108 funding for the development of 32 rental units (24 new construction, eight rehabilitation), known as Tioga Gardens, at 1801 W. Tioga St. and 3526 N.

18th St. In Year 28, OHCD supported Tioga Arms, a 30-unit tax-credit rental rehabilitation project located at 1828 W. Tioga St. This development was selected in the Year 26 Special Needs RFP and was completed in 2006.

In Year 20, OHCD funded the rehabilitation of the Edgewood Manor II, 1508 W. Allegheny Ave., by The Regis Group and the Ingerman Group, to provide 56 rental units. Using Year 20 funds, OHCD also supported Tara Development, in cooperation with the C.O.L.T. Coalition, for the rehabilitation of St. Joseph's, 1511-27 W. Allegheny Ave., to provide 62 units of elderly housing. This project is completed.

In Year 35, the City proposed to support the development of senior rental housing at 1900 W. Allegheny Ave. by New Courtland Elder Services. Support for this 60-unit new construction development is contingent on the award of Low-Income Housing Tax Credits from PHFA. It was selected through the 2009 Affordable Housing RFP.

In Year 21, OHCD supported PHDC and the Philadelphia Community Civic Organization for acquisition and planning activities for the development of the 2500 blocks of Sterner, Seltzer and Silver Streets, the 3-S Project. In Year 22, OHCD committed $1.5 million for Phase I, the rehabilitation of 16 units of homeownership on the 2500 block of Silver Street. In Year 22, OHCD supported the acquisition of 10 more units for homeownership on the 2500 block of Sterner Street. In Year 26, OHCD supported acquisition and predevelopment activities for Phase II, the development of the 2500 Sterner Street block. Phase II was completed using federal HOME funds.

In Year 25, OHCD supported the acquisition of four vacant structures in the Lower Tioga neighborhood for rehabilitation through the Homestart Program. The rehabilitation was completed in Year 27.

In Year 27, OHCD supported the Allegheny West Foundation (AWF) to rehabilitate up to six properties for homeownership through the YouthBuild program. These properties are located at 2818 and 3060 N. 25th St., 3110 N. 35th St., 2847 and 2849 N. Garnet St. and 2810 N. Wishart St. Also in Year 27, OHCD supported the acquisition of up to 11 properties in the "Forgotten Blocks" area, including the 2800 block of Garnet Street, 1900 block of Somerset Street, and 2700 and 2800 blocks of North 19th Street. In the Year 29 Homeownership RFP, AWF was selected to rehabilitate 14 vacant units as a second phase of the Forgotten Blocks project. These properties were acquired with NTI funds. This project received HTF funds in 2006 and is completed. Phase III received an HTF award in 2007 to support additional rehabilitated units. In the 2009 Affordable Housing Development RFP, AWF was selected to construct the final five homeownership units in Forgotten Blocks III.

In response to the HTF RFP in 2008, AWF was awarded HTF funds to rehabilitate nine scattered-site homeownership units, known as Stable Homes for Stable Families.

AWF was selected in Year 30 to participate in the Elm Street and Main Street programs funded by DCED. AWF will focus on the North 22nd Street commercial corridor and surrounding neighborhoods. Using PHFA MUFFI, Elm Street and Main Street funds, AWF proposed to construct a mixed-use commercial and residential facility at 20th Street and Lehigh Avenue. This project received an HTF award in 2007 and was completed in 2009.

In 2007, Gaudenzia received an HTF award to develop Clearfield Place at Venango, a 30-unit special-needs residence at 2100 Venango St. This development received additional HTF support for an additional 15 new construction units, for a total of 45 units. It was completed in Year 35.

In 2007, Tioga United Inc. received an HTF award to rehabilitate six units of scattered-site homeownership housing in Tioga. It will be under construction in 2010.

In 2007, Nicetown Court, a 40-unit new construction rental venture sponsored by Nicetown CDC, received an HTF award and allocation of HOME funds contingent upon the receipt of Low-Income Housing

Tax Credits. This development is located at 4340-50 Germantown Ave. This development will be under construction in 2010.

In 2009, the Redevelopment Authority and the Philadelphia City Planning Commission undertook planning activities for the Wayne Junction/Nicetown area. In the City's NSP2 application, census tracts 204, 205 and 244 were identified as a redevelopment area to receive selective industrial demolition and at- scale housing investment. The City will issue an RFP for housing development using NSP2 funds in Wayne Junction/Nicetown shortly.

6. Brewerytown

In Year 19 OHCD provided $520,000 for the rehabilitation of eight units of Homestart housing in Brewerytown. In Year 20, OHCD allocated $975,000 for 15 additional Homestart units and in Years 21, 22 and 23 continued its support of the Homestart program in Brewerytown.

In Year 25, OHCD supported the acquisition of vacant structures in Brewerytown for rehabilitation through Homestart. These properties were completed in Year 31. Five additional Homestart units were completed in Year 33.

7. Spring Garden

A partnership of the Spring Garden CDC and The Community Builders developed and managed rental properties in the Spring Garden neighborhood. Known as the Spring Garden Revitalization Project, this venture involved the historic rehabilitation and new construction of 97 units of housing in 38 existing buildings and two vacant lots. Seventy-two units were reserved for public housing, 19 units were targeted to low-income households and six units are available for moderate-income households with rents restricted to people earning 60 percent of median income. Although the project used a combination of Low-Income Housing Tax Credits, a $1.862-million CDBG subsidy and other City funding, the CDBG funds were restricted to the rehabilitation portion only. This mixed-income, mixed-finance development was completed in Year 28.

In 2007, Spring Garden Community Revitalization, a 58-unit rental venture by the Spring Garden Civic Association and Michaels Development Corp., received an HTF award. This venture required Low-Income Housing Tax Credits, federal HOME funds through OHCD and development financing from PHA. It was completed in Year 35.

North Philadelphia: East of Broad Street

Goals

1. Neighborhood Planning and Community Organizations

OHCD has supported neighborhood planning and participation in the area of North Philadelphia East of Broad Street by funding community organizations in many communities. In addition, several community groups were funded by Philadelphia Neighborhood Development Collaborative (PNDC) to carry out neighborhood strategic planning. These groups are Asociación Puertorriqueños en Marcha (APM), and the Hispanic Association of Contractors and Enterprises (HACE). In 2009, the Women's Community Revitalization Project (WCRP) drafted a neighborhood strategic plan with support from the Wachovia Regional Foundation. OHCD will continue discussions on area revitalization plans with these and other groups including Norris Square Civic Association (NSCA) and Ceiba.

2. Homeownership for Neighborhood Revitalization

In recent years, homeownership in Eastern North Philadelphia has become a focus of OHCD's program. The large tracts of vacant land in Eastern North Philadelphia have led to proposals for newly constructed homeownership units by Neighborhood-Based Organizations (NBOs) including Nueva Esperanza, NSCA, HACE and APM.

The 176-unit Poplar Nehemiah development, with its modern amenities and green space, serves as a model for other new construction ventures. APM and LCA have constructed more than 200 homeownership units in the Ludlow and Pradera developments, building a market in Eastern North Philadelphia. Sales prices in this area have tripled in the last 10 years. The Norris Square Town Houses, sponsored by the NSCA and Lawrence Court sponsored by HACE each received Homeownership Choice funding from PHFA and are extending new-construction opportunities north and east. These developments also build on prior homeownership and rental development by the Norris Square Civic Association and HACE.

In prior years, OHCD invested heavily in vacant structure rehabilitation in Eastern North Philadelphia. In Years 15 through 19, the Homestart Program rehabilitated vacant single-family houses near the North Philadelphia Train Station. In Years 17 and 18, OHCD funded Centro Pedro Claver's Homeowner Assistance Program to support the rehabilitation of approximately 70 homes in Eastern North Philadelphia. In Years 13-18, OHCD supported rehabilitation under Philadelphia Rehabilitation Plan's (PRP) Eastern North Philadelphia Initiative which provided homeownership opportunities. In addition to renovation of housing for homeownership, OHCD provided $2.9 million during Years 14-16 for the significant rehabilitation of the PHA scattered-site buildings that constitute a major portion of Eastern North Philadelphia's housing stock. OHCD has made a significant investment of CDBG and HOME funds for the rehabilitation and new construction of affordable housing in the North Philadelphia area East of Broad Street.

3. CDC and Private Rental Housing

In addition to housing for homeownership, rental housing has been a focus of OHCD funding in Eastern North Philadelphia in recent years through both CDCs and other nonprofits, through private developers, and through joint ventures between nonprofits and community groups. CDCs and nonprofits active in Eastern North Philadelphia which have developed rental housing include Norris Square Civic Association, APM, HACE and WCRP.

4. Economic Development

Commercial revitalization is important in the City's investment in Eastern North Philadelphia. Especially significant has been the Commerce Department's support of the 5th Street Golden Block shopping area around 5th Street and Lehigh Avenue under the TNCA program. Other TNCA areas in Eastern North Philadelphia include Germantown and Lehigh Avenues,

Germantown and Erie Avenues and North Marshall Street. The American Street Corridor remains a target for development assistance under the Commerce Department's Enterprise Zone Program.

Area Neighborhoods

The following neighborhoods have emerged as centers of OHCD investment in recent years:

1. East and West Poplar

In Year 18, OHCD allocated up to $1 million in CDBG funds for the acquisition of property in support of the Poplar Nehemiah Project being carried out by the Poplar Enterprise Development Corp. In addition to support provided by OHCD, the Poplar Project received a Nehemiah grant directly from HUD. OHCD supported acquisition and new construction for this development through a combination of CDBG and Section 108 loan funds. All phases of the Poplar Nehemiah Project were completed in Year 26 for a total of 176 new construction homeownership units. (Phase I, 64 units, was completed in Year 22; Phase IA, 11 units, in Year 23; Phase IIA, 44 units, in Year 24; Phase IIB, 57 units, in Year 26.) In addition, OHCD provided PHA up to $320,000 in Year 20 CDBG funds for demolition at Richard Allen Homes, 1015 Parrish St., as part of its overall renewal activities at Richard Allen. Richard Allen Homes was awarded HOPE VI funds to redesign the development and reduce the density. PHA received $50 million in HOPE VI funds for the creation of 408 units in a mixed-income neighborhood. Phase I, the Gladys B. Jacobs Senior Building, located on the 1100 block of Fairmount Avenue, is an 80-unit, five-story building that was completed in Year 23. Phase II, 150 three-story townhouses, was completed in Year 26. Phase III, an additional 178 new townhouses, is completed.

In Year 24, OHCD provided $20,000 in CDBG funds to Friends Rehabilitation Program for planning work associated with the Alphonso Deal Housing Development, an affordable housing venture in the vicinity of 10th and Wallace Streets. This site is now under construction with Spring Arts Point, a mixed-income, new-construction residential complex which includes seven affordable homeownership units. In Year 32, OHCD committed NTI Equitable Development funds to support these seven units.

In Year 29, OHCD supported the construction of Simpson MidTown Apartments, a 40-unit HUD 202 senior housing development at 10th and Green Streets, by providing $600,000 in federal HOME funds. This project was completed in 2005.

2. North Philadelphia Train Station area

The North Philadelphia Train Station area, which runs from west of Broad Street to east of Broad Street, has been a target area for Homestart. In Year 17, OHCD rehabilitated 16 units for homeownership in the area bounded by 5th to 22nd Streets and Susquehanna to Erie Avenues under Homestart. During Year 18, OHCD provided funding for the rehabilitation of 19 homeownership units under Homestart. In Year 19, OHCD funded the rehabilitation of 11 Homestart houses by providing up to $745,000 in funding.

3. Ludlow

OHCD continues to support new construction and housing rehabilitation in this area. In Year 17, PHA scattered-site units were rehabilitated with prior-year funds and OHCD allocated $480,000 in DCA funds to HACE to finance the construction of 24 rental units, known as Villas de HACE, at 1429-31 Marshall St. and 1426-44 N. 6th St. This project was completed in 1992.

Since Year 17, OHCD has funded LCA, in partnership with PHDC, for the development of new-construction homeownership units, known as Ludlow Village, on the 1500 and 1600 block of North 7th, North 8th and Franklin Streets. The first two units were developed as a pilot project to test the effectiveness of a modular housing approach. They were completed in 1994. Construction of five of these units, which were built in the traditional "stick-built" method, was completed in 1997. Sixteen additional units were completed in Year 25, using a combination of Year 21 and Year 22 funds totaling $2.5 million. In addition, LCA rehabilitated four scattered-site homeownership units with YouthBuild to support the Ludlow Village development.

In Year 25, OHCD provided $2.9 million in HOME funds for Ludlow Village IV, the new construction of 25 homeownership units on the east side of the 1600 block of North Franklin Street and the west side of North 7th Street. This development was completed in Year 27. In addition, in Years 25 and 26 OHCD was involved in a collaborative planning effort with PHA for a HOPE VI application to include Ludlow. This proposal was not funded by HUD. PHA submitted a revised Ludlow HOPE VI application to HUD in February 2005 and received a funding commitment from HUD. Ludlow HOPE VI is completed. OHCD provided $1.5 million in DCED funds to support homeownership units as part of the Ludlow HOPE VI.

In Year 26, OHCD supported acquisition and planning efforts for Ludlow Village V on the site bounded by Oxford Street on the north, Franklin Street on the east, Jefferson Street on the south and 8th Street on the west. In Year 31, APM became the developer for this venture which received PHFA NRI funds. This project is now known as Ludlow Village V/Pradera Homes III. Construction began in Year 33 and is completed.

In response to the Year 34 HTF RFP, OHCD allocated HTF earnings to support the preservation of One APM Plaza, located at 2327-33 N. 7th St. This facility provides 20 affordable rental units and is owned by APM.

In Year 22, OHCD supported planning and acquisition efforts of WCRP for the development of rental units at 6th and Berks Streets. In Year 24, OHCD provided $1.09 million in CDBG and HOME funds for the new construction of 26 rental units at this site, known as Lillia Crippen Townhouses. This development was completed in Year 25.

In addition, OHCD provided funding to WCRP for the new construction of 20 units of rental housing at 6th Street and Montgomery Avenue, selected through the Year 23 Special-Needs RFP. This venture, known as Lillia Crippen Homes II, was completed in Year 27.

In 1999, the City provided $1 million for acquisition and related costs for 57 properties for a new homeownership initiative on the 1900 block of North 8th and 700 block of West Berks, 1700 block of North Franklin and 700 block of West Norris Streets. This development, known as Pradera Homes (The Meadows) provided for the construction of 50 homeownership units. The project was awarded $1.7 million by PHFA through its Homeownership Choice Demonstration Program. OHCD provided a total of $2.68 million in HOME funds to support Pradera Homes. This venture was completed in Year 28. In Year 30, OHCD supported the construction of an additional 53 homeownership units, Pradera Homes II, by APM, located at 8th and Berks Streets. Pradera II received additional Homeownership Choice funds in Year 30. This phase was completed in Year 32.

In 2007, OHCD supported APM's application for PHFA Excellence in Design funding for the Sheridan Street Green Building Initiative. This 13-unit homeownership development at 1801-1869 N. Sheridan St. received an HTF award in 2007 and will be under construction in 2010.

In 2009 the Home Depot Foundation awarded a $1 million grant over four years to the Philadelphia office of the Local Initiatives Support Corp. and the Pennsylvania Horticultural Society for an environmentally friendly housing and community greening program in partnership with APM. The grant will be used to support Philadelphia Green's planting of trees in the vicinity of Berks Street, Germantown Avenue and Norris Street, and to clean vacant lots and school yards in the area. These efforts will support related plans for APM's Sheridan Street Green Building Initiative and will also retrofit homes in the area to make them more energy efficient.

In Year 35, the City selected APM and its partner, the Jonathan Rose Companies, to develop a new construction, mixed-use, mixed-income project on a large city-owned site at 9th and Berks Streets. This transit-oriented venture may combine affordable housing, market-rate housing, student housing and retail. It is adjacent to the Temple University Regional Rail commuter stop.

OHCD allocated up to $550,400 in Year 18 HOME funds to Laragione Development for the rehabilitation and new construction of four rental and four homeownership units at 1213, 1215, 1300 and 1302 N. Franklin St. These units were completed in 1995.

In addition, OHCD committed CDBG funding for acquisition and demolition in connection with the construction of the Borinquen Plaza retail center at the site bounded by Norris, Berks, 6th and 5th Streets. This development was carried out by APM and completed in 1999.

Using Temple Apollo funds and HOME funds from the 2009 Affordable Housing RFP, OHCD proposes to support 20 new-construction, affordable home-ownership units at 10th and Diamond Streets, part of a mixed-income, mixed-use development. Mosaic Development Corp. and Metamorphosis CDC were selected as developers through an RFP process.

4. 5th Street and Lehigh Avenue

The residential area around the "Golden Block" has been an important center for housing rehabilitation. The community has worked with the leadership of St. Christopher's Hospital to design a comprehensive homeownership rehabilitation, rental rehabilitation and social service adaptation for the hospital's former site along 5th Street. OHCD and the Commerce Department provided $1.6 million in Year 17 and prior years' funds to the Canus Corp. in permanent financing for the rehabilitation of 29 rental units, known as Lehigh Park Center Apartments, at the St. Christopher's Hospital site on 5th Street and Lehigh Avenue. An additional $1.305 million in Year 18 funds was provided as a bridge loan. HACE took over the management of Lehigh Park I and II in 2003. In Year 30, OHCD supported HACE in making needed repairs to the buildings and provided additional funding through the 2009 Affordable Housing Development RFP.

Once the bridge loan was repaid, the funds were used for the rehabilitation of the former Morris Pavilion building into 48 rental units known as Lehigh Park, on the 2600 block of North 5th Street. This project is completed. OHCD provided $195,000 in Year 18 CDBG funds for the rehabilitation by PRP and HACE of homeownership units adjacent to the St. Christopher site.

OHCD allocated up to $2 million in Year 19 CDBG funds to HACE to finance the new construction of 80 rental units at 161-71 W. Allegheny Ave., known as Villas del Caribe. This project was completed in 1997. In Year 21, OHCD committed $745,000 for the development of 52 units of elderly rental housing by HACE at 173-83 W. Allegheny Ave., known as Casa Caribe. This project, which is also funded with HUD Section 202 funds, was completed in 1998. In Year 28, OHCD provided $855,000 in gap financing to Caribe Towers, at 3231 N. 2nd St., a 57-unit senior building developed by HACE with support from the HUD Section 202 program. This development, which was selected through the Year 27 Rental RFP, was completed in Year 30.

In Year 33, OHCD agreed to provide HTF earnings to support the preservation of Hancock Manor, a 45-unit development at 164-176 W. Allegheny Ave. owned by Impact Services, which provides housing for homeless veterans and families. This development received preservation tax credits from PHFA and is under construction.

In Year 28, OHCD committed $25,000 for the development of a neighborhood strategic plan for the St. Hugh neighborhood, bounded by 5th Street on the west, B Street on the east, Allegheny Avenue on the south and Glenwood Avenue/Venango Street on the north. This plan was completed in Year 29. In Year 28, acquisition of 13 vacant structures in the area surrounding the St. Hugh Church and School was initiated, using NTI bond proceeds. These properties were rehabilitated by HACE using HRP funds.

Using HTF, DCED Housing and Redevelopment Assistance and HOME funds, OHCD is supporting HACE's Lawrence Court I development, located on the 3300 block of North Lawrence Street. This 50-unit new-construction affordable homeownership development received Homeownership Choice funds from PHFA in 2008 and is under construction.

OHCD provided $480,000 in Year 17 funds to WCRP to construct 24 rental units, known as Adolfina Villanueva Townhouses I, at 701-17 W. Somerset St. This project was completed in 1992. In Year 18 OHCD allocated up to $100,000 to WCRP for the acquisition and related costs associated with the development of Adolfina Villanueva Townhouses II, 719-35 W. Somerset St. OHCD provided up to $1.12 million in Year 19 funding ($620,000 CDBG, $500,000 HOME) to WCRP for the development of 30 new-construction rental units at this location.

5. Fairhill/Hartranft

OHCD supported APM to develop 12 rental units (six new construction, six rehabilitation) on the 2300 block of North 7th Street. This development supported APM's 24-unit rental project on the same block, using Year 16 funds. This project is completed. During Year 18, OHCD allocated funds to acquire properties in the surrounding area for future housing development by APM. With Year 19 funds, OHCD provided APM with up to $1.25 million in CDBG funds for its Jardines de Borinquen new-construction rental development, which provided 45 units at 2008-50 N. 6th St. and 2011-57 N. Marshall St. This project is completed. OHCD supported the development of Jardines de Borinquen II, on the 2000 blocks of North 7th and Marshall Streets, a 45-unit rental project by APM using Years 20 and 21 funds. This project was completed in 1997. In Year 21, OHCD also supported the acquisition and planning activities for eight units of new-construction homeownership at 7th Street and Susquehanna Avenue. In Year 25, OHCD provided $1.03 million in HOME and CDBG funds for the development of these units. The project was completed in Year 27.

As part of OHCD's commitment to use CDBG resources to support the development of replacement public housing units necessitated by the demolition and lower-density redevelopment of the Southwark Plaza housing development, the RDA issued an RFP in January 1998 for the new construction of affordable rental housing for low-income persons on the 2200 block of North 6th Street and vicinity. The winning proposal was submitted by APM for the development of 42 units of affordable rental housing known as Taino Gardens. Eleven units were reserved for eligible tenants. OHCD supported this development with $1.5 million in a combination of CDBG and HOME funds in Year 24. Construction was completed in Year 25.

In the 2009 Affordable Housing Development RFP, OHCD selected APM to renovate two older special-needs housing developments, Proyecto Escalera and Hogar de Esperanza.

Through Section 108 loan funds, OHCD provided $1.713 million to the efforts of North Philadelphia Community Help to rehabilitate 43 rental units for low- and moderate-income people on the 2700 block of North 11th Street. This project was completed in Year 26. In Year 18, OHCD allocated up to $1.2 million in CDBG, DCA and federal HOME funds to Michaels Development Corp. for the new construction of 70 rental units at 2200 N. 13th St. This project was completed in 1994.

OHCD supported the Village of Arts and Humanities in the development of Village Homes, a six-unit new-construction homeownership venture on the 2500 blocks of North Warnock and North 11th Streets. The project received acquisition and planning funds from DCA and in Year 25, OHCD provided $800,000 in HOME funds. This project was completed in Year 27.

In the Year 29 Homeownership RFP, the acquisition of 12 vacant lots on the 2700 blocks of Hope and Howard Streets was recommended for HACE. This site will support the development of 10 new-construction units.

In Year 30, OHCD supported predevelopment activities for the rehabilitation of 2848-50 N. 9th St. by Women of Excellence. This development, called Project Restoration, provides 14 units for homeless women. It was selected through the Year 29 Special Needs RFP and received McKinney funding in 2004. It was completed in 2007.

In Year 30, the City supported the acquisition of a site at Percy Street and Indiana Avenue for the development of new-construction rental units by WCRP, called Evelyn Sanders Townhomes. Phase I, 49 units, received HTF funds and Low-Income Housing Tax Credits in Year 32 and was completed in 2009. In 2007, HTF earnings were allocated to Phase II. This development received Low-Income Housing Tax Credits and is under construction.

6. Norris Square

Since Year 16, OHCD has supported the rehabilitation and new-construction housing efforts of the Norris Square Civic Association for revitalization of the Norris Square neighborhood. OHCD supported acquisition and site preparation and provided $790,000 in construction subsidies for the new construction of 21 units of rental housing on the 100 block of West Norris Street, known as Los Balcones. This project was completed in 1994.

Since Year 18, OHCD has supported acquisition, demolition, environmental remediation and planning activities associated with the development of a former warehouse located at 104-18 W. Norris St., known as La Torre. Norris Square Civic Association constructed 10 units of homeownership housing on this site. This project was completed in Year 29. In addition, OHCD provided $860,270 in Year 19 and Year 20 HOME funds for the rehabilitation of nine scattered-site homeownership units, known as Hope Street I and II. These projects are completed.

In Year 35, the City proposed to support the construction of Front and Norris Townhouses, 25 new- construction rental units for very low-income families, developed by Women's Community Revitalization Project (WCRP), contingent on the award of Low-Income Housing Tax Credits by PHFA. This development was selected through the 2009 Affordable Housing RFP.

In accordance with OHCD guidelines for supporting elderly developments with HUD Section 202 financing, in Year 25 OHCD provided $525,000 in prior years' HOME funds for the development of 35 units of elderly housing on the 2100 block of North Howard Street, at the Norris Square Senior Center. This project was completed in Year 26.

In Years 25 and 26, OHCD supported planning and acquisition efforts for a 33-unit homeownership development on the 2300 and 2400 blocks of North Howard Street, to complement the investment of the School District of Philadelphia in construction of a new Hunter Elementary School on the east side of the 2400 block of North Howard Street. Additional acquisition was funded in Years 28 and 29 with NTI bond proceeds. This development, which is known as Norris Square Town Houses (formerly the Hunter School Homeownership Initiative), was awarded Homeownership Choice funding in 2004. This venture, reconfigured as 48 new-construction units, received a commitment of HTF funds in 2006 and was completed in 2009.

In Year 25, OHCD committed up to $340,000 in CDBG funds to support the rehabilitation of a vacant warehouse building, located at 135-41 W. Norris St., into the Norris Square Childcare Center. This early childhood development facility provides care for 200 preschool children. This project was completed in 2001.

OHCD allocated up to $100,000 in Year 18 funds to United Hands Community Land Trust for the acquisition costs associated with its scattered-site homeownership project. In Year 19, OHCD provided $500,000 in HOME funds for the rehabilitation of 10 properties for homeownership. At the request of United Hands Community Land Trust, this project was carried out by PHDC.

During Year 17, OHCD provided $1.22 million in financing to develop a 20-unit new-construction homeownership project at 1727 N. Hancock St., sponsored by Nueva Esperanza. This project was completed during Year 18. OHCD provided up to $1.3 million in HOME funds to Nueva Esperanza for the development of Villa Esperanza II, a 15-unit new-construction homeownership development on

the 2300 block of Mascher Street. This project was completed in 1997.

In Year 28, OHCD supported acquisition and planning activities for a new-construction rental development of up to 32 units in the area west of Orianna and Diamond Streets. This project, sponsored by WCRP, was selected for acquisition in the Year 27 Special-Needs RFP and for development in the Year 28 Special-Needs RFP. This project, known as Karen Donnally Townhouses, was completed in Year 30. OHCD provided $2,215,700 in CDBG and HOME funds in Year 29 to support construction. This project is completed.

In Year 29, OHCD supported WCRP to build the Iris Nydia Brown Townhouses, 12 new-construction rental units for very low-income families, located at 2742-62 Mascher St. This venture received Low-Income Housing Tax Credits and was completed in Year 31.

7. Hunting Park

In Year 19, OHCD allocated up to $130,000 in CDBG funds to the Hunting Park CDC for planning and acquisition for homeownership in the area near Reese, Fairhill and 6th Streets. In Year 21, OHCD provided $412,200 in HOME funds for the rehabilitation of four homeownership units on the 4200 block of Darien Street. In Year 25, OHCD funded the acquisition of three vacant properties identified by Hunting Park CDC to be added to its existing inventory to create a scattered-site rehabilitation package. OHCD awarded HTF funds to Nueva Esperanza to support the rehabilitation of these units through HRP. Two units have been completed.

8. Franklinville

In Year 19, OHCD allocated up to $75,000 in CDBG funding to Centro Pedro Claver for acquisition for a homeownership project. During Year 20, OHCD assisted Centro Pedro Claver in planning activities which identified four appropriate properties for rehabilitation: 704 W. Venango St., 3638 N. Darien St., 3627 N. Marshall St. and 3547 N. 7th St. Known as Franklinville I, these properties are completed.

9. Olde Kensington and Kensington South

In prior years, OHCD has supported a variety of development projects in Olde Kensington, including single-family rehabilitation for homeownership and a 25-unit, new-construction homeownership development at 3rd and Cadwallader Streets known as Kensington Gardens. In Year 21, OHCD supported WCRP's new-construction project of 21 rental units at Master and Orianna Streets, known as Johnnie Tillman Homes. This project was completed in 1997.

In Year 21, OHCD funded Nueva Esperanza for acquisition and soil remediation at 1322-40 N. Hancock St. for the future new construction of homeownership units. In Year 25, OHCD provided $490,000 in HOME funds for the new construction of seven homeownership units at this site. This project was completed in Year 26.

10. Yorktown

In Year 17, OHCD funded an environmental assessment of the 1400 block of North 13th Street to determine the suitability for housing development. In Year 20, OHCD supported additional testing of the site. In Year 21, OHCD funded the development of Yorktown Arms for 56 rental units of elderly housing. This project was completed in 1997. In Year 28, OHCD supported Yorktown Arms II, a 37-unit addition to Yorktown Arms. This project received Low-Income Housing Tax Credits and was selected through the Year 27 Rental RFP. This project was completed in Year 32.

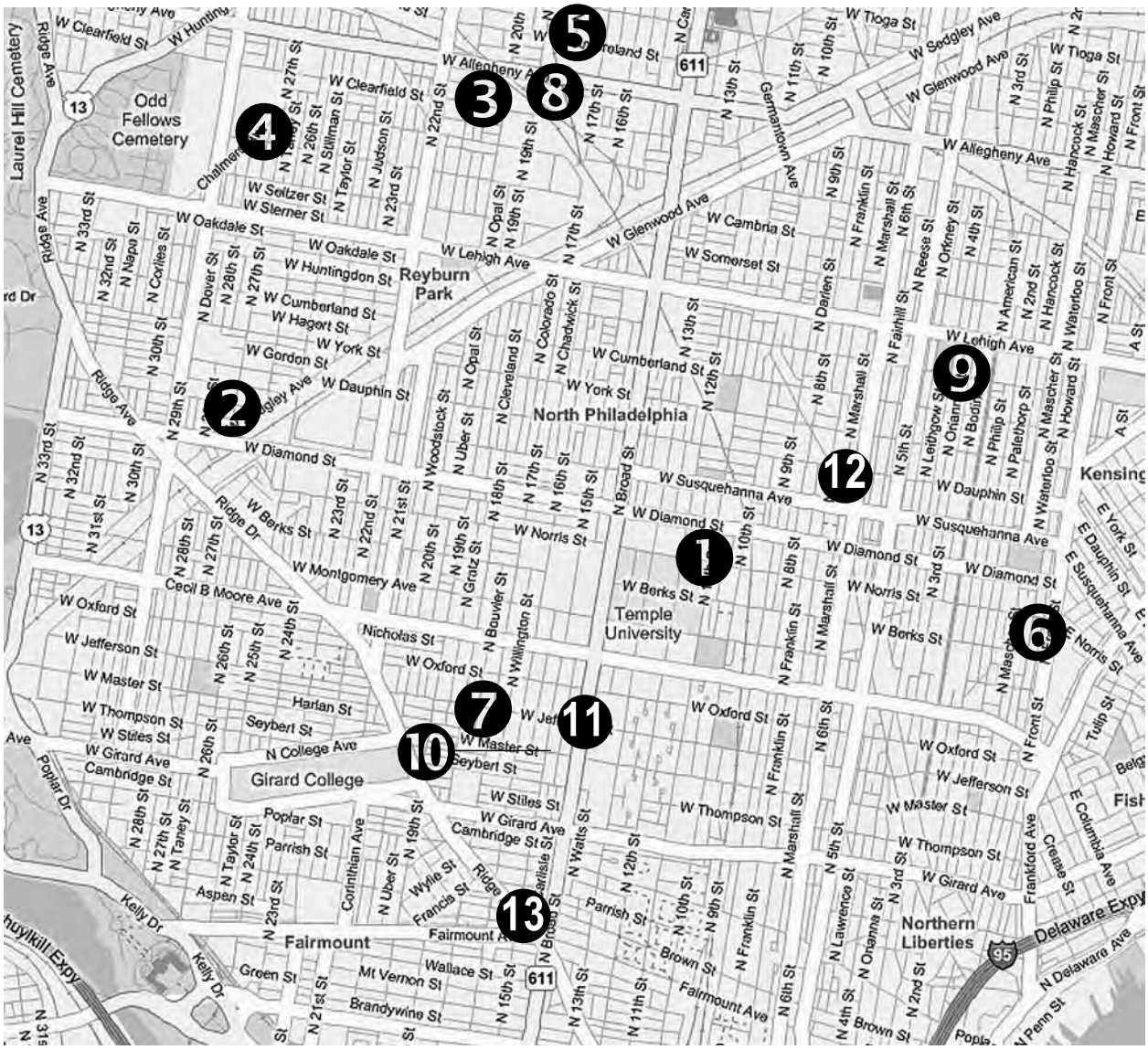
In the Year 29 Homeownership RFP, acquisition of three scattered-site properties in Yorktown for development by the Yorktown CDC through the HRP was recommended.

In Year 24, OHCD supported the rehabilitation of 1101 W. Oxford St. The property is completed.

11. Northern Liberties

In Year 33, OHCD supported the development of Mt. Tabor Cyber Village Housing for Seniors, located at 973 N. 7th St. This 56-unit, new-construction rental housing venture received Low-Income Housing Tax Credits and a 2007 HTF award. The sponsor is Mt. Tabor Community Education and Economic Development Corp. It was completed in Year 34.

Locations of Year 36 Proposed Activities: North Philadelphia



Project Name	Type	Units	Addresses
1. Diamond Green	H	20	2017-27 N. Adler St. 2010-52 N. 10th St. 1000-1010 Diamond St.
2. Diamond Phase VI Homeownership	H	6	2126-2128 N. 28th St.
3. Forgotten Blocks III	H	5	Various on Opal, Garnet, Gratz & N. 19th Streets
4. Stable Homes for Stable Families	H	9	2920 N. Bailey St.
5. Tioga Homeownership	H	6	1914 W. Venango St.
6. Front & Norris Townhouses	R	25	1942-58 N. Front St.
7. Ingersoll Commons	R	39	1600 blk Master Street 1300 blk N. 16th Street

Project Name	Type	Units	Address
8. 1900 W. Allegheny Ave.	R	60	1900 W. Allegheny Ave
9. Lehigh Park II Preservation	RP	48	2622-54 N. Lawrence St.
10. Thompson Street Apartments	SN	6	1815-19 W. Thompson St.
11. Kairos House Rental Preservation	SN P	36	1440 N. Broad St.
12. Hogar de Esperanza Proyecto Escalera	SN P	44	2203 Germantown Ave. 2253 Germantown Ave.
13. 1515 Fairmount Rental Preservation	SN P	48	1515 Fairmount Ave.

H = Homeownership R = Rental RP = Rental Preservation
SN = Special Needs SN P = Special Needs Preservation

Kensington/Frankford/ Northeast

Goals

The area east of Front Street along the Delaware River has undergone enormous economic change in the last four decades as many factories closed and population decreased. New immigrants have joined the older residents in many communities. The area comprises parts of census tracts 143, 158-161, 177-193, 293-302, 315-318, 325-326, 330-332.

1. Neighborhood Planning and Community Organizations

OHCD supports neighborhood planning in this area by funding groups located in Kensington. In Year 27, OHCD funded the preparation of Neighborhood Strategic Plans in Tacony and Mayfair. In Year 30, OHCD funded a Neighborhood Strategic Plan for Bridesburg.

2. Homeownership for Neighborhood Revitalization

OHCD supports the rehabilitation and new construction of single-family rowhomes for homeownership in Kensington and Frankford. In past years, OHCD has supported homeownership rehabilitation by the New Kensington CDC, the Kensington Housing Partnership and Kensington Homeownership Program which linked neighborhood groups with PHDC to create rehabilitated homeownership housing. OHCD has also funded new construction by Frankford CDC for homeownership in Frankford.

3. Economic Development

The Commerce Department's TNCA program assists business strips at Frankford and Allegheny Avenues, Kensington and Allegheny Avenues, in Kensington/ Harrowgate and on the 4400-5300 blocks of Frankford Avenue.

Area Neighborhoods

1. New Kensington/Fishtown

In Year 16, OHCD provided $514,000 to the New Kensington CDC to rehabilitate seven units for homeownership, consistent with the guidelines of the Homestart Program. OHCD provided $520,000 in Year 17 funds to this organization to finance a seven-unit homeownership project. In Year 18, OHCD allocated $560,000 to New Kensington CDC to rehabilitate eight properties for homeownership.

In Year 19, OHCD allocated to New Kensington CDC up to $600,000 in HOME and CDBG funding to rehabilitate eight properties for homeownership and for acquisition for future rehabilitation.

In Year 21, OHCD supported New Kensington CDC for acquisition for future development of homeownership units and the completion of currently funded projects. In Year 22, OHCD supported New Kensington CDC for the development of 10 homeownership units. In Year 23, OHCD supported New Kensington CDC for the acquisition of an additional 10 units for homeownership. In Year 25, OHCD provided $729,000 in HOME funds for the rehabilitation of 10 scattered-site homeownership units: 2117, 2306 E. Cumberland St., 2059, 2079, 2081 E. Hagert St., 2559 E. Norris St., 2020 E. Sergeant St., 2547 Tulip St., and 2347, 2349 E. York St. These properties are completed. In addition, in Year 25 OHCD provided acquisition funding for additional scattered-site homeownership units: 2178 E. Cumberland St., 2045, 2047 E. Dauphin St., 2417, 2436 E. Firth St., 2209 E. Gordon St., 2064, 2065 E. York St. These properties were completed in Year 32.

In Year 26, OHCD supported planning and pre-development costs associated with the new construction of four homeownership units on the 2400 block of East Dauphin Street, based upon the designs submitted by Wesley Wei in the Francisville Affordable Housing Design Competition held in 1995.

In Year 31, OHCD proposed to support the development of mixed-income homeownership units on the 400 block of Moyer Street.

In 1999, the City provided $175,000 for acquisition and related costs for the Greensgrow Philadelphia Project, an urban agriculture venture, located at 2501-27 E. Cumberland St., growing hydroponic lettuce, tomatoes and herbs. In addition, in Year 23, OHCD provided funding for a feasibility study for the New Kensington Center to be developed in a former factory building located at the corner of Coral and Letterly Streets. This site is now 27 units of rental housing, known as Coral Street Arts House. This project was completed in 2005.

In Year 29, OHCD supported the development of Neumann Senior Housing, a 70-unit HUD Section 202 project, located at 1601 Palmer St., with $1.05 million in HOME funds. This development is sponsored by North County Conservancy and is completed. In addition, in Year 30, OHCD supported the rehabilitation of 67 units of senior housing known as Neumann North, selected through the Year 28 rental RFP. This development, which is adjacent to Neumann Senior Housing, located at 1741 Frankford Ave., received Low-Income Housing Tax Credits. This project is completed.

In Years 23-27, OHCD supported an Open Space Management Program in New Kensington, in conjunction with the Pennsylvania Horticultural Society (Philadelphia Green), Neighborhood Gardens Association and the New Kensington CDC. OHCD provided funding for the acquisition of 127 lots for use as sideyards and parking, as well as operational support for the Open Space Management Program. OHCD intends to continue its support of this program in Year 36.

2. Kensington/East of Front Street

In Years 17 and 18, OHCD provided a total of $555,595 to KAN/KARP for the development of King's Highway Apartments, a 10-unit rental development on the 3000 block of Frankford Avenue. In Year 22, OHCD supported planning activities of KAN/KARP for the revitalization of the 2900 and 3000 blocks of Frankford Avenue. In Year 25, OHCD provided $1.174 million in HOME funds for the rehabilitation of 31 units of affordable rental housing on the 2900 and 3000 blocks of Frankford Avenue, known as Kings Highway II. This development is completed.

In Year 30, OHCD and KAN/KARP engaged in planning for the area around the new Willard School at Trenton and Auburn Streets to identify opportunities for new housing to support the school.

In Year 18, OHCD allocated up to $250,000 for acquisition and up to $750,000 for the rehabilitation of approximately 20 homeownership units under the Kensington Homeownership Program. This homeownership initiative continues OHCD's commitment to providing additional homeownership opportunities in Kensington which began under the Kensington Housing Partnership (KHP) venture. Approximately 60 properties were acquired utilizing $594,000 in CDBG Year 14 funds allocated to the KHP program. In addition, $340,000 in Year 15, $750,000 in Year 16 and $750,000 in Year 17 funds were allocated for the rehabilitation of approximately 50 properties by KHP and PHDC. OHCD's total commitment to the KHP projects through Year 18 was $3.434 million. In Year 19, OHCD provided $500,000 in Section 108 funds to rehabilitate nine properties for homeownership in the area designated by KAN/KARP. At the request of KAN/KARP, this development was carried out by PHDC.

In 2006, OHCD allocated HTF funds to Impact Services to rehabilitate a structure located at 124 E. Indiana Ave. into eight housing units for homeless, dually-diagnosed veterans. The Veterans Administration is also supporting this venture. This project was completed in Year 35.

In 2007, Covenant House Pennsylvania received an HTF award to develop a new residence known as Rights of Passage on the 2600 block of Kensington Avenue. This project will be under construction in Year 35.

3. Frankford

In Year 18, OHCD allocated $845,000 to Frankford CDC (then called CDC of Frankford Group Ministry) for the acquisition of property, environmental clean-up of the site and new construction of 12 homeownership units, known as the Meadow II project at 4629-39 Paul St. The acquisition of the site also supported the development of a rental project for the elderly, known as Meadow House, which was funded under the HUD 202 program. Meadow House is completed. OHCD allocated $500,000 in Year 19 HOME funds to Frankford CDC for the construction of an additional 12 homeownership units at Meadow II. Meadow II is completed. In Year 21, OHCD supported Frankford CDC for the acquisition of properties through Act 94 condemnation on the 4600 block of Cloud Street for future homeownership development. In Year 22, Frankford CDC received development subsidies through the Philadelphia Bankers' Development Initiative (a City-funded program) for the rehabilitation of eight homeownership units on the 4700 block of Griscom Street. In Year 24, OHCD provided $424,600 in HOME funds for the development of four units of homeownership housing on the 4600 block of Cloud Street. This project was completed in Year 25. In Year 24, OHCD supported acquisition for the development of 15 units of new-construction homeownership housing on the 1800 block of Wilmot Street, known as the Wilmot Meadow Development. OHCD provided $1.773 million in HOME funds for construction in Year 25. This project is completed.

In Year 27, OHCD supported Frankford CDC for the development of Gillingham Court, an 11-unit new construction homeownership venture located at 4541-4547 Tackawanna St. This site has been remediated and OHCD plans to issue an RFP for a new developer. Frankford CDC was selected in Year 30 to participate in the Main Street program funded by DCED.

4. Bridesburg/Port Richmond

In Year 30, OHCD funded a Neighborhood Strategic Plan in Bridesburg, in consultation with the Bridesburg CDC. The plan will address a range of community development issues, including riverfront activity along the North Delaware River and housing options.

In Port Richmond, OHCD supported Octavia Hill Association in the preservation of 32 units of affordable rental housing at 2423-29 E. Cambria St. This project was completed in 1997.

5. Juniata Park

In Year 25, OHCD provided $1.65 million to the restoration of the Carl Mackley Apartments located at 1401 E. Bristol St. Originally built in 1934 as a labor-sponsored housing project for union members of the local workforce, the building was rehabilitated in 1999 as 184 units of affordable rental housing.

In 2003, using NTI bond funds, the City supported the acquisition of a six-acre site along Frankford Creek, between Cayuga and Wingohocking Streets for the development of a 50-unit mixed-income homeownership project, the Twins at PowderMill. This project received PHFA Homeownership Choice funding in 2003 and required a City subsidy. In Year 32, Impact Services became the developer. This venture received an HTF award in 2007 and was completed in 2009, when it won the Philadelphia Business Journal's Judges' Choice Award for the Best New Real Estate deal of 2009.

6. Pennypack

In Year 24, OHCD provided $186,500 in HOME funds for the new construction of 50 units of senior housing, known as Manor Glen, located at 8401 Roosevelt Blvd. Financed through the HUD Section 202 program, the development was carried out by Evangelical Senior Housing. The project was completed in 1999.

7. Mayfair/Tacony

In Year 27, OHCD funded the preparation of Neighborhood Strategic Plans in Mayfair and in Tacony. These plans allow community-based organizations to effectively address a wide range of community

development issues, establish priorities and make choices among available community improvement options. The Mayfair Strategic Plan, which was conducted in consultation with the Mayfair CDC, considers the area bounded by Pennypack Creek, Frankford Avenue, Harbison Avenue and Roosevelt Boulevard. The Tacony Strategic Plan, which was conducted in consultation with the Tacony Civic Association, considers the area bounded by Cottman Avenue, the Delaware River, Levick Street and Frankford Avenue.

8. Holmesburg

In the 2009 Affordable Housing Development RFP, OHCD selected 1260 Housing Development Corp. to rehabilitate 27 affordable rental units at 3408 Rhawn St.

9. Somerton

In Year 28, OHCD provided $30,000 for planning and predevelopment activities for the rehabilitation of the FOP Senior Apartments, located at 730 Byberry Rd. Improvements to this 106-unit building, which was built in 1971 through the HUD Section 202 program, were financed with tax credits, PennHOMES and NTI funding. This project was completed in Year 30.

In Year 29, OHCD supported Center Park III, a 39-unit HUD 202 senior project, located at 1901 Red Lion Rd. This development is sponsored by the Jewish Federation. This project was completed in 2005.

10. Northeast Philadelphia

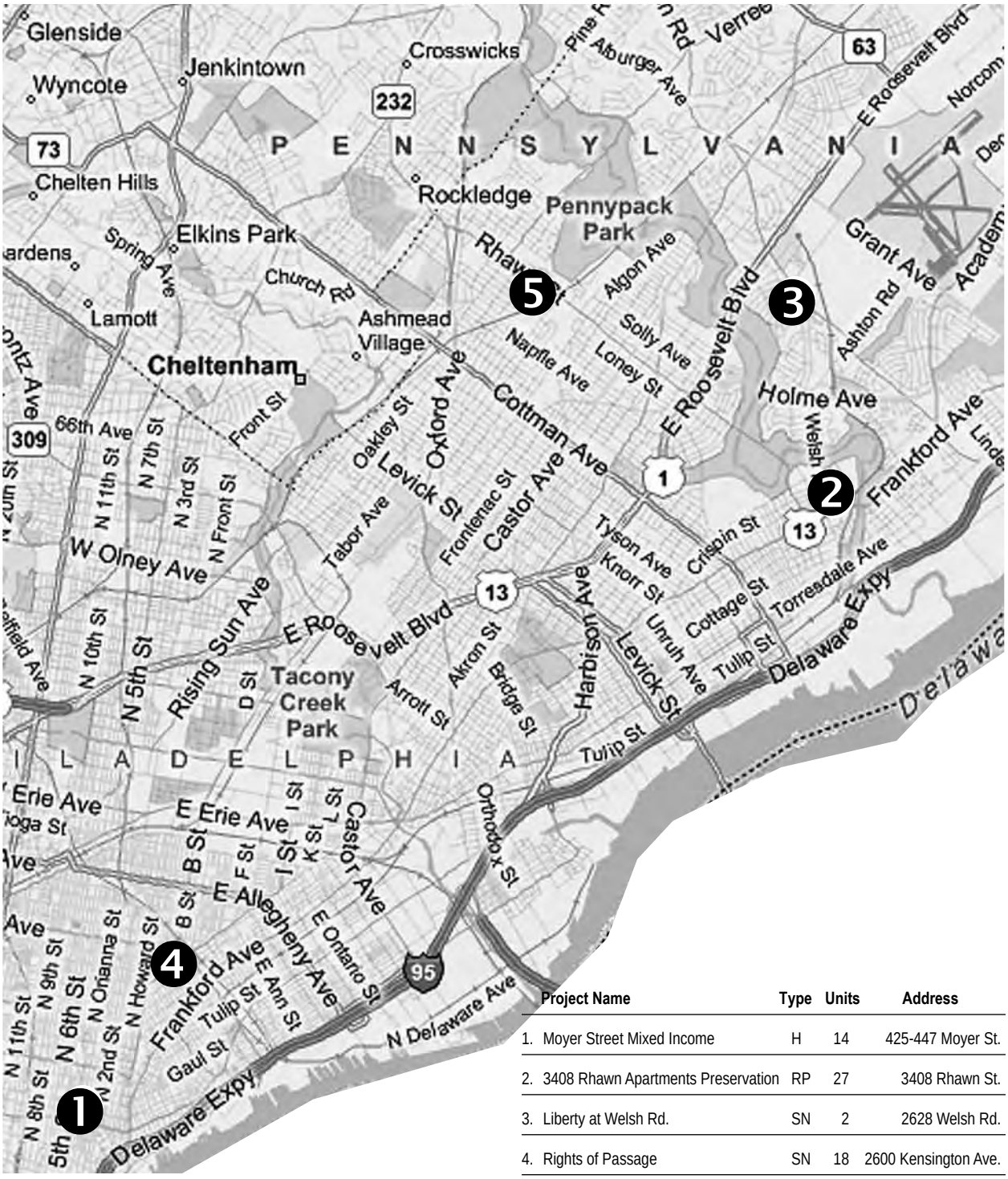
In Year 32, OHCD supported the creation of 62 senior-rental units located at 7023 Rising Sun Ave., known as Pilgrim Gardens. This development received Low-Income Housing Tax Credits and an HTF award. This project will begin construction in Year 35.

In Year 34, in response to the HTF RFP, OHCD awarded HTF earnings to Liberty Resources to acquire and make accessible five condominium units at 7600 E. Roosevelt Blvd. This development has also received Section 811 funds. It is completed.

In the 2009 Affordable Housing Development RFP, OHCD selected Liberty Housing Development Corp. to rehabilitate two accessible rental units at 2628 Welsh Rd.

In the 2009 Affordable Housing Development RFP, OHCD selected 1260 Housing Development Corp. to rehabilitate 10 rental units at 419 Chandler St. for supported independent living.

Locations of Year 36 Proposed Activities: Kensington/Frankford/Northeast



Project Name	Type	Units	Address
1. Moyer Street Mixed Income	H	14	425-447 Moyer St.
2. 3408 Rhawn Apartments Preservation	RP	27	3408 Rhawn St.
3. Liberty at Welsh Rd.	SN	2	2628 Welsh Rd.
4. Rights of Passage	SN	18	2600 Kensington Ave.
5. 419 Chandler Supported Independent Living	SN P	6	419 Chandler St.

H = Homeownership R = Rental RP = Rental Preservation
SN = Special Needs SN P = Special Needs Preservation

West Philadelphia

After North Philadelphia, West Philadelphia has received the next greatest share of CDBG resources for neighborhood planning, housing rehabilitation, new-construction housing and economic development.

The area encompasses census tracts 52-75, 77-88, 90-96, and 100-116. OHCD has funded neighborhood planning through community groups in Belmont, Carroll Park and Haddington. The rehabilitation of rowhouses as single-family homeownership units and the creation of affordable rental units in multifamily developments have been priorities for OHCD in West Philadelphia over the years. OHCD supports the Philadelphia Neighborhood Housing Services (PNHS) program in two West Philadelphia neighborhoods: Cobbs Creek and Morris Park. Many West Philadelphia neighborhoods including Parkside, Mantua, Belmont, Mill Creek, Dunlap, Saunders Park, Southwest Philadelphia, Paschall and Eastwick have received development support from OHCD.

Goals

1. Neighborhood Planning and Community Organizations

OHCD has historically supported neighborhood planning activities in West Philadelphia by funding NACs in many communities. In addition, in Years 16, 17 and 18 OHCD supported the West Philadelphia Coalition of Neighborhoods and Businesses to promote neighborhood development.

2. Homeownership for Neighborhood Revitalization

OHCD has supported renovation of single-family rowhomes for homeownership in the West Philadelphia neighborhoods in greatest need. During Year 16, OHCD invested some of its Homestart budget for the rehabilitation of homes in this area. OHCD selected properties for renovation in the Southwest Philadelphia, Mantua and East Parkside areas. This activity built upon the Year 15 Homestart projects in Southwest Philadelphia and Mantua. In Year 17, OHCD allocated more than $1 million for the rehabilitation of Homestart properties in West Philadelphia, and committed additional funding for Homestart in Mantua and Southwest Philadelphia in Year 19. In Years 20 through 24 and in Year 26, OHCD funded additional Homestart units in Mantua. In conjunction with the West Philadelphia Empowerment Zone, five Homestart houses were completed in Carroll Park, Cathedral Park and Mill Creek. The Partnership CDC has been active in using HRP for rehabilitation in Walnut Hill. PNHS rehabilitated single-family properties in Carroll Park.

3. Multifamily Building Renovations

The city's largest concentration of multifamily rental buildings is located in West Philadelphia. Because many of these have been vacant or significantly deteriorated, their rehabilitation has been a primary developmental objective of OHCD. Using CDBG and/or MEND funds, the RDA has rehabilitated the Art Apartments (30 units), Walnut Park Plaza (123 units) and the Glademore Apartments (81 units). During Year 15, a total of 104 units at the Admiral Court and Dorset Apartments were rehabilitated.

In Year 15, 80 rental units on the 5100 block of Regent Street were rehabilitated. During Year 16, the Dunlap School at 51st and Race Streets was rehabilitated to provide 35 senior-citizen apartments. Two rental projects for the homeless in West Philadelphia, the Von Louhr Apartments (25 units) at 15-25 S. 61st St. and the People's Emergency Center project (11 transitional and nine permanent units) at 3902 Spring Garden St., were completed in Year 16. Locust Towers, a previously vacant 40-unit building, was rehabilitated in Year 17. Seventy-nine rental units were rehabilitated on the 4700 block of Chestnut Street and the surrounding area by the LIH/Chestnut group including the Robert Wood Johnson Foundation. This project was completed in 1992. Bernice Arms, 6000 Baltimore Ave., was completed in 1999 by Pennrose Properties. The Chatham Apartments, a 40-unit rehabilitation development at 242 S. 49th St., was completed in 2000 by the Ingerman Group. The Holmes School, a 42-unit senior rental development with retail space

at 55th and Chestnut Streets, was completed in 2002 by Neighborhood Restorations. A 33-unit building, 4901 Spruce St., was rehabilitated by Pennrose Properties in Year 30.

4. Economic Development

West Philadelphia neighborhoods surround a number of important neighborhood shopping centers. Throughout the past decade, area commercial revitalization has been among the City's important economic development objectives in West Philadelphia. Support for major service retail corridors was maintained in Year 31. These include 52nd and Market Streets, Lancaster Avenue (4000-4600), Baltimore Avenue (5000-5100), 49th Street and Baltimore Avenue (Cedar Park), 60th and Market Streets, Lansdowne Avenue (5900-6200) and Woodland Avenue. The West Parkside Enterprise Zone is one of the city's Enterprise Zones with ongoing support from the Commerce Department. In addition, a portion of West Philadelphia was designated as part of Philadelphia's Empowerment Zone.

Area Neighborhoods

1. Haddington/Dunlap

In Year 16, $1.95 million in DCA prior year funds was invested to renovate Dunlap School at 5031 Race St. into 35 units of housing for elderly people. In addition, $36,000 in CDBG Year 16 funds was allocated for the rehabilitation of four rental units at 519-21 N. 55th St. by Philadelphians Concerned About Housing (PCAH). OHCD allocated an additional $525,000 for 21 units of special-needs housing to PCAH for Haddington I in the vicinity of 54th and Summer Streets. This project was completed in 1997. OHCD continued its commitment to the neighborhood by providing an additional $1.5 million to PCAH for an additional 28 scattered-site units of special-needs housing, known as Haddington II. This project was completed in 1998. OHCD also provided $1.5 million in Section 108 loan funds for an additional 20 units of scattered-site rental housing, known as Appletree Housing. This project was completed in Year 26. In Year 27, OHCD supported PCAH in its next venture, known as Avondale Housing. This development, which provides 18 units of permanent housing for single-parent families in transitional housing programs, was completed in Year 28. In Year 28, OHCD supported Ruby Housing, an 11-unit scattered-site rental rehabilitation project sponsored by PCAH. This development was selected in the Year 27 Special-Needs RFP and provides permanent supportive housing for formerly homeless families. This venture was completed in Year 29. In Year 29, OHCD supported PCAH's Woodcrest Housing development, the acquisition and rehabilitation of 11 scattered-site properties in the vicinity of 54th and Parrish Streets. This development was selected through the Year 28 Special-Needs RFP and was completed in Year 30. PCAH is now known as ACHIEVEability.

At the request of Haddington Leadership Organization, PHDC completed the rehabilitation of three scattered-site homeownership units, using Year 18 funds. In Year 16, OHCD funded the Greater Germantown Housing Development Corp. (GGHDC) to assist the West Philadelphia Housing Development Corp. (WPHDC) with acquisition and startup costs. In Year 17, OHCD continued its financial support of WPHDC by allocating $500,000 to its rehabilitation program. At the request of WPHDC, PHDC completed the rehabilitation of four homeownership units.

In Year 22, OHCD allocated $400,000 to the construction of Booth Manor, a 50-unit rental development for the elderly located at 5522 Arch St., sponsored by the Salvation Army. CDBG funds were combined with $4.788 million in federal Section 202 funds. This project was completed in 1998.

In 2007, OHCD provided an HTF award to support the development of Booth Manor II, 50 units of senior rental housing that is receiving HUD Section 202 funding. This development is located at 5520 Arch St., adjacent to Booth Manor and is sponsored by the Salvation Army. It was completed in Year 34.

In Year 23, OHCD allocated $1.5 million for the rehabilitation of the former Brooks School, located at 5631-43 Haverford Ave., into 33 units of affordable rental housing. Developed by the Ingerman Group,

this project was completed in 1998. To support the Brooks School development, PHDC rehabilitated a duplex unit (homeowner's unit plus rental unit) at 5623 Wyalusing Ave. through the Homestart Program. This property was completed in Year 28.

In the Year 29 Homeownership RFP, ACHIEVEability was selected to rehabilitate up to 10 scattered-site units for homeownership in Haddington and Cobbs Creek. This project, known as Dewey Housing, was completed in Year 33.

OHCD has supported the planning and acquisition efforts of the Mt. Carmel CDC in an area bounded by 57th Street on the east, 59th Street on the west, Vine Street on the north and Arch Street on the south. Working with ACHIEVEability, Mt. Carmel CDC intends to pursue a strategy of rehabilitation of vacant structures, some infill new construction and development of green space.

OHCD supported Cecil Housing, the rehabilitation of 11 units of scattered-site housing by ACHIEVEability. This project was selected through the Year 29 Special-Needs RFP and received Low-Income Housing Tax Credits in 2006. This development was completed in 2007.

In the 2009 Affordable Housing Development RFP, OHCD selected ACHIEVEability to construct or rehabilitate 10 scattered site homeownership units in the vicinity of N. 58th St. and Race St., known as Aspen Housing. In the same RFP, OHCD selected ACHIEVEability to preserve 7 scattered-site affordable rental units known as Cherry Tree Housing.

2. Parkside

Parkside was a major center for West Philadelphia development throughout the 1980s. The city's Special Acquisition homeowner rehabilitation program rebuilt a significant section of East Parkside. This is one of the major areas where industrial development and housing rehabilitation can reinforce each other. OHCD provided financing of $835,000 in Years 16 and 17 CDBG funds to rehabilitate 18 units at 4150-52 Parkside Ave. by the Parkside Historic Preservation Corp. This project was completed in 1993. In Year 19, OHCD allocated $2 million in Section 108 funds for the rehabilitation of the Brentwood Apartments (44 units) at 4120-40 Parkside Ave. by Pennrose Properties in conjunction with the Parkside Historic Preservation Corp. This project is complete. In addition, OHCD provided $852,500 for the development of 16 units of affordable rental housing at the Brantwood, 4144 Parkside Ave., developed by Parkside Historic Preservation Corp. and Pennrose Properties. This project was completed in 1999.

In Year 29, OHCD supported 1260 Housing Development Corp.'s Pennsgrove Permanent Housing Initiative, the construction of 10 housing units for persons with mental illness. This development was selected through the Year 28 Special-Needs RFP and received McKinney funding. Because site control and zoning approvals could not be obtained for the Pennsgrove location, this project was combined with funding for Powelton Heights, a 48-unit affordable rental development for persons with mental illness, located at 4113-43 Warren St. Powelton Heights was completed in 2006.

In Year 26, OHCD supported planning and acquisition activities for the rehabilitation of up to 32 units of homeownership housing in the West Philadelphia Empowerment Zone through a joint venture between Parkside Association of Philadelphia and Community Ventures. In Year 27, OHCD funded the acquisition of these units. OHCD funded the rehabilitation of these units through a combination of CDBG, HOME and Empowerment Zone resources. Twenty-six units, in two phases, were completed in Year 31.

3. Overbrook

Overbrook remains connected to Philadelphia Neighborhood Housing Services (PNHS) as a Self-Reliant Neighborhood. The Lansdowne Avenue retail corridor from 59th to 63rd Streets received support through the Commerce Department. OHCD provided $345,330 to PNHS to rehabilitate seven units for homeownership, located at 1650 N. Allison St., 5537 and 5543 Jefferson St., 5512 Lansdowne Ave., 5727 N.

Park Ave., 5839 N. 12th St. and 5735 N. 13th St. These properties were completed in Year 24.

4. Wynnefield

In Year 19, OHCD allocated up to $1.5 million in CDBG funds to Kearsley/Christ Church Hospital for the new construction of 60 units of elderly housing at 2100 N. 49th St. in a facility which provides a continuum of care. This project is completed.

In Year 28, OHCD supported Monument Mews, a 60-unit rental new-construction development on the Methodist Services for Families and Children Campus at 4300 Monument Rd. This development will serve formerly homeless and/or low-income special-needs households and was selected through the Year 27 Special-Needs RFP. It is under construction. In Year 29, OHCD supported the rehabilitation of an additional 11 units of rental housing at 4300 Monument Rd., known as Fresh Start. This development was selected through the Year 28 Special-Needs RFP and was completed in Year 33.

In response to the HTF RFP, in Year 34 OHCD supported the development of Ivy Residence II, a Section 202 senior residence being developed by the Salvation Army at 4050 Conshohocken Ave. This development will provide 53 new-construction rental units. It is under construction.

5. Mantua

Mantua has been a development area of the City's housing programs for more than a decade. OHCD invested $1 million in Year 16 CDBG funds in the renovation of vacant houses for homeownership under Homestart. In Year 17, OHCD allocated additional funds to rehabilitate another seven homes in Mantua under its Homestart Program. OHCD allocated $495,000 in Year 19 funds for the rehabilitation of seven Homestart houses in Mantua. OHCD provided $670,000 for the development of nine Homestart units in Mantua in Year 20. In Year 25, OHCD supported the rehabilitation of five additional Homestart units. OHCD has also supported PHA scattered-site renovation here using CDBG funds and allocated $16,000 in Year 16 funds to upgrade the heating system at Stephen Smith Towers, 1030 Belmont Ave. In Year 19, OHCD allocated $1.3 million in HOME funds for the new construction of 22 rental units, known as Spencer's Place, at 36th and Aspen Streets, developed by Pennrose Properties. This development was completed in 1997. Mantua was an NTI acquisition zone.

In Year 30, the City supported the application for Homeownership Choice Program funding from PHFA for Union Hill Homes, 51 new-construction and one rehabilitated affordable for-sale units located in the vicinity of Union and Aspen Streets. This project received Homeownership Choice funds in 2005 and construction is complete.

In Year 31, OHCD agreed to support the development of Mantua Presbyterian Apartments at 34th Street and Haverford Avenue, a HUD-funded 66-unit Section 202 senior development, by committing $350,000 in HTF funds and $975,000 in HOME funds. It was completed in Year 34.

OHCD supported the development of the Melon Supportive Independent Living development by 1260 Housing Development Corp., a 10-unit new-construction rental venture located at 3616-3628 Melon St. This development was allocated HTF funds in 2006 and was completed in Year 33.

OHCD also supported the development of the Mantua Supportive Independent Living development, 1260 Housing Corp.'s 10-unit Section 811 venture located at 3613-3619 Fairmount Ave. This project is completed.

In Year 35, the City proposed to support WPRE II (West Philadelphia Real Estate), a 40-unit scattered site affordable rental development at various sites in Mantua, contingent on the award of Low-Income Housing Tax Credits from PHFA. This project was selected through the 2009 Affordable Housing RFP.

In Year 35, the City supported Ogden Gardens, the new construction of 4 rental units for adults living with autism, located on the 4000 block of Ogden Street. This development, which secured Section 811 funds, will use CDBG-R and HOME funds. It was selected through the 2009 Special-Needs Housing RFP.

In the City's NSP2 application, Mantua census tracts 108 and 109 were identified as a redevelopment area to receive significant funding for residential housing development.

6. Carroll Park

In Year 19, OHCD allocated $850,000 in Section 108 loan funds to PNHS and the Ingerman Group for the rehabilitation of 30 rental units in the Hestonville Apartments at 5400 Lansdowne Ave. This project was completed in 1995. In Year 22, PNHS expanded its program to the Carroll Park community, as a full service PNHS neighborhood offering the full range of NHS programs and services. In Year 26, OHCD supported planning and predevelopment activities for the rehabilitation of seven scattered-site homeownership units. These units were completed in 2005. In Year 27, OHCD supported the rehabilitation of seven Homestart properties in conjunction with the Empowerment Zone. These properties were completed in Year 28. In Year 31, OHCD proposed to rehabilitate up to five additional Homestart properties in conjunction with the Empowerment Zone.

In the Year 29 Homeownership RFP, acquisition of 21 scattered-site properties in Carroll Park for development by Resources for Human Development through the HRP was recommended.

In Year 32, OHCD helped to plan for the development of up to 12 units for homeownership by the Phoenix Project CDC in conjunction with Resources for Human Development.

7. Cathedral Park

OHCD supported Habitat for Humanity-West Philadelphia through acquisition of properties on the 4900 block of West Stiles Street. In Year 26, OHCD provided $12,260 in CDBG for the acquisition of two additional properties on this block for rehabilitation as homeownership units through the Habitat for Humanity program. Through the 2009 Affordable Housing Development RFP, OHCD proposed to support the construction of two homeownership units by Habitat on the 4200 block of West Stiles Street.

In Year 27, OHCD funded the rehabilitation of one Homestart unit in conjunction with the Empowerment Zone. Using NTI acquisition funding, the City is acquiring properties on the 4900 block of Girard Avenue. This site will be developed as new-construction homeownership units, using a combination of HOME and Empowerment Zone funding.

8. Belmont/Mill Creek Area

In Year 20, OHCD allocated up to $600,000 in City Economic Stimulus funding for the new construction of 135 homeownership units to be developed at 46th and Market Streets by Philadelphia Interfaith Action (PIA). In Year 21, OHCD allocated an additional $2.35 million in Economic Stimulus funds for a total commitment to PIA of $2.95 million. FY '95 City Capital funds supported infrastructure and site improvements for this development. This project is completed. In Year 18, OHCD supported the Sarah Allen project by providing $1.03 million to the Friends Rehabilitation Program (FRP) to construct and rehabilitate 36 rental units at 41st and Parrish Streets. OHCD continued this commitment to the Sarah Allen project in Year 20 by funding the rehabilitation of 87 units of elderly housing at this site. This OHCD funding commitment supported the rehabilitation of the former Sarah Allen Nursing Home building, which received an award of $6.96 million in federal Section 202 funding. In Year 21, OHCD provided $900,000 for Sarah Allen IV, a combination of rehabilitation and new construction of 40 rental units that was completed in 1998. In Year 24, RDA issued an RFP for the development of scattered-site rental units in the vicinity of 41st and Brown Streets. FRP in conjunction with the Belmont Improvement Association was selected as the developer. In Year 26, OHCD provided $1.15 million in CDBG and HOME funds for this 27-unit development, now known as Belmont Gardens. This project was completed in 2001.

In Year 22, OHCD supported the acquisition of 15 properties for rehabilitation into homeownership and rental housing to be developed by FRP. In Year 25, OHCD provided $750,000 in HOME funds for Belmont Homes, eight units of homeownership

and two rental units. This project was completed in Year 26. In Year 27, OHCD supported Home in Belmont, a scattered-site homeownership development of eight rehabilitated properties and one new-construction unit for a total of nine housing units. This project was completed in Year 31. A second phase of Home in Belmont is planned. These two ventures will support the Sarah Allen development.

In Year 22, OHCD supported acquisition for Belmont Affordable Homes, a 37-unit scattered-site rental development in the vicinity of 42nd Street, Belmont Avenue and Parrish Street. This project, formerly known as the Waverly Development, was carried out in two phases. Belmont Affordable I, consisting of 17 units, was completed in 1997. Belmont Affordable II, consisting of 20 units of rental housing, was completed in 1998. In Year 27, OHCD supported Belmont Affordable III, an additional 46 units of rental housing, using a combination of CDBG funds and Low-Income Housing Tax Credits. This project was completed in Year 28. In Year 28, OHCD supported Belmont Homes IV, an 11-unit affordable tax-credit development in the area of 42nd Street and Girard Avenue, selected in the Year 27 Rental RFP. This is completed. In Year 29, OHCD supported Belmont Homes V, 24 rental units, selected through the Year 28 Rental RFP. This project was completed in Year 30.

In Year 23, OHCD provided $1.15 million to H.E.L.P. I, a combination of new construction and rehabilitation of 40 units of permanent homeless housing at 4900 Wyalusing Ave. This development, based upon a successful New York model, was completed in 1998. In Year 24, OHCD provided $980,000 to H.E.L.P. II for 50 units of transitional homeless housing at 4901 Wyalusing Ave. This project was completed in 1999.

In Year 20, OHCD allocated $1.5 million for the modular construction of 72 rental units at 45th and Parrish Streets, known as Jameson Court, by Michaels Development Corp. This development was completed in 1997.

During Year 27, PHA was awarded a HOPE VI grant for the comprehensive redevelopment of public and affordable housing in Mill Creek, now known as Lucien E. Blackwell Homes. The Mill Creek HOPE VI development is completed.

In Year 27, OHCD provided $350,000 in gap financing for the St. Ignatius Senior Housing development, 67 new-construction rental units, at 42nd Street and Fairmount Avenue. This project, known as Angela Court I, was completed in 2003. In Year 31, OHCD agreed to support the development of Angela Court II, located at 44th Street and Fairmount Avenue, to provide 54 senior rental units. This development received HTF funding in 2006 and 2007 and was completed in Year 33.

In conjunction with the West Philadelphia Empowerment Zone, OHCD supported one Homestart rehabilitation in Mill Creek in Year 27. This unit is completed.

In Year 30, OHCD provided $400,000 in prior years' CDBG funding to support site improvements at Mt. Olivet Village, a PHA rehabilitation project in the Mill Creek revitalization area.

9. Cobbs Creek

In Year 23, PNHS expanded its program to the Cobbs Creek community. Cobbs Creek is a Full Service PNHS neighborhood, offering the full range of rehabilitation and loan services, community improvements and technical assistance provided by PNHS. In Year 24, OHCD provided $1.75 million for the rehabilitation of 6000 Baltimore Ave. into 46 units of elderly housing. The development, carried out by Pennrose Properties, was completed in Year 25. In Year 25, OHCD provided $300,000 in CDBG funds for the environmental remediation of the former Holmes School, located at 55th and Chestnut Streets. In Year 26, OHCD provided an additional $1.5 million in CDBG and HOME funds for the rehabilitation of the building into 40 units of senior housing. The City also provided $750,000 in Economic Stimulus funds to support the creation of commercial space in the building. This project, developed by Neighborhood Restorations Inc., was completed in Year 27.

In the Year 29 Homeownership RFP, ACHIEVEability, formerly known as Philadelphians Concerned About Housing (PCAH), was selected to rehabilitate 10 scattered-site units for homeownership in Haddington and Cobbs Creek. This project, known as Dewey Housing, was completed in Year 33.

In Year 31, the City provided $250,000 in prior years' reprogrammed HOME funds to support The Partnership CDC's development of 14 units of affordable rental housing on the 100 and 200 blocks of South 60th Street. This project is receiving Mixed Use Facility Financing Initiative (MUFFI) funds from PHFA.

10. Walnut Hill and Garden Court

In prior years, OHCD supported the rehabilitation of apartment buildings in Walnut Hill, including 104 units at the Admiral Court and Dorset. In Year 25 OHCD provided $1.797 million in HOME and CDBG funds for the rehabilitation of the Chatham Apartments, 242 S. 49th St., into 40 units of affordable rental housing. The developer was the Ingerman Group. In Year 29, OHCD supported the moderate rehabilitation of 4901 Spruce St., a 33-unit building, by Pennrose Properties. This development, which was selected through the Year 27 Rental RFP, received Low-Income Housing Tax Credits and was completed in Year 30.

In Year 18, OHCD provided up to $52,000 to PCAH to rehabilitate one rental unit at 135 S. 51st St.

In Year 21, OHCD supported the rehabilitation of 12 scattered-site units for homeownership by The Partnership CDC. This development was completed in Year 25. In Year 22, OHCD supported the acquisition and planning efforts of The Partnership CDC for the rehabilitation of eight more scattered-site homeownership units. This development is completed.

In Year 27, the City supported the acquisition of 10 properties in Garden Court for rehabilitation by The Partnership CDC through HRP.

In 2007, The Partnership CDC received an HTF award to construct two duplexes (owner's unit plus a rental unit) on the 4500 block of Sansom Street.

11. University City

In Year 24, OHCD provided $825,000 in HOME funds to support Ralston/Mercy Douglass House, a HUD Section 202 project consisting of the new construction of 55 units of elderly housing at 39th and Market Streets. This project was completed in Year 27.

12. West Powelton

OHCD has long supported the work of People's Emergency Center CDC (PEC CDC) to provide homeownership opportunities in the neighborhood surrounding the People's Emergency Center. In Year 19, OHCD provided $452,500 for the rehabilitation of eight scattered-site units for permanent housing for formerly homeless families. Known as Partnership Homes, this project was completed in 1996. In Year 25, OHCD supported the development of Imani Homes II, a seven-unit rental development on the 4000 block of Green Street for formerly homeless persons. This development received funding through the HUD McKinney program in 1999 and was completed in 2002. In Year 26, OHCD supported the development of Imani Homes III, a five-unit rental development on the 300 block of North 41st Street. This project received McKinney funding in 2000 and is completed. In Year 27, OHCD supported the development of Imani Homes IV, an eight-unit permanent supportive rental housing project on the 3900 block of Lancaster Avenue and the 4000 block of Green Street. This project received McKinney funding in 2001 and was completed in 2005. In Year 28, OHCD supported acquisition funding for Imani Homes V, an 11-unit supportive-service rental housing project for persons with special needs. This project, located on the 3800 block of Haverford Avenue, received development financing in Year 29 and is completed. In Year 30, OHCD awarded PEC CDC funding for an additional 10 units of supportive-service rental housing to be located on and around the 3900 block of Haverford Avenue. This project is now part of Cloisters III, a 50-unit affordable rental housing development financed with Low-Income Housing Tax Credits and completed in Year 32.

OHCD is supporting the development by PEC CDC of Fattah Homes and Bernice Elza Homes, rental units

for formerly homeless families located in the vicinity of 40th and Brandywine Streets, using McKinney and HOME funds. Bernice Elza Homes received an HTF award in 2007 and was completed in Year 35. Fattah Homes received a MUFFI award from PHFA. This development will provide retail space on Lancaster Avenue and apartments for formerly homeless families. Fattah Homes is under construction.

OHCD is supporting the new construction by PEC CDC of 23 units, including Jannie's Place, a 17-unit new building located at 611-27 N. 40th St., using HTF, HOME and McKinney funds. This development was awarded Low-Income Housing Tax Credits from PHFA. It began construction in Year 35. In Year 35 the City supported the preservation of six rental units at 3902 Spring Garden St. using federal HOME funds.

In Year 35, the City proposed to support Bigham Homes, the development by PEC CDC of a total of 29 rental units on the 4200 block of Powelton Avenue and 4000 block of Haverford Avenue, contingent on the award of Low-Income Housing Tax Credits from PHFA. This development was selected through the 2009 Special-Needs and Affordable Housing RFPs.

PEC CDC was selected in Year 30 to participate in the Elm Street and Main Street programs funded by DCED. PEC CDC will focus on the Lancaster Avenue commercial corridor and surrounding neighborhoods.

In Year 27, OHCD provided up to $255,000 to support the rehabilitation of the Rudolphy/Mercy Douglass Home for the Blind, located at 3827 Powelton Ave., into 17 rental units for independent living. This project received HUD Section 811 financing and was completed in Year 28.

13. Upper Southwest Philadelphia/ Elmwood

In Year 19, OHCD allocated up to $660,000 in funds from Year 19 CDBG and Section 108 to the South 55th Street Partnership to rehabilitate 20 rental units at 800-18 S. 55th St. This project was completed in 1997.

14. Cedar Park

In Year 21, OHCD committed $700,000 to Baltimore Avenue Revitalization Corp. for acquisition and demolition costs associated with the construction of a community-based outpatient medical center located at 5008-28 Baltimore Ave. This project was completed in 1998.

Through the 2009 Affordable Housing Development RFP, OHCD selected The Beaumont Initiative and Right-Sized Homes to construct two accessible homeownership units at 5015-19 Beaumont Ave.

15. Southwest Philadelphia

Southwest Philadelphia below Baltimore Avenue remains among the most depressed areas of West Philadelphia. In Year 18, OHCD funded the Southwest CDC to provide neighborhood planning activities in the area. OHCD invested more than $800,000 in Year 16 for rehabilitation under the Homestart Program. OHCD provided $330,000 for five Homestart properties in Southwest Philadelphia in Year 19, using prior years' funds. OHCD supported Homestart in Year 23. Woodland Avenue is a major retail service corridor that has received support through the Commerce Department.

OHCD provided $1,181,800 in Years 26 and 27 HOME funds to support the new construction of 15 homeownership units on the 4700 block of Reinhard Street. Developed by The Nonprofit Housing Development Corp., this project is completed.

During Year 22, OHCD worked on a conservation/ preservation approach to address deterioration in the First Genesis area of Southwest Philadelphia. Six severely deteriorated properties were demolished and eight vacant properties were encapsulated in order to protect them for future rehabilitation.

During Year 24, four vacant properties were marketed through the Homestart Program. Rehabilitation of these properties was completed during Year 25. Condemnation was initiated during Year 24 on additional vacant properties on the 6000 blocks of Kingsessing Avenue and Allman Street.

Using NTI bond proceeds, the City acquired properties in the area from 56th to 60th Streets, Woodland Avenue to Chester Avenue, for the Southwest Renewal Initiative. Through this venture, the Board of City Trusts, PHDC and Presbyterian Homes will redevelop projects for homeownership in conjunction with HRP. HTF funds were provided in 2006. Phases 1 and 2, a total of 25 units, are completed. Five additional houses, sponsored by PHDC, began construction in Year 34. These properties are completed.

In Year 29, OHCD funded the Greenway Presbyterian Apartments, a HUD 202-funded senior development located at 2050 S. 58th St. Consistent with the selection criteria, this 68-unit development received $1.02 million in HOME funds. This project was completed in 2005.

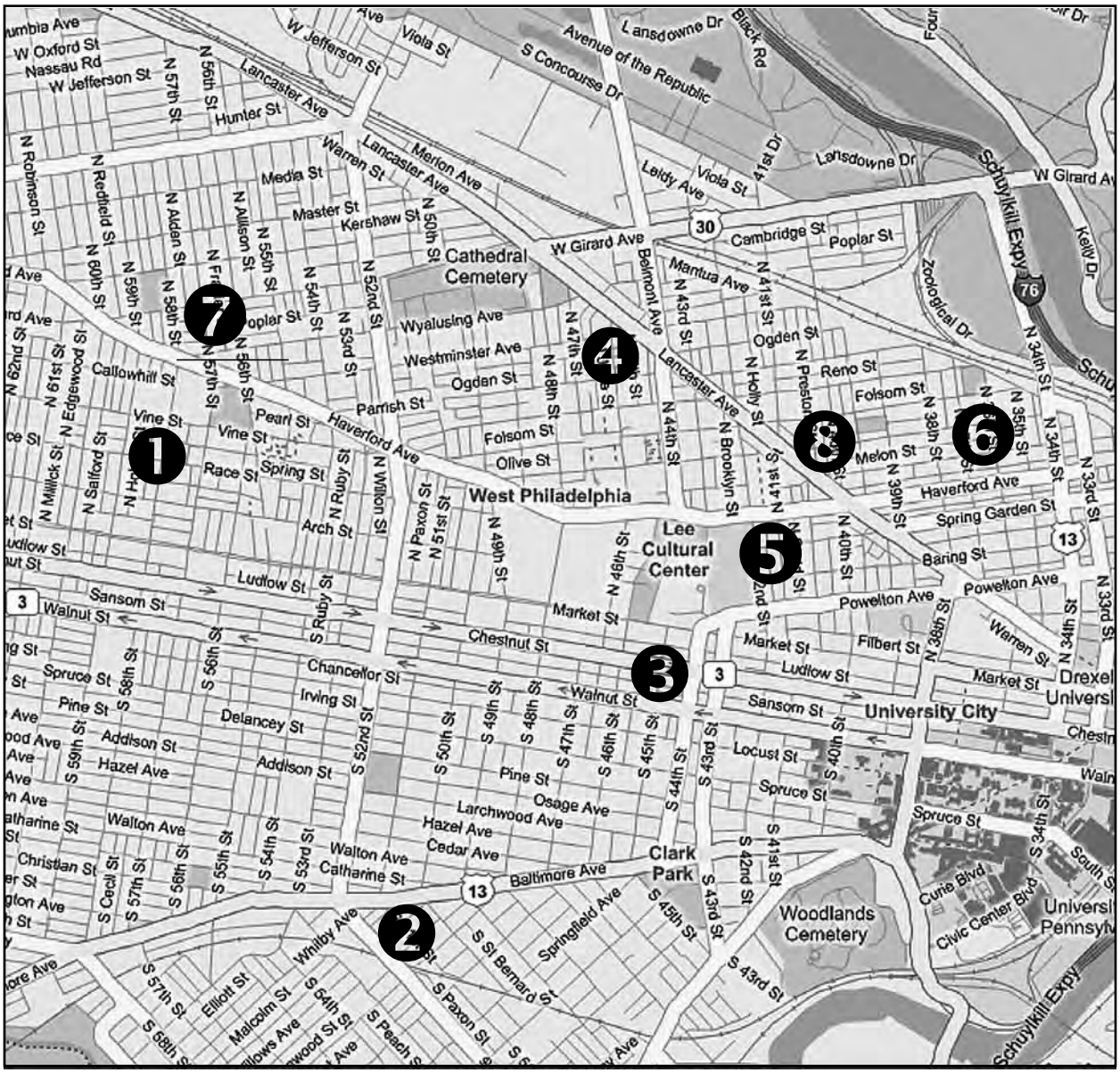
In 2007, OHCD provided an HTF award and HOME funds to support the Reba Brown Senior Residence located at 1413 S. 50th St. This 75-unit rental development is sponsored by Mt. Zion CDC and has received HUD Section 202 funding. It was completed in 2009.

16. Eastwick

In Year 30, the City proposed to support Inglis Apartments at Elmwood, on the 6100 block of Eastwick Avenue. This new-construction apartment building provides 40 rental units for persons with physical disabilities. This project was selected through the Year 29 Special-Needs RFP. It received Low-Income Housing Tax Credits and was completed in Year 33.

In Year 34, in response to the Rental Development RFP, OHCD proposed to support HELP USA's 63-unit, new-construction rental development located at 6100 Eastwick Ave. with HTF and HOME funds, contingent on the awarding of Low-Income Housing Tax Credits from PHFA. The development received tax credits and is under construction.

Locations of Year 36 Proposed Activities: West Philadelphia



Project Name	Type	Units	Address
1. Aspen Housing	H	10	N. Cecil, Race, N. 58th & N. 59th Streets
2. Beaumont Accessible Homes	H	2	5015-5019 Beaumont St.
3. Sansom Street Revitalization	H	4	4500 blk Sansom Street
4. 4200 Stiles Phase II	H	2	4211-4215 W. Stiles St.
5. Bigham Homes	R	29	4200 blk Powelton & 4000 blk Haverford Avenues
6. WPRE II	R	40	Various properties along N. 37th, N. 38th, N. 39th Aspen, Melon, Mt. Vernon & Wallace Streets & Fairmount Avenue
7. Cherry Tree Housing Preservation	RP		512 N. Allison St.
8. Jannie's Place	SN	26	612-40 N. 40th St.

H = Homeownership R = Rental RP = Rental Preservation
SN = Special Needs SN P = Special Needs Preservation

Center City

1. Chinatown North

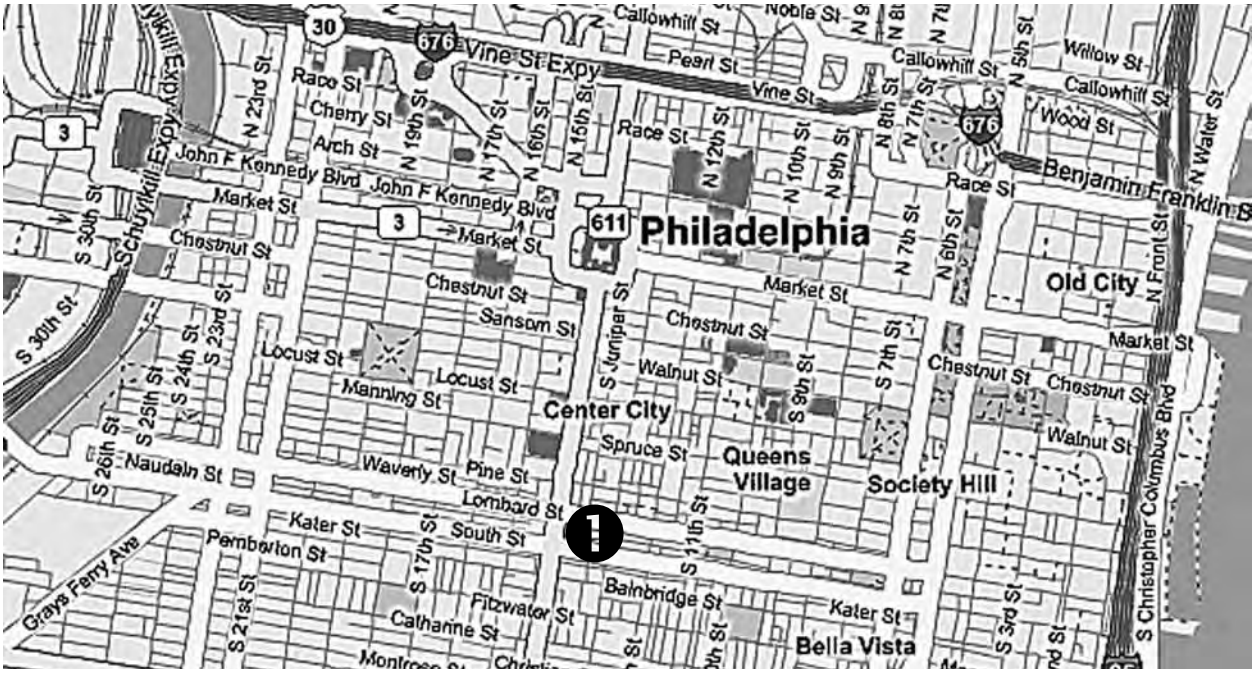
Due to development pressure from the Pennsylvania Convention Center and other commercial development, the opportunity to increase the supply of affordable housing in the Chinatown area is very limited. For this reason, the Philadelphia Chinatown Development Corp. has expanded development north of Vine Street for its community, in census tracts 1, 2, 5, 126 and 127. In Year 19, OHCD allocated $1.8 million in HOME funds for the acquisition, planning and development of 36 new-construction homeownership units at 8th and Vine Streets by the Philadelphia Chinatown Development Corp. This project is completed. In Year 24, OHCD allocated funds for the acquisition of a site at the northwest corner of 9th and Wood Streets for future homeownership development. In Year 27, OHCD supported the construction of 10 units of homeownership housing on this site, known as Sing Wah Yuen. Construction was completed in 2003.

2. Center City

In Year 28, OHCD supported the rehabilitation of Kate's Place, 1929 Sansom St., into 144 affordable rental units. The development is sponsored by Project H.O.M.E. and received Low-Income Housing Tax Credits. This project was selected through the Year 27 Rental RFP and will maintain an affordable housing resource in this area of Center City. This project was completed in Year 30.

In Year 31, OHCD supported repairs to Casa Farnese, located at 13th and Lombard Streets. This project is completed. In Year 35, OHCD awarded funding for additional repairs to Casa Farnese through the 2009 Affordable Housing Development RFP.

In Year 33, OHCD agreed to support St. John the Evangelist House (renamed Connelly House), a 79-unit new-construction facility for homeless adults located at 1211-13 Clover St. This development is sponsored by Project H.O.M.E. and the Bethesda Project. It received Low-Income Housing Tax Credits and began construction in 2009.



Project Name	Type	Units	Address
1. Casa Farnese Preservation Project	Rental	288	1300 Lombard St.

South Philadelphia

South Philadelphia is the most economically and racially diverse area of the city. Neighborhoods of desperate poverty coexist with those of considerable affluence, held together by a strong middle-class foundation of single-family rowhomes. In recent years, the extension of Center City's strong real estate market has made market-rate housing possible in much of South Philadelphia. The section of South Philadelphia that has received the most OHCD assistance is comprised of census tracts 13-51. South Philadelphia neighborhoods that have received OHCD assistance include Queen Village, Pennsport, Whitman, Hawthorne, Point Breeze and Southwest Center City. Significant development initiatives in selected neighborhoods remain. The Port of Philadelphia is an Enterprise Zone under the auspices of the Commerce Department.

Goals

1. Neighborhood Planning and Community Organizations

OHCD has supported neighborhood planning in South Philadelphia by funding community organizations in several neighborhoods including Grays Ferry. OHCD supports the following organizations to carry out community planning: Grays Ferry Community Council, Pennsport Civic Association, Whitman Council, Diversified Community Services, South Philadelphia H.O.M.E.S. and United Communities Southeast Philadelphia.

2. Homeownership for Neighborhood Revitalization

A neighborhood development goal is to preserve low-income housing while retaining a delicate balance among low-, moderate- and upper-income residents. To accomplish this, OHCD targeted CDBG funds for homeownership through Homestart in South Philadelphia from Years 16 to 27. The Jefferson Square homeownership development produced both affordable and market-rate units. Universal Community Homes has built new, affordable homeownership units in Point Breeze. PHA has built new-construction homeownership units using HOPE VI funds in Grays Ferry and Hawthorne.

3. Private and CDC Rental Development

With its easy accessibility to Center City, South Philadelphia has been a focus for rental development by both private developers and CDCs. In 1991 the Ingerman Group completed a large-scale rental rehabilitation project on the 1900-2100 blocks of Christian Street in Southwest Center City. In Year 17, OHCD provided financing for the conversion of the former Landreth School in Point Breeze into 51 rental units. This project was completed in 1992. In Year 18, OHCD allocated $300,000 to the Hawthorne CDC to acquire and rehabilitate properties for rental units, $1.094 million to Pennrose Properties and the Housing Consortium for Disabled Individuals for 27 new-construction rental units on South 16th Street, and $715,000 in Year 18 and prior years' funds to Octavia Hill and YouthBuild for 22 units of rehabilitated rental housing in Point Breeze. Universal Community Homes has produced affordable rental housing in Southwest Center City and Point Breeze.

Area Neighborhoods

1. Queen Village

Located in the vicinity of 4th Street and Washington Avenue, the Courtyard Apartments at Riverview (formerly Southwark Plaza) is surrounded by Queen Village and is one of PHA's largest developments. With a total development cost of approximately $58 million, Courtyard Apartments at Riverview was supported primarily by $39.5 million in Major Reconstruction of Obsolete Projects (MROP) grants supplied by HUD to PHA with additional contributions of limited partner equity proceeds and CDBG funds of $2 million. Developed by a joint venture of Southwark Development Corp., Affordable Community Housing Advocates Inc., Housing Association of Delaware Valley and the National Housing Partnerships Inc., the renovated development consists of 165 units of elderly housing in the one remaining high-rise building and 305

newly constructed townhouses for a total of 470 units. The development was completed in Year 26. The Queen Village Neighbors Association has been a leading force in involving PHA tenants and residents of the surrounding community in joint projects and dialogue.

2. Jefferson Square

As part of OHCD's commitment to use CDBG resources to support the development of replacement public housing units, necessitated by the demolition and lower density redevelopment at Southwark Plaza, the RDA issued an RFP in January 1998 for the rehabilitation of Mt. Sinai Hospital North Building, located at 430 Reed St., into rental housing for elderly persons. The winning proposal was submitted by Michaels Development Corp. which developed 37 units for eligible residents. In Year 24, OHCD provided $1.678 million in CDBG and HOME funds to support this venture, which was completed in Year 26.

In 1998, the City committed $3 million in Economic Stimulus funds to support acquisition and development of 94 homeownership units in the Jefferson Square neighborhood, bounded by Federal Street on the north, Reed Street on the south, 4th Street on the east and 5th Street on the west. The developer is Jefferson Square CDC. The development was awarded $1 million by PHFA through its Homeownership Choice Demonstration Program in 2001. Phase 1, 30 affordable and 12 market-rate units, is completed. OHCD provided CDBG subsidy to support the affordable units. Phase II of this development provided an additional 52 market-rate housing units.

3. Greenwich/Whitman

In Year 19, OHCD allocated $450,000 to rehabilitate six units for homeownership through the Homestart Program. OHCD continued its support of the rehabilitation of homeownership units in Greenwich/Whitman by Community Ventures in cooperation with Weccacoe Development Association.

In Year 24, OHCD committed $825,000 for Greenwich/Whitman I, a development of 10 scattered-site units. This development was completed in Year 25. In Year 26, OHCD supported Greenwich/Whitman II, an additional 13 homeownership units on and near the 500 block of McClellan Street. This development was completed in 2004.

In Year 22, OHCD supported the acquisition costs associated with the rehabilitation by United Communities Southeast Philadelphia of five units of homeownership housing on the 500 block of Emily Street. This development was completed in Year 28.

In Year 27, the City supported acquisition funding for the South Philadelphia Presbyterian Apartments, 67 units of affordable new-construction senior housing at 5th and Jackson Streets. This project, which received HUD Section 202 and HOME financing, was completed in 2005.

4. Hawthorne

OHCD allocated $200,000 to Hawthorne CDC for the rehabilitation of four rental units, located at 1236-40 Catharine St. and 801 S. 13th St. This development was completed in 1996.

In 1998, PHA received a $25.2-million HOPE VI development grant for the revitalization of Martin Luther King Plaza, located at 13th and Fitzwater Streets. The planned revitalization called for the demolition of the four high-rise towers on site, which was completed in October 1999, and the development of 330 rental units and 150 homeownership units through a combination of rehabilitation and new construction. OHCD agreed to provide up to $4.5 million in CDBG funds for acquisition, demolition and relocation costs associated with MLK revitalization, to be paid over five years. In Year 26, OHCD committed $1 million in CDBG funds for MLK acquisition. In accordance with the agreement with PHA, OHCD allocated $1.5 million in CDBG funds in Year 27 to support acquisition associated with MLK revitalization and allocated $1.4 million in Year 28. In Year 28, OHCD provided $638,500 in prior years' Section 108 loan funds for demolition activities to support the construction of additional MLK units. OHCD allocated $200,000 for MLK acquisition costs and $1.012 million for demolition and remediation costs in Year 29.

5. Southwest Center City

Through Homestart, OHCD has supported the rehabilitation of 76 units of homeownership housing since Year 16. The area south of South Street in the 30th Ward has been a center for significant rental rehabilitation to preserve affordable low- and moderate-income housing in the face of rapidly rising rents and real estate assessments. In Year 19, OHCD allocated up to $770,000 in HOME funds for the development by The Regis Group of one rental and 13 homeownership units, known as Bancroft Court, at 1609-13 Fitzwater St., 726-30 S. Bancroft St. and 1613, 1631, 1633, 1637, 1703, 1705, 1708 Webster St. In Year 19, OHCD allocated up to $500,000 in CDBG funds for the acquisition of 36 units of rental housing known as Artists' Village, at 17th and Bainbridge Streets. OHCD provided $850,000 for this project by The Regis Group and the South of South Neighborhood Association (SOSNA), using Year 20 funds. This project was completed in 1995.

In Year 22, OHCD supported environmental assessments on the vacant lot at the corner of 18th and Christian Streets which was proposed for new construction of eight units of homeownership, known as Julian Abele Homes. The site was developed as market-rate housing.

In Year 21, OHCD provided $1.5 million for the new construction and rehabilitation of 32 rental units at 15th and Christian Streets, known as Universal Court, by Pennrose Properties and Universal Community Homes. This development was completed in 1998.

In Year 22, OHCD provided $732,300 for the development of 21 new-construction rental units on the 800 block of South 16th Street, known as Universal Court II, by Universal Community Homes. This project was completed in 1999.

Since Year 21, OHCD has supported Universal Community Homes to carry out the rehabilitation of homeownership units with YouthBuild. In Year 21, OHCD provided $338,850 in HOME funds for the rehabilitation of five properties on the 1400 block of Montrose Street. In Year 22, OHCD provided $291,180 in HOME funds for the rehabilitation of five homeownership units on the 1000 block of South Chadwick Street. In Year 23, OHCD provided $251,580 in HOME funds for the rehabilitation of five properties on the 700 block of South Hicks Street. These properties are completed. In Year 24, OHCD provided an additional $265,000 in HOME funds for the rehabilitation of three homeownership units on the 1400 block of Montrose Street. The properties are completed.

In Year 21, OHCD provided $897,270 for the rehabilitation of five properties into 10 units of housing (five homeownership and five rental) on the 1600 block of Christian Street, known as Doctors' Row. This project is completed. In Year 24, OHCD provided $898,250 in HOME funds for an additional five buildings on the 1600 block of Christian Street to be rehabilitated as 10 units, known as Doctors' Row II. The project was completed in Year 26. Doctors' Row was developed by SOSNA and Gary Reuben. In Year 26, OHCD supported the acquisition of 1627 Christian St., the remaining vacant property in Doctors' Row.

The City is working with Universal Community Homes, Fannie Mae and others on a special initiative known as the South Philadelphia Plan, to develop affordable and market-rate housing in Southwest Center City. The City proposes to provide assistance for acquisition and development to support this initiative. Three million dollars in NTI bond proceeds were provided as bridge financing for the acquisition of properties between South Street and Washington Avenue for market-rate housing. As market-rate units are completed and sold, the repaid bridge financing funds will be made available to support affordable housing south of Washington Avenue in the Point Breeze community.

In Year 25, RDA, at the direction of OHCD, initiated an Urban Renewal Taking in connection with the Martin Luther King Plaza HOPE VI development. As part of that Taking, the RDA received authority to acquire and assemble development packages on the 700 block of South 15th and the 900 and 1000 blocks of South

17th Streets. These blocks were proposed for market-rate and affordable homeownership development. In Year 28, OHCD proposed to support a new-construction homeownership development carried out by Universal Community Homes and SOSNA on the 900 and 1000 blocks of South 17th Street. In Year 34, RDA issued a Request for Qualifications for developers interested in the development of this and nearby sites. A partnership of the Ingerman Group and Universal Community Homes was selected to build 24 market-rate units.

As part of OHCD's commitment to use CDBG resources to support the development of replacement public housing units necessitated by the demolition and lower-density redevelopment of Southwark Plaza, RDA issued an RFP in January 1998 for the rehabilitation of the former St. Anthony's School at 2317-33 Carpenter St. and properties in the vicinity. The winning proposal was submitted by Ingerman-Regis Corp. and SOSNA, which developed 38 units of elderly housing in the school building and 15 units of family housing for eligible tenants in the vicinity. Properties on the north side of Montrose Street were treated through rehabilitation and the remainder of the site included both rehabilitation and new construction. The development maximized the creation of open space and parking. In Year 24, OHCD provided $1.65 million in CDBG and HOME funds to support this development which was completed in Year 26.

OHCD supports the work of the Greater St. Matthew CDC to revitalize the neighborhood near 23rd and Fitzwater Streets, through the acquisition and rehabilitation or new construction of homeownership housing units, both affordable and market rate. NTI bond proceeds funded acquisition. OHCD proposes to support at least eight affordable units using HOME funds. This project has received a commitment of funding from the M. Night Shyamalan Foundation.

In Year 30, OHCD proposed to support a senior housing development known as Osun Village at 2308-12 Grays Ferry Ave., carried out by Universal Community Homes and Odunde. This development has received Low-Income Housing Tax Credits. It is under construction.

6. Point Breeze

Point Breeze has been a significant center for city development for the past 23 years. Point Breeze was one of the original Greene Countrie Townes, an urban gardening and open space management program sponsored by Philadelphia Green. The area has benefited from various homeowner and rental rehabilitation programs. Eighteen units were selected for rehabilitation under the Homestart Program in Year 15, and three in Year 16. In Year 17 OHCD provided financing for the rehabilitation of the former Landreth School, 1201 S. 23rd St., into 51 affordable rental units. In Year 18 OHCD allocated $1.094 million in CDBG, HOME and DCA funds to Pennrose Properties for the new construction of 27 rental units, known as Tasker Village, at 1508-40 S.16th St.

OHCD has supported the YouthBuild Program in Point Breeze since Year 18 by providing the needed development subsidies. YouthBuild provides training in building construction to young adults completing high school. In Year 19, OHCD allocated a total of $715,000 in Year 18 and prior years' funds to Octavia Hill for the rehabilitation of 22 rental units. In Year 19, OHCD allocated up to $201,000 in Section 108 funds to YouthBuild/Octavia Hill for the rehabilitation of 10 rental units. In Year 20, OHCD continued its support of a YouthBuild/Octavia Hill project by providing $350,000 for 17 scattered-site homeownership units. In Year 21, OHCD allocated an additional $500,000 for YouthBuild activities in Point Breeze. All of these projects are completed. In Year 25, OHCD provided $150,000 in HOME funds to Eighteenth Street Development Corp. for a YouthBuild project to rehabilitate two homeownership units at 1523 S. Hicks St. and 1525 S. Garnet St. This project was completed in Year 26. In Year 26, OHCD provided $457,100 in HOME funds to Universal Community Homes for a YouthBuild project on the 2100 block of Cross Street. Seven properties were rehabilitated as homeownership units. This development was completed in Year 27. In Year 28, OHCD allocated

$330,400 in HOME funds for the rehabilitation of four rental units at 1311-15 Point Breeze Ave. by Universal Community Homes as a YouthBuild project. This project was completed in 2005.

Point Breeze Avenue is a major TNCA corridor supported by PCDC. In Year 23, OHCD supported the preparation of the Point Breeze Neighborhood Strategic Plan by the Point Breeze Community Development Coalition. It outlines development priorities for the neighborhood.

In Year 24, OHCD provided $199,000 in CDBG funds for the rehabilitation of the Point Breeze Civic Association community center, located at 1518 S. 22nd St. This work was completed in 1999. In Year 24, Presbyterian Homes was selected by the RDA as the redeveloper of a vacant parcel at 1401-35 S. 16th St. Presbyterian Homes constructed 85 units of senior housing on this site, using HUD Section 202 financing and HOME funds. Supported with $1.275 million in Year 25 HOME funds, this project was completed in Year 27.

In Year 24, RDA issued an RFP for the development of affordable rental housing through a combination of new construction and rehabilitation in the vicinity of 16th and Federal Streets. Universal Community Homes was selected to develop 53 units of affordable rental housing. In Year 25, OHCD provided $1.7 million for this development, using a combination of CDBG and HOME funds. This project, known as Universal Point, was completed in Year 27.

In Year 28, OHCD proposed to support a homeownership development of 18 new construction units, known as Point Breeze Estates, in the vicinity of 16th and Federal Streets. This development, carried out by Universal Community Homes, supports its Universal Point rental development. This venture was completed in 2005. A third phase of Universal Point, known as the Commons at Point Breeze, 55 rental units, was developed by Universal Community Homes. This project received PHFA tax credits and was completed in Year 33.

During 2002, the City supported a neighborhood planning effort for the redevelopment of the 2300 blocks of Cross and Greenwich Streets. This project is a combination of demolition, housing rehabilitation and new construction, and greening and open space. Using NTI bond proceeds, acquisition was initiated in Year 28. OHCD supported this venture of 12 homeownership units developed by Universal Community Homes. It was completed in Year 33.

OHCD supported the new construction of 22 units of housing known as Respite II, to be built by Citizens Acting Together Can Help (CATCH), at 1208 S. 15th St. for persons with mental illness. This development was selected through the Year 28 Special-Needs RFP and was completed in 2005.

In response to the 2008 HTF RFP, OHCD allocated HTF earnings to Liberty Resources to acquire and make accessible 11 rental units located at 1100 S. Broad St. This development received Section 811 funds. It was completed in 2009.

In Year 35, the City supported the acquisition of an additional 13 units at 1100 S. Broad St. for persons with disabilities transitioning to independent living. This development by Liberty Housing Development Corp. received Section 811 funds and was selected through the 2009 Special-Needs RFP.

In Year 35, the City supported Patriot House, the rehabilitation of 15 units at 1223-29 S. 15th St., for veterans with special housing needs, developed by CATCH. This project was selected through the 2009 Special-Needs Housing RFP.

In the Year 29 Homeownership RFP, the acquisition of seven vacant lots and seven vacant structures in Point Breeze was recommended for Habitat for Humanity. This acquisition will support the development of eight new-construction and seven rehabilitated units.

Through the 2009 Affordable Housing Development RFP, OHCD proposes to support the construction of four homeownership units by Habitat on the 2200 block of Latona Street.

In the City's NSP2 application, Point Breeze census tracts 20, 21, 31, and 32 were identified as a redevelopment area to receive significant funding for residential housing development. The City expects to issue an RFP for housing development in Point Breeze shortly.

7. King's Village and Grays Ferry

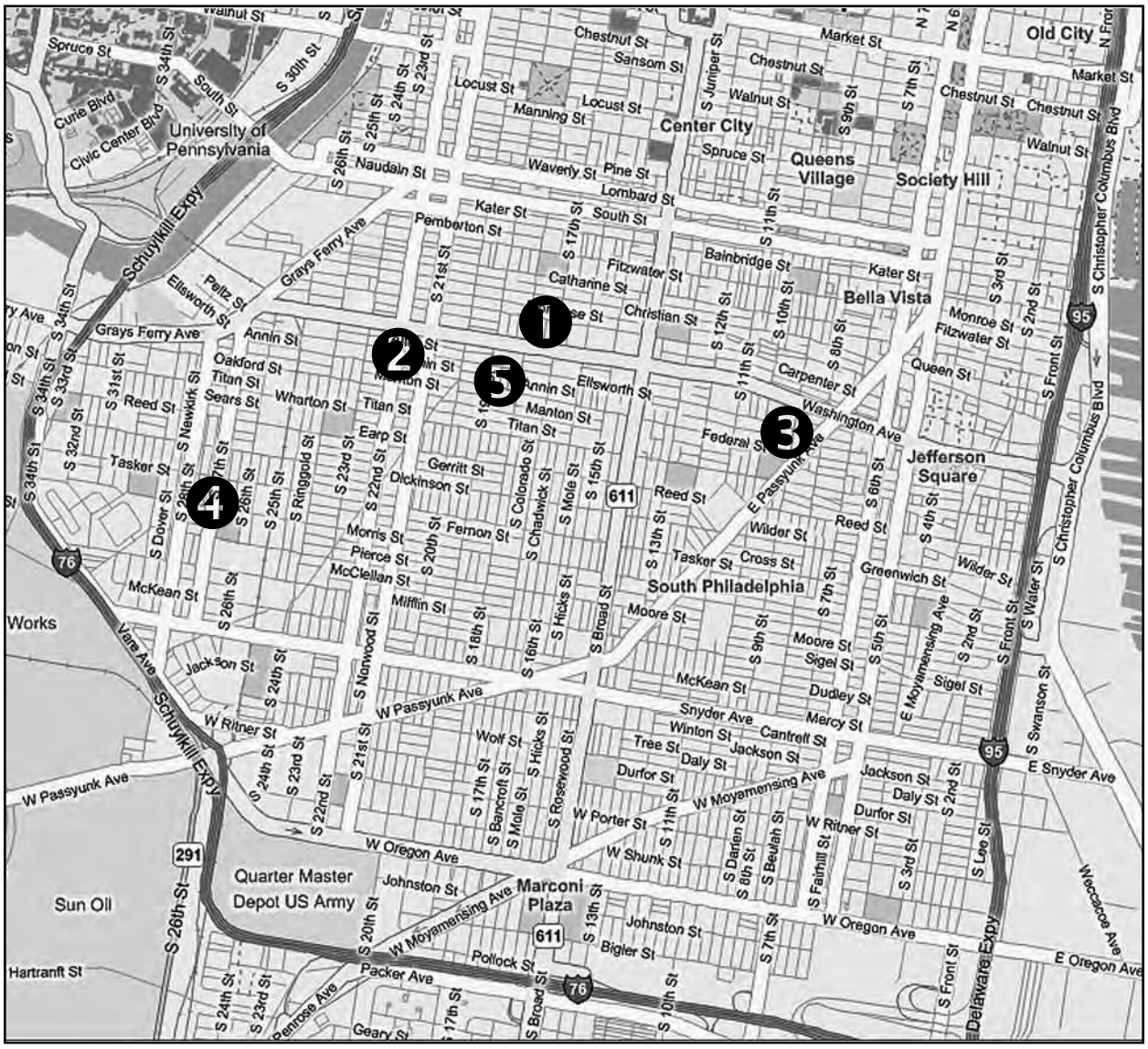
In Year 19, OHCD allocated $1.5 million to Michaels Development Corp. for the new construction of 70 units of affordable rental housing, known as Grays Ferry Apartments, at 32nd and Wharton Streets. This development was completed in 1994. OHCD allocated $1.5 million for the new construction of 21 units of affordable rental housing on the 2700 block of Titan Street. This development was completed in 1998. OHCD allocated $1.933 million for the rehabilitation of 21 units on the 2700 block of Sears Street for sale to income-eligible first-time homebuyers. This development, which was carried out by PHDC, was completed in Year 25. In Year 26, OHCD supported acquisition of the remaining vacant properties on the block. In Year 27, OHCD funded the rehabilitation of the remaining vacant properties to complete this homeownership venture. This project, known as Sears Street II, is completed.

In Year 28, OHCD supported the rehabilitation of the former Anthony Wayne School at 28th and Morris Streets into 35 senior rental apartments. This venture received Low-Income Housing Tax Credits and was completed in Year 30.

In Year 35, the City proposed to support Anthony Wayne Senior Housing, Phase II, located at 27th and Morris Streets, developed by the Altman Group. City support for this 46-unit new-construction rental development is contingent on the award of Low-Income Housing Tax Credits by PHFA. It was selected through the 2009 Affordable Housing RFP.

In Year 30, OHCD supported a feasibility study for the reuse of the former St. John Neumann High School located at 2600 Moore St., as senior housing. In Year 32, OHCD provided $1.5 million in gap financing and $265,000 in HTF funds to this 75-unit senior-housing venture which received Low-Income Housing Tax Credits in 2006. It was completed in Year 33.

Locations of Year 36 Proposed Activities: South Philadelphia



Project Name	Type	Units	Address
1. 17th & Carpenter Streets	H	24	1000 blk. S. 17th St.
2. Latona Street	H	4	2238-44 & 2241-45 Latona St.
3. 9th & Ellsworth Senior Housing	R	50	927 Ellsworth St.
4. Anthony Wayne Senior Housing Phase II	R	46	SW corner 27th & Morris Streets
5. Point Breeze Affordable Housing (NSP2 RFP)	TBA		1100 S. 20th, 1200 S. 17th 1600 blk Federal Streets

H = Homeownership R = Rental TBA = To Be Announced

Northwest Philadelphia

Northwest Philadelphia, encompassing Germantown, East Falls, Logan, Ogontz, West Oak Lane, Mount Airy and Chestnut Hill, is among the city's most diverse sections. It includes census tracts 204-205, 232, 233, 236-239, 240-249, 252, 253, 265-271 and 274-286. OHCD investment has focused on Lower Germantown, Logan, West Oak Lane and Fern-Rock-Ogontz-Belfield.

Goals

1. Neighborhood Planning and Community Organizations

Northwest Philadelphia has strong community organizations as well as CDCs. OHCD has supported neighborhood planning efforts in the Wister section of Germantown and Logan.

2. CDC-Sponsored Housing Development

GGHDC received CDBG funding for homeownership and Section 202 funding for elderly housing along Germantown Avenue as part of a comprehensive commercial and residential project known as Freedom Square. In addition, GGHDC converted the former Hamill Mill factory into rental apartments for the elderly and disabled, and received Years 18 and 19 OHCD funding to provide additional rental housing in rehabilitated vacant houses scattered throughout lower Germantown. These projects complement the commercial revitalization of Germantown Avenue that is using CDBG funds administered by the Commerce Department. They aim to stabilize lower Germantown while retaining its economic and cultural diversity.

The West Oak Lane CDC, the 4500 North 20th Street Block Association in Logan and PNHS in Fern Rock were each awarded Year 18 funds to rehabilitate houses for homeownership in their areas.

3. Private Rental Rehabilitation

In Germantown, the Queens Row project resulted in the rehabilitation of 29 rental units near the Queen Lane train station. OHCD supported the Ogontz Avenue Revitalization Corp. in the development of Ogontz III, a 15-unit rental development at 7100 Ogontz Ave. It was completed in 1995. In Year 16, OHCD funded the renovation of Ogontz Hall, a multifamily rental building in the heart of the Ogontz Avenue commercial district. It was completed in 1992.

4. Economic Development

Through OHCD and the Commerce Department, the City has supported commercial revitalization in Central Germantown, Lower Germantown and Ogontz Avenue. Perhaps nowhere else in the city has economic development been as well integrated with housing development as in Northwest Philadelphia. The Ogontz Avenue-Ogontz Hall project is an example of the City's success in working with both nonprofit, community-based developers and the private sector in achieving neighborhood revitalization.

Area Neighborhoods

1. Lower Germantown

Lower Germantown is the center of various commercial revitalization, rental rehabilitation and new-construction projects. These include Commerce Department investment in the redevelopment of the Lower Germantown Business District and OHCD support of CDBG and DCA funds for the Queens Row rental rehabilitation project which provided 29 housing units.

In addition, OHCD provided $400,000 in prior years' funds to GGHDC to rehabilitate the Hamill Mill Apartments at Church Lane and Lena Street into 40 rental units for low- and moderate-income elderly and disabled persons. During Year 18, OHCD allocated $1.5 million in CDBG funds and $335,000 in DCA prior years' funds to GGHDC to rehabilitate 50 rental units, known as the Lower Germantown Housing project. In Year 19, OHCD allocated GGHDC $1.2 million in CDBG and Section 108 funds for

operating support and for the rehabilitation of 34 additional rental units, known as Lower Germantown II. This project was completed in 1995.

Total funding of $1.3 million was allocated in Year 17 to support the residential portions of GGHDC's Freedom Square project, a mixed-use development project on the 5100 block of Germantown Avenue in the Wister Urban Renewal Area. The project contains 20,550 square feet of retail/commercial space and 47 units of new-construction rental housing for senior citizens, known as Elders Place. The retail site provides goods and services to the Germantown/Wister community which is inhabited by low- and moderate-income families. Other funds were provided to the commercial portion of the project through the PIDC Neighborhood Economic Development Program as were necessary and/or appropriate to complete this activity. Boundaries of the target development area are: east of Germantown Avenue, west of Lena Street, north of Wister Street and south of Collom Street.

In Year 21, OHCD allocated $650,000 to GGHDC for the development of 19 rental units on the 6500 block of Germantown Avenue, known as Blakestone Housing. It was completed in 1997.

In Year 25, OHCD provided $855,000 in HOME funds to support GGHDC's LINK Housing I development, up to 10 units of new construction and three units of rehabilitated homeownership, on blocks with prior investment surrounding Freedom Square. The three rehabilitated units have been completed.

In Year 26, OHCD allocated up to $600,000 in HOME funds for Elders Place II, the rehabilitation of a vacant former factory building on the southeast corner of Collom and Lena Streets into 40 units of senior housing. Elders Place II received a commitment of HUD 202 financing. This project was completed in 2004.

In Year 25, OHCD provided $312,600 in HOME funds to GGHDC for the rehabilitation of four homeownership units through the YouthBuild program. These properties are completed.

In addition, using the City's coordinated approach for treating troubled buildings, GGHDC, in partnership with the Ingerman Group, rehabilitated Manheim/Wissahickon Gardens, located at Manheim Street and Wissahickon Avenue, as a mixed-income development for rental and homeownership units. This development, known as Cricket Court Commons, was completed in 1999.

In Year 28, OHCD supported planning and feasibility activities for the redevelopment for housing of the former Manna Bible Institute, located at 700 E. Church Lane, by the Church Lane Development Corp.

In Year 33, OHCD proposed to support construction of three units of infill housing for homeless families, Belfield Avenue Townhouses, developed by Raise of Hope located at 1735-39 Belfield Ave.

In Year 35, OHCD supported the development of My Place Germantown, located at 209 E. Price St., a 12-unit rental development for formerly homeless persons using SHP and HOME funds. The developer is Community Ventures. The project was selected through the Year 33 Special Needs RFP.

2. Central Germantown Commercial District

The City has funded the Central Germantown Council, a neighborhood business organization, to serve this district. The Council performs economic and community development activities designed to create or retain permanent jobs and increase the availability of goods and services. It helps businesses that provide goods and services to this low- and moderate-income neighborhood. The Council provided technical assistance to support planning for Germantown Plaza, a retail development prepared for a vacant parcel at Chelten and Wayne Avenues. The Council refers firms seeking financial assistance to PCDC, PIDC, the Client Services Unit of the Commerce Department and other agencies. It also provides staff support to the Germantown Business Association and aggressively markets and promotes the rehabilitation and reuse of vacant and/or underutilized commercial and residential properties. Finally, the Council aids the City in the implementation of effective public

improvement projects concentrated in these subareas: Chelten Avenue (Pulaski Avenue to Baynton Street), Germantown Avenue (Ashmead Place to Walnut Lane), Wayne Avenue (Schoolhouse Lane to Rittenhouse Street), Maplewood Mall (Germantown Avenue to Greene Street), Armat Street (Germantown Avenue to Lena Street) and Vernon Park (between Germantown Avenue and Greene Street).

OHCD allocated a total of $3 million in prior years' CDBG and federal HOME funds to rehabilitate 131 single room occupancy units at the YMCA of Germantown, 5722 Greene St., which is now completed. The rehabilitation at this location preserves an important housing resource for homeless men. In Year 34, OHCD provided additional funding for repairs to the heating system of the Germantown YMCA.

In Year 28, OHCD supported the Center in the Park senior housing development, a 70-unit tax-credit rental development located at 5818 Germantown Ave. This project was completed. In 2006, OHCD allocated HTF funds to support the development of Inglis Gardens at Germantown, a 15-unit new-construction rental development for persons with disabilities at 322-24 E. Walnut Lane. This project received HUD Section 811 funding and was completed in Year 33.

3. Mt. Airy

In Year 28, OHCD supported New Covenant Senior Housing, a 56-unit affordable rehabilitation development at 7500 Germantown Ave. This tax-credit rental project was selected in the Year 27 Rental RFP. This project was completed in Year 30.

In Year 28, OHCD supported the development of Section 202 elderly and Section 811 disabled development by New Courtland Inc., located at Sedgwick Street and Germantown Avenue, consistent with its guidelines for Housing Development Assistance. These projects are completed.

In the Year 29 Homeownership RFP, Mt. Airy USA was selected to construct up to 15 new homeownership units on a parcel that it owns at 251-279 Montana St. Construction is completed.

In 2007 and 2008, New Courtland Elder Services received an HTF award and an allocation of HOME funds to support the Apartments at Cliveden, a 60-unit senior rental development located at 319 W. Johnson St. This venture received Low-Income Housing Tax Credits and will be under construction in Year 35.

In the Year 34 Rental RFP, the Presser Senior Apartments was selected for HOME funding support, contingent on the awarding of Low-Income Housing Tax Credits. This 45-unit development, located at 101 W. Johnson St., will be developed by the Philadelphia Preservation Group. The project received tax credits and construction began in 2010.

In Year 35, the City proposed to support the rehabilitation of Nugent Senior Apartments, 26 units at 221 W. Johnson Street, by the Philadelphia Preservation Group. Support is contingent on the award of Low-Income Housing Tax Credits by PHFA. This project was selected through the 2009 Affordable Housing RFP.

4. Logan

Since 1986 when the problem of subsidence in the area was first identified in an engineering study, OHCD has been supporting a program of acquisition and relocation assistance to residents of the Logan Triangle Area using a combination of state and federal grants and Section 108 Loan funds. The relocation of all eligible residents of the Logan Triangle will be completed in 2010.

In Years 23 and 24, OHCD funded a study by the Army Corps of Engineers to analyze the soil conditions and evaluate alternative uses for the area. Completed in 1999, the study included an environmental assessment and alternative reuse plans. The study suggested the approximate cost of preparing the land for redevelopment will be $48 million, in addition to the costs of environmental remediation. The RDA intends to issue an RFP for the reuse of the site.

In Year 20, OHCD allocated prior years' funds to complete the rehabilitation of the 4500 block of North 20th Street through the Homestart Program.

5. Fern Rock-Ogontz-Belfield

Fern Rock-Ogontz-Belfield remains connected to Philadelphia Neighborhood Housing Services (PNHS) as a Self-Reliant Neighborhood. In Year 16, OHCD allocated $140,000 in Year 16 funds and $110,000 in prior year funds to rehabilitate five properties for homeownership by PNHS in conjunction with the Albert Einstein Medical Center in this neighborhood. These units are completed. During Year 18, OHCD continued its commitment to this project by allocating up to $250,000 in CDBG and HOME funds to rehabilitate five properties, known as the PNHS/Einstein project, for homeownership. Using Year 20 funds, OHCD supported PNHS by funding the rehabilitation of three units for homeownership at 6036 Camac St., 5645 and 6008 N. Marvine St.

In Year 24, OHCD provided $876,000 for the rehabilitation of The Elkin Residence, located at 11th Street and Clarkson Avenue, into 73 units of elderly housing. This development, financed through the HUD Section 202 program, was carried out by Community Renaissance Alliance, a partnership of the Albert Einstein Healthcare Network and The Community Builders. This project is completed.

In Year 25, OHCD provided $1.422 million in HOME funds for the new construction of 14 units of homeownership housing on the 1400 block of Clearview Street, the former site of the Devon Manor Apartment. Demolition was completed in 1996. The Regis Group was selected through an RFP to be the developer. This project was completed.

6. West Oak Lane

In Year 17, OHCD allocated $390,000 to West Oak Lane CDC to rehabilitate six homeownership units. OHCD continued its support to the West Oak Lane CDC by providing $556,000 in Year 18 HOME and CDBG funds to rehabilitate 12 units for homeownership.

In Year 21, OHCD supported West Oak Lane CDC and Ogontz Avenue Revitalization Corp. (OARC) for the rehabilitation of eight homeownership units. These units are completed.

In Year 16, CDBG and DCA funds were allocated for the rehabilitation of Ogontz Hall, a 29-unit rental project on the 7100 block of Ogontz Avenue. This project was completed in 1992. In Year 19, OHCD allocated $498,000 for planning costs, acquisition and rehabilitation of rental housing by OARC as part of a mixed-use site, known as Ogontz III, in the vicinity of the 7100 block of Ogontz Avenue. This project was completed in 1995. The City has also provided ongoing support to the revitalization of the shopping district around the 7100 block of Ogontz Avenue.

In addition, OHCD committed $1 million in CDBG funds to OARC for acquisition and rehabilitation of the former Penn Emblem building, located at 2111-13 Eastburn Ave., to house the Southeastern Pennsylvania Employment and Training Center. This project was completed in 1998.

In Year 30, the City provided $1.05 million in HOME funds to support the rehabilitation of Philip Murray House II, a 70-unit senior housing development located at 6300 Old York Rd. This project also received federal Section 202 funding. This development was completed in 2006.

7. East Falls

In 1997, PHA received a $26.7-million HOPE VI development grant for the revitalization of the Schuylkill Falls Development, located at 4325 Merrick Rd. The demolition of the two high-rise towers occurred in December 1996. The planned revitalization called for the creation of a mixed-income community through the construction of 300 new housing units, a mix of 150 homeownership units and 150 rental units, with some of each type developed as market-rate housing. In Year 24, OHCD committed to providing

construction financing through a CDBG Float Loan of $5.7 million. In Year 26, OHCD committed $1.2 million in HOME funds to support the construction of 135 affordable rental units.

8. Roxborough

In Year 27, OHCD provided $975,000 in HOME funds, in accordance with the Selection Criteria for Rental Projects, for acquisition for the development of 4200 Mitchell St. as 65 units of senior housing. This development, called Pensdale Housing, was financed through the HUD Section 202 program and was carried out by Friends Rehabilitation Program and Intercommunity Action Inc. It was completed in 2004. In Year 33, OHCD supported a second phase of senior housing on Mitchell Street, 38 units sponsored by Intercommunity Action Inc., using Low-Income Housing Tax Credits. This project received tax credits in 2007 and is completed. In the 2009 Affordable Housing Development RFP, OHCD selected Pensdale II to receive HTF earnings to capitalize a rental reserve fund to make units affordable to households with incomes of less than 30% AMI.

Locations of Year 36 Proposed Activities: Northwest Philadelphia

Project Name	Type	Units	Address
1. Nugent Senior Apartments	R	26	221 W. Johnson St.
2. Belfield Avenue Townhouses	SN	3	1735-39 Belfield Ave.
3. My Place Germantown	SN	11	209 E. Price St., 118 E. Rittenhouse St.
4. Wayne Junction/Nicetown Affordable Housing (NSP2 RFP)	TBA		4400 Germantown Ave.

R = Rental SN = Special Needs TBA = To Be Announced

Other Actions

Cecil B. Moore Homeownership Zone

In April 1997, the City of Philadelphia was awarded an EDI grant of $5.52 million, to be matched with an $18 million Section 108 Loan, to develop 296 units of housing in the Cecil B. Moore neighborhood under the federal Homeownership Zone Economic Development Initiative. The unit count was later reduced to 293. The Cecil B. Moore Homeownership Zone (Homeownership Zone) will transform the urban landscape of the Cecil B. Moore neighborhood and create new homeownership opportunities for low-, moderate- and middle-income Philadelphia residents. The boundaries of the Homeownership Zone are as follows:

- Eastern boundary: North Bouvier Street
- Western boundary: North 20th Street
- Northern boundary: Montgomery Avenue
- Southern boundary: Master Street

By creating a total of 293 new units of affordable owner-occupied housing, the Homeownership Zone will draw families back to the Cecil B. Moore neighborhood at the same time that an unprecedented level of private, local and federal investment is occurring in and around the community. These investments include Temple University's $88-million sports and entertainment center; commercial revitalization and economic development initiatives supported with local funds and Empowerment Zone resources; a new charter school; and the Avenue of the Arts initiative. The new housing units and site improvements throughout the Homeownership Zone will dramatically transform the character of the Cecil B. Moore community and complement the commercial and institutional investments by restoring a viable market for goods and services in the neighborhood and eliminating blight and decay.

In Year 22, the initial phase of acquisition was completed, and the Master Street 2000 development of 10 units was initiated. Master Street was completed in Year 23. In Year 23, construction began on Phase I-A of Cecil B. Moore, with construction of 30 units completed during Year 24. Three additional units in Phase I-A were completed in Year 27. During Year 24, construction of the 14-unit Beechwood development was initiated. These units were completed during Year 26. At the beginning of Year 25, construction began on Phase I-B (39 units). These units were completed in Year 27. During Year 25, planning and acquisition for Phase II (approximately 90 units) took place. Construction of 51 of these units began during Year 26. During Year 28, this 51-unit phase (known as Phase II-B) was reduced to 43 units due to the severely deteriorated condition of some units proposed for rehabilitation. These units were completed in 2005. Construction was begun on three historic duplexes with a total of six units in Year 28. These units were completed in Year 29.

During Year 28, the remaining units to be built in Phase II were combined with the remaining units proposed for Phase III, into a new, final, Phase III of 151 units. At the request of the City, the RDA issued an RFP for a development partner to carry out master planning and construction of Phase III. The developer selected through the RFP process is OKKS-Michaels Development Corp., which formed a Community-Based Development Organization with H.E.R.B. Inc. known as H.E.R.B. CDC to carry out these activities. The City acquired the site for Phase III. All EDI funds for the Homeownership Zone were expended by September 2003. Construction of 64 units in Phase 3 began in 2005 and was completed in FY 2007. Phase III-2, 54 units, began construction in 2008 and will be completed in Year 35. The remaining 33 units began construction in 2009. Financing for the final 87 units includes a Homeownership Choice award from the Pennsylvania Housing Finance Agency, state Department of Community and Economic Development Housing and Redevelopment Assistance funds and a Section 108 loan through OHCD for $10.5 million.

Neighborhood Revitalization Strategy

In conjunction with the Homeownership Zone funding award, OHCD designated a portion of the Cecil B. Moore community as a Neighborhood Revitalization Strategy (NRS) area, as defined in the *Consolidated Plan* regulations at 24 CFR Part 91.215(e)(2). The area in question is bounded by North 20th Street on the west, North Bouvier Street on the east, Master Street on the south and Montgomery Avenue on the north. It includes parts of census tracts 139, 140, 147 and 148. The area lies primarily within a federally designated Empowerment Zone and, in accordance with HUD guidance, is presumed by HUD to meet the requirements for NRS. The NRS has allowed for a mix of incomes in the Homeownership Zone. Up to 49 percent of all units developed have been made available to households with incomes of more than 80 percent of area median income. The remaining 51 percent of housing units are reserved for low- and moderate-income households (with incomes at or below 80 percent of area median income).

Lead-Based Paint Hazard Reduction

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, and has remained high since that time. From 2002 to 2008, more than 6,700 Philadelphia properties had lead hazards remediated, including over 3,000 HUD-repossessed properties as a primary prevention effort. By December 2007, the backlog of more than 1,400 outstanding violations was eliminated; no cases were added to the backlog.

The Health Department has lowered its intervention level to two tests > 10(ug/dl). Using figures derived from its experience in FY 2009, the Childhood Lead Poisoning Prevention Program (CLPPP) in the Health Department estimates that in FY 2010 more than 300 new cases of "environmental intervention blood lead" (EIBL) will be identified and 325 risk-assessment inspections will be conducted. Of these risk-assessment inspections 5 will be in the homes of children with blood lead levels above 45 (ug/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 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 properties with children.

Primary Prevention

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 purposed. The requirements of the HUD regulation on lead-based paint hazards in housing receiving federal assistance, known as the Title X Final Rule, became mandatory in September 2000. More focused primary prevention activities are provided through the "Lead-Safe Communities" and "Lead-Safe Babies" 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 1,500 children per year. Families residing in homes with known lead hazards are referred for lead-hazard control services. In FY 2009, 211 of the homes of these families were inspected for lead hazards, and 77 had lead hazards remediated before the children were ever exposed to lead.

Under its contract with the local HUD office, in FY 2009 the Health Department inspected 190 vacant properties that were to be sold by HUD as a result of FHA mortgage default and 118 required remediation and were made lead-safe.

In all of its housing rehabilitation programs that 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 Program, approximately 400 new lead-safe or lead-free units are created annually.

The Renovation and Remodeling Law, passed in 2008, created new training requirements effective April 2009. Contractors will be required to attend training regarding the potential lead-paint hazards they may be creating through renovation and remodeling activities and how to minimize the creation of lead dust. Philadelphia's Childhood Lead Poisoning Prevention Program is in the process of becoming an EPA-certified training provider and will be providing this mandatory training.

A law was passed this year that defines toys, jewelry, and other items that are available to children as lead hazards if they contain lead. The previous law only considered items painted with lead paint to be dangerous. The City has also introduced legislation to require landlords to certify that their properties are lead-safe before rental.

The CLPPP is also changing the Healthy Homes program to evaluate homes for multiple health and safety hazards. Philadelphia has been designated as one of the 10 Green and Healthy Homes Initiative cities by the Council of Foundations, and has begun to partner with OHCD and the local Weatherization Assistance Program providers in this effort. This initiative adds "green" and "sustainable" efforts to the Healthy Homes program.

HOME Program Guidelines

Ownership and Interest Standards for Homeownership Programs

All properties will be sold at market value to homebuyers who will finance their purchase through a bank mortgage. Assistance will be provided to prospective buyers to secure a bank mortgage. Ownership interest will be in the form of fee-simple title or ownership or membership in a cooperative.

- **Initial Buyer/Owner**—must occupy the property as his/her principal residence, retaining legal title to the property. The owner will not lease all or any portion of the property unless the HOME funds were used to assist the low-income owner to acquire single-family housing that contains more than one unit. In this case, the owner must occupy one unit as his/her principal residence and lease the rental unit in accordance with the HOME rental housing affordability requirements.
- **Period of Affordability**—the property must remain affordable for five to 15 years, depending on the amount of HOME assistance provided per unit. Rehabilitated properties receiving less than $15,000 per unit must remain affordable for a minimum of five years. Rehabilitated properties receiving $15,000 to $40,000 per unit must remain affordable for a minimum of 10 years. Rehabilitated properties receiving more than $40,000 in HOME assistance must remain affordable for at least 15 years.
- **Maintenance of Affordability**—if the property is offered for resale during the period of affordability, OHCD will impose one of several options to assure compliance with the HOME requirements.

Option 1.

The Resale Option will apply when the HOME assistance is used to provide a subsidy to a developer to cover the difference between the cost to develop the housing and the market price of the housing ("Development Subsidy"). This Option ensures that the house remains affordable throughout the affordability period. The requirements of the Resale Options are as follows:

a) The new purchaser must meet the HOME Program definition of low-income and must occupy the property as the family's principal residence.

b) The sale price of the property to the new purchaser cannot exceed the "affordable price." Under the affordability requirements, the monthly payments for principal, interest, property taxes and insurance cannot exceed 30 percent of the gross income of a family with an income that is 75 percent of area median income, adjusted for family size. Therefore, the maximum sale price is the "affordable price."

c) The seller of the property will be entitled to receive a "fair return" on his/her investment, which will consist of the seller's equity (down payment paid by seller at the time of his/her purchase, principal payments made on any loan used to acquire the property, the cost of any capital improvements) and a share of the net proceeds from the sale (sale price less seller's equity) to be determined by the City on a project-by-project basis.

The above conditions and restrictions will be incorporated in a mortgage securing repayment of the Development Subsidy. The mortgage will remain in full force and effect for the period of affordability from the date of its execution.

Option 2.

Under the Resale Option, based upon a market analysis of the neighborhood, the City may elect to presume that certain housing projects meet the resale restrictions during the period of affordability without the imposition of any enforcement mechanism against

the subsidized housing. In accordance with HOME program regulations, the City will document the affordability of the neighborhood to satisfy the HOME resale requirements.

Option 3.
The Recapture Option will apply when the HOME assistance is used to provide a subsidy to a low-income homebuyer ("Direct Subsidy") to reduce the purchase price of the property from fair-market value to an affordable price. This option allows the City to recapture all or part of the Direct Subsidy if the HOME recipient sells the property to any buyer within the affordability period. The amount of Direct Subsidy that is recaptured will be reduced on a pro-rata basis for the time the homeowner has owned and occupied the house measured against the required affordability period.

HOME Program Timetable

It is anticipated that federal HOME funds will be used for programs and projects according to the following schedule.

Neighborhood-Based Homeownership
Projects identified and funds obligated in Year 36.

New Construction
Projects identified and funds obligated in Year 36.

Neighborhood-Based Rental
Projects identified and funds obligated in Year 36.

Homeless and Special-Needs Housing—Development Financing
Projects identified and funds obligated in Year 36.

Housing Development Assistance
Projects identified and funds obligated in Year 36.

Homeless and Special-Needs Housing—Housing Assistance - MH/MR
Obligated and spent during Year 36.

Homeless and Special-Needs Housing—Rental Assistance
Obligated and spent during Year 36.

General Administration
Spent during Year 36.

Long-Term Compliance

The Redevelopment Authority, which provides HOME funds to affordable housing developments under contract to OHCD, reviews these developments for compliance with HOME guidelines, including long-term affordability and beneficiary incomes. The Redevelopment Authority will continue to provide this monitoring during Year 36.

Affirmative Marketing

Each developer of a HOME-funded development of five or more HOME-assisted units must adopt an approved affirmative marketing plan consistent with the requirements of 24 CFR 92.351. Affirmative marketing is a threshold criteria for HOME-funded rental, homeownership and special-needs projects, as outlined in the Selection Criteria found in the Appendix of the *Consolidated Plan*.

CHDO Set-Aside

OHCD's Policy and Planning Unit tracks the expenditure of HOME funds to ensure that a minimum of 15 percent is set aside for qualified Community Housing Development Organizations (CHDO).

The City will continue to commit at least 15 percent of HOME funds to CHDO activities, as required by the HOME regulations at 24 CFR 92.300. The reservation of funds will be made within 24 months after HUD notifies the City of the execution of the HOME Investment Partnership Agreement, as required by regulation. The City commits funds to specific projects as projects are ready to go to financial closing.

CDBG Program Guidelines

CDBG Low-Mod Benefit

Based on the City's experience in the year ending June 30, 2009, it is estimated that approximately 96 percent of CDBG funds will be used for activities that benefit persons of low- and moderate-income. No geographical distinctions are anticipated in activities based on low or moderate income.

Public Services Certification

In accordance with CDBG regulations, the City certifies that all activities to be carried out with CDBG funds and made eligible as "public services" under 24 CFR 24.201(e) represented new activities or increases in the levels of service in the first year in which they were funded. These activities include:

- Housing Counseling
- GPUAC's Earned Income Tax Credit Counseling Program
- Energy Coordinating Agency
- Community Legal Services
- Communities in Schools
- YouthBuild Philadelphia
- Community Gardening
- Homeless Rental Assistance Counseling
- Vacancy Prevention Activities
- Utility Emergency Services Fund
- New Kensington Open Space Management Program

BUDGET

Anticipated Budgetary Resources

OHCD anticipates receiving federal, state and program income budgetary resources during Year 36, including Section 108 loans for economic development. In addition, OHCD anticipates using these federal funds to leverage additional resources for housing activities from the Pennsylvania Housing Finance Agency's (PHFA) PennHOMES program, from Low-Income Housing Tax Credits and from private mortgage lending. Funding from the Philadelphia Housing Trust Fund became available in Year 31.

For CDBG Year 36, fiscal year 2011, the City faces an overall reduction in resources of more than $11 million. While the City received an increase in new CDBG entitlement funds, this increase is more than offset by reductions in other federal, state and local resources. In Year 35, the City received $14 million in one-time CDBG funds from the American Recovery and Reinvestment Act (called CDBG-R funds), and budgeted for the remaining Neighborhood Stabilization Program 1 funds awarded in Year 34. CDBG-R funds in Year 35 offset losses in Neighborhood Transformation Initiative and General Fund revenue allocated to community development activities in prior years. The City was awarded Neighborhood Stabilization Program 2 (NSP2) funds in Year 35, and these funds are budgeted over three years. NSP2 funds cannot be used to support general program activities but are restricted to activities outlined by HUD in its competitive program guidelines. Budgetary constraints of the Commonwealth of Pennsylvania will reduce the amount of Housing and Redevelopment Assistance funds available to the City in Year 36. The City is not able to provide General Fund assistance at the level originally budgeted for Year 35, but can sustain key activities at the FY 2010 "re-balanced" budget level.

Despite these budgetary challenges, the City is able to continue to support its core community development, economic development and housing activities at levels equal to or close to those in Year 35. The City proposes to sustain its Basic Systems Repair Program at current levels, and to continue to support its housing counseling and mortgage foreclosure prevention programs. In the area of community economic development, the City proposes a small increase in Year 36 over Year 35, to support the Mayor's job creation initiatives.

Community Development Block Grant

The largest source of funding for the City's housing and community development program is derived from the federal Community Development Block Grant (CDBG), an entitlement program. Each year, the City receives notification of fund allocation and produces the *Consolidated Plan* to receive funding. In Year 36, the City will receive $55,325,903 in new CDBG entitlement, an increase of almost $3 million over Year 35. Since Year 27, the City's CDBG allocation has been reduced.

In Year 36, OHCD proposes to commit up to $30 million in CDBG funds to provide interim-construction financing to eligible developers who have received a funding commitment. Interim-construction assistance loans, or float loans, are CDBG funds which are borrowed against budgeted but unexpended CDBG activities. Eligible developers may receive float loans at zero-percent interest for up to one year. The amount of the individual loan will be determined by the underwriting standards of the RDA. The savings generated by reducing the construction financing costs will be used to reduce the development subsidy for each approved venture.

CDBG funds are used to support a wide range of activities, including vacant structure rehabilitation, occupied housing preservation, planning and neighborhood economic development activities. CDBG funds must be used for activities which benefit low- and moderate-income persons. In order to be supported with CDBG funds, an activity must meet the eligibility and fundability requirements of HUD. In addition, other requirements must be met, including environmental review and clearance and Minority Business Enterprise/Woman Business Enterprise/

Disabled Business Enterprise (MBE/WBE/DSBE) and Section 3 requirements.

In addition to its CDBG entitlement funding in Year 35, OHCD received $14.047 million in CDBG resources through the American Recovery and Reinvestment Act of 2009. The City submitted a *Substantial Amendment to the Year 34 Consolidated Plan* for these new, one-time funds, as required by HUD. The *Proposed Substantial Amendment* was made available for public comment on the OHCD website and was approved by City Council by Resolution.

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 36 the City will receive $16.445 million, a decrease of $100,000 from Year 35.

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 were a federal set-aside from the HOME program, were 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 and in Year 34, $81,000. ADDI funds are used to promote the affordability of specific City-supported homeownership developments, usually in neighborhoods with escalating market prices. HUD no longer funds ADDI.

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. In Year 36, Philadelphia will receive $8.786 million, an increase of $70,000.

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 36, OHCD will continue to assign 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 City will provide an additional $50,000 in CDBG funds to support eligible shelter activities. 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. In Year 36, the City will receive $2.296 million in ESG funding and will provide $2.296 million in General Funds to meet the match requirement for the federal ESG endorsement.

In Year 34, the City of Philadelphia received funds through the American Recovery and Reinvestment Act of 2009 for Homeless Prevention and Rapid Re-Housing Services. These funds were part of the Emergency Shelter Grant (ESG) program, which is administered by the City's Office of Supportive Housing. The City released its *Proposed Substantial Amendment to the Year 34 Consolidated Plan* to describe the proposed usage of these funds for homeless prevention and related services. Funding will be used to provide homelessness prevention assistance to households who would otherwise become homeless and to provide assistance to rapidly rehouse households as defined by the McKinney Vento Homeless Assistance Act. The award totalled $21,486,240 and will be spent over a three-year period. To comply with HUD Citizen Participation requirements, the City accepted comments on the *Proposed Substantial Amendment*, and gained approval from City Council by Resolution.

Federal McKinney Continuum of Care Grant

Beginning in 1998, federal McKinney Continuum of Care Funds were awarded under a national competition to local nonprofit homeless service organizations. On behalf of these organizations, the City is the recipient of the grant funds and provides administrative oversight in the development and provision of homeless housing and rental assistance.

In FY 2004, the City received $23.7 million in Continuum of Care funds, including Shelter Plus Care renewals; in FY 2005, $23.1 million; in FY 2006, $13.1 million; in FY 2007, $25.2 million; in FY 2008, $25.2 million and in FY 2009, $26.3 million.

City Bond Financing

In Year 32, the City borrowed $150 million to provide funding, in part, for the ReStore Philadelphia Corridors initiative. The City allocated $31.5 million in Year 33 to this initiative.

Philadelphia Housing Trust Fund

In order to provide more resources for affordable housing programs, in 2005 the City 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. In addition, the FY 2005 NTI budget included $1.5 million to capitalize the HTF. Creation of the HTF required state enabling legislation, a City Council ordinance and a Mayor's Executive Order.

The City Council ordinance created the HTF and asked the Mayor to appoint an Oversight Board. The ordinance defines broad categories for the expenditure of funds, including the production of affordable housing for sale or rent, increasing the accessibility and visitability of affordable housing, preserving affordable housing through home-repair grants and preventing or reducing homelessness through emergency assistance.

Under the ordinance, half of the HTF will be used to fund programs and projects that benefit households with incomes equal to or less than 30 percent of median income, while half will benefit households with incomes between 30 percent and 115 percent of median income. Of activities funded through the HTF, 50 percent of the funds will be used for programs that increase the production of affordable housing for sale or for rent. The legislation also provided visitability and accessibility requirements and called for an Oversight Board to make recommendations to OHCD on the expenditure of HTF funds. OHCD will take recommendations for the HTF from the Oversight Board and the specific allocations from the HTF will be included in the *Consolidated Plan*.

Based on the funds raised to date in FY 2010, it is anticipated that the HTF will raise approximately $7.5 million in Year 36, an increase over FY 2010. No General Fund revenue is available in FY 2011.

Commonwealth of Pennsylvania Funds

Each year the Commonwealth of Pennsylvania's Department of Community and Economic Development (DCED) has published guidelines for applying for DCED funding for housing and community development activities. While these funds are allocated on a competitive basis, Philadelphia can receive up to 20 percent of the overall Housing and Redevelopment Assistance (H&RA) budget. H&RA funds may be used for a wide range of activities within the DCED Commonwealth and Regional Priorities and requirements.

In prior years, the City has used DCED funds to support the Basic Systems Repair Program Tier I and the Heater Hotline. While OHCD has budgeted for the full 20 percent of the statewide Housing and Redevelopment Assistance budget, this amount has seldom been approved. In Year 30, the City proposed to use DCED funds in the amount of $5 million, an increase of $1.25 million over the actual DCED amount granted in Year 29, for acquisition activities. Increased funding for BSRP Tier II resulted from additional allocation of DCED funds to the City in Year 30. In Years 31-34, the City allocated DCED funds to BSRP Tier I, the Heater Hotline and new-construction activities. New-construction activities may include ventures funded through Homeownership Choice or other large-scale homeownership ventures which are ready to go to construction. In Year 35, the City budgeted $6.8 million in DCED funds, but state budget constraints reduced the amount awarded to $4 million. In Year 36, the City proposes to continue to use DCED funds for BSRP Tier I, the Heater Hotline and large-scale new-construction activities.

The City also receives funding from DCED for the Main Street and Elm Street programs. Main Street supports planning and improvements in neighborhood commercial corridors. Elm Street supports planning and improvements in residential areas adjacent to neighborhood commercial corridors. People's Emergency Center CDC, Allegheny West Foundation, Mt. Airy USA and Frankford CDC have participated in Main Street and Elm Street. The City expects to receive continued Main Street and Elm Street funding in Year 36.

PHFA Financing, Low-Income Housing Tax Credits

The Pennsylvania Housing Finance Agency (PHFA) has a variety of financing mechanisms for creating affordable rental housing. It provides permanent financing for rental projects through the PennHOMES Program. PHFA also allocates federal Low-Income Housing Tax Credits (LIHTC) to generate private investment equity for rental ventures. Application for both PennHOMES financing and LIHTC is competitive. Developers may receive up to $22,500/unit in PennHOMES financing but increase their chances of receiving financing if requesting a lower per-unit amount.

PHFA provides mortgages for homebuyers. In addition, PHFA can exercise its authority to provide volume-cap allocations for bond financing to the RDA. The RDA uses the volume-cap allocation to issue tax-exempt

bonds to provide home-improvement loans and mortgages to the owners of multifamily projects and single-family homes. For example, the PHIL Program is financed through a volume-cap allocation allowing the sale of tax-exempt bonds.

PHFA has also provided support for homeownership development through the Homeownership Choice Program. The original Homeownership Choice Program, aimed at large-scale, new-construction developments, was retitled Homeownership Choice Initiative (HCI). In Year 26, Philadelphia was awarded $1.5 million to support Pradera Homes, a 50-unit development in Eastern North Philadelphia. Construction of this development is complete. In Year 27, Philadelphia was awarded $1 million to support the Jefferson Square Revitalization Plan which developed 94 homeownership units. This project is completed.

In 2003, Philadelphia was awarded $2 million to support the Twin Homes at Frankford Creek, a 50-unit new-construction homeownership development in Juniata Park. Because of project delays PHFA withdrew these funds in 2006 but awarded them again in 2007. This development, now called the Twins at PowderMill, is completed. In Year 29, the City applied for Homeownership Choice funding for the Hunter School Homeownership Initiative, sponsored by Norris Square Civic Association. This project was awarded Homeownership Choice funds in March 2004. This project, renamed Norris Square Town Houses, is completed.

In November 2004, the City was awarded HCI funding for Pradera Homes II, which is completed. In November 2005, the City was awarded Homeownership Choice funding for Union Hill Homes. Construction of this development is complete. In October 2006, the City was awarded Homeownership Choice funds for the third phase of the Cecil B. Moore Homeownership Zone. This project is under construction. In 2008, the City received one additional HCI award: Lawrence Court I, a 50-unit development by HACE, received $1.95 million. This project is under construction.

In order to support smaller-scale infill and vacant-structure rehabilitation efforts, PHFA established the Neighborhood Revitalization Initiative (NRI) as part of Homeownership Choice. Philadelphia has received three NRI awards: St. Elizabeth's Homeownership Project sponsored by Project H.O.M.E., APM's Ludlow Village V/Pradera Homes III development and Friends Rehabilitation Program's Strawberry Mansion development. As part of Homeownership Choice, PHFA also offers the Mixed-Use Facility Financing Initiative (MUFFI), which supports the residential component of mixed-use development ventures. The Allegheny West Foundation, People's Emergency Center CDC, New Kensington CDC and Mt. Airy USA have received MUFFI awards.

PHFA has not announced any Homeownership Choice competition for 2010.

Section 108 Loan Program

In the past, the City used the Section 108 Loan Program to provide debt financing for economic development ventures and to support specific affordable housing ventures. Economic development funding was encumbered to OHCD and administered by OHCD, the Commerce Department, PIDC or PCDC. The economic development loans were used to support an array of development needs, including but not limited to acquisition, site preparation and construction, reconstruction, infrastructure improvements and related project costs. Economic development projects funded through the Section 108 Loan Program include the Kvaerner Philadelphia Shipyard, the Reading Terminal, the PSFS building, City Hall Annex and Six Penn Center. Housing ventures include the Cecil B. Moore Homeownership Zone development, acquisition and relocation in the Logan Triangle Area, Basic Systems Repair Program and various homeownership, rental and special-needs housing developments.

Under the Section 108 Loan Program, the City is allowed to borrow funds against future CDBG entitlements. Although this activity is expected to be

self-sustaining for economic development ventures (as private-developer debt-service payments repay the City for Section 108 Loan obligations), future CDBG entitlements and additional security as required by HUD are used to guarantee all Section 108 loans. Any use of future CDBG funds for economic development projects will reduce CDBG funds allocated to economic development activities in an amount equal to the amount for the years affected.

In Year 36 no Section 108 loans will be sought for housing development activities and a relatively modest loan in the amount of $20 million will be sought for economic development activities. The Year 36 Section 108 loan for economic development is proposed to support a loan pool to make loans available for commercial and industrial lending throughout the city. The loans will be used to support an array of development needs including but not limited to site acquisition, site preparation, construction, rehabilitation, machinery and equipment acquisition, infrastructure improvements and related project costs.

PHA Housing Choice Voucher Program

One of the largest sources of federal funds available for housing and community development in the City of Philadelphia is the Housing Choice Voucher Program operated by the Philadelphia Housing Authority (PHA). In PHA's FY 2006 (the year ending March 31, 2006), PHA received $142.8 million in total voucher funding; for FY 2007 (ending March 31, 2007), $147 million; for FY 2008 (ending March 31, 2008), $180.7 million; for FY 2009 (ending March 31, 2009), $167.5 million. Because PHA is one of the Moving to Work (MTW) public housing authorities, PHA is able to use some funds from the Housing Choice Voucher program for other purposes, such as funding for capital activities like new construction, building new affordable housing and providing training for low-income clients to help them up and out of subsidized housing, as well as for the traditional Housing Choice Voucher rental assistance program. PHA's MTW status has been extended for the next 10 years.

Interim Construction Assistance

The *Consolidated Plan* authorizing ordinance proposed to be adopted by City Council allows the City to use up to $30 million for interim construction assistance ("float loans") provided that security requirements acceptable to the Director of Finance are met. These funds may support eligible activities by providing construction loans to approved projects and by improving the timeliness of payment to developers. Specific projects are identified and funded through *Consolidated Plan* amendments consistent with the City's amendment policy. In general, float loans are made for a period not to exceed one year.

City of Philadelphia General Funds

Historically, OHCD has received very limited resources from the City's General Fund, which are local tax dollars that support City services. During Year 34, the City's budget crisis required the reduction of 10 percent in General Fund revenue allocated to OHCD, for a "rebalanced" budgetary resource of $5.5 million. These funds supported the Pennsylvania Horticultural Society's vacant land management program, mortgage foreclosure prevention, the Utility Emergency Services Fund, the Housing Trust Fund and the Child Care Facilities Fund. The *Year 36 Consolidated Plan* proposes to allocate a total of $2.8 million in FY 2011 General Fund resources consistent with Mayor Nutter's proposed FY 2011 budget.

Neighborhood Stabilization Program Funds

During Year 34, the City was awarded $16.8 million in Neighborhood Stabilization Program (NSP) funds from the U. S. Department of Housing and Urban Development. The City's approved proposal, which was a substantive amendment to the *Year 34 Consolidated Plan*, is available at www.phila.gov/ohcd. NSP funds must be used within 18 months of the execution of a grant agreement with HUD. The *Year 35 Consolidated Plan* assumes that $12 million will be used during Year 35. The City also received from the Pennsylvania Department of Community and Economic Development (DCED) an additional $3.75 million in NSP funds.

During Year 35 in the second round of NSP funding Philadelphia was awarded $43.9 million in Recovery Act funding to stabilize neighborhoods with high levels of foreclosure, vacant housing and the blight those factors can cause. Funded through the American Recovery and Reinvestment Act of 2009, this second round of NSP grants was awarded competitively to applicants who developed innovative ideas to address the impact the housing crisis has had on local communities while demonstrating that they have the capacity to be responsible stewards of taxpayer dollars The *Year 36 Consolidated Plan* assumes that one third of the NSP2 funds will be expended in FY 2011.

SCHEDULE A: ECONOMIC DEVELOPMENT ACTIVITIES
(In Thousands)

	CDBG YEAR 36 - FISCAL YEAR 2011			
	CDBG	STATE	OTHER	TOTAL
A. Business Assistance				
1. PIDC Business Loan Programs	6,500		3,100	9,600
2. Section 108 Loan Program (PIDC)			20,000	20,000
3. Technical Assistance to Micro Businesses	750			750
4. Creative Industry Program	300			300
5. Mixed-Use Pilot Program	500			500
Subtotal Business Assistance	*8,050*		*23,100*	*31,150*
B Targeted Neighborhood Commercial Area Assistance				
1. Storefront Improvement Program & Targeted Block Façades	700		100	800
2. Targeted Corridor Revitalization Management Program	1,075			1,075
3. Main Street Program		500		500
4. Targeted Neighborhood Economic Development Program	300			300
5. Business Improvement District Assistance	500			500
6. Targeted Neighborhood Business Attraction & Expansion	300			300
Subtotal Targeted Neighborhood Commercial Area Assistance	*2,875*	*500*	*100*	*3,475*
C Community-Based Organization Assistance				
1. Neighborhood Development Fund (PIDC)	500			500
2. Neighborhood Development Grant Activities	1,000			1,000
3. Capacity-Building Assistance for NBOs	230			230
4. CDC Tax Credit Program			3,000	3,000
Subtotal Community-Based Organization Assistance	*1,730*		*3,000*	*4,730*
D Annual Operating Costs				
1. Commerce/Program Delivery	330			330
2. PIDC/Program Delivery	1,554			1,554
3. Commerce/General Administration	1,656			1,656
Subtotal Annual Operating Costs	*3,540*			*3,540*
GRAND TOTAL ECONOMIC DEVELOPMENT	**16,195**	**500**	**26,200**	**42,895**

SCHEDULE B: YEAR 36 STATE RESOURCES
(In Thousands)

	CDBG YEAR 36- FISCAL YEAR 2011				
	STATE-DCED				
	HSG.	WEATH.	ACCESS	OTHER	TOTAL
I. AFFORDABLE HOUSING PRODUCTION					
A. New Construction Program	300				300
II. HOUSING PRESERVATION					
A. Emergency Repairs, Preservation, Weatherization					
1. Emergency Repair Hotline - Tier 1	2,350				2,350
2. Heater Hotline - PHDC/ECA	1,100				1,100
3. Weatherization (DCED to PHDC)		2,341			2,341
III.HOMELESS AND SPECIAL-NEEDS HOUSING					
A. Adaptive Modifications Program			500		500
IV.COMMUNITY ECONOMIC DEVELOPMENT					
A. Targeted Neighborhood Commercial Area Assistance					
1. Main Street Program				500	500
V. ANNUAL OPERATING COSTS					
A. General Administration					
1. PHDC		197			197
B. Program Delivery					
1. PHDC	250	724			974
GRAND TOTAL: STATE RESOURCES	**4,000**	**3,262**	**500**	**500**	**8,262**

SCHEDULE C: YEAR 36 OTHER RESOURCES
(In Thousands)

CDBG YEAR 36 - FISCAL YEAR 2011

	RA Bond Proceeds	TNCA Bond Proceeds	General Fund	Emergency Shelter	Other Federal	Other Private	Section 108	TOTAL
I. AFFORDABLE HOUSING PRODUCTION								
A. American Recovery & Reinvestment Act Housing Gap Financing								
1. Neighborhood Stabilization Program 2 Housing Gap Financing					8,891			8,891
II. HOUSING PRESERVATION								
A. Housing Counseling								
1. Settlement Assistance Grants			350					350
2. Tangled Title Fund			50					50
B. Home Equity Financing & Rehab Assistance								
1. PHIL Program	4,000							4,000
2 Neighborhood Stabilization Program 2					4,279			4,279
III. HOMELESS & SPECIAL-NEEDS HOUSING								
A. Emergency Shelter Grant				2,296				2,296
B. Homeless Prevention & Rapid Rehousing Services					7,162			7,162
IV. VACANT LAND MANAGEMENT & COMMUNITY IMPROVEMENTS								
A. Management of Vacant Land								
1. PHS Vacant Land Management			2,400					2,400
V. COMMUNITY ECONOMIC DEVELOPMENT								
A. Business Assistance								
1. PIDC Business Loan Programs		2,100				1,000		3,100
2. Section 108 Loan Program (PIDC)							20,000	20,000
B. Targeted Neighborhood Commercial Area Assistance								
1. Storefront Improvement Program & Targeted Block Façades		100						100
C. Community-Based Organization Assistance								
1. CDC Tax Credit Program						3,000		3,000
VI. ANNUAL OPERATING COSTS								
A. OHCD General Administration					250			250
B. RDA General Administration					1,213			1,213
GRAND TOTAL OTHER RESOURCES	**4,000**	**2,200**	**2,800**	**2,296**	**21,795**	**4,000**	**20,000**	**57,091**

SCHEDULE D: YEAR 36 HTF RESOURCES
(In Thousands)

	CDBG YEAR 36 FISCAL YEAR 2011
	HTF Total
I. AFFORDABLE HOUSING PRODUCTION	
A. Affordable Rental Housing	
1. Neighborhood-Based Rental Production	3,187
II. HOUSING PRESERVATION	
A. Emergency Repairs, Preservation, Weatherization	
1. Weatherization & Basic Systems Repair Program - Tier 2	700
2. Targeted Housing Preservation Program	200
III. HOMELESS & SPECIAL-NEEDS HOUSING	
A. Adaptive Modifications Program	1,504
B. Homeless Prevention Program	784
IV. ANNUAL OPERATING COSTS	
A. Program Delivery	
1. OHCD	59
2. PHDC	416
3. RDA	296
B. General Administration	
1.OHCD	354
GRAND TOTAL: HTF RESOURCES	**7,500**

SCHEDULE E: CDBG ADMINISTRATIVE COST LIMITATION (In Thousands)

	CDBG YEAR 36 FISCAL YEAR 2011	
	YEAR 36	
A. Resource Base		
1. CDBG Entitlement	55,326	
2. Projected Program Income	13,124	
TOTAL: RESOURCE BASE	**68,450**	
B. Administrative Limitation (20%)		**13,690**
C. Administrative Budget		
1. Housing Agencies		
a. OHCD	5,851	
b. PHDC	1,638	
c. RDA	905	
d. Support Services & Project Planning	100	
e. Nonprofit Subrecipients	100	
2. Economic Development		
a. Commerce	1,656	
b. Nonprofit Subrecipients	100	
3. General Service Departments		
a. Law	345	
b. City Planning	684	
TOTAL: ADMINISTRATIVE BUDGET		**11,379**
D. ADMINISTRATIVE ALLOWANCE (B-C)		**2,311**

SCHEDULE F: CDBG COMMUNITY ECONOMIC DEVELOPMENT BY CDCs

(Pursuant to Council Bill #000716) (In Thousands)

	CDBG YEAR 36 FISCAL YEAR 2011	
	YEAR 36	
A. Resource Base		
1. CDBG Entitlement	55,326	
2. Projected Program Income	13,124	
TOTAL: RESOURCE BASE	**68,450**	
B. CDC Economic Development Requirement (5%)		**3,423**
C. CDC Economic Development Budget		
1. Community-Based Organization Assistance		
a. Targeted Corridor Revitalization Management Program	1,075	
b. Targeted Neighborhood Economic Development Program	300	
c. Business Improvement District Assistance	500	
d. Neighborhood Development Fund (PIDC)	500	
e. Neighborhood Development Grant Activities	1,000	
f. Capacity-Building Assistance for NBOs	230	
Subtotal: Community-Based Organization Assistance	*3,605*	
TOTAL: COMMUNITY ECONOMIC DEVELOPMENT		**3,605**
D. AMOUNT IN EXCESS OF REQUIREMENT (C-B)		**183**

Resource Comparison
CDBG Year 35 (FY 2010) and CDBG Year 36 (FY 2011) (in thousands)

Resources		CDBG YEAR 35 FISCAL YEAR 2010		CDBG YEAR 36 FISCAL YEAR 2011		INCREASE (DECREASE)	
PART I	a						
A. CDBG							
1. Entitlement		52,380		55,326		2,946	
2. Prior Years' Reprogrammed Funds		657		503		(154)	
3. Reprogrammed - Economic Development		3,427		4,699		1,272	
4. Program Income							
(a) OHCD		500		250		(250)	
(b) PHDC		500		500		0	
(c) RDA		2,920		2,920		0	
(d) PIDC		7,710		8,318		608	
(e) Commerce		1,120		1,120		0	
(f) Central Germantown Council		16		16		0	
Subtotal CDBG			*69,230*		*73,652*		*4,422*
B. HOME							
1. Federal - Direct Allocation		16,545		16,445		(100)	
Subtotal HOME			*16,545*		*16,445*		*(100)*
C. OTHER FEDERAL							
1. Emergency Shelter Grant		2,303		2,296		(7)	
2. Housing Opportunities for Persons With AIDS (HOPWA)		8,716		8,786		70	
3. HOPWA-Prior Years' Reprogrammed Funds		206		206		0	
4. Neighborhood Stabilization Program 1		12,000		0		(12,000)	
5. American Recovery and Reinvestment Act							
a) Homeless Prevention & Rapid Rehousing (ESG)		7,162		7,162		0	
b) CDBG-R		14,047		0		(14,047)	
c) Neighborhood Stabilization Program 2		0		14,633		14,633	
Subtotal Other Federal			*44,434*		*33,083*		*(11,351)*
D. COMMONWEALTH OF PENNSYLVANIA							
1. DCED							
(a) Housing		6,800		4,000		(2,800)	
(b) Economic Development		500		500		0	
(c) Adaptive Modifications Program		500		500		0	
2. Weatherization	b	3,262		3,262		0	
Subtotal Commonwealth of PA			*11,062*		*8,262*		*(2,800)*
Subtotal: Resources Part I			**141,271**		**131,442**		**(9,829)**
PART II	a						
E. OTHER RESOURCES							
1. Bond Proceeds (RDA)		4,000		4,000		0	
2. Bond Proceeds (TNCA)		2,200		2,200		0	
3. City General Fund (excluding HTF)		4,800		2,800		(2,000)	
4. Small Business Loan Guarantee Pool (PIDC)		1,000		1,000		0	
5. Economic Development (Section 108 Loan)		20,000		20,000		0	
6. CDC Tax Credits		3,000		3,000		0	
7. Housing Trust Fund (HTF)							
- HTF Earnings		6,000		7,500		1,500	
- General Fund		1,500		0		(1,500)	
Subtotal: Resources Part II			**42,500**		**40,500**		**(2,000)**
GRAND TOTAL RESOURCES			**183,771**		**171,942**		**(11,829)**

a Resources contained in PART I of the schedule are able to be accessed by the Office of Housing and Community Development by presenting an acceptable application to HUD, DPW and DCED. Resources in PART II are dependent upon the actions of other governmental units and may not be available in CDBG Year 36.

b These awards are allocated directly to PHDC and are not appropriated by the City.

Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11)
(in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
AFFORDABLE HOUSING PRODUCTION																
A. Affordable Homeownership Housing																
1. Neighborhood-Based Homeownership Production		1,558						1,558		1,558						1,558
2. New Construction Program		3,087		2,850				5,937		1,997		300				2,297
Subtotal: Affordable Homeownership Housing	*0*	*4,645*	*0*	*2,850*	*0*	*0*	*0*	*7,495*	*0*	*3,555*	*0*	*300*	*0*	*0*	*0*	*3,855*
B. Affordable Rental Housing																
1. Neighborhood-Based Rental Production	1,633	3,277			3,187			8,097	1,338	4,047			3,187			8,572
2. Development Financing for Homeless & Special-Needs Housing		3,000						3,000		3,000						3,000
3. Housing Development Assistance		1,400						1,400		1,400						1,400
4. Mixed-Use Pilot Program								0	500							500
Subtotal: Affordable Rental Housing	*1,633*	*7,677*	*0*	*0*	*3,187*	*0*	*0*	*12,497*	*1,838*	*8,447*	*0*	*0*	*3,187*	*0*	*0*	*13,472*
C. American Recovery and Reinvestment Act - Housing Gap Financing																
1. CDBG-R Housing Gap Financing						5,750		5,750								0
2. Neighborhood Stabilization Program 2 Housing Gap Financing								0						8,891		8,891
Subtotal: ARRA - Housing Gap Financing	*0*	*0*	*0*	*0*	*0*	*5,750*	*0*	*5,750*	*0*	*0*	*0*	*0*	*0*	*8,891*	*0*	*8,891*
Total: Affordable Housing Production	**1,633**	**12,322**	**0**	**2,850**	**3,187**	**5,750**	**0**	**25,742**	**1,838**	**12,002**	**0**	**300**	**3,187**	**8,891**	**0**	**26,218**

Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11) (in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
HOUSING PRESERVATION																
A. Housing Counseling																
1. Settlement Assistance Grants							350	350							350	350
2. Housing Counseling & Foreclosure Prevention																
- Neighborhood & Citywide Housing Counseling	3,677		300					3,977	3,677		300					3,977
- Residential Mortgage Foreclosure Prevention	700					250		950	700							700
- Community Legal Services	50					300		350	350							350
- SaveYourHomePhilly Hotline	170					400		570	570							570
- Training Activities for Housing Counseling Organizations	65							65	65							65
- Community Outreach						50		50								0
3. Vacancy Prevention Activities																
- Tangled Title Fund	50						50	100	50						50	100
- Anti-Predatory Loan Products	60							60	60							60
4. GPUAC-Earned Income Tax Credit (EITC)	48							48	48							48
Subtotal: Housing Counseling	*4,820*	*0*	*300*	*0*	*0*	*1,000*	*400*	*6,520*	*5,520*	*0*	*300*	*0*	*0*	*0*	*400*	*6,220*
B. Emergency Repairs, Preservation, Weatherization																
1. Emergency Repair Hotline - Tier 1				2,500				2,500				2,350				2,350
2. Heater Hotline - PHDC/ECA				1,200				1,200				1,100				1,100
3. Weatherization & Basic Systems Repair Program - Tier 2	9,871				500	850		11,221	10,321				700			11,021
4. Targeted Housing Preservation Program					400			400					200			200
5. Weatherization (DCED to PHDC)				2,341				2,341				2,341				2,341
6. SHARP Home Repair Program	325							325	325							325
7. Utility Emergency Services Fund	525					1,000		1,525	1,525							1,525
8. Energy Coordinating Agency	800							800	800							800
Subtotal: Emergency Repairs, Preservation, Weatherization	*11,521*	*0*	*0*	*6,041*	*900*	*1,850*	*0*	*20,312*	*12,971*	*0*	*0*	*5,791*	*900*	*0*	*0*	*19,662*
C. Home Equity Financing & Rehab Assistance																
1. Homeownership Rehabilitation Program	700							700	600							600
2. PHIL Program	700						4,000	4,700	650						4,000	4,650
3. PNHS - Loan Program	257							257	257							257
4. Impact Services Building Materials Exchange Program	123							123	123							123
5. Neighborhood Stabilization Program 1							12,000	12,000								0
6. Neighborhood Stabilization Program 2								0						4,279		4,279
Subtotal: Home Equity Financing & Rehab Assistance	*1,780*	*0*	*0*	*0*	*0*	*0*	*16,000*	*17,780*	*1,630*	*0*	*0*	*0*	*0*	*4,279*	*4,000*	*9,909*
Total: Housing Preservation	**18,121**	**0**	**300**	**6,041**	**900**	**2,850**	**16,400**	**44,612**	**20,121**	**0**	**300**	**5,791**	**900**	**4,279**	**4,400**	**35,791**

Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11)
(in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
HOMELESS & SPECIAL-NEEDS HOUSING																
A. Emergency Shelter Grant	50						2,303	2,353	50						2,296	2,346
B. Housing Assistance - MH/MR		100						100		330						330
C. Rental Assistance/Homeless and HIV/AIDS	200	2,469	300					2,969	200	2,469	300					2,969
D. HOPWA			8,007					8,007			8,077					8,077
E. Adaptive Modifications Program	350			500	1,504			2,354	250			500	1,504			2,254
F. Technical Assistance/Planning																
1. Homeless	25							25	25							25
2. Disabled	25							25	25							25
G. Homeless Prevention Program					784			784					784			784
H. Homeless Prevention & Rapid Rehousing Services						7,162		7,162						7,162		7,162
Total: Homeless & Special Needs Housing	**650**	**2,569**	**8,307**	**500**	**2,288**	**7,162**	**2,303**	**23,779**	**550**	**2,799**	**8,377**	**500**	**2,288**	**7,162**	**2,296**	**23,972**
EMPLOYMENT & TRAINING																
A. Employment/Training Network																
1. Communities in Schools	171							171	171							171
2. ActionAIDS			65					65			65					65
B. YouthBuild Philadelphia	600							600	600							600
Total: Employment & Training	**771**	**0**	**65**	**0**	**0**	**0**	**0**	**836**	**771**	**0**	**65**	**0**	**0**	**0**	**0**	**836**

Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11)
(in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
VACANT LAND MANAGEMENT & COMMUNITY IMPROVEMENTS																
A. Acquisition/Condemnation																
1. Acquisition Loan Fund							2,000	2,000								0
Subtotal: Acquisition/Condemnation	*0*	*0*	*0*	*0*	*0*	*0*	*2,000*	*2,000*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
B. Management of Vacant Land																
1. Environmental Clearance	100							100	100							100
2. Philadelphia Green Community Program	400							400	400							400
3. PHS Vacant Land Management	500						2,400	2,900	500						2,400	2,900
4. Neighborhood Gardens Association	25							25	25							25
5. New Kensington Open Space Management	71							71	71							71
6. Vacant Land Strategy Planning								0	100							100
Subtotal: Management of Vacant Land	*1,096*	*0*	*0*	*0*	*0*	*0*	*2,400*	*3,496*	*1,196*	*0*	*0*	*0*	*0*	*0*	*2,400*	*3,596*
C. Site & Community Improvements																
1. PNHS Community Improvements/Model Blocks	200							200	200							200
2. Child Care Facilities Fund								0	650							650
Subtotal: Site & Community Improvements	*200*	*0*	*0*	*0*	*0*	*0*	*0*	*200*	*850*	*0*	*0*	*0*	*0*	*0*	*0*	*850*
Total: Vacant Land Management & Community Improvements	**1,296**	**0**	**0**	**0**	**0**	**0**	**4,400**	**5,696**	**2,046**	**0**	**0**	**0**	**0**	**0**	**2,400**	**4,446**

Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11)
(in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
COMMUNITY ECONOMIC DEVELOPMENT																
A. Business Assistance																
1. PIDC Business Loan Programs	6,205						3,100	9,305	6,500						3,100	9,600
2. Section 108 Loan Program (PIDC)							20,000	20,000							20,000	20,000
3. Technical Assistance to Micro Businesses	700							700	750							750
4. Transit-Oriented & Livable Communities						4,397		4,397								0
5. Creative Industry Program						500		500	300							300
6. Mixed-Use Pilot Program								0	500							500
Subtotal: Business Assistance	*6,905*	*0*	*0*	*0*	*0*	*4,897*	*23,100*	*34,902*	*8,050*	*0*	*0*	*0*	*0*	*0*	*23,100*	*31,150*
B. Targeted Neighborhood Commercial Area Assistance																
1. Storefront Improvement Program & Targeted Block Façades	200						100	300	700						100	800
2. Targeted Corridor Revitalization Management Program	1,100							1,100	1,075							1,075
3. Main Street Program				500				500				500				500
4. Targeted Neighborhood Economic Development Program	300							300	300							300
5. Neighborhood Plans (PCPC)	200							200								0
6. Business Improvement District Assistance	500							500	500							500
7. Targeted Neighborhood Business Attraction & Expansion								0	300							300
Subtotal: Targeted Neighborhood Commercial Area Assistance	*2,300*	*0*	*0*	*500*	*0*	*0*	*100*	*2,900*	*2,875*	*0*	*0*	*500*	*0*	*0*	*100*	*3,475*
C. Community-Based Organization Assistance																
1. Neighborhood Development Fund (PIDC)	1,000							1,000	500							500
2. Neighborhood Development Grant Activities	1,200							1,200	1,000							1,000
3. Capacity-Building Assistance for NBOs	140							140	230							230
4. CDC Tax Credit Program							3,000	3,000							3,000	3,000
Subtotal: Community-Based Organization Assistance	*2,340*	*0*	*0*	*0*	*0*	*0*	*3,000*	*5,340*	*1,730*	*0*	*0*	*0*	*0*	*0*	*3,000*	*4,730*
Total: Community Economic Development	**11,545**	**0**	**0**	**500**	**0**	**4,897**	**26,200**	**43,142**	**12,655**	**0**	**0**	**500**	**0**	**0**	**26,200**	**39,355**

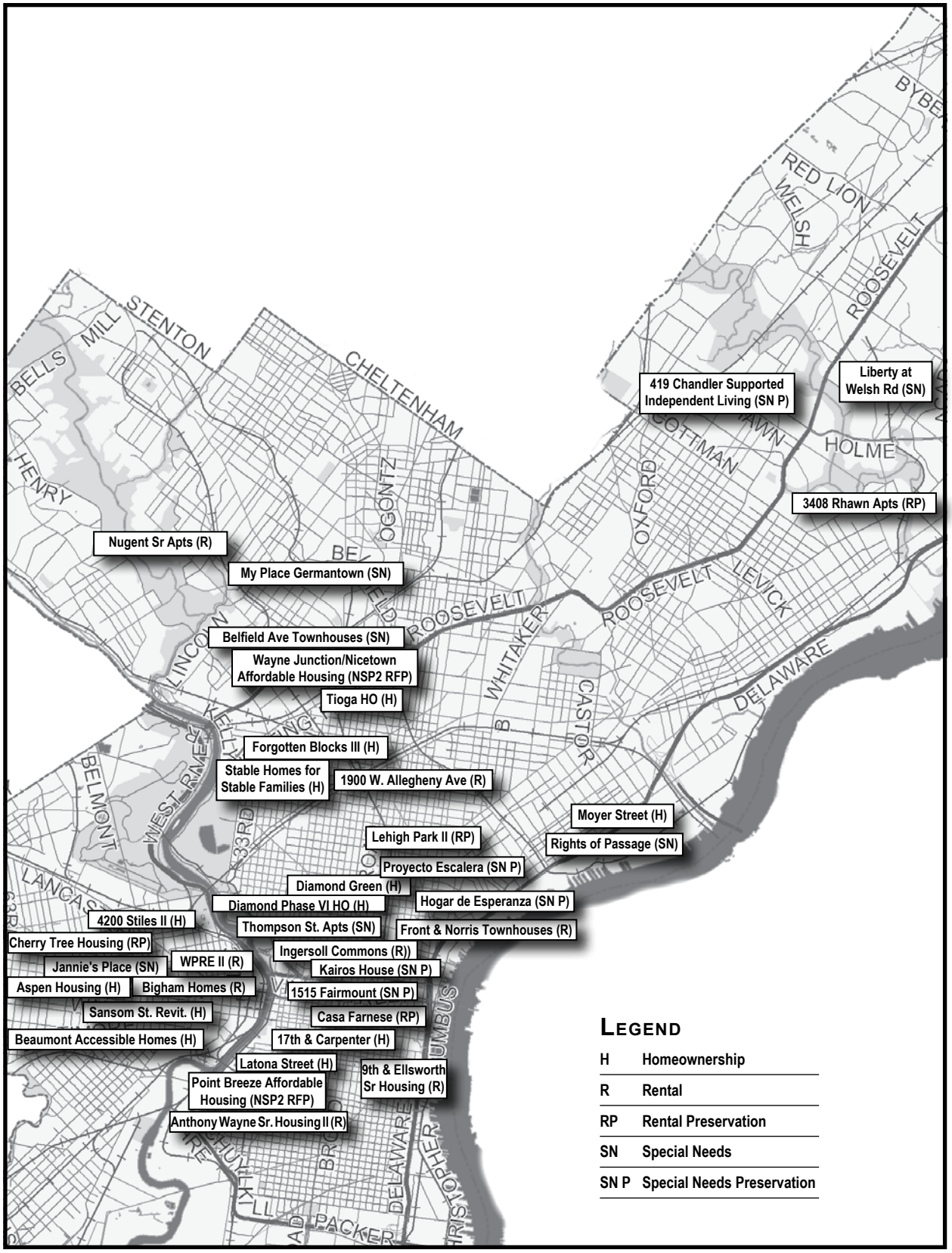
Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11)
(in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
COMMUNITY PLANNING & CAPACITY BUILDING																
A. CDC Support Services & Planning																
1. NeighborhoodsNow Technical Assistance	200							200								0
2. LISC	48							48	48							48
3. Community Design Collaborative	89							89	89							89
4. Philadelphia Association of CDCs	35							35	35							35
B. Neighborhood Services	1,700							1,700	1,700							1,700
Total: Community Planning & Capacity Building	**2,072**	**0**	**0**	**0**	**0**	**0**	**0**	**2,072**	**1,872**	**0**	**0**	**0**	**0**	**0**	**0**	**1,872**
SECTION 108 LOAN PRINCIPAL & INTEREST REPAYMENTS-HOUSING																
A. Rental & Homeownership Development (Year 21)	2,371							2,371	2,224							2,224
B. Year 24	1,517							1,517	1,458							1,458
C. Year 25	1,555							1,555	1,517							1,517
Total: Section 108 Loan Principal & Interest Repayments-Housing	**5,443**	**0**	**0**	**0**	**0**	**0**	**0**	**5,443**	**5,199**	**0**	**0**	**0**	**0**	**0**	**0**	**5,199**

Budget Detail - CDBG Year 35 (FY 10) and CDBG Year 36 (FY 11)
(in Thousands)

	CDBG Year 35 - Fiscal Year 2010								CDBG Year 36 - Fiscal Year 2011							
	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total	CDBG	HOME	HOPWA	State	HTF	ARRA	Other	Total
ANNUAL OPERATING COSTS																
A. Program Delivery																
1. OHCD	704				59			763	773				59			832
2. PHDC	4,703			974	416			6,093	4,635			974	416			6,025
3. RDA	9,314				296			9,610	9,229				296			9,525
4. Commerce	324							324	330							330
5. PIDC	953							953	1,554							1,554
6. L&I	1,000							1,000	1,000							1,000
Subtotal: Program Delivery	*16,998*	*0*	*0*	*974*	*771*	*0*	*0*	*18,743*	*17,521*	*0*	*0*	*974*	*771*	*0*	*0*	*19,266*
B. General Administration																
1. OHCD	5,788	780	250		354	100		7,272	5,851	770	250		354	250		7,475
2. PHDC	1,662	200		197		85		2,144	1,638	200		197				2,035
3. RDA	918	674				365		1,957	905	674				1,213		2,792
4. Commerce	1,721							1,721	1,656							1,656
5. Law	345							345	345							345
6. City Planning	267							267	684							684
Subtotal: General Administration	*10,701*	*1,654*	*250*	*197*	*354*	*550*	*0*	*13,706*	*11,079*	*1,644*	*250*	*197*	*354*	*1,463*	*0*	*14,987*
Total: Annual Operating Costs	**27,699**	**1,654**	**250**	**1,171**	**1,125**	**550**	**0**	**32,449**	**28,600**	**1,644**	**250**	**1,171**	**1,125**	**1,463**	**0**	**34,253**
GRAND TOTAL PROGRAM ACTIVITIES	**69,230**	**16,545**	**8,922**	**11,062**	**7,500**	**21,209**	**49,303**	**183,771**	**73,652**	**16,445**	**8,992**	**8,262**	**7,500**	**21,795**	**35,296**	**171,942**
RESOURCE ALLOCATION	**69,230**	**16,545**	**8,922**	**11,062**	**7,500**	**21,209**	**49,303**	**183,771**	**73,652**	**16,445**	**8,992**	**8,262**	**7,500**	**21,795**	**35,296**	**171,942**

Year 36 Activities: Proposed Projects



Executive Summary

The *Year 36 Consolidated Plan* is the City of Philadelphia's application to the U. S. Department of Housing and Urban Development for four programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership program, the Housing Opportunities for Persons With AIDS (HOPWA) program and the Emergency Shelter Grant (ESG) program. It also details the City's spending on community development, including community economic development, from other city and state resources. The *Plan* outlines the expenditure of approximately $172 million in federal, state and local funds for community development.

The objectives identified in the *Consolidated Plan* are to create suitable living environments, provide decent, affordable housing and create economic opportunity. These objectives are addressed through a variety of community, housing and economic development activities. The objective of creating suitable living environments includes activities to provide stable housing for homeless individuals and families and households with special needs (such as persons with AIDS). It also includes activities designed to build the capacity of community nonprofit organizations, such as funding for Neighborhood Advisory Committees and technical assistance to community development corporations (CDCs). Suitable living environments are also created through community gardening and the greening of vacant land. Outcome indicators for this objective include placing homeless and at-risk persons in stable housing, improving neighborhoods and locations greened or gardened.

The objective of providing decent, affordable housing is addressed in several ways. Philadelphia's CDBG program has historically allocated more than 50 percent of program funds to housing programs, including the creation of new housing units (both rental and homeownership), the preservation of existing units through home-repair grants and housing counseling to assist first-time homebuyers as well as to address problems of delinquency and default. Outcome indicators for this objective include creating new, affordable housing units through new construction or rehabilitation, ensuring sustainable housing through investment in housing preservation and assisting households to buy their first home through housing counseling and settlement grant assistance.

Creating economic opportunities is the third major objective of the program. The City will provide assistance to businesses that create jobs, provide employment and training opportunities and provide technical assistance to community-based organizations. Outcome indicators include jobs created, commercial corridors improved, individuals trained and community-based organizations assisted.

The City is pleased with its past performance in the community development program. The *Consolidated Annual Performance and Evaluation Report (CAPER)* for the year ending June 30, 2009, indicates that the City exceeded its goals in many areas and made substantial progress in other areas.

The City's "Citizen Participation Plan," detailed in the Appendix, encourages citizen input and review of the *Consolidated Plan* at three stages: in a Needs Hearing held in December in conjunction with the CAPER hearing, after the issuance of the *Preliminary Consolidated Plan*, and before City Council, which must review and approve the *Consolidated Plan* before its submission to HUD. In an effort to broaden citizen awareness and participation, each version of the *Plan* is posted on OHCD's web site (www.phila.gov/ohcd/consolplan) and extensive advertising is placed before each public hearing. Citizens are also able to be placed on an extensive mailing list to receive notices of hearings. At the hearing on the *Preliminary Plan* held on April 6, 2010, most people who testified were supportive of the *Plan*. Some testifiers requested additional funding for specific existing line items.

Table 3a
Objectives, Outcomes and Indicators: Performance Measures

Objectives	Outcomes	Programs*	Indicators	Funding**	Totals
Creating Suitable Living Environments (SL)					
	Accessibility/ Availability	Homeless and Special-Housing	Needs 160 Low- and Moderate-Income Households In Stable Housing	$3,000,000	
		Homeless and Special-Needs Housing - Short Term	1,950 Low- and Moderate-Income Households In Stable Housing	$4,642,000	
		Vacant Land Strategy Planning	Creation of imaging model to address Vacant properties	$100,000	
		Child Care Facilities Fund	Improve 15 facilities	$650,000	$8,392,000
	Affordability	NACs - Community Capacity Building	609,000 Low- and Moderate-Income Residents Will Benefit	$1,700,000	$1,700,000
	Sustainability	Community Improvements	120,000 Low- and Moderate-Income Residents Will Benefit	$400,000	
		Community Improvements	120,000 Low- and Moderate-Income Residents Will Benefit	$2,900,000	
		Community Improvements	16,000 Low- and Moderate-Income Residents Will Benefit	$25,000	
		Community Improvements	22,000 Low- and Moderate-Income Residents Will Benefit	$71,000	
		Community Improvements	29,000 Low- and Moderate-Income Residents Will Benefit	$200,000	
		LISC - CDC	Support 21 Organizations Assisted	$48,000	
		PACDC - CDC	Support 15 Organizations Assisted	$35,000	$3,679,000
		Operational Support		$3,000,000	$3,000,000
Subtotal (SL)					**$16,771,000**
Providing Decent Affordable Housing (DH)					
	Accessibility/ Availability	Affordable Homeownership	120 Housing Units Created	$1,558,000	
		Affordable Homeownership	50 Housing Units Created	$2,297,000	
		Affordable Rental Housing	425 Housing Units Created/ Preserved	$8,572,000	
		Mixed-Use Pilot Program	20 Housing Units Created/ Preserved	$1,000,000	
		Affordable Rental Housing	100 Housing Units Created/ Preserved	$1,400,000	
		Affordable Homeownership	20 Housing Units Created	$600,000	
		Community Design Collaborative	20 Organizations Assisted	$89,000	$15,516,000

* Programs are listed in the Budget Detail and expanded upon in the Action Plan narrative.

** Funding is broken out in the Budget Detail.

TABLE 3A
OBJECTIVES, OUTCOMES AND INDICATORS: PERFORMANCE MEASURES

OBJECTIVES	OUTCOMES	PROGRAMS*	INDICATORS	FUNDING**	TOTALS
Providing Decent Affordable Housing (contd.)					
	Affordability:	Affordable Rental Housing	20 Households Provided Rental Assistance	$330,000	
		Affordable Rental Housing	380 Households Provided Rental Assistance	$2,969,000	
		Affordable Rental Housing - HOPWA	950 Households Provided Rental Assistance	$8,007,000	
		Environmental Clearance	Site remediation of 5 sites	$100,000	$11,406,000
	Sustainability:	Housing Counseling	12,000 Low- and Moderate-Income Households Will Benefit	$3,677,000	
		Housing Counseling for People Living with AIDS	1,300 Low- and Moderate-Income Households Will Benefit	$300,000	
		Housing Counseling	1,000 Low- and Moderate-Income Households Will Benefit	$700,000	
		Housing Counseling	250 Low- and Moderate-Income Households Will Benefit	$350,000	
		Housing Counseling	1,800 Low- and Moderate-Income Households Will Benefit	$570,000	
		Housing Counseling	12,000 Low- and Moderate-Income Households Will Benefit	$65,000	
		Tangled Title Fund	10 Low- and Moderate-Income Households Will Benefit	$100,000	
		Anti-Predatory Loan Products	20 Low- and Moderate-Income Households Will Benefit	$60,000	
		EITCP	500 Low- and Moderate-Income Households Will Benefit	$48,000	
		Repairs/Preservation/Rehab Assistance	1,770 Housing Units Preserved	$11,021,000	
		Repairs/Preservation/Rehab Assistance	300 Housing Units Preserved	$325,000	
		Utility Grants	2,300 Housing Units Preserved	$1,525,000	
		ECA - Preservation, Rehab Assistance	2,000 Housing Units Preserved	$800,000	
		Repairs/Preservation/Rehab Assistance	150 Housing Units Preserved	$4,650,000	
		Repairs/Preservation/Rehab Assistance	60 Housing Units Preserved	$257,000	
		Repairs/Preservation/Rehab Assistance	1,000 Housing Units Preserved	$123,000	
		Repairs/Preservation/Rehab Assistance	100 Housing Units Preserved	$2,254,000	
		Technical Assistance/Planning	Support Special Needs Persons	$50,000	
		Section 108 Payments	2,962 Housing Units	$5,199,000	$32,074,000
		Operational Support		$27,253,000	$27,253,000
Subtotal (DH)					**$86,249,000**

TABLE 3A
OBJECTIVES, OUTCOMES AND INDICATORS: PERFORMANCE MEASURES

OBJECTIVES	OUTCOMES	PROGRAMS*	INDICATORS	FUNDING**	TOTALS
Creating Economic Opportunities (EO)					
	Accessibility/ Availability	Growth Loan Program	850 Jobs	$26,500,000	
		Technical Assistance to Micro Businesses	100 Businesses Assisted	$750,000	
		Creative Industry Program	6 Facilities Will Benefit	$300,000	
		Targeted Economic Development Program	300 Low- and Moderate-Income Persons	$300,000	
		Targeted Neighborhood Economic Development Program	70 Businesses Assisted	$300,000	
		Neighborhood Development Fund	300,000 Low- and Moderate-Income Residents Will Benefit	$500,000	
		Capacity Building for NBO's	10 Organizations Assisted	$230,000	$28,880,000
	Sustainability:	Storefront Improvement Program	300,000 Low- and Moderate-Income Residents Will Benefit	$800,000	
		Targeted Neighborhood Support Activities	609,000 Low- and Moderate-Income Residents Will Benefit	$1,075,000	
		Business Improvement Assistance Program	300,000 Low- and Moderate-Income Residents Will Benefit	$500,000	
		Neighborhood Development Grant Program	300,000 Low- and Moderate-Income Residents Will Benefit	$1,000,000	
		Employment & Training	60 Individuals Trained	$65,000	
		Employment & Training	1,200 Individuals Trained	$171,000	
		Employment & Training	150 Individuals Trained	$600,000	$4,211,000
		Operational Support		$4,000,000	$4,000,000
Subtotal (EO)					**$37,091,000**
Total					**$140,111,000**

* Programs are listed in the Budget Detail and expanded upon in the Action Plan narrative.

**Funding is broken out in the Budget Detail.

TABLE 3B
ANNUAL HOUSING COMPLETION GOALS

	Annual Expected Number Completed	Resources Used During Period			
		CDBG	HOME	ESG	HOPWA
Annual Affordable Rental Housing Goals (Sec. 215)					
Acquisition of existing units	0	☐	☐		☐
Production of new units	450	☑	☑		☐
Rehabilitation of existing units	20	☐	☑	☐	☐
Rental assistance	950	☐	☑		☑
Total Sec. 215 Rental Goals	1,420	☑	☑	☐	☑
Annual Affordable Owner Housing Goals (Sec. 215)					
Acquisition of existing units	0	☐	☐		
Production of new units	210	☑	☑		
Rehabilitation of existing units	9,072	☑	☐		
Homebuyer assistance	10	☐	☑		☐
Total Sec. 215 Owner Goals	9,292	☑	☑	☐	☐
Annual Affordable Housing Goals (Sec. 215)					
Homeless	9,636	☑	☑	☑	☑
Non-Homeless	9,622	☑	☑	☐	☐
Special Needs	930	☑	☑	☐	☑
Total Sec. 215 Affordable Housing	20,188	☑	☑	☑	☑
Annual Housing Goals					
Annual Rental Housing Goal	1,420	☑	☑	☐	☑
Annual Owner Housing Goal	9,292	☑	☑	☐	☐
Total Annual Housing Goal	10,712	☑	☑	☐	☑

☑ = Resources used ☐ = Resources not used = Resources not available

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of federal funds, either alone or in conjunction with the investment of other public or private funds.

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Neighborhood-Based Homeownership Production

Description
The City supports the creation of new or rehabilitated housing for homeownership affordable to low- and moderate-income households. The units will be developed through neighborhood-based community development corporations (CDC's) and developers who have formed partnerships with neighborhood organizations. Individual projects are identified in the Action Plan narrative and on the accompanying maps.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 1
HUD Matrix Code 14A	CDBG Citation 92.206
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 120
Local ID 1	Units Upon Completion 120

Funding Sources:	
CDBG	
ESG	
HOME	1,558,000
HOPWA	
Total Formula	1,558,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	0
Total	1,558,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Homeownership New Construction

Description
The construction of new affordable housing for-sale to homebuyers is increasingly important in rebuilding neighborhoods in the most blighted areas of Philadelphia. In addition to providing affordable housing, new housing construction at scale can rebuild housing markets and increase value in communities affected by disinvestment and abandonment. New construction can also provide residents with modern amenities including off-street parking and larger lots at lower density.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 2
HUD Matrix Code 12	CDBG Citation 92.205(a)(1)
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 50
Local ID 2	Units Upon Completion 50

Funding Sources:	
CDBG	
ESG	
HOME	1,997,000
HOPWA	
Total Formula	1,997,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	300,000
Total	2,297,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Rental Housing

Project Title
Neighborhood-Based Rental Housing Production

Description
Funding for affordable rental developments that will also use Low-Income Housing Tax Credits. Individual projects are identified in the Action Plan narrative and on the accompanying maps.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 3
HUD Matrix Code 14B	CDBG Citation 570.202, 92.205(a)(1)
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 425
Local ID 3	Units Upon Completion 425

Funding Sources:	
CDBG	1,338,000
ESG	
HOME	4,047,000
HOPWA	
Total Formula	5,385,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	3,187,000
Total	8,572,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Rental Housing and Commercial Rehabilitation

Project Title
Mixed-Use Pilot Program

Description
Funding will support mixed-use, commercial and residential development on or adjacent to commercial corridors. This program will address vacant commercial properties with rental residential units on the upper floors.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 4
HUD Matrix Code 14B	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMH, LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 20
Local ID 3	Units Upon Completion 20

Funding Sources:	
CDBG	1,000,000
ESG	
HOME	
HOPWA	
Total Formula	1,000,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	1,000,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Homeless and Non-Homeless Special Needs

Project Title
Development Financing for Homeless and Special-Needs Housing

Description
OHCD plans to maintain its commitment to the development of permanent housing for the homeless, persons with substance abuse, mentally ill and mentally disabled persons, persons with HIV or AIDS and disabled persons. OHCD intends to provide development financing to projects selected through a competitive process. An RFP will be issued by OHCD to provide development financing for projects serving special-needs populations.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number SL-1	Project ID 5
HUD Matrix Code 14B	CDBG Citation 92.205(a)(1)
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 160
Local ID 4	Units Upon Completion 160

Funding Sources:	
CDBG	
ESG	
HOME	3,000,000
HOPWA	
Total Formula	3,000,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	3,000,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Rental Housing

Project Title
Housing Development Assistance

Description
OHCD will support rental developments that receive other federal funding through the Housing Development Assistance budget. In general, the program provides gap financing for construction activities. For rental development with commitments of HUD 202 (elderly) or HUD 811 (disabled) financing, the OHCD subsidy is capped at $15,000 per unit, based upon a dollar-for-dollar match of other funds.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 6
HUD Matrix Code 14B	CDBG Citation 92.205(d)
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 100
Local ID 5	Units Upon Completion 100

Funding Sources:	
CDBG	
ESG	
HOME	1,400,000
HOPWA	
Total Formula	1,400,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	1,400,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Neighborhood and Citywide Housing Counseling

Description
Housing counseling agencies will be funded to carry out pre-purchase, mortgage default, delinquency and specialized housing counseling.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 7
HUD Matrix Code 5	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 12,000
Local ID 6	Units Upon 12,000

Funding Sources:	
CDBG	3,677,000
ESG	
HOME	
HOPWA	
Total Formula	3,677,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	3,677,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Housing Counseling

Description
Housing counseling agencies will be funded to carry out specialized housing counseling to households afflicted with HIV and/or AIDS.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 8
HUD Matrix Code 5	CDBG Citation 574.300(b)(1)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 1,300
Local ID 7	Units Upon Completion 1,300

Funding Sources:	
CDBG	
ESG	
HOME	
HOPWA	300,000
Total Formula	300,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	300,000

The primary purpose of the project is to help: ☐ the Homeless ☒ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Residential Mortgage Foreclosure Prevention

Description
Housing counseling agencies will be funded to carry out mortgage default, foreclosure and vacancy prevention services.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 9
HUD Matrix Code 5	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 1,000
Local ID 8	Units Upon Completion 1,000

Funding Sources:	
CDBG	700,000
ESG	
HOME	
HOPWA	
Total Formula	700,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	700,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Community Legal Services

Description
Funding will support the housing counseling agencies targeted to low- and moderate-income homeowners in combating predatory lending and will help stabilize neighborhoods.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 10
HUD Matrix Code 05C	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 250
Local ID 9	Units Upon Completion 250

Funding Sources:	
CDBG	350,000
ESG	
HOME	
HOPWA	
Total Formula	350,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	350,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
SaveYourHomePhilly Hotline – Community Legal Services

Description
Funding will support the SaveYourHomePhilly hotline and technical assistance to housing counseling agencies targeted to low- and moderate-income homeowners to combat predatory lending and tohelp stabilize neighborhoods.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 11
HUD Matrix Code 05C	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 1,800
Local ID 10	Units Upon Completion 1,800

Funding Sources:	
CDBG	570,000
ESG	
HOME	
HOPWA	
Total Formula	570,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	570,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Other—Nonprofit Capacity Building

Project Title
Training Activities for Housing Counseling Organizations

Description

The CDBG-funded housing counseling organizations will receive capacity building assistance to more efficiently deliver assistance to their clients. This funding supports the 12,000 clients served under the Housing Counseling portion of the *Plan*.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 12
HUD Matrix Code 19C	CDBG Citation 570.201(p)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 12,000
Local ID 11	Units Upon Completion 12,000

Funding Sources:	
CDBG	65,000
ESG	
HOME	
HOPWA	
Total Formula	65,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	65,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Tangled Title Fund

Description
Philadelphia VIP will manage vacancy prevention activities, recruit volunteer attorneys to assist with mortgage foreclosure cases and resolve title problems.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 13
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 10
Local ID 12	Units Upon Completion 10

Funding Sources:	
CDBG	50,000
ESG	
HOME	
HOPWA	
Total Formula	50,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	50,000
Total	100,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Anti-Predatory Loan Products

Description
The Greater Philadelphia Urban Affairs Coalition will provide technical assistance to homeowners seeking to use anti-predatory loan products, including, but not limited to the PHIL-Plus Program.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 14
HUD Matrix Code 05C	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 20
Local ID 13	Units Upon Completion 20

Funding Sources:	
CDBG	60,000
ESG	
HOME	
HOPWA	
Total Formula	60,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	60,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Greater Philadelphia Urban Affairs Coalition – Earned Income Tax Credit Program

Description
The City will support financial-literacy counseling to ensure that low-income families apply for and receive the federal Earned Income Tax Credit.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 15
HUD Matrix Code 05	CDBG Citation 570.201 (e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 500
Local ID 14	Units Upon Completion 500

Funding Sources:	
CDBG	48,000
ESG	
HOME	
HOPWA	
Total Formula	48,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	48,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Basic Systems Repair Program, Tier 2

Description
Income-eligible homeowners are able to receive up to $17,500 worth of rehabilitation assistance on their homes to correct systems emergencies and code-related repairs.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 16
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 1,770
Local ID 15	Units Upon Completion 1,770

Funding Sources:	
CDBG	10,321,000
ESG	
HOME	
HOPWA	
Total Formula	10,321,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	700,000
Total	11,021,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
SHARP Home Repair Program

Description
The Senior Housing Assistance Repair Program (SHARP) provides essential repairs averaging $1,192 to the homes of residents aged 60 and over.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 17
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 300
Local ID 16	Units Upon Completion 300

Funding Sources:	
CDBG	325,000
ESG	
HOME	
HOPWA	
Total Formula	325,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	325,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Utility Emergency Services Fund

Description
Emergency grants will be provided to assist low-income families with emergency utility assistance.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 18
HUD Matrix Code 05Q	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 2,300
Local ID 17	Units Upon Completion 2,300

Funding Sources:	
CDBG	1,525,000
ESG	
HOME	
HOPWA	
Total Formula	1,525,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	1,525,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Energy Coordinating Agency (ECA)

Description
ECA will sponsor nine community-based Neighborhood Energy Centers to provide utility, weatherization and fuel assistance services, information and referrals to low-income community residents.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Income-Eligible Areas Citywide

Objective Number DH-3	Project ID 19
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 2,000
Local ID 18	Units Upon Completion 2,000

Funding Sources:	
CDBG	800,000
ESG	
HOME	
HOPWA	
Total Formula	800,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	800,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Homeownership Rehabilitation Program

Description
Funding will be provided to subsidize acquisition and rehabilitation of vacant housing units requiring up to $35,000 in rehabilitation subsidy.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 20
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 20
Local ID 19	Units Upon Completion 20

Funding Sources:	
CDBG	600,000
ESG	
HOME	
HOPWA	
Total Formula	600,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	600,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Philadelphia Home Improvement Loan (PHIL) Program

Description
The PHIL program provides home-improvement loans of up to $25,000 at below-market rates for eligible homeowners. CDBG subsidy is used to make loans available at below-market rates to low-income borrowers.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 21
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 150
Local ID 20	Units Upon Completion 150

Funding Sources:	
CDBG	650,000
ESG	
HOME	
HOPWA	
Total Formula	650,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	4,000,000
Total	4,650,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Philadelphia Neighborhood Housing Services (PNHS) - Loan Program

Description
PNHS provides housing-preservation services through a revolving loan program for home rehabilitation activities in the Cobbs Creek and Carroll Park neighborhoods.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Census Tracts: 81, 82, 83, 84, 101, 112

Objective Number DH-3	Project ID 22
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 60
Local ID 21	Units Upon Completion 60

Funding Sources:	
CDBG	257,000
ESG	
HOME	
HOPWA	
Total Formula	257,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	257,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Owner-Occupied Housing

Project Title
Impact Services Building Materials Exchange Program

Description
Tools and building materials will be provided to low- and moderate-income people for home rehabilitation activities.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 23
HUD Matrix Code 14A	CDBG Citation 570.202(b)(2)
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 1,000
Local ID 22	Units Upon Completion 1,000

Funding Sources:	
CDBG	123,000
ESG	
HOME	
HOPWA	
Total Formula	123,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	123,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Homeless Housing

Project Title
Emergency Shelter Grant (ESG)

Description
ESG funds will be used to support emergency food, short-term shelter, and supportive services to homeless persons and families. The "Other" funding is the required match, to be provided with General Funds. (These funds are not listed on the budget detail but are mentioned in the Budget narrative.)

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number SL-1	Project ID 24
HUD Matrix Code 03T	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 1,950
Local ID 23	Units Upon Completion 1,950

Funding Sources:	
CDBG	50,000
ESG	2,296,000
HOME	
HOPWA	
Total Formula	2,346,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	2,296,000
Total	4,642,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Rental Housing

Project Title
Housing Assistance – Department of Behavioral Health/Mental Retardation Services

Description
Funds will be used for rental assistance for persons receiving supportive services under programs administered by the Department of Public Health's Department of Behavioral Health/Mental Retardation Services. This very-low-income population is not able to afford market-rate rental housing without a subsidy.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-2	Project ID 25
HUD Matrix Code 05S	CDBG Citation 92.205(a)(1)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 20
Local ID 24	Units Upon Completion 20

Funding Sources:	
CDBG	
ESG	
HOME	330,000
HOPWA	
Total Formula	330,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	330,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☒ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Special-Needs Non-Homeless and Homeless Housing

Project Title
Rental Assistance/Homeless and HIV/AIDS

Description
OHCD will support the Philadelphia Transitional Housing Program and Tenant Union Representative Network to provide rental assistance, housing counseling and case management to homeless persons and persons with HIV/AIDS in order to promote self-sufficiency. The population assisted is not able to afford market-rate, unsubsidized rental housing.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-2	Project ID 26
HUD Matrix Code 05S	CDBG Citation 92.205(b), 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMHSP
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 380
Local ID 25	Units Upon Completion 380

Funding Sources:	
CDBG	200,000
ESG	
HOME	2,469,000
HOPWA	300,000
Total Formula	2,969,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	2,969,000

The primary purpose of the project is to help: ☒ the Homeless ☒ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Non-Homeless Special-Needs Housing

Project Title
HOPWA Program

Description
HOPWA funding will be provided for rental assistance, information and referral, emergency payments to prevent homelessness, operating costs for facilities, support services and administrative costs of project sponsors.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

Eligible Metropolitan Area
Bucks, Chester, Delaware, Montgomery and Philadelphia counties

Objective Number DH-2	Project ID 27
HUD Matrix Code 03T	CDBG Citation 570.300
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 950
Local ID 26	Units Upon Completion 950

Funding Sources:	
CDBG	
ESG	
HOME	
HOPWA	8,007,000
Total Formula	8,007,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	8,007,000

The primary purpose of the project is to help: ☐ the Homeless ☒ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Special-Needs/Non-Homeless—Physically Disabled

Project Title
Adaptive Modifications Program

Description
Owner-occupied and renter-occupied houses are made accessible for persons with disabilities.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 28
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMHSP
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 100
Local ID 27	Units Upon Completion 100

Funding Sources:	
CDBG	250,000
ESG	
HOME	
HOPWA	
Total Formula	250,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	2,004,000
Total	2,254,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☒ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Other—CDBG Nonprofit Capacity-Building

Project Title
Homeless and Special-Needs Housing, Technical Assistance and Planning, Homeless and Disabled

Description
OHCD will support organizations providing housing and resident-support services to special-needs populations in the City of Philadelphia by providing technical assistance on issues related to homeless and disabled housing.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 29
HUD Matrix Code 20	CDBG Citation 570.205
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator	Annual Units
Local ID 28	Units Upon Completion

Funding Sources:	
CDBG	50,000
ESG	
HOME	
HOPWA	
Total Formula	50,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	50,000

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☒ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Communities in Schools

Description
Communities in Schools provides job training to youth interested in the tourism and hospitality industries.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number EO-3	Project ID 30
HUD Matrix Code 05H	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 1,200
Local ID 29	Units Upon Completion 1,200

Funding Sources:	
CDBG	171,000
ESG	
HOME	
HOPWA	
Total Formula	171,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	171,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Employment and Training – ActionAIDS

Description
ActionAIDS' Positive Action Program provides a return-to-work program for people living with HIV and AIDS. Funds will be used to develop a needs- and skills-assessment program and a job bank.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Eligible Metropolitan Area – Bucks, Chester, Delaware, Montgomery and Philadelphia counties

Objective Number EO-3	Project ID 31
HUD Matrix Code 05H	CDBG Citation 570.300(b)(7)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 60
Local ID 30	Units Upon Completion 60

Funding Sources:	
CDBG	
ESG	
HOME	
HOPWA	65,000
Total Formula	65,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	65,000

The primary purpose of the project is to help: ☐ the Homeless ☒ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
YouthBuild Philadelphia

Description
Funding will be provided for operating support and development subsidies for YouthBuild which provides education and job-readiness training for high-school dropouts.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number EO-3	Project ID 32
HUD Matrix Code 05H	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMCSV
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 150
Local ID 31	Units Upon Completion 150

Funding Sources:	
CDBG	600,000
ESG	
HOME	
HOPWA	
Total Formula	600,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	600,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Housing

Project Title
Environmental Clearance

Description
Environmental clearance and site remediation for sites proposed for residential development funding.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-2	Project ID 33
HUD Matrix Code 04A	CDBG Citation 570.201(d)
Type of Recipient Subrecipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Housing Units	Annual Units 5
Local ID 32	Units Upon Completion 5

Funding Sources:	
CDBG	100,000
ESG	
HOME	
HOPWA	
Total Formula	100,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	100,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Philadelphia Green

Description
The Pennsylvania Horticultural Society will provide technical assistance, gardening materials and educational workshops for organized community gardeners. It also provides open space management and management plans for the adaptive reuse of vacant land. The projects include neighborhood greening, parks revitalization, citywide garden maintenance, neighborhood education on greening, school gardening projects and management of vacant land.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Low-Mod Areas, Citywide

Objective Number SL-3	Project ID 34
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 120,000
Local ID 33	Units Upon Completion 120,000

Funding Sources:	
CDBG	400,000
ESG	
HOME	
HOPWA	
Total Formula	400,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	400,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Pennsylvania Horticultural Society Vacant Land Management

Description
The Pennsylvania Horticultural Society will improve and manage vacant land in Philadelphia's low- and moderate-income neighborhoods. The CDBG funds will be used for stabilization activities only.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Low-Mod Areas, Citywide

Objective Number SL-3	Project ID 35
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 120,000
Local ID 34	Units Upon Completion 120,000

Funding Sources:	
CDBG	500,000
ESG	
HOME	
HOPWA	
Total Formula	500,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	2,400,000
Total	2,900,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Neighborhood Gardens Association

Description
OHCD proposes to support Neighborhood Gardens Association with up to $25,000 to be matched dollar-for-dollar by private funding sources for the installation of watering systems and other physical improvements at land-trust garden sites in low- and moderate-income neighborhoods.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number SL-3	Project ID 36
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 16,000
Local ID 35	Units Upon Completion 16,000

Funding Sources:	
CDBG	25,000
ESG	
HOME	
HOPWA	
Total Formula	25,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	25,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
New Kensington Open Space Management

Description
New Kensington CDC will continue its comprehensive greening program along Frankford Avenue and adjacent neighborhood areas, including the implementation of a side-yard program.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Census tracts 143, 144, 156, 157, 158, 159, 160, 161, 162

Objective Number SL-3	Project ID 37
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 22,000
Local ID 36	Units Upon Completion 22,000

Funding Sources:	
CDBG	71,000
ESG	
HOME	
HOPWA	
Total Formula	71,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	71,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Planning and Administration Needs

Project Title
Vacant Land Strategy Planning

Description
The City of Philadelphia has approximately 40,000 vacant parcels, a combination of vacant structures and vacant lots. Only 31 percent of those parcels are in public ownership. The City began work imagining a new model for addressing vacancy, with the goal of creating a unified system of tax foreclosure, maintenance and effective marketing for land reuse. The City plans to advance this model using CDBG funds to support legal research on legislative changes that may be needed, implementation strategies to emulate successful programs in other parts of the country and civic engagement.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number SL-1	Project ID 38
HUD Matrix Code 20	CDBG Citation 570.205
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator	Annual Units 1
Local ID 37	Units Upon Completion 1

Funding Sources:	
CDBG	100,000
ESG	
HOME	
HOPWA	
Total Formula	100,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	100,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Services

Project Title
Philadelphia Neighborhood Housing Services (PNHS), Community Improvements/Model Blocks

Description
PNHS will complete improvements in targeted neighborhoods.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Census Tracts 81, 82, 83, 84, 101, 112

Objective Number SL-3	Project ID 39
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 29,000
Local ID 38	Units Upon Completion 29,000

Funding Sources:	
CDBG	200,000
ESG	
HOME	
HOPWA	
Total Formula	200,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	200,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Facilities

Project Title
Child Care Facilities Fund

Description
The Child Care Facilities Fund will assist for-profit and nonprofit daycare providers located in low- and moderate-income neighborhoods with physical improvements.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number SL-1	Project ID 40
HUD Matrix Code 03M	CDBG Citation 570.201(c)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Facilities	Annual Units 15
Local ID 39	Units Upon Completion 15

Funding Sources:	
CDBG	650,000
ESG	
HOME	
HOPWA	
Total Formula	650,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	650,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to For-Profits)

Project Title
Philadelphia Industrial Development Corporation (PIDC) Business Loan Programs

Description
PIDC will provide several business lending products, including Growth Loans, Small Business Loans and Gap Financing. The Growth Loan product is low-interest, second-mortgage financing for business expansion in the city. At least 51 percent of the created and/or retained employment opportunities realized through these loans will be available for low- and moderate-income people. In addition, PIDC-assisted business projects will retain and expand the retail base to provide goods and services to neighborhoods or assist in the prevention or elimination of slums or blight. In addition, the City may use CDBG funds to cover debt-service payments for the Section 108 program.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 41
HUD Matrix Code 18A	CDBG Citation 570.203(b)
Type of Recipient Subrecipient	CDBG National Objective LMJ, LMA, SBA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Jobs	Annual Units 280
Local ID 40	Units Upon Completion 280

Funding Sources:	
CDBG	6,500,000
ESG	
HOME	
HOPWA	
Total Formula	6,500,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	3,100,000
Total	9,600,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to For-Profits)

Project Title
Section 108 Loan Program (PIDC)

Description
PIDC will implement the City's Section 108 Loan Program, funded in prior years, to expand the capacity for commercial and industrial lending and to assist potential downtown development. It is anticipated that $20 million of Section 108 funding will be applied for during Year 36. Loans will be used to support an array of development needs, including but not limited to acquisition, site preparation, construction, reconstruction, rehabilitation, machinery and equipment acquisition, infrastructure improvements and related project costs. The goals of these loans will be to create or retain permanent jobs and to expand retail goods in the neighborhoods.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 42
HUD Matrix Code 18A	CDBG Citation 570.703(i)
Type of Recipient Subrecipient	CDBG National Objective LMJ, LMA, SBA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Jobs	Annual Units 570
Local ID 41	Units Upon Completion 570

Funding Sources:	
CDBG	
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	20,000,000
Total	20,000,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to For-Profits)

Project Title
Technical Assistance to Micro-Enterprises

Description
The Commerce Department and various nonprofit partners will provide managerial and technical assistance to retail or commercial firms that will provide goods and/or services to the city's low- and moderate-income neighborhoods or to businesses that create employment opportunities for low- and moderate-income people. The City will procure services from several nonprofit organizations to provide technical assistance to new and existing micro businesses. There will be increased coordination between these activities and neighborhood commercial area assistance.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 43
HUD Matrix Code 18C	CDBG Citation 570.201(o)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Businesses	Annual Units 100
Local ID 42	Units Upon Completion 100

Funding Sources:	
CDBG	750,000
ESG	
HOME	
HOPWA	
Total Formula	750,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	750,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance)

Project Title
Creative Industry Program

Description
The Creative Industry Program will support nonprofit arts and culture organizations, for-profit creative businesses and artists through capital facility investments that produce specific benefits to low- and moderate-income neighborhoods or create or retain jobs. The goals of the program are to strengthen the relationships between the creative industries and their neighborhoods, and to foster organizational growth and job creation, asset development and economic efficiencies within the creative sector.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 44
HUD Matrix Code 03E	CDBG Citation 570.201(c)
Type of Recipient Subrecipient	CDBG National Objective LMA, LMJ
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Facilities	Annual Units 6
Local ID 43	Units Upon Completion 6

Funding Sources:	
CDBG	300,000
ESG	
HOME	
HOPWA	
Total Formula	300,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	300,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to For-Profits)

Project Title
Storefront Improvement Program and Targeted Block Façades

Description
The City will use CDBG and other funds to make grants to businesses located in Targeted Neighborhood Commercial Areas (TNCA's). The Storefront Improvement Program (SIP) provides rebates for façade and security improvements on commercial buildings in TNCAs. The City may designate specific commercial corridors for targeted block façade grants, through which the City will pay for uniform façade improvements on all or most of the commercial buildings on a block. This program will be coordinated by the Commerce Department with Community-Based Organizations (CBO's) providing outreach to business owners and assisting with the application process.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number EO-3	Project ID 45
HUD Matrix Code 14E	CDBG Citation 570.202
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 300,000
Local ID 44	Units Upon Completion 300,000

Funding Sources:	
CDBG	700,000
ESG	
HOME	
HOPWA	
Total Formula	700,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	100,000
Total	800,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to Nonprofits)

Project Title
Targeted Corridor Revitalization Management Program (TCMP)

Description
The City proposes to undertake TCMP activities in support of the Commerce Department's Restore Philadelphia Corridors (ReStore). The range of activities under TCMP will include, but not be limited to: strengthening neighborhood commercial corridors through planning and research; making commercial corridors more welcoming and viable through revitalization and elimination of blight; increasing availability of jobs and retail goods and services through business development and retention; and strengthening businesses through marketing, technical assistance and financing. These activities will be carried out primarily by Community-Based Development Organizations (CBDO s).

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Low Mod Census Tracts: 13-15, 18-45, 55-77, 79-88, 90-96, 100-115, 119, 126-133, 135, 137-149, 151-182, 185-205, 238-250, 252-253, 265-268, 271-290

Objective Number EO-3	Project ID 46
HUD Matrix Code 18B	CDBG Citation 570.204(c)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 609,000
Local ID 45	Units Upon Completion 609,000

Funding Sources:	
CDBG	1,075,000
ESG	
HOME	
HOPWA	
Total Formula	1,075,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	1,075,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Service (Employment and Training)

Project Title
Targeted Neighborhood Economic Development Program

Description
The City proposes to support Neighborhood-Based Organizations (NBOs) to undertake business and neighborhood support programs in Empowerment Zone areas and other economically distressed areas. These NBOs will provide services that enhance employment opportunities, the majority of which will be available for low- and moderate-income residents. The NBOs will improve the ability of businesses to locate and expand in these areas, as well as to assist them in recruiting area residents as employees. The expansion of employment opportunities will enable low- and moderate-income persons to find and retain jobs near their neighborhoods.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 47
HUD Matrix Code 5H	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 300
Local ID 46	Units Upon Completion 300

Funding Sources:	
CDBG	300,000
ESG	
HOME	
HOPWA	
Total Formula	300,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	300,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Public Service

Project Title
Business Improvement District Assistance

Description
The City proposes to support Business Improvement Districts and other community-based organizations that provide community services such as street and sidewalk cleaning, public safety services and neighborhood improvements.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number EO-3	Project ID 48
HUD Matrix Code 5	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 300,000
Local ID 47	Units Upon Completion 300,000

Funding Sources:	
CDBG	500,000
ESG	
HOME	
HOPWA	
Total Formula	500,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	500,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to For-Profits)

Project Title
Targeted Neighborhood Business Attraction and Expansion

Description
The City proposes to assist business attraction and expansion activities in TNCAs through subsidies for capital improvements and rental rebates. These investments will reduce costs for new and expanding businesses that increase availability of goods and services for low- and moderate-income people or that create new employment opportunities for low- and moderate-income people.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 49
HUD Matrix Code 18A	CDBG Citation 570.203(b)
Type of Recipient Subrecipient	CDBG National Objective LMA, LMJ
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Businesses	Annual Units 20
Local ID 48	Units Upon Completion 20

Funding Sources:	
CDBG	300,000
ESG	
HOME	
HOPWA	
Total Formula	300,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	300,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to Nonprofits)

Project Title
Neighborhood Development Fund (PIDC)

Description
The City, through PIDC, will provide financial assistance to nonprofit businesses, CDCs or joint ventures of these entities. This program may fund activities to provide financial assistance to economic development projects that help stabilize and foster economic growth in distressed areas of the city.
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Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 50
HUD Matrix Code 17C	CDBG Citation 570.203(a)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 300,000
Local ID 49	Units Upon Completion 300,000

Funding Sources:

CDBG	500,000
ESG	
HOME	
HOPWA	
Total Formula	500,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	500,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Economic Development (Direct Assistance to Nonprofits)

Project Title
Neighborhood Development Grant

Description The City will allocate CDBG resources to support community-based economic development activities. Commerce will target appropriate investments to selected commercial centers based on their level of organization, existence of plans, feasibility, capacity of local CDCs or other neighborhood-based organizations and proximity to other public and private investments. Neighborhood Development Grants of up to $250,000 each will be made to neighborhood-based economic development projects as gap financing. Grant requests must accompany public financing packages that demonstrate the financial need for the subsidy. Neighborhood Commercial Area Transformation (NCAT) grants of up to $500,000 each will be made to support activities that will substantially transform older, income-impacted communities. Projects should not only create permanent jobs, but should assist in changing the nature of the existing economically distressed neighborhoods. Eligible activities may include but are not limited to acquisition, architectural and engineering services and financial packaging of development projects.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number EO-3	Project ID 51
HUD Matrix Code 17c	CDBG Citation 570.204
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 300,000
Local ID 50	Units Upon Completion 300,000

Funding Sources:	
CDBG	1,000,000
ESG	
HOME	
HOPWA	
Total Formula	1,000,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	1,000,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Other (Economic Development)

Project Title
Capacity-Building Assistance for CDCs

Description
The City proposes to fund capacity-building activities for CBDO's working on neighborhood commercial corridors. Such activities may include, but will not be limited to, technical assistance with planning, organizational development, real estate development, financial resource enhancement, financial management and board and organizational development.

Objective category: ☐ Suitable Living Environment ☐ Decent Housing ☒ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number EO-1	Project ID 52
HUD Matrix Code 19C	CDBG Citation 570.201(p)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Organizations	Annual Units 10
Local ID 51	Units Upon Completion 10

Funding Sources:	
CDBG	230,000
ESG	
HOME	
HOPWA	
Total Formula	230,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	230,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Planning and Administrative Needs

Project Title
LISC

Description
LISC will provide technical assistance to CDCs participating in OHCD-funded development projects. This may include but not be limited to asset management, resource development, pre-development activities and commercial corridor planning and development.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number SL-3	Project ID 53
HUD Matrix Code 20	CDBG Citation 570.205
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Organizations	Annual Units 21
Local ID 52	Units Upon Completion 21

Funding Sources:	
CDBG	48,000
ESG	
HOME	
HOPWA	
Total Formula	48,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	48,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Planning and Administrative Needs

Project Title
Community Design Collaborative

Description
The Community Design Collaborative will assist CDCs with architectural planning and design issues.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area

Citywide

Objective Number DH-1	Project ID 54
HUD Matrix Code 19C	CDBG Citation 570.205
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Organizations	Annual Units 20
Local ID 53	Units Upon Completion 20

Funding Sources:	
CDBG	89,000
ESG	
HOME	
HOPWA	
Total Formula	89,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	89,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Planning and Administrative Needs

Project Title
Philadelphia Association of CDCs (PACDC)

Description
PACDC will provide technical assistance to OHCD-supported CDCs in the development of comprehensive plans for addressing their information technology needs, assisting in the development and maintenance of web sites and working with a network of community-based nonprofits to inventory and track vacant land in their respective service areas.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number SL-3	Project ID 55
HUD Matrix Code 20	CDBG Citation 570.205
Type of Recipient Subrecipient	CDBG National Objective
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Organizations	Annual Units 15
Local ID 54	Units Upon Completion 15

Funding Sources:	
CDBG	35,000
ESG	
HOME	
HOPWA	
Total Formula	35,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	35,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Other (Community Development)

Project Title
Neighborhood Services

Description
Neighborhood Advisory Committees (NACs) identified in the text of the *Plan* will be funded for information and referral services, citizen participation and neighborhood planning.

Objective category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

Location/Target Area

Low Mod Census Tracts: 13-15, 18-45, 55-77, 79-88, 90-96, 100-115, 119, 126-133, 135, 137-149, 151-182, 185-205, 238-250, 252-253, 265-268, 271-290

Objective Number SL-2	Project ID 56
HUD Matrix Code 19C	CDBG Citation 570.201(p)
Type of Recipient Subrecipients	CDBG National Objective LMA
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Persons	Annual Units 609,000
Local ID 55	Units Upon Completion 609,000

Funding Sources:	
CDBG	1,700,000
ESG	
HOME	
HOPWA	
Total Formula	1,700,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	1,700,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name **City of Philadelphia**

Priority Need
Section 108 Loan Program

Project Title
Section 108 Loan Principal and Interest Repayments (Housing)

Description
Repayment of principal and interest for Section 108 loans for housing from prior years.

Objective category: ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity
Outcome category: ☐ Availability/Accessibility ☐ Affordability ☒ Sustainability

Location/Target Area

Citywide

Objective Number DH-3	Project ID 57
HUD Matrix Code 19F	CDBG Citation 570.705(c)
Type of Recipient	CDBG National Objective LMH
Start Date 07/01/2010	Completion Date 6/30/2010
Performance Indicator Households	Annual Units 2,962
Local ID 56	Units Upon Completion 2,962

Funding Sources:	
CDBG	5,199,000
ESG	
HOME	
HOPWA	
Total Formula	5,199,000
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	5,199,000

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs

APPENDIX

Equal Opportunity/ Affirmative Action Requirements and OHCD Policies

As a recipient of federal Community Development Block Grant (CDBG) funds and other financial assistance including but not limited to, HOME, McKinney Homeless Assistance, Housing Opportunities for Persons With AIDS (HOPWA) and Section 202, the City of Philadelphia, through the Office of Housing and Community Development (OHCD), is responsible for implementing a variety of federal laws including those pertaining to equal opportunity and affirmative action. These laws find their origin in the Civil Rights Act of 1964 which prohibits discrimination based on sex, race, color, religion and national origin in employment, public accommodation and the provision of state and local government services. While OHCD affirms its responsibility to implement all applicable local, state and federal requirements, including local anti-discrimination policies, it hereby underscores its commitment to complying and requiring compliance with federal equal opportunity and affirmative action requirements under the applicable housing and community development programs, including the following provisions:

Section 3 of the Housing and Urban Development Act of 1968, as amended by Section 915 of the Housing and Community Development Act of 1992, requires that economic opportunities generated by the U.S. Department of Housing and Urban Development (HUD) financial assistance for housing and community development programs will, to the greatest extent feasible, be given to low- and very low-income persons residing in the area in which the project is located.

Specific housing and community development activities include construction, re-construction, conversion or rehabilitation of housing (including reduction and abatement of lead-based paint hazards), other buildings or improvements (regardless of ownership). They cover a broad range of tasks including planning, architectural services, consultation, maintenance, repair and accounting. In addition, contracts for work in connection with housing and community development programs will, to the greatest extent feasible, be awarded to area business concerns. These are construction and construction-related firms who are substantially owned by low-income persons and/ or those who provide economic opportunities to low- and very low-income persons residing in the area where the project is located.

Currently, Section 3 requires project sponsors to establish a 30-percent aggregate new-hire goal and a 10-percent contracting goal on all HUD-assisted projects.

Executive Order 11246 provides civil rights protection to persons in all phases of employment during the performance of federal or federally assisted contracts. As specified in the implementing regulations, contractors and subcontractors on federal or federally assisted construction contracts will take affirmative action to ensure fair treatment in employment, upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation and selection for training and apprenticeship. The Executive Order requires construction contractors to make "good faith efforts" to employ minority and female craft-workers at a percentage level of 17.4 percent and 6.9 percent respectively in each trade on construction work in the covered area.

Executive Order 2-95 Neighborhood Benefit Strategy requires every project sponsor, developer or builder working in OHCD or Department of Commerce development projects to verify that they will, to the greatest extent feasible, provide employment and training opportunities for low-income neighborhood residents for planning, construction, rehabilitation and operations of the development. In addition, Executive Order 2-95 encourages project sponsors, developers or builders to establish a goal of employing low- and very low-income neighborhood

and area residents as 50 percent of the new hires associated with the project and awarding 50 percent of all construction and service contracts to neighborhood and area businesses.

Mayor's Executive Order 2-05 established City policy and requirements for contracting opportunities for the participation of Minority- (MBE), Women- (WBE) and Disabled- (DSBE) Business Enterprises. Executive Order 14-08 restructured the oversight of those ranges. Chapter 17-1000 of the Philadelphia Code works with Executive Order 14-08 as local requirements that work together in providing a citywide anti-discrimination policy in awarding City contracts. Under Chapter 17-1000, participation goals of 15 percent, 10 percent and 2 percent respectively have been established for MBEs, WBEs and DSBEs in bidding procedures for City professional services and supply contracts.

Section 504 of the Rehabilitation Act of 1973 requires that federal fund recipients make their programs and activities accessible to qualified individuals with disabilities. In effect, these regulations are designed to eliminate all vestiges of discrimination toward otherwise qualified individuals. A person is "disabled" within the meaning of Section 504 if he or she: has a mental or physical impairment which substantially limits one or more of such person's major life activities, has a record of such impairment, or is regarded as having such an impairment.

The Americans with Disabilities Act (ADA) of 1990 provides federal civil rights protection in the areas of employment, public services and transportation, public accommodations, telecommunications and other provisions to people who are considered disabled. As is the case with Section 504, the ADA is not an affirmative action statute. Instead, it seeks to dispel stereotypes and assumptions about disabilities and ensure equal opportunity and encourage full participation, independent living and economic self-sufficiency for disabled persons.

OHCD policies that relate to these requirements include:

1. Up-front commitments from developers and general contractors

OHCD will make a concerted effort to maximize local resident training, employment and contracting opportunities by requiring its subrecipients to secure up-front commitments in the form of Affirmative Action Plans (AAPs) to local business firms. Bidder compliance will be evaluated prior to selection and contract awards. Also, competitive proposals will be evaluated on the basis of past performance or evidence of commitment to contract with or employ local concerns.

2. Coordinate job fairs and other local outreach activities

OHCD will continue to work with community development corporations (CDCs), community organizations, developers and others in an effort to create local talent pools of skilled and semiskilled workers for housing and community development activities.

3. Provide local business information on OHCD-assisted projects

OHCD has developed a database of local (Philadelphia-area) construction and construction-related professional firms to assist project sponsors in developing neighborhood benefit strategies for local projects.

4. Support YouthBuild initiatives

The YouthBuild program is one job-readiness approach that has proven to be successful in positioning young people for education, training and long-term employment. OHCD plans to support YouthBuild activities.

5. Utilize the Philadelphia Housing Authority (PHA) Jobs and Skills Bank

OHCD will continue the partnership with PHA to refer qualified residents for employment opportunities in OHCD-assisted projects.

6. Meet or exceed federal program accessibility requirements

OHCD policy ensures that, where practicable, rental and homeownership projects will be developed to exceed federal standards of accessibility.

The Commonwealth as a Funding Resource

The Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) has historically made available to Philadelphia up to 20 percent of the total state allocation for housing and redevelopment assistance. As stated in the *Pennsylvania Consolidated Plan*, the first priority through this program is to meet housing needs. The Communities of Opportunity Program is flexible for municipalities and redevelopment authorities to design uses for these funds which may be ineligible under certain federal programs and which meet specific unmet needs. DCED will emphasize the role of comprehensive community development and its relationship to economic development.

DCED and the Pennsylvania Housing Finance Agency (PHFA) presently administer a statewide grant program allocating federal HOME funds on a competitive basis. Those municipalities not receiving their own allocation of HOME funds (nonparticipating jurisdictions) receive priority for funding from this program. It is unlikely that there will be state funds remaining for participating jurisdictions such as Philadelphia in the immediate future.

PHFA administers the Homeownership Choice Program, which supports mixed-income housing development in underutilized urban areas. Philadelphia has received 11 Homeownership Choice awards.

Other sources of funds from DCED that contribute to overall housing, community and economic development as well as related social-service needs in the City are: the Weatherization Assistance Program, presently administered by the Philadelphia Housing Development Corp., the Enterprise Zone and Main Street Program, administered by the City Commerce Department, the McKinney Emergency Shelter Programs administered by the Office of Supportive Housing, and Community Services Block Grant presently administered by the Mayor's Office of Community Services. Direct assistance to non-profits include community development tax credits through the Neighborhood Assistance Program and more specifically, the Comprehensive Services Program which includes the Philadelphia Plan, and the Community Conservation and Employment Program. In 2004, DCED instituted the Elm Street program to provide planning and redevelopment assistance for residential neighborhoods adjacent to commercial corridors. In 2005, the City received an Energy Harvest grant from the Department of Energy. This grant will assist in the development of energy-efficient housing in the 4900 block of Girard Avenue.

In addition to the programs listed, the Commonwealth also provides funding to the City through existing programs of the City Commerce Department, the City Department of Public Welfare and several other departments.

Reference Table: Section 8 Eligibility, Annual Income

Household Size	Very Low 25%	30%	Low 50%	60%	Moderate 80%	Middle 120%
1	$13,725	$16,450	$27,450	$32,940	$43,900	$65,880
2	$15,675	$18,800	$31,350	$37,620	$50,150	$75,240
3	$17,625	$21,150	$35,250	$42,300	$56,400	$84,600
4	$19,575	$23,500	$39,150	$46,980	$62,650	$93,960
5	$21,150	$25,400	$42,300	$50,760	$67,700	$101,520
6	$22,725	$27,300	$45,450	$54,540	$72,700	$109,080
7	$24,275	$29,150	$48,550	$58,260	$77,700	$116,520
8	$25,850	$31,050	$51,700	$62,040	$82,700	$124,080
More than 8 in household, add per person:						
Annual	1,566	1,880	3,132	3,758	5,012	7,517

These figures are based on the Section 8 annual income limits for low- and moderate-income households set by the U.S. Department of Housing and Urban Development (HUD), effective May 18, 2010. HUD defines 50 percent of area median income as "very low income" and 80 percent as "low income." The definition of very low-, low- and moderate-income in this table are based on City Ordinance 1029-AA which defines 50 percent of area median income as "low income" and 80 percent as "moderate income."

Table: Income Eligibility Guidelines for the Following Programs:

Basic Systems Repair Program, Emergency Heater Hotline and Emergency Repair Hotline.

Household Size	Maximum Annual	Maximum Monthly
1	$16,245	$1,354
2	21,855	1,821
3	27,465	2,289
4	33,075	2,756
5	38,685	3,224
6	44,295	3,691
7	49,905	4,159
8	55,515	4,626
More than 8 in household, add per person:		
	5,400	450

These figures are calculated to 150 percent of federal poverty-level guidelines. They are effective as of January 23, 2009.

Selection Criteria for Rental Projects

Neighborhood-Based Rental production activities are designed to respond to the housing affordability crisis by producing more affordable housing units through rehabilitation and new construction. The Office of Housing and Community Development (OHCD) believes that the creation and maintenance of viable residential neighborhoods involve a combination of homeownership, rental and special-needs units. Accordingly, OHCD supports the production of affordable rental units.

These criteria are designed to maximize private financing, support neighborhood strategic planning and minimize public subsidies. OHCD reserves the right to select the source of funds for each rental project. OHCD reserves the right to alter these criteria as necessary to ensure consistency with national objectives and with the U.S. Department of Housing and Urban Development (HUD), Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) and Pennsylvania Housing Finance Agency (PHFA) guidelines, regulations and policy. At a minimum, OHCD will review and, if needed, revise the criteria annually.

A. Threshold Criteria

1. Projects must be consistent with the organizing principles for housing investment:

- Facilitating economic growth by encouraging market-rate investment;
- Preserving existing housing stock by directing resources to strong blocks and neighborhoods that show signs of decline;
- Rebuilding inner-city markets at scale from the ground up; and,
- Promoting equity by providing affordable housing to low-income, elderly and special-needs citizens.

2. Projects that request more than 50 percent of total project financing from OHCD will not be considered. Exceptions will be granted on a case-by-case basis. However, the developer must demonstrate a good-faith effort to secure additional public/private financing.

3. No project may apply for more than $1.5 million in total subsidies administered by OHCD (CDBG, federal HOME, DCED and/or any other funding source administered by the City or its designee) unless approved by OHCD.

4. Project costs must meet at least one of the following guidelines:

   a. A maximum of $225 per square foot (replacement cost plus developer's fee); or

   b. A per-unit replacement cost not to exceed 120 percent of HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area. The 120 percent of 221(d)(3) limits are:

Unit Type	Non-elevator	Elevator
0 bedroom	**$162,751**	**$171,272**
1 bedroom	**$187,650**	**$196,333**
2 bedrooms	**$236,310**	**$238,742**
3 bedrooms	**$289,684**	**$308,852**
4+ bedrooms	**$322,719**	**$339,026**

   The above maximum mortgage limits are subject to change.

5. Developers must comply with local, state, and federal regulations including wage rate and applicable MBE/WBE/DSBE, HUD Section 3 and Neighborhood Benefit Strategy requirements, and energy and construction specifications as required by OHCD and the Redevelopment Authority (RDA).

6. While environmental abatement costs associated with site clean-up will be considered separately, developers must submit a Phase I environmental survey with a request for financing which involves new construction or the rehabilitation of build-

ings that were previously used for commercial or industrial purposes.

7. In each project, a minimum of 20 percent of the total units must be set aside for special-needs populations. A minimum of 10 percent of the total units must be accessible for people with physical/mobility impairments and 4 percent for people with hearing or vision impairments. The City of Philadelphia supports the concept of visitability for accessible housing design and encourages all housing developers to include visitability design features. To the extent feasible, all new-construction housing development projects must include visitability design features. This includes at least one no-step entrance at either the front, side, back or through the garage entrance. All doors (including powder/bathroom entrances) should be 32 inches wide and hallways and other room entrances, at least 36 inches wide.

8. All housing projects developed with City housing funds must comply with the City's Model Affirmative Marketing Plan (MAMP) which requires developers receiving City funds to market accessible housing units to the disabled community on the Home Finder website for a 30-day period prior to marketing accessible and non-accessible housing units to the general public.

B. Financial Analysis

1. The developer's fee is meant to compensate the developer for staff time, effort and work involved in the development of the project, developer's expenses, overhead and profit. The developer's fee is limited to 10 percent of replacement costs (less acquisition costs). All consultant's fees and organizational costs are required to be paid from the developer's fee. These fees may not be listed as separate line items in the development budget. For projects requiring Low-Income Housing Tax Credits, developers may apply for and receive a developer's fee up to the maximum allowed by the PHFA. However, developer's fees earned in excess of the maximum allowed by the City must be reinvested in project reserves such as operating deficit, rent subsidy and social services.

2. Project must demonstrate sufficient cash flow to cover projected operating, reserve, debt service, and necessary social/support service expenses.

3. Soft costs, all costs included in replacement cost other than construction costs, may not exceed 20 percent of replacement costs.

4. Legal fees for both project development and syndication may not exceed $40,000 for each purpose for a total of $80,000.

5. Rent-up and marketing expenses may not exceed 1.5 percent of replacement costs.

6. Construction contingency must be at least 2.5 percent for new-construction projects and 5 percent for rehabilitation and no more than 10 percent in either case. Consideration will be given to project size and property condition when determining the amount of contingency. For projects where the construction contract is a guaranteed maximum price, a contingency may be waived by the RDA.

7. When there is no general contractor, construction management costs may not exceed 5 percent of total construction costs. If there is a general contractor and architectural supervision during construction, no construction management fee will be allowed.

8. The architect's fee may not exceed the figures shown at the end of this section.

9. Developers requesting exceptions to the above criteria must provide written justification to the RDA. The RDA will review the request and forward comments to OHCD. OHCD may approve or deny the waiver request.

10. For rental developments with commitments of HUD 202 or HUD 811 financing, the OHCD subsidy is capped at $15,000 per unit, based upon a dollar-for-dollar match of other funds, so long as funds are available.

C. Cost Efficiency

Projects that leverage a larger percentage of private and non-OHCD resources will be given a preference in the evaluation process. Priority will be given to those projects which can be designed and constructed for less total dollars, as well as less City subsidy dollars. In addition, financing requests which can reduce costs below the stated maxima will be given a priority.

D. Developer Profile

A developer will submit a written summary of completed and current development activity. OHCD/RDA will examine the developer's past performance in completing OHCD-funded projects, general capability and capacity levels, and current tax and financial status of partners involved in the project. OHCD/RDA may deny funding for a developer who has outstanding municipal liens, other judgments and/or code violations against his/her property(ies), and who has not demonstrated the technical or financial capacity to complete projects. OHCD/RDA will ensure that the developer supplies acceptable references from past clients and supplies evidence that he/she has consulted the community about the proposed project prior to making any funding commitment.

E. Neighborhood and Community Impact

1. The project should increase the supply of decent, affordable rental units for low-income people and special-needs populations.
2. The project must eliminate a blighting condition in the community or improve an uninhabitable living condition for existing residents.
3. The project must not cause direct or indirect displacement.
4. The developer must demonstrate an effort to encourage participation or representation by the occupants and/or the community. OHCD/RDA will consider community support in evaluating projects.
5. Projects involving the conversion of non-residential buildings may be given lower priority if the conversion is less cost-efficient and does not promote the stabilization of existing deteriorated housing.
6. Additional services and/or benefits to the community (such as the provision of jobs) provided by the project will be considered favorably when evaluating the project for funding.
7. Projects in conformance with an OHCD-endorsed Neighborhood Strategic Plan will be given a priority.
8. The developer must submit an affirmative marketing plan to the RDA for review and approval prior to marketing. The plan must ensure the units will be marketed in accordance with all local, state and federal fair housing laws.

Development Process

Neighborhood-Based Rental activities are administered by the RDA in accordance with OHCD policy. The RDA reserves the right to require additional documentation and information necessary to assess project feasibility. All projects are subject to review by the RDA's Housing Review Committee and approval by the RDA Board of Directors.

1. OHCD will describe those projects which are being proposed to receive financing from OHCD resources in the *Consolidated Plan*. Once City Council approves the *Plan*, developers will be notified of OHCD's intent to finance their project. In its Letter of Intent, OHCD will indicate its intent to provide financing, the number of units it expects to have produced by providing financing and will require the developer and the development team to meet with the RDA within 60 days of the date of the letter. The letter will also remind developers that they must meet certain conditions before receiving financing including adherence to affirmative action, energy conservation and environmental review requirements, and that Davis-Bacon wage rates may apply depending on the type of funding provided and the type and size of the proposed project. The OHCD reservation of funding for a specific project will be in effect for six months from the date of the beginning of the fiscal year which is July 1. To ensure efficient

use of funds, OHCD will require any project which does not achieve settlement within six months of OHCD's reservation of funding to be subject to a RDA staff review. Following RDA review, OHCD may decide to withdraw project funding, extend the reservation of funds or have a different development entity undertake the construction to ensure project completion.

2. During the design development phase of the project, project costs will be reviewed and evaluated by the RDA. Developers may be required to provide additional information regarding steps that they have taken or will take to ensure the cost effectiveness of the project. The RDA may recommend design, financing and budget changes to ensure the cost-effectiveness of the project. Disagreements between the developer and the RDA will be resolved by the Executive Director of the RDA.

3. Projects anticipating RDA Board approval and settlement must submit the following documentation in accordance with the project schedule that was established by the RDA and the developer at the initial development team meeting:

- Project Profile which includes a detailed description of the project, what impact it will have on the neighborhood, proposed beneficiaries, etc. A description of other affordable housing developments or projects which are planned or have been completed in the same area should be included;
- 80-percent complete plans and specifications;
- Developer Profile which includes previous affordable-housing projects developed by the sponsor, location of developments, number and type of units built and owned, etc.;
- Sponsor/Developer Financial Statements which must be prepared by a CPA/IPA and must be for the last two years. Signed federal tax returns may be substituted when no CPA/IPA audits are available;
- Partnership Financial Statements (required only if the Partnership owns other real estate);
- Partnership Agreement (if applicable);
- Tax Credit Subscription Agreement (if applicable);
- Management Plan and Agreement;
- List of Project Development Team—including names, addresses and telephone numbers;
- Relocation Plan (if applicable);
- Neighborhood Strategic Plan (if available);
- Evidence of community support;
- Letter(s) of Intent or Commitment from financing sources such as indication of receipt of PHFA feasibility;
- Tax Status Certification Form which must be submitted for the sponsor, partnership, general contractor, architect, lawyer, consultant or any other firm or business that will directly benefit from OHCD/RDA financing;
- Proof of Site Control;
- Photograph of Development Site (front & rear);
- Site survey, Surveyor's Report and Title Report;
- Architect's Agreement (executed and dated);
- General Contractor's Contract (executed and dated);
- Consultant Contract (if applicable);
- Construction Cost Breakdown (per RDA form);
- Contract and/or Agreement for Legal Services (development and tax counsel);
- Special Needs Plan;
- EEO/AA Plan;
- Section 3 Project Area Business and Employment Plan and Neighborhood Benefit Plan;
- Letter from accounting firm for cost certification;
- Most recent PHFA Form 1 (if applicable);

- Development and Operating Budgets including all sources and uses, not just those on PHFA's Form 1. Operating budgets are to be projected for 15 years;
- Schedule of all Project Financing, including source, rate and term if applicable;
- Board of Directors List (if applicable); and
- Resolution Authorizing Transaction.

In addition to all the previous documentation, non-profit sponsors are required to submit the following documentation, if applicable:

- Current IRS Tax Exempt Ruling Letter;
- Current Bylaws;
- Articles of Incorporation;
- CHDO/NBO/CBDO Designation Letter from OHCD.

If the development entity is a joint venture between a for-profit and a non-profit, the following documentation must be provided:

- Detailed description of the joint venture and the role of the non profit partner.

4. If the RDA determines that the documentation is acceptable and complete, the project will be submitted to its board of directors for review and approval. The guidelines and criteria in effect at the time a project receives board consideration will be applied, regardless of what guidelines and criteria were in effect at the time of the original funding allocation.
5. Upon board approval, the RDA (or other designated agency) will issue a commitment letter. The commitment letter will be in effect for 90 days. If settlement with all financing sources does not occur within 90 days, the RDA may extend the commitment. However, if it appears that any outstanding issues (such as lack of financing, sponsor capacity, additional projects costs) cannot be resolved in a timely fashion and that settlement will be further delayed, the RDA, in consultation with OHCD, may decide to recapture the funding or have PHDC, RDA or another organization perform the development.

TABLE SHOWING MAXIMUM ARCHITECT'S AND ENGINEER'S FEES*

Construction Costs ($)	Total Fee %	Design Fee	Administration Fee
100,000	9.0	* Maximum of 75% of total fee *Includes weekly job meetings	* Maximum of 25% of total fee *Includes weekly job meetings
1,000,000	7.5		
3,000,000	6.5		
5,000,000	6.0		
7,000,000	5.5		
10,000,000	5.0		
15,000,000	4.75		

* See Selection Criteria for Rental Projects, Homeownership Projects and Special-Needs Projects

Selection Criteria for Homeownership Projects

Housing preservation and homeownership are critical elements in the establishment and maintenance of Philadelphia neighborhoods. Homeownership provides the stability needed to ensure the on-going viability of the community. It has been argued that the City should only invest in rental housing because the leveraging of private funds is significantly higher than it is for homeownership, and that too much public subsidy is needed to create affordable homeownership units. The Office of Housing and Community Development (OHCD) believes that the creation and maintenance of viable residential neighborhoods involve a combination of both homeownership and rental units. In order to preserve the viability of and revitalize Philadelphia neighborhoods, OHCD will support and encourage the development of homeownership opportunities affordable to low- and moderate-income Philadelphians.

These criteria are designed to maximize private financing, support neighborhood strategic planning and minimize public subsidies. OHCD reserves the right to select the source of funds for each homeownership project. OHCD reserves the right to alter these criteria as necessary to ensure consistency with national objectives and with the U. S. Department of Housing and Urban Development (HUD), Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) guidelines, regulations and policy. At a minimum, OHCD will review and, if needed, revise the criteria annually.

Project Review and Selection Criteria

Neighborhood-Based Homeownership production activities are administered by the Redevelopment Authority (RDA). The RDA reserves the right to require additional documentation and information necessary to assess project feasibility. All projects are subject to review by the RDA's Housing Review Committee and approval by the RDA Board of Directors.

A. Threshold Criteria

1. Projects must be consistent with the organizing principles for housing investment:

- Facilitating economic growth by encouraging market rate investment;
- Preserving existing housing stock by directing resources to strong blocks and neighborhoods that show signs of decline;
- Rebuilding inner city markets at scale from the ground up; and,
- Promoting equity by providing affordable housing to low-income, elderly and special-needs citizens.

2. Projects that request more than 70 percent of total project financing in permanent project financing (i.e, subsidy) from OHCD will not be considered. Exceptions will be granted on a case-by-case basis. However, the developer must demonstrate a good-faith effort to secure additional public/private financing and a compelling reason to exceed criterion.

3. No project may receive more than $1.5 million in total subsidies administered by OHCD (CDBG, federal HOME, DCED and/or any other funding source administered by the City or its designee) unless approved by OHCD.

4. Project costs must meet at least one of the following guidelines:

a. A maximum of $225 per square foot (replacement cost plus developer's fee); or

b. A per-unit replacement cost not to exceed 120 percent of HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area. The 120 percent of 221(d)(3) limits are:

Unit Type	Non-elevator	Elevator
0 bedroom	**$162,751**	**$171,272**
1 bedroom	**$187,650**	**$196,333**
2 bedrooms	**$236,310**	**$238,742**
3 bedrooms	**$289,684**	**$308,852**
4+ bedrooms	**$322,719**	**$339,026**

The above maximum mortgage limits are subject to change.

5. The unit must be sold at fair-market value as determined by an independent appraisal. Waivers may be granted on a case-by-case basis in neighborhoods where the fair-market value is not affordable to low- or moderate-income buyers.

6. The developer must comply with local, state, and federal regulations including wage rate, MBE/WBE/DSBE and HUD Section 3 and Neighborhood Benefit Strategy requirements and energy and construction specifications as required by OHCD and the RDA.

7. For new-construction projects, environmental remediation and site improvements costs will be considered separately. However, developers must submit a Phase I environmental survey with a request for funding.

8. For new-construction projects, a minimum of 10 percent of the units, or at least one unit, must be disabled-accessible for persons with mobility impairments and 4 percent for people with hearing or vision impairments. For rehabilitation projects, the developer must make reasonable accommodations for buyers with special needs. The City of Philadelphia supports the concept of visitability for accessible housing design and encourages all housing developers to include visitability design features. To the extent feasible, all new-construction housing development projects must include visitability design features. This includes at least one no-step entrance at either the front, side, back or through the garage entrance. All doors (including powder/bathroom entrances) should be 32 inches wide and hallways and other room entrances, at least 36 inches wide.

9. All housing projects developed with City housing funds must comply with the City's Model Affirmative Marketing Plan (MAMP) which requires developers receiving City funds to market accessible housing units to the disabled community on the Home Finder website for a 30-day period prior to marketing accessible and non-accessible housing units to the general public.

B. Financial Analysis

1. The developer's fee is meant to compensate the developer for staff time, effort and work involved in the development of the project, developer's expenses, overhead and profit. The developer's fee is limited to 10 percent of replacement costs (less acquisition costs). All consultant's fees and organizational costs are required to be paid from the developer's fee. These fees may not be listed as separate line items in the development budget. The developer's fee is exclusive of other costs. Projects including a developer's fee lower than the maximum amount allowed will be given a preference in the evaluation process.

2. Soft costs, including developer's fee, may not exceed 22 percent of total development costs. Soft costs are defined to be architectural and engineering fees, market surveys, environmental assessment and testing costs, marketing costs, legal costs, holding costs, settlement costs, construction loan interest and fees, insurance, credit enhancement, appraisal fees, social service/counseling costs and other miscellaneous project charges.

3. Contingency must be at least 2.5 percent for new construction and 5 percent for rehabilitation, and no more than 10 percent in either case. Consideration will be given to project size and property condition when determining the amount of the contingency.

4. When there is no general contractor, construction management costs may not exceed 5 percent of total construction costs. If there is a general contractor and architectural supervision during construction, no construction management fee will be allowed.

5. Architectural and engineering fees for homeownership projects vary widely depending on the nature of the project. Project variables that will affect the scope of the architect's and engineer's work include: the extent and nature of site improvements; type of structure (new construction or rehabilitation); type of construction (site-built or factory-built); use of pre-designed modular units; number of units or building types included and extent of unit design required (interior, exterior or both). It is expected that the architectural and engineering fees for many homeownership projects will be substantially less than the stated maximums. See the table at the end of "Selection Criteria for Rental Projects."

6. The developer must demonstrate the marketability of the units, based upon a neighborhood market analysis.

7. Developers requesting exceptions to the above criteria must provide written justification to the RDA. The RDA will review the request and forward comments to OHCD. OHCD may approve or deny the waiver request.

C. Cost Efficiency

Projects that leverage a larger percentage of private and non-OHCD resources will be given a preference in the evaluation process. Priority will be given to those projects which can be designed and constructed for less total dollars as well as for less City subsidy dollars. In addition, financing requests which can reduce costs below the stated maxima will be given a priority.

D. Developer Profile

A developer will submit a written summary of completed and current development activity and the designated agency will examine the developer's past performance in completing OHCD-funded projects, general capability and capacity levels, and current tax and financial status of partners involved in the project. OHCD/RDA may deny funding to a developer who has outstanding municipal liens, other judgments and/or code violations against his/her property(ies). OHCD/RDA will ensure that the developer receives acceptable references from past clients and supplies evidence that he/she has consulted the community about the proposed project prior to making any funding commitment.

E. Neighborhood and Community Impact

1. The project should increase the supply of decent, affordable homeownership units for low- and moderate-income people and special-needs populations.

2. The project must eliminate a blighting condition in the community or improve an uninhabitable living condition for existing residents.

3. The project must not cause direct or indirect displacement.

4. The developer must demonstrate an effort to encourage participation or representation by the occupants and/or the community. OHCD/RDA will consider community support in evaluating projects.

5. Projects in conformance with an OHCD-endorsed Neighborhood Strategic Plan will be given priority.

6. The developer must submit an affirmative marketing plan to the RDA for review and approval prior to marketing. The plan must ensure the units will be marketed in accordance with all local, state and federal fair housing laws.

Selection Criteria for Special-Needs Projects

Special-Needs Housing production activities are designed to respond to the housing demand and affordability crisis by producing more affordable housing units through rehabilitation and new construction. The Office of Housing and Community Development (OHCD) believes that the creation and maintenance of viable residential neighborhoods involve a combination of special-needs, homeownership and rental units.

These criteria are designed to maximize private financing, support neighborhood strategic planning and minimize public subsidies. OHCD reserves the right to select the source of funds for each special-need project. OHCD reserves the right to alter these criteria as necessary to ensure consistency with national objectives and with the U.S. Department of Housing and Urban Development (HUD), Commonwealth of Pennsylvania Department of Community and Economic Development (DCED) and Pennsylvania Housing Finance Agency (PHFA) guidelines, regulations and policy. At a minimum, OHCD will review and, if needed, revise the criteria annually.

A. Threshold Criteria

1. Projects must be consistent with the organizing principles for housing investment:

- Facilitating economic growth by encouraging market-rate investment;
- Preserving existing housing stock by directing resources to strong blocks and neighborhoods that show signs of decline;
- Rebuilding inner-city markets at scale from the ground up; and,
- Promoting equity by providing affordable housing to low-income, elderly and special-needs citizens.

2. Projects should request no more than 50 percent of their total project development financing from OHCD. Requests for more than 50 percent of project financing will be considered when the project documents that operating funds are in place, or that the increased commitment will make it possible to secure operating funds or move the project more quickly to closing. Preference will be given to projects that have secured other, non-City funding at project submission.

3. No project may receive more than $1.5 million in total subsidies administered by OHCD (CDBG, federal HOME, DCED and/or any other funding source administered by the City, or its designee) unless approved by OHCD.

4. Projects must identify the project's support services plan and budget.

5. Project costs must meet at least one of the following guidelines:

   a. A maximum of $225 per square foot (replacement cost plus developer's fee); or

   b. A per unit replacement cost not to exceed 120 percent of HUD 221 (d) (3) maximum mortgage limits for the Philadelphia area. The 120 percent of 221(d)(3) limits are:

Unit Type	Non-elevator	Elevator
0 bedroom	**$162,751**	**$171,272**
1 bedroom	**$187,650**	**$196,333**
2 bedrooms	**$236,310**	**$238,742**
3 bedrooms	**$289,684**	**$308,852**
4+ bedrooms	**$322,719**	**$339,026**

   The above maximum mortgage limits are subject to change.

6. Developers must comply with local, state, and federal regulations including wage rate and applicable MBE/WBE/DSBE, HUD Section 3 and Neighborhood Benefit Strategy requirements and energy and construction specifications as required by OHCD and the RDA.

7. While environmental costs associated with site clean-up will be considered separately, developers must submit a Phase 1 environmental survey with a request for financing which involves new construction or the rehabilitation of buildings that were previously used for commercial or industrial purposes.

8. A minimum of 10 percent of the total units must be accessible for people with physical disabilities/ mobility impairments and 4 percent for people with hearing or vision impairments. The City of Philadelphia supports the concept of visitability for accessible housing design and encourages all housing developers to include visitability design features. To the extent feasible, all new-construction housing development projects must include visitability design features. This includes at least one no-step entrance at either the front, side, back or through the garage entrance. All doors (including powder/ bathroom entrances) should be 32 inches wide and hallways and other room entrances, at least 36 inches wide.

9. All housing projects developed with City housing funds must comply with the City's Model Affirmative Marketing Plan (MAMP) which requires developers receiving City funds to market accessible housing units to the disabled community on the Home Finder website for a 30-day period prior to marketing accessible and non-accessible housing units to the general public.

B. Financial Analysis

1. The developer's fee is meant to compensate the developer for staff time, effort and work involved in the development of the project, developer's expenses, overhead and profit. The developer's fee is limited to 10 percent of replacement costs (less acquisition costs). All consultant's fees and organizational costs are required to be paid from the developer's fee. These fees may not be listed as separate line items in the development budget. For projects requiring Low-Income Housing Tax Credits, developers may apply for and receive a developer's fee up to the maximum allowed by the PHFA. However, developer's fees earned in excess of the maximum allowed by the City, must be reinvested in project reserves such as operating deficit, rent subsidy and social services.

2. Projects must demonstrate sufficient cash flow to cover projected operating, reserve, debt service, and necessary social/support service expenses.

3. Soft costs, all costs included in replacement cost other than construction costs, may not exceed 20 percent of replacement costs.

4. Legal fees for both project development and syndication may not exceed $40,000 for each purpose for a total of $80,000.

5. Rent-up and marketing expenses may not exceed 1.5 percent of replacement costs.

6. Construction contingency must be at least 2.5 percent for new-construction projects and 5 percent for rehabilitation and no more than 10 percent in either case. Consideration will be given to project size and property condition when determining the amount of contingency. For projects where the construction contract is a guaranteed maximum price, a contingency may be waived by the RDA.

7. When there is no general contractor, construction management costs may not exceed 5 percent of total construction costs. If there is a general contractor and architectural supervision during construction, no construction management fee will be allowed.

8. The architect's fee may not exceed the figures shown in the table at the end of the section "Selection Criteria for Rental Projects."

9. Developers requesting exceptions to the above criteria must provide written justification to the RDA. The RDA will review the request and forward comments to OHCD. OHCD may approve or deny the waiver request.

10. For rental developments with commitments of HUD 202 or HUD 811 financing, the OHCD subsidy is capped at $15,000 per unit, based upon a dollar-for-dollar match of other funds, so long as funds are available.

C. Cost Efficiency

Projects that leverage a larger percentage of private and non-OHCD resources will be given a preference in the evaluation process. Priority will be given to those projects which can be designed and constructed for less total dollars, as well as less City subsidy dollars. In addition, financing requests which can reduce costs below the stated maxima will be given a priority.

D. Developer Profile

A developer will submit a written summary of completed and current development activity. OHCD/RDA will examine the developer's past performance in completing OHCD-funded projects, general capability and capacity levels and current tax and financial status of partners involved in the project. OHCD/RDA may deny funding for a developer who has outstanding municipal liens, other judgments and/or code violations against his/her property(ies), and who has not demonstrated the technical or financial capacity to complete projects. OHCD/RDA will ensure that the developer supplies acceptable references from past clients and supplies evidence that he/she has consulted the community about the proposed project prior to making any funding commitment.

E. Neighborhood and Community Impact

1. The project should increase the supply of decent, affordable rental units for low-income people and special-needs populations.
2. The project must eliminate a blighting condition in the community or improve an uninhabitable living condition for existing residents.
3. The project must not cause direct or indirect displacement.
4. Project sponsors must seek local community input for their plans and review their projects with community-based organizations prior to project's submission for funding consideration.
5. Projects involving the conversion of non-residential buildings may be given lower priority if the conversion is less cost-efficient and does not promote the stabilization of existing deteriorated housing.
6. Additional services and/or benefits to the community (such as the provision of jobs) provided by the project will be considered favorably when evaluating the project for funding.
7. Projects in conformance with an OHCD-endorsed Neighborhood Strategic Plan will be given a priority.
8. The developer must submit an intake and referral plan to the RDA for review and approval. The plan must ensure the units will be marketed in accordance with all local, state and federal fair housing laws.

Development Process

Special-Needs Housing activities are administered by the RDA in accordance with OHCD policy. The RDA reserves the right to require additional documentation and information necessary to assess project feasibility. All projects are subject to review by the RDA's Housing Review Committee and approval by the RDA Board of Directors.

1. OHCD will describe those projects which are being proposed to receive financing from OHCD resources in the *Consolidated Plan*. Once City Council approves the *Plan*, developers will be notified of OHCD's intent to finance their project. In its Letter of Intent, OHCD will indicate its intent to provide financing, the number of units it expects to have produced by providing financing and will require the developer and the development team to meet with the RDA within 60 days of the date of the letter. The letter will also remind developers that they must meet certain conditions before receiving financing including adherence to affirmative action, energy conservation and environmental

review requirements, and that Davis-Bacon wage rates may apply depending on the type of funding provided and the type and size of the proposed project. The OHCD reservation of funding for a specific project will be in effect for six months from the date of the beginning of the fiscal year which is July 1. To ensure efficient use of funds, OHCD will require any project which does not achieve settlement within six months of OHCD's reservation of funding to be subject to a RDA staff review. Following RDA review, OHCD may decide to withdraw project funding, extend the reservation of funds or have a different development entity undertake the construction to ensure project completion.

2. During the design development phase of the project, project costs will be reviewed and evaluated by the RDA. Developers may be required to provide additional information regarding steps that they have taken or will take to ensure the cost-effectiveness of the project. The RDA may recommend design, financing and budget changes to ensure the cost-effectiveness of the project. Disagreements between the developer and the RDA will be resolved by the Executive Director of the RDA.

3. Projects anticipating RDA Board approval and settlement must submit the following documentation in accordance with the project schedule that was established by the RDA and the developer at the initial development team meeting:

- Project Profile which includes a detailed description of the project, what impact it will have on the neighborhood, proposed beneficiaries, etc. A description of other affordable housing developments or projects which are planned or have been completed in the same area should be included;
- 80-percent complete plans and specifications;
- Developer Profile which includes previous affordable housing projects developed by the sponsor, location of developments, number and type of units built and owned, etc.;
- Sponsor/Developer Financial Statements which must be prepared by a CPA/IPA and must be for the last two years. Signed federal tax returns may be substituted when no CPA/IPA audits are available;
- Partnership Financial Statements (required only if the Partnership owns other real estate);
- Partnership Agreement (if applicable);
- Tax Credit Subscription Agreement (if applicable);
- Management Plan and Agreement;
- List of Project Development Team including names, addresses and telephone numbers;
- Relocation Plan (if applicable);
- Neighborhood Strategic Plan (if available);
- Evidence of community input;
- Letter(s) of Intent or Commitment from financing sources such as indication of receipt of PHFA feasibility;
- Tax Status Certification Form which must be submitted for the sponsor, partnership, general contractor, architect, lawyer, consultant or any other firm or business that will directly benefit from OHCD/RDA financing;
- Proof of Site Control;
- Photograph of the Development Site (front and rear);
- Site survey, Surveyor's Report and Title Report;
- Architect's Agreement (executed and dated);
- General Contractor's Contract (executed and dated);
- Consultant Contract (if applicable);
- Construction Cost Breakdown (per RDA form);
- Contract and/or Agreement for Legal Services (development and tax counsel);
- EEO/AA Plan;

- Section 3 Project Area Business and Employment Plan and Neighborhood Benefit Plan;
- Letter from accounting firm for cost certification;
- Most recent PHFA Form 1 (if applicable);
- Supportive services budget for five years;
- Development and Operating Budgets including all sources and uses, not just those on PHFA's Form 1. Operating budgets are to be projected for 15 years;
- Schedule of all Project Financing, including source, rate and term if applicable;
- Board of Directors List (if applicable); and
- Resolution Authorizing Transaction.

In addition to all the previous documentation, non-profit sponsors are required to submit the following documentation, if applicable:

- Current IRS Tax Exempt Ruling Letter;
- Current Bylaws;
- Articles of Incorporation;
- CHDO/NBO/CBDO Designation Letter from OHCD.

If the development entity is a joint venture between a for-profit and a non-profit, the following documentation must be provided:

- Detailed description of the joint venture and the role of the non profit partner.

4. If the RDA determines that the documentation is acceptable and complete, the project will be submitted to its board of directors for review and approval. The guidelines and criteria in effect at the time a project receives board consideration will be applied, regardless of what guidelines and criteria were in effect at the time of the original funding allocation.
5. Upon board approval, the RDA (or other designated agency) will issue a commitment letter. The commitment letter will be in effect for 90 days. If settlement with all financing sources does not occur within 90 days, the RDA may extend the commitment. However, if it appears that any outstanding issues (such as lack of financing, sponsor capacity, additional projects costs) cannot be resolved in a timely fashion and that settlement will be further delayed, the RDA, in consultation with OHCD, may decide to recapture the funding or have PHDC, RDA or another organization perform the development.

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

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

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

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

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

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

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

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

Cancellation of a Proposed Amendment

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

[1] 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.

Summary of Section 108 Funding, Years 21-35 (FY 1996-2010)

Activity & Project		Amount	CDBG Year	Units*	Comments/Status
Acquisition, Demolition, Site Preparation, Remediation					
Francisville Design Competition	Acquisition	$543,500	21		Completed
CBM Acquisition	Acquisition	$500,000	21		Completed
HERO	Acquisition—Special Needs	$18,333	21	1	Completed
Raymond Rosen Replacement	Acquisition/site work	$784,000	21		Completed
Potters House Mission	Acquisition—Special Needs	$18,333	21	25	Completed
1536 Haines St.—YouthBuild	Acquisition	$60,000	21		Completed
747 S. Broad St.	Acquisition	$1,500,000	24		Completed
Jefferson Square	Acquisition	$1,000,000	24		Completed
	Total	***$4,424,166***		***26***	
Homeownership Developments					
Poplar Nehemiah	Homeownership new construction	$4,000,000	21	65	Completed
Homestart-SWCC	Homeownership rehab	$623,970	21	7	Completed
Sears Street	Homeownership (acquisition/remediation)	$39,072	21		Completed
Homestart—Mantua	Homeownership rehab	$376,030	21	4	Completed
Ludlow Village	Acquisition and development	$1,500,000	21	23	Completed
Sears Street Homeownership	Homeownership rehab	$1,500,000	22	21	Completed
Beechwood Homeownership	Homeownership new const. and rehab	$1,749,000	22	14	Completed
Poplar Nehemiah	Homeownership new construction	$6,000,000	22	87	Completed
Homestart — Mantua	Homeownership rehab	$254,245	22	3	Completed
CBM Homeownership Zone	Homeownership new const. and rehab	$2,251,100	22		Completed
CBM Homeownership Zone	Homeownership new const. and rehab	$14,000,000	HZ-23	142	Completed
Homestart	Homeownership rehab	$1,000,000	23	12	Completed
Poplar Nehemiah	Homeownership new construction	$2,396,500	23	35	Completed
Homeownership Rehab Program	Homeownership rehab	$750,000	23	30	Completed
3100 Berks Street	Homeownership rehab	$1,000,000	24	9	Completed
CBM Homeownership Zone	Homeownership new construction & rehab	$8,000,000	24	64	Completed
CBM Homeownership Zone	Homeownership new construction & rehab	$10,500,000	25	87	Underway
	Total	***$55,939,917***		***603***	
Logan Relocation					
Logan Relocation	Acquisition & Relocation	$1,641,000	21	21	Completed
Logan Relocation	Acquisition & Relocation	$410,928	21	8	Completed
Logan Relocation	Acquisition & Relocation	$2,031,655	22	34	Completed
Logan Relocation	Acquisition & Relocation	$4,300,000	23	94	Completed
	Total	***$8,383,583***		***157***	
Public Housing					
Southwark Plaza	PHA/rental rehab & new construction	$1,000,000	21	470	Completed
Southwark Plaza	PHA/rental rehab & new construction	$1,000,000	23		Completed
	Total	***$2,000,000***		***470***	

Activity & Project		CDBG Amount	Year	Units*	Comments/Status
Rental Developments					
Belmont Affordable Housing IV	Rental rehabilitation	$324,000	22&23	11	Completed
Belmont I	Rental rehabilitation	$425,000	21	17	Completed
Brantwood II	Rental rehabilitation	$500,000	21	16	Completed
Universal Court	Rental rehabilitation	$990,000	21	32	Completed
CBM Village	Rental rehabilitation	$1,100,000	21	34	Completed
Sarah Allen IV	Rental rehabilitation	$852,000	21	40	Completed
Year 21 Remaining Balance Rental Housing	Rental rehabilitation	$23,000	21		
North 11th Street Rental	Rental rehabilitation	$1,214,000	22	43	Completed
Belmont Affordable II	Rental rehabilitation	$455,000	23	20	Completed
Chatham Apartments	Rental rehabilitation	$1,060,000	21&23	44	Completed
St. Anthony's Apartments	Rental rehabilitation	$1,500,000	23	53	Completed
Kings Highway II	Rental rehab & new construction	$319,138	23	31	Completed
Anthony Wayne School	Rental rehabilitation	$500,000	24	39	Completed
	Total	***$9,262,138***		***380***	
Repair Programs					
BSRP-Tier 2	Owner-occupied rehab	$2,000,000	21	350	Completed
BSRP Tier 2	Owner-occupied rehab	$1,750,000	23	260	Completed
Adaptive Modifications Program	Owner-occupied rehab—Special Needs	$1,315,000	23	250	Completed
Adaptive Modifications Program	Owner-occupied rehab—Special Needs	$1,000,000	24	60	Completed
L&I repairs	Rental-occupied emergency repairs	$151,411	23	28	Underway
	Total	***$6,216,411***		***948***	
Special-Needs Projects					
Station House (VOA)	Special-Needs rental rehab	$1,500,000	21	108	Completed
Haddington II	Special-Needs rental rehab	$760,000	21	28	Completed
Mid-City YWCA	Special-Needs rental rehab	$2,000,000	21	60	Completed
Interac Capacity Building	Special-Needs rental rehab	$18,333	21	8	Completed
Rowan Homes I Capacity Building	Special-Needs rental rehab	$18,333	21	3	Completed
1260 Housing Capacity Building	Special-Needs rental rehab	$18,333	21	1	Completed
PEC—Rowan House	Special-Needs rental rehab	$500,000	21	26	Completed
PCAH Capacity Building	Special-Needs rental rehab	$18,333	21	1	Completed
Marlton Residences	Special-Needs rental rehab	$1,250,000	21	25	Completed
RHD Clapier Street	Special-Needs rental rehab	$11,113	21	1	Completed
Partnership Homes II	Special-Needs homeownership rehab	$43,889	21	1	Completed
Appletree Housing (Haddington)	Special-Needs rental rehab	$1,500,000	23	20	Completed
Salvation Army Reed House	Special-Needs rental rehab	$924,389	23	66	Completed
Rowan Homes II	Special-Needs rental new const.	$1,510,862	23	30	Completed
Year 23 Special-Needs Dev. Financing	Special-Needs development	$298	23		Unallocated
	Total	***$10,073,883***		***378***	
GRAND TOTAL		**$96,300,098**		**2,962**	

Note: Unit counts are for projects completed, under construction or financed.

Year 36 Targeted Neighborhood Commercial Areas

CORRIDOR	DESIGNATED BLOCKS
5th Street & Lehigh Avenue	2600-3100 North 5th 400-500 W. Lehigh
5th Street & Hunting Park Avenue	4200-4700 North 5th
5th Street & Roosevelt Boulevard	4800-5200 North 5th
5th Street & Olney Avenue	5300-5700 North 5th
7th & Porter Streets	1900-2500 South 7th
9th Street	800-1200 South 9th 700-1000 Washington Avenue
22nd Street	2700-3100 North 22nd 1900-2300 Allegheny Avenue
29th & Dauphin Streets	2300 North 29th
40th & Market Streets	100 North & South 40th 4000 Market
40th Street & Girard Avenue	3800-4100 West Girard 1100 North 40th & 41st
45th & Walnut Streets	4400-4600 Walnut 100-300 South 45th
48th & Spruce Streets	300 South 48th 4700-4800 Spruce
52nd & Market Streets	100 North-300 South 52nd
52nd Street	600-1700 North 52nd
54th & Berks Streets	1800-2000 North 54th
60th & Market Streets	100 North-300 South 60th
63rd Street	1200-2100 North 63rd
Baltimore Avenue	4000-5400 Baltimore
Broad Street & Ridge Avenue	700-800 North Broad 1400-1800 Ridge 1400-1900 Fairmount Avenue
Broad Street & Cecil B. Moore Avenue	1400-1600 North Broad 1400-1900 Cecil B. Moore
Broad Street & Susquehanna Avenue	2200 North Broad 1400-1500 Susquehanna
Broad Street & Germantown Avenue	3600-3800 North Broad 3400-4000 Germantown
Broad Street & Olney Avenue	5500-5900 North Broad 5700-5900 Old York Road 1300 Olney
Broad Street & Snyder Avenue	1900-2100 South Broad 600-1600 Snyder
Castor Avenue	5900-7200 Castor
Chester Avenue	5400-5800
Chew & Chelten Avenues	5600-5700 Chew 700-800 East Chelten
Chew & Washington Avenues	6300-6800 Chew
Chinatown	800-1100 Arch Street 800-1100 Race Street 800-1100 Vine Street 100-200 North 9, 10th & 11th Streets

CORRIDOR	DESIGNATED BLOCKS
Frankford Avenue (New Kensington)	1200-3100 Frankford
Frankford Avenue (Frankford)	4000-5300 Frankford
Frankford Avenue (Mayfair)	6200-8500 Frankford
Front Street & Kensington Avenue	2100-2300 North Front 2400-2600 Kensington
Germantown & Lehigh Avenues	2500-2900 Germantown
Germantown Avenue (Nicetown)	4100-4400 Germantown
Lower Germantown	4900-5300 Germantown
Central Germantown	5400-6200 Germantown Maplewood Mall 100-300 East Chelten 100-300 West Chelten
Germantown Avenue (Lower Mt. Airy)	6300-6700 Germantown
Girard Avenue East	000-800 East Girard
Girard Avenue (Front-9th Streets)	000-900 West Girard
Girard Avenue & Broad Street	1000-1800 West Girard 900-1300 North Broad
Girard Avenue West	2600-2900 West Girard
Kensington & Allegheny Avenues	2800-3600 Kensington 800-1800 East Allegheny
Lancaster Avenue	3400-5400 Lancaster 5900-6200 Lancaster
Lansdowne Avenue	5900-6200 Lansdowne
Logan Business District	4700-5100 North Broad 4700-5100 Old York Road 4700-4900 North 11th 1200-1600 Louden Street
Market Street (West Philadelphia)	4600-6300 Market
Marshall Street	900-1100 North Marshall
Ogontz & Cheltenham Avenues & Washington Lane	6800-8000 Ogontz 1800-1900 Cheltenham 1900 Washington
Parkside Avenue	4700-5100 Parkside
Passyunk Avenue	1400-2000 East Passyunk
Point Breeze Avenue	1200-1700 Point Breeze
Ridge & Cecil B. Moore Avenues	1900-2400 Ridge 1900-2300 Cecil B. Moore
Richmond Street & Allegheny Avenue	3100 Richmond 2300-2700 East Allegheny
Rising Sun Avenue	5700-7700 Rising Sun
South Street	900-2200 South
Torresdale Avenue	5200-7200 Torresdale
Woodland Avenue	4600-4800 Woodland 5900-6500 Woodland

Active Interim Construction Assistance Loans

Consolidated Plan Year Loan Made	Loan Project	Amount
Year 32	Union Hill Homes	$4,400,000
Year 33	Norris Square Town Houses	$3,500,000
	Ludlow V/Pradera III	$2,960,000
Year 34	Cecil B. Moore Phase III-2	$5,940,000
	Cecil B. Moore Phase III-3	$3,630,000
	St. John the Evangelist House	$5,000,000
Year 35	Lawrence Court	$4,505,000

Summary of Beneficiary Policy

Program Benefit to Minority Residents and Families

It is the policy of the City of Philadelphia to provide services without regard to race, color, religion, sex, gender identity, sexual orientation, having AIDS or being perceived to have AIDS, national origin, ancestry, physical handicap or age. No person will be excluded on any of these grounds from participation in the City's Community Development Program. The City will ensure that all equal opportunity regulations be enforced in its community development activities and no form of discrimination will be practiced in any phase of its programs. Full reporting on program participation — both beneficiaries and contractors — will be made available in accordance with the reporting provisions of City Council Ordinance 1029AA.

Income Distribution of Direct Program Beneficiaries

Local Ordinance 1029AA requires that 75 percent of a Community Development Program year funds, exclusive of administration and program management costs, directly benefit very low- , low- and moderate-income people. This exceeds the current federal requirements. In all federally and state-funded housing and economic development programs sponsored by the City, more than 75 percent of the beneficiaries must meet federal Section 8 income guidelines or, if applicable, the federal poverty guidelines. Very low- , low- and moderate-income persons are income eligible, and are the beneficiaries, for all City sponsored housing and economic development programs, except as follows:

- the federal poverty guidelines are enforced under the DCED-funded Weatherization Assistance Program which results in only very low- and low-income people being served if the household's size is small;
- the public housing and homeless programs tend to serve the lowest-income households, however, households will remain income-eligible for services as long as their income does not exceed the Section 8 guidelines.

Monitoring

At the beginning of each calendar year, staff members of the Monitoring Division of OHCD develop an overall monitoring strategy and plan by carefully examining programs and subrecipients listed in the *Consolidated Plan*. Monitoring Division staff perform a risk assessment to identify which programs or subrecipients require comprehensive monitoring. The risk assessment factors include the newness of the program or subrecipient, the dollar amount allocated and the actual expenditures associated with a particular program or subrecipient, audit report findings, designation as a high-risk subrecipient, as well as recommendations from OHCD staff members.

The monitoring strategy is formulated into a monitoring plan and implemented through a formal review process which includes the following steps:

- Notification Letter
- Entrance Conference
- Documentation and Data Acquisition and Analysis
- Exit Conference
- Final Report
- Follow-up Letter

The standards and procedures used for administering CDBG- and HOME-funded contracts are detailed in OHCD's Uniform Program Management System (UPMS), which was revised and updated by the Monitoring division in 1997. Upon request, the UPMS is distributed to subrecipients and Major Delegate Agencies. As reported in the most recent HUD annual program review, for the year ending June 30, 2006, the City is meeting HUD program requirements, including the timeliness of expenditures.

The City monitors its performance in meeting its goals and objectives set forth in the *Consolidated Plan* through the review of monthly reports from its major delegate agencies and subgrantees as required by contract. In addition, OHCD's Policy and Planning Department prepares quarterly performance reports known as *1029AA Reports*, as mandated by Philadelphia City Council, which report on all program activities. OHCD prepares the annual *Consolidated Annual Performance and Evaluation Report (CAPER)* which summarizes the City's performance in relation to the goals and objectives identified in the *Consolidated Plan*.

Inspectors from the Redevelopment Authority make annual inspections of HOME-funded rental units to ensure HQS standards and other HOME program requirements are met.

Fiscal Management

Each agency, nonprofit corporation or other group that receives funds through OHCD must be certified for sound fiscal management and record keeping under OHCD's Uniform Program Management System (UPMS). Certification under the UPMS is required prior to contracting with any organization.

Summary of Public Comments

OHCD received public comments at three separate stages in the development of the *Year 36 Consolidated Plan*. A Needs Hearing was held in December 2009 to give stakeholders and the public an opportunity to identify housing and community development needs and to recommend funding priorities. Subsequent to the release of the *Year 36 Preliminary Consolidated Plan*, OHCD held a public hearing to gain citizen input on the draft Plan. The Hearing for the *Year 36 Preliminary Consolidated Plan* met the public hearing requirements as outlined in HUD regulations. OHCD incorporated revisions into the *Year 36 Proposed Consolidated Plan*, which was distributed for public comment and presented to City Council for consideration and adoption. Issues raised by the public at each of these hearings are summarized below.

Needs Hearing

At the needs hearing on December 7, 2009, representatives of 15 organizations, community development groups, and individual citizens provided testimony regarding housing and community development needs in the city. Testimony was also offered by seven organizations via mail, fax and e-mail.

Testimony highlighted the following issues: utility assistance; funding for the Philadelphia Housing Trust Fund; mortgage foreclosure prevention; strengthening neighborhood economic development including the CDC Tax Credit Program and the Main Street and Elm Street programs; improving the city's property acquisition and disposition system; funding for property acquisition; funding and services for the homeless, ex-offenders, the elderly and special-needs populations; homeless youths; managing vacant lands; housing counseling; tangled titles; the program design of the Basic Systems Repair Program; the Adaptive Modifications Program; neighborhood planning; and affordable housing in general.

Hearing on the Preliminary Consolidated Plan

On April 6, 2010, OHCD held a public hearing to receive comments on the *Year 36 Preliminary Consolidated Plan*. Because HUD had not yet released formula entitlement amounts for the CDBG, HOME, HOPWA or ESG programs, these amounts in the *Preliminary Plan* budget were assumed based on the level of congressional appropriations. Seventeen attendees commented on the *Plan* and/or on specific programs funded by OHCD. Testimony was received from Utility Emergency Services Fund, Philadelphia Association of Community Development Corporations, the Non-Profit Finance Fund, Greater Philadelphia Urban Affairs Coalition, Homeownership Counseling Association of Delaware Valley, Community Land Trust, Women's Community Revitalization Project, the Women's Opportunity Resource Center, the Institute for African American Youth, NET CDC, People's Emergency Center, Public Citizens for Children and Youth, ACT Up Philadelphia, the Urban League of Philadelphia, Tenant Union Representative Network, Philadelphia Legal Assistance, and Community Legal Services. Other testimony was received by email or fax, including from The Business Center for Entrepreneurship & Social Enterprise, Juvenile Law Center, City of Philadelphia Department of Behavioral Health and Mental Retardation Services, Neighborhood Gardens Association, Philadelphia Youth for Change Charter School, People Acting to Help and Mr. Kenneth Cohn.

Speakers and those presenting written testimony highlighted specific housing and community and economic development needs. In addition to topics raised at the Needs Assessment hearing, these included sustainable development; funding for the Childcare Facilities Fund; predatory lending; concerns about specific housing developments serving those with special needs; microbusinesses; minority-, women- and youth-owned businesses; the needs of minority youth; Neighborhood Advisory Committees; land management; education and job training; the housing needs of persons with HIV/AIDS; the value of training

for housing counselors; and the need to adjust utility allowances in rental assistance programs.

Subsequent to the hearing on the *Preliminary Plan*, the City received official notice of the entitlement formula amounts for the CDBG, HOME, HOPWA and ESG programs from HUD. As a result, some budget adjustments were made and the *Year 36 Proposed Consolidated Plan* was released and transmitted to City Council for its consideration on May 19, 2010.

Hearings on the Proposed Consolidated Plan

On May 26 and June 9, 2010, public hearings were held before City Council's Finance Committee to receive comments on the *Year 36 Proposed Consolidated Plan* and to obtain approval of the Council bill authorizing the application for federal and state funds. Public comment at the hearing came from organizations seeking specific line item support or increased funding. In addition, City Council members raised issues related to the operation of the City's housing and development agencies and to the status of Neighborhood Transformation Initiative funding for acquisition. One amendment to the *Proposed Consolidated Plan* was adopted. The amendment increased funding for the Utility Emergency Services Fund and created a new, pilot program for Mixed-Use Development. The authorizing ordinance as amended was approved on June 9, 2010 by the Finance Committee and recommended for adoption by the full Council. On June 17, 2010, City Council approved the ordinance authorizing the City to submit the *Consolidated Plan* to HUD for its review and approval.

CDBG Eligible Census Tracts for Area-Wide Activities 2000 Census Data: Year 36 Eligible Areas

OHCD Map of Neighborhoods

Neighborhoods are defined here for the purpose of meeting HUD requirements.

Public Notice of Environmental Review for Housing and Urban Development (HUD)-Funded Projects

The City of Philadelphia receives HUD assistance for programs included in the City's *Consolidated Plan*, and acts as a Responsible Entity assuming HUD environmental responsibilities per 24 CFR Part 58.

Most of the activities listed have no significant impact on the environment as long as projects are reviewed on a case-by-case basis, for example, housing reconstruction, rehabilitation, renovation and acquisition. Each of these activities falls into a program for which the City has determined and published "Findings of No Significant Impact" (FONSI) on the environment and has received HUD's Removal of Grant Conditions (ROGC):

- **Housing and Community Development Program (FONSI - 11/8/91; ROGC - 12/16/91)**
- **New Housing Construction Program (FONSI - 11/8/91; ROGC - 12/16/91)**
- **Special Economic Development Program (FONSI - 6/12/87; ROGC - 7/16/87)**

For each of these programs, before funds are released, the City reviews whether or not each activity will have an impact on the environment. Federally regulated impacts include, but are not limited to:

1. Effect on historic properties.
2. Floodplain management, wetland protection and coastal zone management.
3. Impact on endangered species.
4. Air quality.
5. HUD environmental standards (including reviews for asbestos and lead paint).
6. Environmental justice.
7. Consideration of noise impacts.

If any of the activities fails to meet the preceding criteria, funds will not be committed.

If activities fall outside the scope of programs for which the City has received a Removal of Grant Conditions from HUD, the City will re-evaluate its environmental assessment to ensure that activities will not pose a threat to the environment prior to a commitment of funds.

Programs like HUD's Brownfields Economic Development Initiatives (BEDI) will fund activities funded with Section 108 Loan proceeds. Said activities, like the Tower Investment located in the American Street Industrial District, Enterprise Heights located in the West Philadelphia Commercial District and the Food Distribution center located in the Eastwick Industrial District, are examples of activities that are consistent with the City's *Consolidated Plan*.

The City's extensive Citizen Participation process, which includes public hearings on Needs Assessment, the *Preliminary Consolidated Plan* and the *Proposed Consolidated Plan*, will constitute and satisfy the public notification and comment process mandated under Part 58. The City's Citizen Participation process is described in an Appendix to the *Consolidated Plan*.

Historical Review

All federally funded undertakings are subject to the Section 106 review process of the National Historic Preservation Act of 1966, as amended, and 36 CFR Part 800. This review requires that federal agencies consider the effect of their undertakings on historic resources. The process entails the identification of resources either listed on, or eligible for, the National Register of Historic Places and an evaluation of a project's effect on such resources. Through a Programmatic Agreement, the Philadelphia Historical Commission has been designated as the City agency to ensure City compliance with these federal historic preservation requirements. The Historical Commission reviews all housing and community development activities funded by OHCD to evaluate the effect of the activity on historic resources.

Additional Information Requested by City Council

In 2000, 2001 and 2002 as part of the ordinances authorizing the submission of the *Consolidated Plans* for Year 26, Year 27 and Year 28, City Council requested that certain additional information be provided. This information is provided in the following section. An explanation is provided for items not included.

- How low- and moderate-income residents in each area benefit from each project. As indicated in the description of geographic boundaries, most of the projects are citywide in scope. Low/moderate income residents and families may benefit from programs based upon the specific eligibility criteria and application procedures of each program. There is no specific area benefit to these programs; the benefit is based upon consumer demand. Activities carried out by Neighborhood Advisory Committees (NACs) qualify as eligible CDBG-funded activities on an area basis. These activities benefit any resident of areas with 51 percent or more residents with incomes below 80 percent of the Philadelphia area median income (low/moderate income census tracts).
- Listing of funding amount by category of CDBG eligible activities
- Geographic boundaries of all proposed projects
- Assessment of Community Development Needs
- Minority Benefit
- Anti-Displacement Strategy
- Assessment of yearly needs of homeless population
- Number and percentage of low- and moderate-income residents in each Council district
- Housing overcrowding and the age of housing in each Council district

Sources for items not included

1. **Detailed Housing Assistance Plan**
   CDBG funds are used to address the housing needs in accordance with the goals of the City's Strategic Plan. Specific activities to be carried out are found in the "Action Plan" section of the *Year 36 Consolidated Plan*.

2. **Amount of money specifically allocated for each project**
   This information is provided in the Budget Detail under the section "Anticipated Budgetary Resources" of the *Year 36 Consolidated Plan*.

3. **Detailed budget outlining specific program delivery costs for each project**
   The *Year 36 Consolidated Plan* categorizes operating costs as program delivery or administration, in accordance with federal regulations. As defined at CFR 570.206, administrative costs are staff and related costs required for planning, overall program management, coordination, monitoring, reporting and evaluation. Program delivery costs are staff and related costs required for the implementation of programs. There is no category of program management as stated in Bill #010373. The breakdown of CDBG program delivery and administrative costs is provided in the Budget Detail of the *Year 36 Consolidated Plan*. OHCD does not track CDBG program delivery costs of specific projects. OHCD, PHDC and RDA each has a cost allocation plan by which certain percentages of those costs are assigned to program delivery expenses and administrative expenses. All program delivery and administrative activities of OHCD, PHDC and RDA benefit low/moderate income residents of Philadelphia.

4. **Strategy for neighborhood revitalization plans**
   The Philadelphia City Planning Commission develops neighborhood revitalization plans as part of its core mission. In the past, OHCD has funded neighborhood plans or housing strategic plans for some areas of the City.

CDBG Budget for Year 36 by Eligibility Categories

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
570.201(a)	Acquisition	Program Delivery — RDA	750	Citywide		
					750	1.02%
570.201(b)	Disposition	Program Delivery — OHCD	773	Citywide		
					773	1.05%
570.201(c)	Public Facilities & Improvements	Child Care Facilities Fund	650	Citywide		
		Creative Industry Program	300	Citywide		
					950	1.29%
570.201(d)	Clearance	Environmental Clearance	100	Citywide		
					100	0.14%
570.201(e)	Public Services	Housing Counseling	3,677	Citywide		
		Housing Counseling -Foreclosure Prevention	700	Citywide		
		Community Legal Services	350	Citywide		
		Community Legal Services - SYHP	570	Citywide		
		Tangled Title Fund	50	Citywide		
		Anti-Predatory Loan Products	60	Citywide		
		GPUAC- Earned Income Tax Credit	48	Citywide		
		UESF	1,525	Citywide		
		ECA	800	Citywide		
		Emergency Shelter Grant	50	Citywide		
		Rental Assistance/Homeless & HIV/AIDS	200	Citywide		
		Communities in Schools	171	Citywide		
		YouthBuild Philadelphia	600	Citywide		
		Philadelphia Green Community Gardening	400	Citywide		
		PHS Vacant Land Management	500	Citywide		
		Neighborhood Gardens Association	25	Citywide		
		New Kensington Open Space	71	1,5		
		PNHS Community Improvements	200	3,4		
		Neighborhood Economic Development	300	1 - 9		
		Business Improvement District Assistance	500	1 - 9		
					10,797	14.66%
570.201(f)	Interim Assistance		0			
570.201(g)	Payment of Non-Federal Share		0			
570.201(h)	Urban Renewal		0			
570.201(i)	Relocation	Program Delivery — RDA	250			
					250	0.34%
570.201(j)	Loss of Rental Income		0			
570.201(k)	Housing Services		0			
570.201(l)	Privately Owned Utilities		0			
570.201(m)	Construction of [Public] Housing		0			
570.201(n)	Homeownership Assistance		0			
570.201(o)	Micro-enterprises	Technical Assistance to Micro Businesses	750	Citywide		
					750	1.02%

CFR Number	HUD Activity Category	Con Plan Line Title	Amount (000)	Council District	Category Subtotal	Category %
570.201(p)	Technical Assistance	Neighborhood Services	1,700	Citywide		
		Training Activities for Housing Counseling	65	Citywide		
		Capacity-Building Assistance for NBOs	230	Citywide		
					1,995	2.71%
570.201(q)	Assistance to Institutions of Higher Learning				0	0.00%
570.202	Rehabilitation and Preservation	Neighborhood-Based Rental	1,338	Citywide		
		Mixed-Use Pilot Program	1,000	Citywide		
		BSRP Tier II	10,321	Citywide		
		Impact Services Bldg Materials Exchange	123	Citywide		
		Homeownership Rehab Program	600	Citywide		
		PHIL Program	650	Citywide		
		PNHS Loan Program	257	3,4		
		SHARP	325	Citywide		
		Adaptive Modifications Program	250	Citywide		
		SIP & Targeted Block Façades Program	700	Citywide		
		Program Delivery — Housing	13,864	Citywide		
					29,428	39.96%
570.203	Economic Development Activities	PIDC Business Loan Programs	6,500	Citywide		
		Targeted Neighborhood Business Attraction & Expansion	300	Citywide		
		Neighborhood Dev. Fund (PIDC)	500	Citywide		
		Program Delivery Economic Dev.	1,884	Citywide		
					9,184	12.47%
570.204	Special Activities by CBDOs	Targeted Corridor Revit. Mgmt. Program	1,075	1 - 9		
		Neighborhood Development Grant	1,000	Citywide		
					2,075	2.82%
570.205	Eligible Planning/Capacity Building, etc.	TA/Homeless	25	Citywide		
		TA/Disabled	25	Citywide		
		Vacant Land Strategy Planning	100	Citywide		
		LISC	48	Citywide		
		Community Design Collaborative	89	Citywide		
		Philadelphia Association of CDCs	35	Citywide		
					322	0.44%
570.206	Program Administration Costs	General Administration	11,079			
					11,079	15.04%
570.705(c)	Section 108 Loan Principal & Interest Repayments Housing	Rental & Homeownership (Year 21)	2,224	Citywide		
		Year 24	1,458	Citywide		
		Year 25	1,517	5		
					5,199	7.06%
Grand Total			**73,652**		**73,652**	**100.00%**

Geographic Boundaries of CDBG-Funded Activities

Activities	Neighborhood(s)	Description
HOUSING PRODUCTION		
A. Affordable Rental Housing		
1. Neighborhood-Based Rental Production	Citywide	
2. Mixed-Use Pilot Program	Citywide	
HOUSING PRESERVATION		
A. Housing Counseling		
1. Neighborhood & Citywide Housing Counseling	Citywide	
2. Residential Mortgage Foreclosure Prevention	Citywide	
3. Community Legal Services	Citywide	
4. SaveYourHomePhilly Hotline	Citywide	
5. Training Activities	Citywide	
B. Emergency Repairs, Preservation, Weatherization		
1. Weatherization & Basic Systems Repair Program	Citywide	
2. SHARP Home Repair Program	Citywide	
3. Utility Emergency Services Fund	Citywide	
4. Energy Coordinating Agency	Citywide	
C. Home Equity Financing and Rehabilitation Assistance		
1. Homeownership Rehabilitation Program	Citywide	
2. PHIL Loans	Citywide	
3. PNHS - Loan Program	Citywide	
4. Impact Services Building Materials Exchange Program	Citywide	
HOMELESS AND SPECIAL-NEEDS HOUSING		
A. Rental Assistance/Homeless	**Citywide**	
B. Adaptive Modifications Program	**Citywide**	
C. Technical Assistance/Planning		
1. Homeless	Citywide	
2. Disabled	Citywide	
EMPLOYMENT AND TRAINING		
A. Employment/Training Network		
1. Communities in Schools	Citywide	
B. YouthBuild Philadelphia	**Citywide**	
ACQUISITION, SITE PREPARATION AND COMMUNITY IMPROVEMENTS		
A. Management of Vacant Land		
1. Environmental Clearance	Citywide	
2. Philadelphia Green Community Gardening	Citywide	
3. Neighborhood Gardens Association	Citywide	
4. New Kensington Open Space Management	Kensington	Northern Boundary: Lehigh Ave. Eastern Boundary: Dauphin St./Kensington Ave. Southern Boundary: Girard Ave. Western Boundary: N. 6th St. Census Tracts: 156-163 Council District: 1

Activities	Neighborhood(s)	Description
B. Site & Community Improvements		
1. PNHS Community Improvements	Carroll Park	Northern Boundary: Lansdowne Ave. & Morris Park Eastern Boundary: 54th St. Southern Boundary: Callowhill St. Western Boundary: 64th St. Census Tracts: 101, 112 Council District: 4
	Cobbs Creek	Northern Boundary: Market St. Eastern Boundary: 54th St. Western Boundary: Cobbs Ave. Southern Boundary: Baltimore Ave. Census Tracts: 81,82, 83, 84 Council District: 3
COMMUNITY ECONOMIC DEVELOPMENT		
A. Business Assistance		
1. PIDC Business Loan Program	Citywide	
2. Technical Assistance to Small Businesses	Citywide	
3. Creative Industry Program	Citywide	
4. Mixed-Use Pilot Program	Citywide	
B. Targeted Neighborhood Commercial Area Assistance	See Appendix page 24	
C. Community-Based Organization Assistance		
1. PIDC Neighborhood Development Fund	Citywide	
2. Neighborhood Development Grant Activities	Citywide	
3. Capacity Building Assistance for NBOs	Citywide	
COMMUNITY PLANNING & CAPACITY BUILDING		
A. CDC Support Services and Planning		
1. LISC	Citywide	
2. Community Design Collaborative	Citywide	
3. Philadelphia Association of CDCs	Citywide	
B. Neighborhood Services	**Income-Eligible Census Tracts**	
SECTION 108 LOAN PRINCIPAL AND INTEREST REPAYMENTS		
A. Rental & Homeownership Development (Year 21)	Citywide	
B. Year 24	Citywide	
C. Year 25	Cecil B. Moore	Northern Boundary: Montgomery Ave. Eastern Boundary: N. Broad St. Southern Boundary: Jefferson St. Western Boundary: Ridge Ave. Census Tracts: 138, 147, 148, part of 149 Council District: 5

Housing Conditions and Affordability

Philadelphia housing needs have been influenced strongly by broad economic trends that have affected many other cities in the northeastern United States, as well as by unique factors associated with the city's own environment and history. Over the past 60 years, Philadelphia, which once was the dominant population and economic core of the region, experienced one of the most severe declines of any major American city.

In the 21st century, Philadelphia's housing market has improved, with average sales prices gaining up to 50 percent adjusted for inflation. Especially positive changes have been identified in the neighborhoods of East Falls, Powelton, Fairmount, Northern Liberties, Pennsport, Queen Village and Mount Airy as well as in parts of the Northeast.

All housing needs in Philadelphia can be described in terms of housing conditions, the physical characteristics of the city's existing housing supply, and housing affordability, the cost of housing for low- and moderate-income households, including individuals and families with specialized housing and service needs - in relation to their income.

Unlike some other areas of the United States, Philadelphia does not have an overall housing shortage; the City experienced population loss for many years, and, in numerical terms, there are more than enough housing units in the city to accommodate current households and any additional population growth that might occur during the next decade. Instead, Philadelphia's housing crisis is reflected in two related factors: the deteriorated condition of the city's occupied and vacant housing stock and the shortage of housing units priced at sales and rent levels affordable to low- and moderate-income households.

The narrative which follows includes an evaluation of the condition of Philadelphia's existing housing supply and an assessment of the extent of affordable housing demand generated by the city's current low- and moderate-income population.

Housing Conditions

Philadelphia's Existing Housing Supply

Philadelphia's loss of population in the second half of the 20th century created a growing oversupply of housing units relative to population in the city as a whole and in most Philadelphia neighborhoods. One consequence of this oversupply of housing was a steady increase in the number of vacant, boarded-up housing units, many of which were abandoned due to the shortage of buyers and renters that became more of a problem as population shrank. Table 1.1 (below) shows this trend for Philadelphia.

In severely distressed neighborhoods, vacancy counts actually peaked in 1980; many units were in effect lost from the housing stock through extensive blight or demolition, and therefore not even counted in the 1990 Census. This trend is also evident in the decline in total housing units for these neighborhoods since 1970. On the other hand, other parts of the city held their own or even gained population.

Table 1.1 Population and Housing Supply in Philadelphia

Philadelphia	1970	1980	1990	2000	% Change 1970-2000
Population	1,948,609	1,688,210	1,585,577	1,517,550	-22%
# Housing Units	673,524	685,131	674,899	661,958	-2%
Vacant (sale/rent/other)	31,245	44,624	56,050	71,887	130%
Vacant (boarded up)	NA	20,726	15,774	NA	NA%

Since many low- and moderate-income Philadelphia neighborhoods may experience little population growth during the next decade, addressing the over-supply of vacant housing units—both those available for sale or rent as well as boarded-up units—is an important issue for Philadelphia neighborhoods. One of the goals of the Neighborhood Transformation Initiative was to clear the large backlog of vacant, severely deteriorated buildings in order to create opportunities for new housing development.

The deteriorated condition of a substantial portion of the available housing stock, both rental and owner-occupied, also creates housing problems for many low- and moderate-income families in the city. More than half of the housing in Philadelphia was built before 1940, and a high proportion of units, especially of those occupied by lower-income families, antedate World War I.

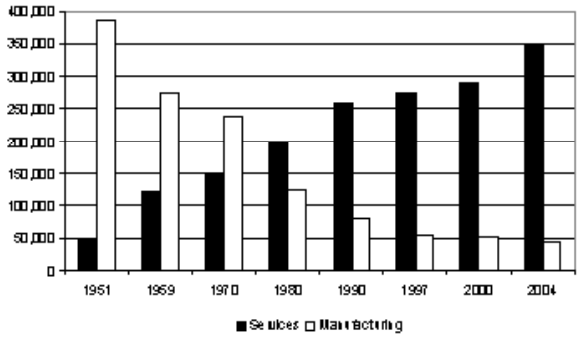
The lack of regular maintenance, especially roof maintenance, accelerates property deterioration and increases the cost of compliance with the City's Housing Code. Many housing units in properties occupied by the poorest Philadelphia households are only marginally habitable. Although Philadelphia has high rates of homeownership, and its average rents are significantly below those in many cities of comparable size, blight, abandonment and substandard conditions are pervasive throughout the housing stock occupied by lower-income households.

Housing Affordability

Declining Incomes and Economic Opportunity

Like most urban centers, Philadelphia faced tremendous challenges in the latter half of the 20th century. Advances in transportation, communications and technology, coupled with the decline of the manufacturing and industrial economy, served to direct growth away from cities. Over the past 50 years, Philadelphia has lost more than a quarter of a million jobs.

Figure 1.1
(Source: Bureau of Labor Statistics)
Philadelphia Manufacturing Jobs vs. Service Jobs: 1951-2004



The loss of jobs has been spread among almost all of the city's industries, but has been particularly severe in manufacturing, which historically provided a supply of low-skill, high-paying jobs. In 1982, manufacturing employment accounted for 15 percent of the city's employment, but by 2004 manufacturing employment had dropped to 6.6 percent. Service employment—a mix of high-paying, high-skill jobs and many more low-paying, low-skill jobs—increased from 29.9 percent of city jobs in 1982 to 53 percent in 2004 (Figure1.1). In 2001, the City experienced its best job performance since 1986, a gain of 8,200 new jobs. This 1.4-percent increase was slightly less than the rate of job growth for the suburbs at 1.5 percent.

Employment by Sector

The change from a centralized manufacturing economy to a regional service economy has had profound consequences for Philadelphia's job base.

Philadelphia's minorities have been hardest-hit by the loss of jobs. Since 1970, unemployment has consistently been much higher among African Americans than among whites.

The realignment to a service economy has devastated older Philadelphia neighborhoods which in more prosperous times were closely linked to local manufacturing. The impoverishment of Philadelphia's population has been ruinous to its old housing stock.

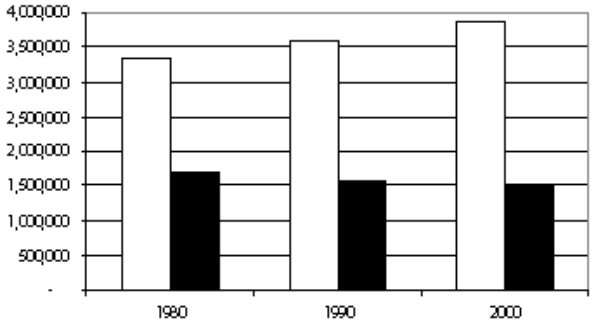
Fewer families are able to repair and maintain their properties, exacerbating the forces of structural deterioration and abandonment previously detailed.

In summary, Philadelphia's housing problems are but one of the more visible manifestations of a long-term regional economic shift. There has been a significant income polarization among residents: many in the inner city, particularly Latinos and African Americans, do not have the skills required by the new high-skill service economy. Though desperately needed, housing policies and programs alone cannot solve these problems. Comprehensive economic and human-resource development are essential. As more Philadelphians find secure employment and earn wages above the poverty level, more will be assured of sound, affordable housing.

Demographic Trends

Two significant demographic trends have resulted from these economic changes: (1) a shift in population growth away from the city and to the region and (2) an increase in those groups within the city that are most economically disadvantaged. The 2000 Census shows a 4.3-percent decrease in Philadelphia's population from 1,585,577 in 1990 to 1,517,550 in 2000. During the same period the region as a whole grew by 4 percent from 5,182,787 to 5,387,407 persons. From 1980 to 2000, while the regional population increased by 18 percent, that of the city decreased by 10 percent (documented in Figure 1.2). This trend has continued since 2000. A goal of Mayor Michael A. Nutter's administration is to increase population by 75,000 persons in the next five to 10 years. Recent census bureau estimates indicate that the City's population has been increasing since 2007.

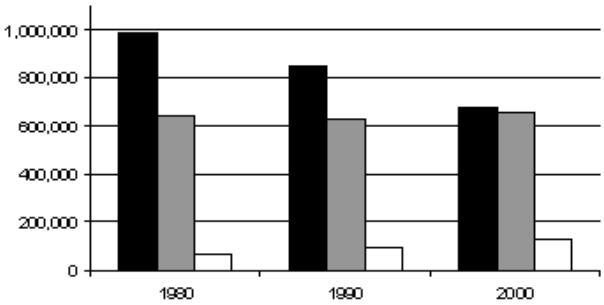
FIGURE 1.2
POPULATION: CITY AND SMSA SUBURBS



LEGEND: City SMSA Suburbs

As Philadelphia's total population declined, the proportion of racial and ethnic minorities has grown. Figure 1.3 shows a steady decrease in the population of white persons, which by 2000 was 30 percent lower than in 1980. From 1980 to 2000, the population of Latino persons increased both numerically and proportionately (from 3.8 percent of the total in 1980 to 8.5 percent in 2000, as shown in Figure 1.3).

FIGURE 1.3
PHILADELPHIA POPULATION BY RACE



LEGEND:
White African American Latino

Changing Family Composition

Economically dependent groups now represent a growing share of Philadelphia's population. Single-parent households with related children, the family type most likely to be dependent on public assistance as its primary source of income, increased from 20.2 percent of all family households in 1980 to 24.2 percent in 2000. The corresponding ratios for female-headed, single-parent

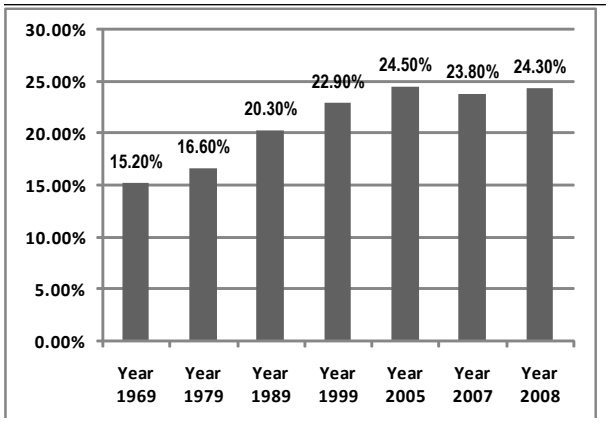
households were 18 percent in 1980 and 22.3 percent in 2000. Female-headed, single-parent households are most common among minority groups: 33.6 percent of all African American family households, and 28.6 percent of all Latino households fall into this category.

As two-parent families became less common, the population of young children grew. Although the actual number of children under age 5 decreased from 108,202 in 1980 to 98,161 in 2000, the percentage of children under age 5 increased from 6.4 percent to 6.5 percent of the total population for 1980 and 2000, respectively. The change in family composition and in the number of small children portends an increasing burden on the federal government. This also signals a significant new challenge in providing housing and community development assistance to these dependent, single-parent families.

Growth in Poverty

The combined effects of these economic, demographic and social trends have produced a growing incidence of poverty in Philadelphia. According to census data, in 1969 15.2 percent of the city's population was living below the poverty threshold; in 1979 the number of city residents living in poverty had climbed to 16.6 percent; in 1989 the poverty rate had increased by a full third to 20.3 percent; by 1999 to 22.9 percent; and by 2005 to 24.5 percent. (Figure 1.4). In 2008, the poverty rate was 24.3 percent of all residents and 34.5 percent of Philadelphia's children were living in poverty.

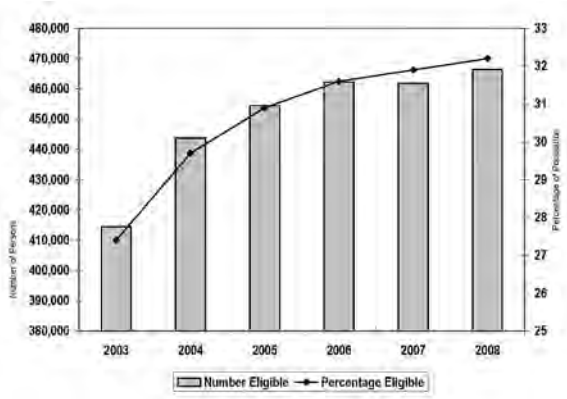
Figure 1.4
Percentage of Philadelphia's Population Living in Poverty



The growth in poverty is also evident from data on the numbers of residents receiving or eligible for public assistance. As of December 2003, 414,505 persons (27.4% of Philadelphia's population) were eligible for food stamps, medical assistance, cash assistance or energy assistance. This number has increased over the last five years, with 466,412 persons (32.2 percent of the population) eligible for assistance in March 2008. See Figure 1.5.

Figure 1.5
Philadelphians Eligible for Public Assistance

(Source: Pennsylvania Department of Public Welfare)



As poverty has increased, more Philadelphians are finding themselves in need of housing assistance. The Philadelphia Housing Authority (PHA) waiting lists for subsidized housing have grown dramatically. For example, as of March 1998 there were 16,026 families on the waiting list for Section 8 subsidies; this number does not reflect the full extent of demand for housing assistance. Since 1990, the Section 8 waiting list has been open only to those having a Tier 1 (homeless) priority; other applicants, such as those living in substandard housing or paying more than 50 percent of their income for rent, are not eligible to apply. In contrast to the growing need for subsidized housing in Philadelphia, the number of available units has been declining over time. Several thousand units are unavailable because they are not in rentable condition.

Opportunities for Growth

At the same time that poverty has been growing in the city, the City has attracted middle- to upper-income households who are drawn to urban cultural and social amenities. In recent years, Center City and areas adjacent to it have become highly desirable places to live, driving the real estate market (both rental and homeownership) to new highs. The strong demand for attractive, modern housing close to the central core, or in areas like Manayunk, present opportunities for the creation of new, market-rate housing in the city. As sprawl in the Philadelphia suburbs pushes available land for new housing further and further away from the city, the desirability of city sites for new housing development grows.

Housing Market Development Trends, an OHCD publication issued in 2004, based on research by The Reinvestment Fund, showed housing values in many neighborhoods were increasing. Since the recession of 2008-2009 housing prices in the Philadelphia region have dipped slightly, though not as steeply as in other areas of the country.

Estimated Housing Needs by Family and Income Categories

The data in this section are taken from the 2000 Census (or 1990 Census where 2000 figures were not available) and the Comprehensive Affordable Housing Strategy (CHAS) Databook.

Definitions

Categories of Income

The U.S. Department of Housing and Urban Development (HUD) has identified four income classifications as target groups for federal assistance resources: Extremely low-income, Low-income, Moderate-income and Middle-income. These classifications are defined as follows:

Extremely Low-Income: Households earning less than 30 percent of median family income (MFI)

Low-Income: Households earning between 31 and 50 percent of MFI

Moderate-Income: Households earning between 51 and 80 percent of MFI

Middle-Income: Households earning between 81 and 95 percent of MFI

The distribution of household income in Philadelphia is such that close to 57 percent of all households in 2000 were categorized as at or below moderate-income and therefore eligible for some form of federal, state or local assistance (see Table 1.2). More than one-third of all households in the city were in the lowest income stratum, the extremely low- and low-income categories. Among those households eligible to receive some form of government assistance, more than 65 percent were in this income stratum. These data point to a polarization of households between the lowest income stratum and upper/middle-income populations, reflecting the changes in Philadelphia's urban economy.

Table 1.2
Distribution of Household Income in Philadelphia

(Source: 2000 Census)

Income Group	# Households	% Total
Extremely Low-Income (30% of MFI and below)	153,302	23%
Low-Income (31 to 50% of MFI)	88,630	14%
Moderate-Income (51% to 80% of MFI)	114,768	20%
Middle-Higher Income (81% to 95% of MFI)	227,128	8%

Housing Cost Burdens

Affordable housing by current definitions costs no more than 30 percent of the gross income of the household which occupies it. Housing that costs more than 30 percent of gross income is unaffordable. Unaffordability is categorized in terms of housing cost burden as follows:

- **Housing Cost Burden:** Housing costs (including utilities) exceeding 30 percent of gross income; and
- **Severe Housing Cost Burden**: Housing costs exceeding 50 percent of gross income.

The two excerpts that follow are from *Choices, A Report on the Region's Housing Market,* The Reinvestment Fund and the Metropolitan Philadelphia Policy Center, 2001.

"Severe housing cost burdens are increasing for poor, elderly, Hispanic and Black homeowners. … Most noticeably, a disproportionately larger share of poor homeowners (households living below the poverty level) are severely cost burdened. The American Housing Survey reports that the median poverty level household paid 70 percent of [its] income toward housing costs in 1999 [vs. 59 percent in 1985] …"

"Renters–particularly elderly renters–are more significantly burdened by housing costs than owners … poor renters are most severely burdened, paying a median of over 75 percent of their income towards rental housing costs."

Housing Problems

Housing affordability is only one indicator of conditions that could be characterized as a housing problem. The census publishes data on three possible sources of housing inadequacy. A household is considered to have a "housing problem" if it meets any of the following conditions:

- occupies a unit with physical defects (lacking a complete kitchen or bathroom);
- lives in overcrowded conditions (a housing unit with more than one person per room); or
- has a housing cost burden or a severe housing cost burden.

Categories of Households

This housing needs assessment analyzes the incidence of these housing problems across income and tenure groups, as well as the following household categories specified in the 2000 Census:

- Elderly one- and two-member households;
- Small related households of two to four persons;
- Large related households, consisting of five or more persons; and
- All other households, including single, non-elderly persons and households comprised of two or more non-related persons.

Housing Affordability for Homeowners and Renters

Philadelphia is unique in that it has unusually high rates of homeownership. According to the 1990 Census, 62 percent of all Philadelphia households and 61 percent of low- and moderate-income households lived in owner-occupied dwellings. The 2000 Census shows a slight decline in total homeownership (down to 59 percent) from 1990. This decline, between 1990 and 2000, is consistent with the homeownership rates across several racial/ethnic groups including Whites, African Americans, and Native Americans (Table 1.3). Only Latinos experienced an increase in home-ownership rates; Asians remained the same. Even as property values in some neighborhoods such as Center City, Roxborough and Northern Liberties have appreciated sharply, and homeownership remains an elusive goal for many families, typical housing costs in Philadelphia remain lower than in many other cities. According to the 2000 Census, 38 percent of owner-occupied housing units had a value of less than $50,000; the median value was $59,700.

Table 1.3
Homeownership Rates in Philadelphia Across Racial/Ethnic Groups

	1990	2000	% Change
White	67	65	-3%
African American	57	55	-3%
Latino	47	51	8%
Asian	43	43	0%
Native American	51	50	-2%

Thousands of homeowners lack the resources to repair or maintain their properties. Although many low- and moderate-income residents are able to acquire housing, they may face declining property

values and deteriorated conditions over time due to an inability to keep up with repairs and basic maintenance.

Needs of Renters

The 2000 Census reported that 41 percent of all Philadelphia households lived in rental units. In 1990, when only 38 percent of all households were renters, 45 percent of low- and moderate-income households live in rental units. The 1990 numbers reflect a 5.2 percent decrease in renters since 1980; the decrease in the percentage of households who are renters may be due partly to the loss of affordable rental units. Family members of different generations, or even unrelated individuals, who would prefer to live apart are sometimes forced by circumstances to share a single dwelling.

On average, renters have lower incomes than homeowners, further suggesting that their housing may be more deteriorated and located in neighborhoods with more symptoms of distress. Renters also have an increased likelihood of living in housing that is unaffordable. As the following table demonstrates, renters are almost twice as likely to experience both cost burden and severe cost burden in the housing market.

Table 1.4
Incidence of Cost Burden Across Tenure Groups

(Source: 2000 CHAS Databook, HUD)

Tenure Category	% Housing Cost Burden	% Severe Cost Burden
Homeowners	24%	11%
Renters	41%	24%

Housing Affordability Across Income Groups

Relative to other large cities in the United States, Philadelphia's housing stock is considered to be moderately priced. While many middle-income households are able to benefit from relatively low housing costs, over half of Philadelphia's population consists of low- and moderate-income households, who tend to experience housing cost burdens. Predictably, the lowest-income categories face the greatest affordability problems. In the following narrative the data are from the 2000 Census. "Market rate" housing in Philadelphia is unaffordable for virtually all households of extremely low-income, and for a substantial number of low-income households. Census data show that, in Philadelphia, the "severe housing cost burden" phenomenon is primarily experienced by extremely low-income households. The relative affordability of housing by income categories is highlighted in Table 1.5.

Table 1.5
Incidence of Cost Burdens Across Income Groups

(Source: 2000 Census, CHAS Databook)

Income Group	% With Housing Cost Burden	% With Severe Cost Burden
Extremely Low-Income (30% of MFI and below)	68%	51%
Low-Income (31 to 50% of MFI)	48%	14%
Moderate-Income (51 to 80% of MFI)	21%	3%
Middle-Income (81 to 95% of MFI)	4%	.5%

Extremely Low-Income Households

(0 to 30% of Median Family Income)

According to the 2000 Census, approximately 26 percent of all households in Philadelphia are of Extremely Low-Income. In 2008, an Extremely Low-Income household of three would typically earn up to $20,050 annually and would tend to experience the most distressed conditions in the housing market. Three-quarters of all Extremely Low-Income households have at least one housing problem. Also, the incidence of housing problems does not decline substantially for homeowners relative to renters, as witnessed in the other income groups.

Table 1.6
Incidence of Housing Problems for Extremely Low-Income Households in Philadelphia

(Source: 2000 Census, CHAS Databook)

Extremely Low-Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	72%	68%	35%
Percent With a Housing Cost Burden (>30% of income)	69%	66%	31%
Percent With a Severe Cost Burden (>50% of income)	55%	44%	16%

* Includes all income groups

Recipients of public assistance are likely to be at the lower to middle range of this income category. A family of three on public assistance receives an income roughly equivalent to 18 percent of the median. The budget of a typical TANF family of three illustrates the plight of many Extremely Low-Income households. The monthly allowance for such a family in Pennsylvania is $403. In order to live in "affordable" housing, this family must locate an apartment costing no more than $120 per month, including utilities. The family is left with $283 for all other living expenses, which is equivalent to $94 per month for each family member. Even assuming that the monthly allotment of food stamps fully covers all food expenses, necessities such as transportation, laundry and telephone service can quickly deplete a family's financial resources. If this family has a Severe Housing Cost Burden, a condition for most Extremely Low-Income households, the family pays more than $201 in housing costs (including utilities) and is left with even less disposable income. Given that 30.7 percent of Philadelphia's population receives some form of public assistance, this scenario depicts the fiscal reality for substantial numbers of residents.

Extremely Low-Income Renter Households

Housing problems are an unfortunate fact of life for Extremely Low-Income renter households in Philadelphia. Close to 60 percent of these households have a severe housing cost burden and 77 percent face at least one major housing problem, such as substandard conditions or overcrowding.

Elderly renter households are much more likely to be found in this income group than in any other, with 69 percent of all Elderly renters documented as being of Extremely Low-Income. Additionally, of all categories of households, across all groups of income, Large Related renter households of Extremely Low-Income are most likely to have inadequate housing, with 90 percent of these households reporting at least one housing problem.

Extremely Low-Income Homeowners

Over half of all Extremely Low-Income homeowner households are Elderly. Extremely Low-Income owners in general tend to experience housing problems and housing cost burdens at only slightly lower rates than renters. For example, 71 percent of owner households in this income group have a housing cost burden, compared with 73 percent of renter households. However, Extremely Low-Income owners are significantly less likely to have a severe housing cost burden: 42 percent of owner households compared to

roughly 60 percent of renter households. Thus, while housing is unaffordable or otherwise inadequate for Extremely Low-Income households across tenure types, homeowners are better able to escape the most severe affordability problems.

Low-Income Households

(31 to 50% of Median Family Income)

According to the 2000 Census, approximately 15 percent of Philadelphia's households are of low-income. A three-person, low-income household earned between $20,051 and $33,450 in 2008. Data indicate that half of all Low-Income households have at least one housing problem; however, these findings mask the very divergent experiences of renters and homeowners in this income group. Homeownership for low-income households is associated with markedly lower rates of housing problems, cost burdens and severe cost burdens. The following table highlights these differences.

Table 1.7
Incidence of Housing Problems for Low-Income Households in Philadelphia

(Source: 2000 Census, CHAS Databook)

Low-Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	66%	42%	35%
Percent With a Housing Cost Burden (>30% of income)	59%	38%	31%
Percent With a Severe Cost Burden (>50% of income)	14%	13%	16%

* Includes all income groups

Low-Income Renter Households

Many Low-Income renter households are forced to pay housing costs that exceed the 30-percent affordability threshold. Although substantially fewer have a severe housing cost burden, other problems such as overcrowding and substandard conditions are prevalent. Overcrowding may be a particular problem for Large Related renter households in this income group. While 73 percent report having at least one housing problem, only 45 percent report an affordability problem, suggesting a significant incidence of other housing problems. Elderly renters of low income are at the greatest relative disadvantage to Elderly owners. An Elderly renter household in this income group is more than three times as likely to have housing problems than an Elderly owner household.

Low-Income Homeowners

Over half of all Low-Income homeowner households are Elderly. Despite having extremely limited resources, most owner households in this income group (66 percent) do not report having any housing problems. Many of these households may have housing that is deteriorated, but are not counted in the census as substandard because they do not lack a complete kitchen or bathroom. Nevertheless, the ability of a significant number of Low-Income households to avoid major housing problems is a reflection of the relatively low cost and high rates of homeownership in Philadelphia.

Moderate-Income Households

(51 to 80% of Median Family Income)

Moderate-Income households, earning between $33,450 and $53,500 in 2008 for a family of three, are far less likely to experience housing problems than are the Extremely Low- and Low-Income renter and owner households. Only 27 percent of all Moderate-Income households reported having a housing problem in 2000, with 21 percent reporting a cost burden and only 3 percent reporting a severe cost burden. Homeowners in general fare slightly better than renters. However, among Moderate-Income Elderly households, the difference between renters and homeowners is slightly more dramatic: while 37 percent of Elderly renter households report housing problems, only 15 percent of Elderly owner households do so. Affordability is a

modest problem for Moderate-Income households generally; the incidence of severe housing cost burdens is 5 percent or less for every category of households except Elderly renters, 8 percent of whom have a severe cost burden.

Table 1.8
Incidence of Housing Problems for Moderate-Income Households in Philadelphia

(Source: 2000 Census, CHAS Databook)

Moderate Income Households	Renters	Owners	All Phila. Households*
Percent With any Housing Problems	30%	25%	35%
Percent With a Housing Cost Burden (>30% of income)	22%	21%	31%
Percent With a Severe Cost Burden (>50% of income)	3%	4%	16%

* Includes all income groups

Moderate-Income owners and renters can be affected by the presence of incipient blight in their communities. Neighborhoods facing this show early signs of decay that could be reversed with targeted investment. However, if neglected, the process of neighborhood destabilization begins as Moderate-Income families depart from their former communities, perceiving the neighborhood in decline. The City has identified a number of Moderate-Income neighborhoods requiring support to address such conditions.

Moderate-Income Renters

Elderly and Large Related households are most likely to have housing problems in this income category. However, Large Related renter households are the least likely to have an affordability problem. The respective rates of reported cost burdens and severe cost burdens were 10 percent and 0 percent for these households. Overcrowding remains a common housing problem for Large Related renter households in this income group.

In general, housing costs are unaffordable for 25 percent of all Moderate-Income renter households and a severe burden for 3 percent of households.

Moderate-Income Homeowners

Moderate-Income homeowners are largely able to avoid housing problems of all kinds: only 25 percent have any housing problem at all. Elderly owner households have a significantly lower incidence of housing problems. Non-elderly owner households are more than three times likelier to report problems than Elderly owner households. This difference probably reflects the fact that most Elderly homeowners have already retired their mortgages and therefore have lower monthly housing expenses. However, Elderly households in this category may have a difficult time keeping their homes in proper repair due to their generally fixed incomes and their inability to assume debt needed to finance repairs. Notwithstanding the lower reported incidence of housing problems, deteriorated conditions may thus be more prevalent in the houses of elderly homeowners.

Middle-Income Households

(81 to 95% of Median Family Income)

In this income group, which in 2008 had incomes for a household of three between $53,500 and $63,545 annually, renter households are most likely to experience housing problems. Affordability remains a problem for a substantial proportion of Elderly renter households of Middle-Income while other problems such as overcrowding and substandard conditions tend to afflict Large Related renter households. Overall, the vast majority of Middle-Income households (92 percent according to the 2000 census) is able to avoid experiencing housing problems. This finding suggests that with the possible exception of Elderly renter households, Middle-Income households are capable of locating decent and affordable housing in the Philadelphia housing market. However, as is the case with other income groups, Middle-Income

households may still face the deteriorated housing conditions or obsolete housing designs that typify the local housing stock.

Table 1.9
Incidence of Housing Problems for Middle-Income Households in Philadelphia

(Source: 2000 Census, CHAS Databook)

Middle- Income Households	Renters	Owners	All Phila. Households*
Percent with any Housing Problems	10%	7%	35%
Percent with a Housing Cost Burden (>30% of income)	4%	5%	31%
Percent with a Severe Cost Burden (>50% of income)	0.4	0.5%	16%

* Includes all income groups

Middle-Income Renters

Large Related households report the highest incidence of housing problems among Middle-Income households. Large households tend to live in substandard or overcrowded conditions at rates much higher than other Middle-Income households (43 percent report having a housing problem other than affordability). Elderly renter households face the greatest problems with affordability in this income classification with 19 percent reporting a housing cost burden. Crisis-level housing affordability problems are rare occurrences across renter household types of middle-income. Here again, Elderly households are most likely to face a severe housing cost burden but only 6 percent are in this predicament. Furthermore, these instances may not be altogether involuntary. The threshold Middle-Income level for a single-person household in 2008 is $41,600. An Elderly, single-person, Middle-Income household with housing costs more than 50 percent of gross income would pay at least $1,495 per month, which is significantly higher than the average rental for a one-bedroom apartment in the Philadelphia housing market. The existence of Elderly renter households in this income group who experience a severe cost burden may reflect deliberate choices by the Elderly to reside in familiar neighborhoods or near family while paying a premium in the rental market.

Middle-Income Homeowners

In a pattern even more striking than that for Moderate-Income owner households, Elderly Middle-Income owners were five times less likely to have housing problems than were non-elderly owners. Because only the most extreme substandard conditions are considered problematic by the census, deterioration and failing basic building systems not reflected by this count may be significant problems for Elderly owners of Middle-Income, as they are for Elderly owners generally. Overall, affordability is a problem for only a small segment of Middle-Income homeowners and severe affordability problems are almost non-existent with a reported incidence of severe cost burden ranging from 0 to 1 percent across household types.

Middle-income households (including those over 95 percent of AMI) may also face limited housing options, including the lack of new construction, single-family houses with modern design and amenities. Since these households have more economic options, many may choose to live in the suburbs rather than in the city.

Summary of Housing Needs by Income Group

Although renters and homeowners in each income category have unique housing needs, these needs can be collapsed into two income strata with Extremely Low- and Low-Income groups comprising the lower stratum, and the Moderate- and Middle-Income groups comprising the upper stratum. African American and Latino households tend to be over-represented in the lower-income stratum. Although African Americans account for only 41 percent of all households in Philadelphia in 2000, they comprise 49 percent of households in the Extremely Low- and Low-Income strata. Latino households comprise 6 percent of all households in 2000 but 5.4 percent of all households earning 50 percent of median income and below. The lower income stratum is largely composed of the working poor, work-ready and chronically unemployed among Philadelphia households while the upper stratum primarily consists of working-class households. The most common housing needs facing families in these two strata are summarized below.

Table 1.10
Distribution of Lower- and Moderate-Income Households Into Two-Income Strata

(Source: 2000 Census, CHAS Databook)

	Renters		Owners	
Income Strata	**Total**	**Percent**	**Total**	**Percent**
Extremely Low- & Low-Income	130,939	54	114,650	33
Moderate- & Middle-Income	109,415	46	235,000	67
Total	240,354	100	349,650	100

Lower Stratum: Renters

Extremely-Low and Low-Income renter households exhibit the most severe need of any income/tenure classification. Of these 131,000 households, roughly 90,000 have a cost burden and 72,000 a severe cost burden. Overall, more than three-quarters have at least one housing problem. These households also lack the income necessary to leave their current housing situations for affordable and decent housing in safe communities. Without some form of rental assistance, most of these households are likely to live in inadequate housing conditions. Resources such as public housing, rental vouchers and certificates and other types of assisted housing units are critical to meeting the housing needs of these families.

Lower Stratum: Homeowners

This stratum is primarily composed of Elderly and single-parent families. In addition to having a significant incidence of affordability problems, these homeowners have the added burden of being responsible for a aging housing stock and the subsequent increase in maintenance costs. Of the 115,000 owners in the lower income stratum, approximately 61,500 (55 percent) have at least one housing problem and close to 30,000 (27 percent) have a severe cost burden.

Upper Stratum: Renters

Elderly and Large-Related renters in the upper stratum are the most likely to have housing difficulties. They experience a higher incidence of cost burdens and overcrowding respectively. Slightly more than 2,000 renter households in this stratum have a severe cost burden and could benefit from additional housing units developed with shallow to moderate subsidies. Other families would mainly benefit from improvements in the overall quality of the housing stock, particularly unit reconfigurations that would provide additional room for larger families.

Upper Stratum: Homeowners

On average, Moderate- and Middle-Income homeowners have a significantly lower incidence of affordability and other housing problems. However, many of these homeowners, especially the Elderly, may have difficulty keeping up with repairs and maintenance. Census data do not provide a means of estimating this need; however, additional data on the housing needs of the Elderly are provided in the next section of this document. Also, targeted support for Moderate-Income neighborhoods showing signs of incipient blight will help stabilize these communities and encourage more Moderate- and Middle-Income families to stay in the city or relocate to the city.

Conclusion

The broadest and the most intensive housing problems in Philadelphia are those that affect households in the lower-income stratum. These Extremely Low- and Low-Income households are in the most immediate need of rental assistance and housing repair assistance. Typically these households lack the income necessary to escape the conditions of blight and disrepair associated with much of Philadelphia's housing stock, both rental and owner-occupied. Households in the upper income stratum have more limited, specific needs arising from their household type (e.g., large families). Moderate- to Middle-Income communities need support to offset the effects of incipient blight. Finally, special-needs populations, such as the Elderly, also have extraordinary affordability problems as well as unique supportive or adaptive housing needs. These findings suggest that a range of services and housing resources are necessary to meet the needs of households with the lowest income while targeted programs are required to address the specific problems encountered in the housing market by other Low- and Moderate-Income households and special-needs populations.

Table 1.11 Housing Assistance Needs of Low- & Moderate-Income Households

(Source: 2000 Census, CHAS Databook)

	Renters					Owners			
Household by Type, Income, & Housing Problem	**Elderly 1 & 2 Member Households (A)**	**Small Related (2 to 4) (B)**	**Large Related (5 or more) (C)**	**All Other Households (D)**	**Total Renters (E)**	**Elderly (F)**	**All Other Owners (G)**	**Total Owners (H)**	**Total Households (I)**
1. **Extremely Low-Income (0 to 30% MFI)***	21,115	27,466	9,058	31,919	89,558	29,089	11,496	63,744	153,302
2. % With any Housing Problems	65%	77%	86%	70%	72%	65%	67%	68%	71%
3. % Cost Burden > 30%	63%	73%	74%	68%	69%	65%	65%	66%	68%
4. % Cost Burden > 50%	45%	49%	31%	57%	49%	37%	52%	42%	46%
5. **Low-Income (31 to 50% MFI)***	8,137	14,489	4,243	13,108	39,977	22,548	5,018	48,653	88,680
6. % With any Housing Problems	64%	62%	70%	72%	66%	27%	55%	42%	53%
7. % Cost Burden > 30%	41%	42%	19%	48%	41%	16%	30%	24%	32%
8. % Cost Burden > 50%	20%	8%	2%	21%	14%	10%	22%	13%	13%
9. **Moderate-Income (51 to 80% MFI)***	5,865	16,168	4,077	18,565	44,675	21,533	10,558	70,093	114,768
10. % With any Housing Problems	37%	24%	50%	28%	30%	14%	32%	24%	26%
11. % Cost Burden > 30%	28%	12%	5%	23%	18%	10%	26%	16%	17%
12. % Cost Burden > 50%	8%	1%	0%	2%	2%	4%	6%	3%	3%
13. **Middle Income (81 to 95% MFI)***	5,709	23,082	3,626	31,337	63,754	28,906	26,375	163,374	227,128
14. % With any Housing Problems	11%	9%	39%	6%	9%	5%	10%	7%	8%
15. % Cost Burden > 30%	7%	1%	0%	4%	3%	3%	9%	4%	4%
16. % Cost Burden > 50%	3%	0%	0%	0%	0%	0%	1%	1%	0%
17. **Total Households****	40,826	81,205	21,004	94,929	237,964	102,076	53,447	345,864	583,828
18. % With any Housing Problems	53%	44%	68%	41%	46%	29%	31%	27%	35%

* Or, based upon HUD adjusted income limits, if applicable. ** Includes all income groups—including those above 95% of MFI.

Needs of Other Categories of Households

Housing Needs of Large Households

Large Related renter households experience housing problems at higher rates across all income categories. Large Renter households of Extremely Low-Income exhibit the single highest incidence of housing problems (90 percent) for all income and tenure groups. Furthermore, more than half of all Large Renter households in this income group experience overcrowding and severe cost burdens. As income increases, Large Renter households tend to exhibit a lower incidence of housing cost burdens than do other types of households, presumably because the larger the household, the higher the likelihood that adult children or other adult household members contribute to household income. However, because the incidence of overcrowding remains high as income rises, housing problems are persistently greater for Large Renter households of Moderate- and Middle-Income.

That even Middle-Income Large households have difficulty locating adequate housing in Philadelphia suggests that the existing stock of housing is not capable of meeting their housing needs. Philadelphia rowhouses were built at a time when the current definitions of overcrowding (i.e., more than one person per room) did not apply. The typical rowhouse has two to three bedrooms. A family of five or more often needs at least three bedrooms to be suitably housed.

Evidence also suggests that Latino households may face a greater incidence of overcrowding. According to the 1990 Census, overcrowding affected only 7.4 percent of all renters. However, 19.1 percent of all households in the heavily Latino community of Eastern North Philadelphia experienced overcrowding.

Annually, more than 3,500 homeless families will seek emergency shelter. During the past seven years, OSH has seen an increase in large families with five or more children seeking shelter. The deep-seated social problems presented by these families and the lack of available housing worsen the current crisis. Thus, there is a shortage of transitional and permanent housing for large homeless families requiring four or more bedrooms.

Three primary needs face Large Renter households in Philadelphia:

- Large households in general have a need for greater living space than the average rowhouse in Philadelphia can provide. These households would benefit from having access to newly constructed affordable housing units that are being developed at lower densities and greater square footage.
- Large Latino households may be at a greater risk of overcrowding. High poverty rates among Latino families also suggest that they may be less able to alleviate overcrowding in the private rental market.
- Families, including large homeless families in the lower income categories (Extremely Low-Income and Low-Income}, have an exceptional need for rental assistance or subsidized housing.

Housing Needs of Small Households

Differences in the reported incidence of housing problems for Small households (consisting of two to four persons) and Large households are primarily due to differences in the relative incidence of cost burdens and overcrowding between the two groups. Compared to Large Renter households, Small Renter households tend to have a greater problem with housing affordability and less of a problem with overcrowding. Roughly 3 percent of all "Non-Large" renter households are overcrowded, compared to 45 percent of all Large renters. In the Low-Income range, smaller households are much more likely to experience both cost burdens and severe cost burdens.

Large households, however, have a higher incidence of housing problems overall.

Small Renter families outnumber Large Renter families in Philadelphia by three to one. The rapid growth of young, single-parent households has also led to a rise in the number of impoverished small families. In recognition of the magnitude of their needs, many housing resources and programs are currently geared toward improving housing affordability and conditions for small families.

Housing Needs of Single Person Households

The "Single Person" category may be the most economically diverse of all household types. This group includes many non-elderly disabled individuals who survive on Supplemental Security Income (SSI) and other single men and women with marginal attachments to the labor market as well as young professionals earning well over the median income. The most significant factor affecting the housing needs of low-income Single Person households is the need for accessible, affordable housing.

Housing Needs of Elderly Persons

Many elderly homeowners have great difficulty maintaining and improving their homes due to fixed income limitations. Their housing tends to have significant problems with deterioration and systems breakdowns. If the trend of an increasing elderly population continues, great demands will continue for housing repairs assistance programs and subsidized rental housing for the elderly.

Aging Population

Over the last decade, while the elderly population of Philadelphia has shown a slight decrease in numbers, the actual percentage of the overall city population of elderly has remained steady. In 1980, there were 237,370 persons over the age of 65 representing 14.4 percent of the total population. In 1990, the number of persons aged 65 and over in the city increased slightly to 240,734 or 15.6 percent. The 2000 Census reveals that 210,345 persons aged 65 and over live in Philadelphia, representing 14.1 percent of the total population of the city.

Poverty

The incidence of poverty amongst the city's elderly has increased since the 1990 Census. In 1990, 16.3 percent of those aged 65 or over had incomes below the federal poverty level. By 2000, 17 percent of this population were living below the poverty level. Persons aged 65-74 are more likely to have incomes below the poverty level than those aged 75-84 (18.3 percent versus 16.6 percent). Distressingly, nearly a quarter (24.6 percent) of persons aged 85 and over in Philadelphia live below the federal poverty level.

Tenure Patterns

In Philadelphia, most elderly persons are homeowners. Seventy-four percent of persons over the age of 65 own their own homes, encompassing 30 percent of the total homeowners in Philadelphia. The majority of elderly homeowners live in structures built before 1940. The eventual disposition of the housing units as elderly homeowners die or move to supportive housing will have a major impact on Philadelphia neighborhoods.

Projected Housing Needs

The vast majority of independent elderly in Philadelphia live on fixed low incomes. Therefore, home maintenance becomes a difficult issue for many. According to a survey by the Philadelphia Corporation for Aging, of the homeowners aged 60 or older who live below the poverty level, 25.9 percent need a new roof, 21.4 percent report the need for a plumber and 12.5 percent report the need for heating repairs or replacement. More than 1,500 elderly persons are on the waiting list for home modifications through the Senior Housing Assistance Repair Program (SHARP).

Disproportionate Needs of Racial Groups

According to HUD definitions, for the purposes of the *Consolidated Plan* a "disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole." By this definition, Latino households in Philadelphia exhibit disproportionately greater housing needs. Latinos are disproportionately represented in the Extremely-Low and Low-Income categories (60 percent of Latinos compared to 37 percent of the general population); small Latino Renter households have a disproportionately higher incidence of housing problems (84 percent compared to 74 percent of the general population); and large Latino Owner households have a disproportionately higher incidence of housing problems (83 percent compared to 67 percent). The three tables on the following page provide a breakdown by racial and ethnic groups of income distribution and the incidence of housing problems for renter and owner households.

The greater incidence of poverty and housing problems among some Latino households is an area of concern for the City of Philadelphia. Although Latino households only make up 5.6 percent of the city's total population, Latinos make up one of the fastest growing populations within the city. These trends suggest that more extensive outreach to the Latino community is needed as well as measures to ensure that existing services are offered in a manner which makes them accessible to Latinos citywide. The City supports the work of several CDCs and non-profit organizations that are developing affordable housing and offering housing counseling and other services in Latino neighborhoods. These include Asociación Puertorriqueños en Marcha, Centro Pedro Claver, HACE, Congreso de Latinos Unidos, Norris Square Civic Association, Hunting Park CDC, Nueva Esperanza and Ceiba.

Non-Homeless Populations With Special Needs

Most populations with special needs require supportive housing. The U. S. Department of Housing and Urban Development (HUD) defines supportive housing as housing units and group quarters that "have a supportive environment" and include a planned service component. Services provided to the residents of supportive housing can include case management, medical or psychological counseling and supervision, substance abuse counseling, child care, transportation, job training and placement.

Supportive Housing Needs of Elderly Persons

According to data accumulated from the 2000 Census and a 2002 Health Study by the Philadelphia Health Management Corp. (PHMC), there are 267,955 people in Philadelphia who are 60 years of age or older; 30 percent of whom live alone.

Functional limitations and possible income limitations of many elderly require that they receive subsidized or supportive housing or in-house services.

Each year, thousands of Philadelphians receive home-based support services through the Philadelphia Corporation for Aging (PCA) and its participating and certified provider organizations. Many adults who are clinically ill or who have disabilities need assistance with activities of daily living (ADLs) in order to live safely and comfortably at home. Some of the needed services which are provided by PCA and other organizations include care management, companion and respite services, home-delivered meals, medical equipment and supplies, nursing, personal care and home support, adult day care and transportation.

In the 11 months prior to December 2002, PCA and its provider organizations served more than 6,200 people through long-term care services. The four programs serving the clients are Medicaid Waivers, Options, Bridge Attendant Care and Family Caregivers Support Program.

Table 1.12
Distribution of Income for Philadelphia Households Across Racial/Ethnic Groups

Households	Total Households	Total Households	Extremely Low- to Low-Income	Moderate-Income	Middle-Income
White (Non-Latino)	294,860	50%	33%	19%	9%
Black (Non-Latino)	239,917	41%	48%	21%	8%
Latino (all races)	21,247	6%	60%	18%	6%
Native American	1,564	0%	44%	28%	7%
Asian & Pacific Islander	20,597	3%	48%	18%	7%

Source: 2000 Census

Table 1.13
Percent of Renter Households With Incomes Below 51% of HAMFI Having Any Housing Problems

Percent With Any Housing Problem	All Households	Black Non-Latino Households	Latino Households
Total	72%	69%	82%
Elderly	65%	60%	70%
Small	76%	75%	87%
Large	87%	67%	74%

Source: CHAS Databook, Table 7, HUD, 2000.

Table 1.14
Percent of Owner Households With Incomes Below 51% of HAMFI Having Any Housing Problems

Percent With Any Housing Problem	All Households	Black Non-Latino Households	Latino Households
Total	68%	66%	73%
Elderly	65%	63%	68%
Small	70%	70%	74%
Large	79%	64%	71%

Source: CHAS Databook, Table 7, HUD, 2000.

For reasons of income limitations many of the City's elderly receive assistance through organizations like PCA. Their income levels impact their current and future housing needs. A substantial percentage of the elderly population is living at or below the poverty level. According to the PHMC study, 17 percent of the city's total elderly live below the poverty level. Table 1.15 shows the percentage of elderly by age group who live in poverty.

Table 1.15
Philadelphia Elderly Living in Poverty

Age Group	Living Below Poverty Level
65-74	18.3%
75-84	16.6%
85 and over	24.6%

In-home service delivery is available to elderly Philadelphians but it cannot meet the needs of some seniors. Therefore, a more service-intensive environment is needed for this sub-population. Service-intensive living environments include Domiciliary Care Homes, Personal Care Homes and Nursing Homes.

Supportive Housing Needs of Persons With Disabilities

Affordable and accessible housing is a priority for persons with disabilities. The Housing Consortium for Disabled Individuals (HCDI), a former service and advocacy organization for disabled individuals in Philadelphia, estimated in 2003 that one out of five Philadelphians is disabled; approximately 300,000 persons citywide. Recent census data indicate that if temporary disabilities are included, two out of five Philadelphia residents sustain a disability.

Disabled individuals seeking supportive housing or supportive services are generally economically disadvantaged. Ninety-nine percent of the telephone calls received by HCDI's housing counseling program between July 1, 2001, and June 30, 2002, were from disabled people who met HUD's low-income guidelines. Of these, 87 percent had incomes below 25 percent of the median income and 12 percent had incomes at or below 50 percent of median.

HCDI found that the vast majority of the disabled population who ask service agencies for assistance derive income from Supplemental Security Income (SSI). SSI is at most $623 a month for a single individual, making it financially impossible for most single people with disabilities to live alone in affordable housing. Moreover, housing requirements vary because the disabled community also include households of adults and children as well as homeless people.

All housing projects developed with City housing funds must comply with the City's Accessible Housing Marketing Policy, which requires developers receiving City funds to notify the City to assist in marketing accessible housing units to the disabled community for a 30 day period prior to marketing accessible and non-accessible housing units to the general public.

Adaptive Housing Needs

Persons with mobility limitations may require assistance with daily living activities in order to live independently. The majority critically need barrier-free affordable housing. This need has been documented by many organizations serving the disabled population such as HCDI and Resources for Independent Living.

Common safety and access problems cited include steps and stairs which prevent access to all floors; bathroom facilities that do not allow independent mobility; entrances that prohibit movement in and out of the residence; kitchen fixtures that require assistance to use; scarcity of intercom systems.

To alleviate these problems, OHCD funds the Adaptive Modifications Program (AMP) which assists in financing the modifications needed in residences of income-eligible disabled persons. Over the last decade as the public has become more aware of AMP, requests for adaptive modifications have increased. Although AMP served 173 people in the past year, as of April 2008 there was a waiting list of 332 people.

Supportive Housing Needs of Persons With AIDS and AIDS-Related Diseases

Estimate of Population With AIDS

In 1996, OHCD sponsored a housing needs assessment study of HIV and AIDS in the Philadelphia region. The study was comprised of three components: an examination of demographic trends, a questionnaire or survey of persons living with HIV/AIDS in the region and a statistical research study of the correlation between AIDS and homelessness in Philadelphia. This needs assessment study, together with updated demographic information from the Philadelphia Department of Public Health and related sources, forms the basis of this section of the *Consolidated Plan*.

As of Dec. 31, 2008, 24,115 persons in the five counties of southeastern Pennsylvania, including Philadelphia, had been reported as diagnosed with AIDS. Of these, 83.8 percent resided in Philadelphia, and 16.2 percent in the four Pennsylvania suburban counties of Bucks, Chester, Delaware and Montgomery. Cases newly reported in Philadelphia make up a growing proportion of the cases in the region as a whole.

Estimate of Population With HIV

The population of persons who have been diagnosed with AIDS in the Southeastern Pennsylvania region is only a fraction of those who are assumed to be HIV-infected or HIV-positive. While various estimates of the number of HIV-positive persons in the region have been made, most estimates are in the 20,000 range. Combined with new drug therapies which are keeping many persons with HIV/AIDS alive and healthy for extended periods of time, these numbers suggest that the number of persons living with HIV/AIDS in the region who may need AIDS-related services will increase over the next few years. HIV became reportable by name in Philadelphia in October 2005. Through Dec. 31, 2008, 27,542 persons in Philadelphia had been diagnosed with either HIV or AIDS since 1980.

Characteristics of the HIV/AIDS Population

The populations directly affected by HIV and AIDS have not remained static. The white, gay male population, which in the early years of the epidemic was perceived to be the main group affected by HIV/AIDS, is no longer predominant. Increasingly, HIV and AIDS affect low-income people (especially persons of color), women and children, those dually and triply diagnosed with mental illness, substance abuse and those who are homeless.

Table 1.16
Southeastern Pennsylvania AIDS Cases by County

Jan. 1, 1980 - Dec. 31, 2008

County	No. Reported	% of Region	Presumed living	% of Region
Philadelphia County	20,213	83.8	10,271	85.6
Bucks County	761	3.2	344	2.9
Chester County	562	2.4	233	2.0
Delaware County	1,573	6.6	718	6.0
Montgomery County	1,006	4.2	442	3.7
Total	**24,115**	**100.2**	**12,008**	**100.2**

(Source: "HIV/AIDS Surveillance Summary Report," PA Department of Health, Dec. 31, 2008)

Philadelphia

In Philadelphia, the majority of people diagnosed with AIDS since the beginning of reporting have been African American and Latino. AIDS has claimed more lives among African American men and women than among any other race in Philadelphia. In 2005, African American men comprised the largest proportion of men who have sex with men (MSM) (54 percent) and of heterosexual AIDS cases (76 percent). Whites comprised 40 percent of MSM cases and 11 percent of heterosexual AIDS cases; Latinos comprised 5 percent of MSM cases and 13 percent of heterosexual AIDS cases.

In Philadelphia, the proportion of new cases diagnosed which arise from MSM fell steadily through the 1990s, while the proportion attributable to injecting drug use and heterosexual sex increased. Prior to 1989, MSM accounted for more than 75 percent of the Philadelphia cases, while injecting drug use (without MSM) accounted for approximately 10 percent of cases, and heterosexual contact without injecting drug use accounted for less than 2 percent of cases. In 2006, MSM accounted for 28 percent of newly diagnosed cases, injecting drug use (without MSM) accounted for 20 percent of cases, and heterosexual sex accounted for 52 percent of cases.

According to the Philadelphia Department of Public Health, recent trends in HIV/AIDS transmission risk indicate that cases associated with injection drug use have decreased substantially, possibly due to the success of needle exchange. MSM cases, which have been levelling off, seem to be increasing again. However, over the past several years, heterosexual contact has been driving the epidemic in Philadelphia.

Table 1.17
Disproportionate Relationship Between Race and HIV/AIDS in Philadelphia

Race/Ethnicity	Total Population (2000)	AIDS Cases*
White	45.0%	22.5%
African American	43.2%	66.1%
Latino	8.5%	10.6%
Other/Unknown	3.3%	0.7%

(Source: "AIDS Surveillance Quarterly Update," Philadelphia Department of Public Health)

***cumulative to Dec. 31, 2008**

One effect of the growing percentage of transmission due to drug use and heterosexual sex has been a dramatic increase in the number and percentage of women with AIDS in Philadelphia. In Philadelphia, women now comprise 32 percent of newly diagnosed HIV/AIDS cases and are the fastest-growing demographic group. It is likely that there will be a growing need for family-based supportive housing and services for people with AIDS.

Suburban Pennsylvania

AIDS trends in the Philadelphia suburbs are somewhat different from those in the City of Philadelphia. White men who have sex with men remain the largest population of new and existing reported AIDS cases, though the number of African American men with AIDS is steadily increasing in all four counties and is equal to or greater than the number of white men with AIDS in some counties. As in Philadelphia, the number of women represented is steadily climbing, as is the number of persons infected through heterosexual sex and injecting drug use. Trends in urban portions of the region such as the City of Chester more closely mirror the City of Philadelphia than suburban and rural parts of the region where MSM remains the predominate mode of transmission.

Table 1.18
Philadelphia AIDS Cases by Gender

	Jan. 1, 1980 - Dec. 31, 2008	
Gender	**Number**	**%**
Male	15,552	77.0
Female	4,639	23.0
Total	**20,191**	**100.0**

(Source: "Philadelphia HIV/AIDS Epidemiological Update" Philadelphia Department of Health, Dec. 31, 2008)

Income

The 1996 housing survey of persons with HIV/AIDS concluded that the overwhelming majority of respondents (including persons at all stages of the disease) were very poor. Fifty-two percent of respondents earned or received less than $6,000 per year. As in the general population, the incomes of African Americans with HIV/AIDS was significantly less than others, with 63 percent reporting an income of less than $6,000 per year, compared with 27 percent of white respondents and 50 percent of Latino respondents. The extremely low incomes of most persons with HIV and AIDS has led to housing instability and the potential of homelessness. Forty-three percent of survey respondents reported that they would have to move if their monthly incomes dropped by $100 per month. Forty-four percent of respondents were spending more than 30 percent of their incomes on rent.

Medical Advances

Since 1996, advances in treatment through the use of combinations of drugs including protease inhibitors have led to dramatic improvements in health for many persons with HIV/AIDS. Hospitalizations have decreased, many persons are leading lives with significantly better quality of life, and some persons are returning or considering returning to work. As AIDS becomes a chronic, manageable disease which does not necessarily lead to death, the numbers of persons living with the disease will increase while the nature of their housing and supportive service needs may change. At the same time, new therapies do not seem to be effective for some individuals and the need for a continuum of care and housing for persons with HIV and AIDS will remain. As of Dec. 31, 2008, there were 10,271 persons living with AIDS in Philadelphia.

Housing Needs of People With HIV/AIDS

While it is difficult to arrive at a precise number of persons who need housing subsidies, assisted or supportive living arrangements, or other housing services, it is clear that there is an unmet need for housing for persons with HIV/AIDS. The survey of persons with HIV/AIDS sponsored by OHCD in 1996 concluded that more than half of all severely symptomatic persons with AIDS were spending more than 50 percent of their income on rent and were receiving no housing assistance. Among racial and ethnic groups, 48 percent of whites, 54 percent of African Americans, and 75 percent of Latinos who are severely symptomatic were spending more than 50 percent of their incomes on rent and were receiving no housing assistance. Eighteen percent of respondents were receiving some kind of housing assistance while 22 percent of respondents were on a waiting list for some kind of housing assistance. Based on data gathered in the survey, it was concluded that existing housing programs are benefiting those at the greatest risk of housing instability but that significant unmet need remained.

The survey also found that survey respondents had experienced significant mental and physical disabilities. The majority of all ethnicities and disease stages reported having had mental health problems in the past. Physical health problems increased with disease stage. After diagnosis with HIV, 19 percent of severely symptomatic respondents became blind, 14 percent became deaf, 21 percent developed mobility problems requiring the use of a wheelchair, and 42 percent developed mobility problems requiring the use of a

cane or walker. While it is hoped that medical advances have or will mitigate these problems arising from HIV disease, physical and mental health issues will remain factors to be considered in developing AIDS housing. Individuals' needs for support services change over the course of their illness and should be taken into account in designing an appropriate continuum of housing for persons with HIV/AIDS. In addition, 18 percent of all respondents felt that they needed residential drug and/or alcohol treatment.

Independent living situations, rather than congregate or shared living, were the clear preference for respondents to the housing survey. Approximately 90 percent of asymptomatic and mildly symptomatic persons with HIV wanted to live alone in their own residence or with family, friends or partners. African Americans in particular desired to live alone while Latinos were more likely to want to live with family, friends or partners. Even among those who are severely symptomatic, 83 percent wished to live alone or with family, friends or partners while 17 percent preferred shared, congregate, nursing or hospice facilities. The survey confirmed the anecdotal evidence reported by HIV consumers to OHCD for many years: persons with HIV/AIDS want most of all to live independently. This desire has driven the City's emphasis on rental assistance for persons with AIDS.

Supportive Housing Needs of Persons With Mental Disabilities/Mental Illness

Persons With Mental Illness

According to the City of Philadelphia's Office of Mental Health (OMH), there are 105,500 persons in the City with mental illness and or mental disability. Supportive housing is available and currently provided for 2,690 persons with mental illness. It is estimated by OMH that an unmet need exists to provide 10,966 mentally ill/mentally-disabled individuals with housing.

Persons With Mental Disabilities

According to OMH there are 12,000 persons with mental disabilities registered for services in the MR system with an estimated 15,000 to 18,000 persons in Philadelphia with mild to profound mental retardation.

OMH provides services to persons with mental disabilities. There are five models of supported residential services; these services include in-home support, supportive living, family living, community homes and larger facilities. The primary model is the three-person Community Living Arrangement (CLA). Participants of CLAs are provided with direct support staff working with them on a 24-hour basis. Direct support staff provide support, training and supervision.

Current waiting lists of more than 1,100 people indicate an unmet need for new or different types of living arrangements. OMH finds clear evidence that the availability of residential settings must be increased year by year for an indefinite period.

In the last several years, limited amounts of money have been available to increase support to persons who remain in the homes of family members. It is important to expand this alternative to out-of-home residential services. It is equally important to have accessible housing available that makes it physically possible for individuals with mental disabilities of any age to remain at home when they have limited or no ability to ambulate. OMH provides supportive

daytime services to more than 2,500 individuals and their families each year.

According to OMH, the age of persons with mental disabilities who are living in residential homes is increasing and many of these individuals are experiencing ambulating difficulties. The need for accessible housing - both supportive and without a personal service component - is especially acute.

Supportive Housing Needs of Persons With Alcohol or Drug Addiction

In November 2004, Dr. Arthur C. Evans was appointed the first director of the Department of Behavioral Health and Mental Retardation Services (DBH/MRS). Under the direction of Dr. Evans, the DBH/MRS began the implementation of a system-wide transformation initiative in FY05 to promote the core concepts of recovery, resiliency, self-determination and cultural competence. This progressive, evidence-based approach to service provision was developed with input from a wide variety of stakeholders including persons in recovery, family members and service providers. Efforts to initiate this transformation included a two-day recovery conference, several large community meetings and the creation of a recovery steering committee to guide the implementation process. As a result the position of director of addiction services was created to consolidate and coordinate addiction treatment with the transformation of the Behavioral Health System.

In conjunction with Health Choices reinvestment funds, new residential services were awarded in December 2005 resulting from a DBH/MRS Request for Proposals (RFP). These initiatives were instigated for the development of five new residential programs, totaling 62 beds, for people with co-occurring mental illness and substance-abuse issues.

These new programs will incorporate evidence-based and trauma-informed practices to effectively address the needs of medically challenged single adults, women with children and adolescents who are transitioning out of children's and into the adult system. In conjunction with the new programs, Addiction Services is proposing to expand both the existing Half Way House providers as well as increasing the participation of Recovery Houses in the Behavioral Health system. There is an estimated unmet need for more than 1,445 supportive housing units for this population.

Public Housing Residents

As of December 1997, there were 38,316 persons making up 16,989 households in Philadelphia Housing Authority (PHA) conventional and scattered sites housing. PHA units are largely occupied by minority groups of extremely low-income: African Americans make up 93 percent of all PHA residents; Latinos 5 percent and whites 2 percent. Among heads of households, 15 percent receive income from employment; 37 percent receive public assistance and 38 percent receive either Social Security or SSI. More than 73 percent of all PHA households have incomes below $10,000, which is less than 25 percent of the median family income for the Philadelphia area. These findings verify that PHA residents are in need of a variety of services to foster self-sufficiency, including job training, adult basic education, job-readiness programs and case management.

With 48 percent of PHA residents under the age of 18, there is also a clear need for recreational and social programs geared specifically for youth. Day care and Head Start programs benefit children while enabling their parents to participate in job training and employment. More than one-fifth of all PHA heads of households are over the age of 62 and 6 percent over the age of 75, indicating a need for senior centers and services which enable seniors to continue to live independently as they grow older.

As of Feb. 1, 1998, PHA has 1,627 residents who have identified themselves as disabled with possible special needs. Of these residents, 213 are wheelchair users, 829 have mobility limitations, 111 have hearing impairments, 89 are visually impaired and 385 have

other disabilities. Of the total accommodation requests 759 have been closed. Also, since 1991, PHA has converted in excess of 555 units to accommodate people with various disabilities.

Table 2.14(a) OHCD/RDA Funded Accessible/Adaptable Rental Housing Units

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
22	Belmont Affordable Homes II	Harold Thomas	42nd, Belmont Ave., Parrish St.	Rehab	Yes	Multi	20	Yes	1	
22	Booth Manor	Salvation Army/Phila Booth Manor	5522 Arch St.	NC	Yes	Multi	50	Yes	50	
22	Brooks School	Ingerman Group	5631-43 Haverford Ave.	Rehab	Yes	Multi	33	Yes	33	
22	Carl Mackley	Canus Corp/Altman	1401 Bristol St.	Rehab	Yes	Multi	184	Yes	18	
22	Lillia M. Crippen Townhouses	WCRP	6th & Berks Streets	NC	Yes	Multi	26	Yes	2	
22	Sharswood Apartments	Michaels Development	N. 22nd, Master, Horlen, Sharswood	NC	Yes	Multi	71	Yes	4	2
22	Universal Court II	Universal Community Homes	800 S. 16th St.	NC+R	Yes	Multi	21	Yes	2	
22	WCRP Berks Street	WCRP	6th & Berks Streets	NC	Yes	Multi	26	Yes	2	
23	Raymond Rosen	PHA	1900-2000 N 21st; 2000 W Berks	NC	Yes	Multi	152	Yes	36	
	Off-site Replacement Units		2000 Cecil B.Moore; 2000 N. Van Pelt							
			1700-2000 N. Lambert St.							
			1700, 1900 Woodstock St.							
			2000 W. Montgomery/200-2100 W. Norris							
23	Southwark Plaza:	Southwark Dev Corp	Vicinity 3rd/5th/Washington	NC+R	Yes	Multi	470	Yes	23	
	On-site Replacement Units									
24	16th & Reed St. Apartments	Presbyterian Homes	16th & Reed Streets	NC	Yes	Multi	85	Yes	85	0
24	16th & Federal	Universal Community Homes	16th & Federal Streets	NC+R	Yes	Multi	53	Yes	3	1
24	Belmont Affordable III	Thomas	Scattered Sites	Rehab	No	Multi	46	Yes	3	1
24	Francisville Elderly	Community Ventures/Ridge Vineyard	Edwin, Perkiomen, Poplar Streets	NC	Yes	Multi	42	Yes	3	
24	Holmes School	Neighborhood Restoration	55th & Chestnut Streets	Rehab	Yes	Multi	42	Yes	4	
24	Kings Highway II	KAN/KARP	2900-3000 Frankford Ave.	NC	Yes	Multi	31	Yes	2	0
24	Mt. Sinai	Michaels Development	431 Reed St.	Rehab	Yes	Multi	37	Yes	4	4
24	Norris Square Senior Housing	Norris Square Civic Assoc.	2121-37 N. Howard St.	NC	Yes	Multi	35	Yes	35	0
24	Ralston/Mercy Douglass House	Ralston/Mercy Douglass	39th & Market Streets	NC	Yes	Multi	55	Yes	55	0
24	Sarah Allen V	Friends Rehab Program (FRP)	700-800 N 40th St.	Rehab	Yes	Multi	27	Yes	2	0
24	Spring Garden	Community Builders	Scattered Sites	NC+R	Yes	Multi	97	Yes	9	0
24	St. Anthony's	Ingerman Group	2300 Carpenter St.	NC+R	Yes	Multi	54	Yes	4	1
24	Taino Gardens	APM	6th & Dauphin Streets	NC	Yes	Multi	42	Yes	2	1
25	4200 Mitchell Street-202	Friends Rehab Program (FRP)	4200 Mitchell St.	Rehab	Yes	Multi	65	Yes		
26	Elders Place - 202	GGHDC	80 E. Collum St.	Rehab	Yes	Multi	40	Yes		

Table 2.14(a) OHCD/RDA Funded Accessible/Adaptable Rental Housing Units

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
26	Inglis Gardens At Eastwick II	Inglis House Inc.	3026-70 Mario Lanza Blvd.	NC	Yes	Multi	18	Yes		
26	Rudolphy-Mercy Douglass-811	Mercy Douglass	3827 Powelton Ave.	NC	Yes	Multi	17	Yes		
27	St. Ignatius Senior Housing	St. Ignatius Nursing Home	4402-06 Fairmount Ave.	NC	Yes	Multi	67	Yes	7	2
28	FOP Seniors	FOP	730 Byberry Rd.	Rehab	Yes	Multi	106	Yes	106	
28	4901 Spruce St.	Pennrose	4901 Spruce St.	Rehab	Yes	Multi	33	Yes	2	
28	New Covenant Senior	New Covenant Church	7500 Germantown Ave.	Rehab	Yes	Multi	56	Yes	13	
29	Belmont Affordable V	T. J. Properties	918 N. 42nd St.	Rehab+NC	Yes	Multi	24	Yes	9	
28	Caribe Towers	HACE	3231 N. 2nd St.	Rehab	Yes	Multi	57	Yes	57	
29	Vernon House	Pennrose	1719-25 N. 33rd St.	Rehab	Yes	Multi	68	Yes	8	
29	Coral Street Arts House	New Kensington	2444-68 Coral St.	Rehab	Yes	Multi	27	Yes	5	
30	Greenway Presbyterian Apts.	Presbyterian Homes	2050 S. 58th St.	New	Yes	Multi	68	Yes	4	2
30	Presbyterian Homes	Presbyterian Homes	501 Jackson St.	New	Yes	Multi	68	Yes	4	2
31	New Courtland 202	Germantown Homes	6950 Germantown Ave.	Rehab	Yes	Multi	70	Yes	3	2
31	Neumann North Senior Housing	Dale Corp.	1729-55 Frankford Ave.	Rehab	Yes	Multi	70	Yes	4	2
31	Neumann Senior Housing	NCC Neumann Senior Corp.	1741 Frankford Ave.	Rehab	Yes	Multi	67	Yes	4	2
31	Center Park III -- Elderly	Jewish Federation	1901 Red Lion Rd.	New	Yes	Multi	39	Yes	4	
31	Simpson Senior Services	Simpson Senior Services	1011 Green St.	New	Yes	Multi	40	Yes	2	1
32	Yorktown Arms II	Yorktown CDC	1300 W. Jefferson St.	NC	Yes	Multi	37	Yes	37	2
32	Susquehanna Village	Community Ventures	15th Street & Susquehanna Avenue	NC	Yes	Sing/Mult	50	Yes	17	2
32	Sharswood II	Michaels Development	2200 Sharswood St.	NC	Yes	Multi	60	Yes	6	3
32	Philip Murray House 202	Phillip Murray II Inc.	2200 Old York Rd.	NC	Yes	Multi	70	Yes	4	2
33	Commons at Point Breeze	Universal Community Homes	16th & Federal Streets	NC	Yes	Sing/Mult	55	Yes	5	2
33	St. John Neumann Sr. Housing	Catholic Social Services	2600 Moore St.	Rehab	Yes	Multi	75	Yes	8	2
33	Angela Court II	St. Ignatius	4400 Fairmount Ave.	NC	Yes	Multi	54	Yes	6	1
34	Manuta Presbyterian 202	Presbyterian Homes	600-18 N. 34th St.	NC	Yes	Multi	66	Yes	7	3
34	Mt. Tabor Senior	Mt. Tabor	957 N. 6th St.	NC	Yes	Multi	56	Yes	12	3
34	Booth Manor II (202)	Salvation Army	5522 Arch St.	NC	Yes	Multi	50	Yes	5	1
34	20th and Lehigh Mixed Use	Allegheny West	1913 W. Lehigh Ave.	NC	Yes	Multi	5	Yes	1	1
34	Reba Brown Sr. Apartments (202)	Mt. Zion CDC	1450 S. 50th St.	NC	Yes	Multi	75	Yes	8	2

Table 2.14(b) OHCD/RDA Funded Accessible/Adaptable Special-Needs Housing Units

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
14	Hancock Manor	National Housing Trust	174 W. Allegheny Ave.	Rehab	Yes	Multi	46	Yes	3	
14	Von Louhr Apts	PCAH	15-25 S. 61st St.	Rehab	Yes	Multi	25	Yes	1	
14	Waller House	National Temple CDC	16th & Jefferson Streets.	Rehab	Yes	Multi	Yes	1		
15	1100 Green	HCDI	1109-1117 Green St.	NC	Yes	Multi	15	Yes	5	10
15	PEC Permanent	Pennrose Properties	3902 Spring Garden St.	Rehab	Yes	Multi	9	Yes	1	
15	PEC Transitional	PEC CDC	3902 Spring Garden St.	Rehab	Yes	Multi	11	Yes	1	
16/17/18	Germantown YMCA	Germantown YMCA	5722 Greene St.	Rehab	Yes	Multi	128	Yes	122	
18	1515 Fairmount	Project H.O.M.E.	1515 Fairmount Ave.	Rehab	Yes	Multi	48	Yes	2	2
18	Genesis II - Caton House	Genesis/Tara Dev	1239 Spring Garden St.	Rehab	Yes	Multi	20	Yes	20	
18/19	Family House Now	Resources For Human Dev	1028-30 N 48th St	Rehab	Yes	Multi	11	Yes	11	
19	1260 Preston	1260 Housing Dev Corp	418-28 N. Preston St.	Rehab	Yes	Multi	7	Yes	1	6
19	OIC Village I	Opportunities Industialization Ctr	1917-21 Oxford Ave.	NC	Yes	Multi	44	Yes	4	
19	Proyecto Escalera	APM	2355 Germantown Ave.	Rehab	Yes	Multi	27	Yes	2	
19	St Elizabeth's	Project H.O.M.E.	1850 N. Croskey St.	Rehab	Yes	Multi	24	Yes	1	
19/20	Calcutta House	Calcutta House	1601-05 W. Girard Ave.	12NC+4R	Yes	Multi	16	Yes	14	
19/20	Imani Homes	PEC CDC	West Powelton Scattered	Rehab	Yes	Multi	24	Yes	1	1
20	81 E. High St. Manor	Resources For Human Dev	81 E High St.	Rehab	Yes	Multi	15	Yes	4	
20	Rowan House	PEC CDC	39th & Baring Streets	Rehab	Yes	Multi	26	Yes	4	
20/21	1260 Thompson/Walnut	1260 Housing Dev Corp	4230 Thompson St. 1324 Walnut St.	NC+R	Yes	Multi	35	Yes	11	24
20/21	Center City YWCa	Ingerman Group	20th & Chestnut Streets	Rehab	Yes	Multi	60	Yes	60	60
20/21	Marlton Residence	Pennrose/We The People	1700 Marlton Ave.	Rehab	Yes	Multi	25	Yes	2	2
21	1260 Center West	1260 Housing Dev Corp	4101 Chestnut St., 900 blk Lombard St.	Rehab	Yes	Multi	17	Yes	1	9
21	1260 Reed	1260 Housing Dev Corp	501-07 Reed St.	Rehab	Yes	Multi	18	Yes	15	
21	Fourth Street Access	APM/1260 Housing Dev Corp	1912-1930 N. 4th St.	NC	Yes	Multi	24	Yes	8	16
21	H.E.L.P. II (Genesis Square Townhouses)	H.E.L.P. Inc.	48th & 49th Streets Westminster & Wyalusing Avenues	NC+R	Yes	Multi	50	Yes	2	50
22	Calcutta House II	Calcutta House	1607 W. Girard Ave.	Rehab	Yes	Multi	6	Yes	1	
22	Haddington III	PCAH	Scattered Site	Rehab	Yes	Multi	20	Yes	1	
22	Reed Street SRO	Salvation Army	32nd & Reed Streets	Rehab	Yes	Multi	66	Yes	66	66
23	Bethesda Transitional	Bethesda Project, Inc.	816 N. 20th St.	Rehab	Yes	Multi	16	Yes		
23	Dignity II	Dignity Housing	5151, 5153, 5155 Wayne Ave.	Rehab	Yes	Multi	16	Yes	2	
23	Drueding Center 2	Drueding Center/Project Rainbow	413 W. Master St.	Rehab	Yes	Multi	9	Yes	1	
23	Elkins Residence	Albert Einstein	11th & Clarkson Streets	Rehab	Yes	Multi	73	Yes	73	73
23	Horizon House II	Horizon House	6015 Limekiln Pike	NC	Yes	Multi	18	Yes	2	
23	Overington Transitional House	Overington Housing Inc.	1528-30 Overington St.	Rehab	Yes	Multi	13	Yes	1	
23	Project Hope/Raise of Hope	Hope Partners	5122 N. Carlise, 6818 N. 17th St.	Rehab	Yes	Single	2	Yes	2	
23	Rowan Homes I	Project HOME	2800 Diamond St.	NC	Yes	Multi	8	Yes		
23	Rowan Homes II	Project HOME	1900 W. Judson St.	NC	Yes	Multi	32	Yes	2	
24	6th & Montgomery	WCRP	1800 Blk N. 6th St., Marshall Street	NC	Yes	Multi	20	Yes	6	2

Table 2.14(b) OHCD/RDA Funded Accessible/Adaptable Special-Needs Housing Units

CDBG Yr	Project Name	Developer	Address	NC/Rehab	Complete	Sing/Mult	Units	Access	Mobility	Hear/Vis
24	Special Needs Enhanced Services Project	Dignity Housing	600 Blk Montgomery Ave.,W. Wilt Streets Northwest Scattered Sites	Rehab	Yes	Multi	9	Yes	1	1
24	Spring Street Housing	PCAH	Haddington, Cobbs Creek Scattered	Rehab	Yes	Single	20	Yes	1	1
NA	Capacity Building Grant	1260 Housing Dev Corp	3512 N. Broad St.	Rehab	Yes	Multi	3	Yes	1	
NA	Capacity Building Grant	Hero Inc.	3338 N. Gratz St.	Rehab	Yes	Single	1	Yes	1	
NA	Capacity Building Grant	Interact	1607 W. Girard Ave.	Rehab	Yes	Multi	8	Yes		
NA	Capacity Building Grant	PCAH	59 N. Felton St.	Rehab	Yes	Single	1	Yes	1	
27	Dignity Enhanced Service Project	Dignity Housing	1646 W. Nedro Ave./1941 S. Ithan St.	Rehab	Yes	Multi	9	Yes	8	2
25	Drueding Rainbow	Drueding Center/Project Rainbow	1348 N. 4th St.	Rehab	Yes	Multi	10	Yes	1	
22	H.E.L.P I	H.E.L.P Inc.	4900 Wyalusing Ave.	NC	Yes	Multi	40	Yes		
26	Interim House West	Phila.Health Management Corp.	4100 Parkside Ave, 4100 Viola St.	NC	Yes	Multi	20	Yes		
27	Lillia Crippen Townhouses II	WCRP	6th Street & Montgomery Avenue	NC	Yes	Multi	20	Yes		
28	Melville Way	Traveler Aid-Melville Way	4520-22 Walnut St.	Rehab	Yes	Multi	8	Yes	1	
26	Shelia Brown Women's Ctr	Shelia Brown/UCH	2000-04 Ellsworth St.	Rehab	Yes	Multi	9	Yes	1	
26	Veterans Shared Housing	Impact Services	124 E. Indiana Ave.	NC	Yes	Multi	7	Yes	2	
28	Visitation Transitional Housing	Catholic Social Services	2640-46 Kensington Ave.	NC	Yes	Multi	18	Yes	1	1
22	VOA	Ingerman Group	2601 N. Broad St.	Rehab	Yes	Multi	108	Yes		
27	St. Ignatius Senior Housing	St. Ignatius Nursing Home	4402-06 Fairmount Ave.	NC	Yes	Multi	67	Yes	7	2
28	Avondale Housing	ACHIEVEAbility	Scattered sites	Rehab	Yes	Single	18	Yes	1	1
29	Casa Nueva Vida	ActionAIDS	2600 N. 6th St.	NC	Yes	Multi	12	Yes	5	
29	Monument Mews	1260 Housing	4300 Monument Rd.	Rehab	Yes	Multi	60	Yes	6	
29	Karen Donnally Townhouses	WCRP	4th & Diamond Streets	NC	Yes	Multi	32	Yes	6	
29	Mascher Street Townhouses	WCRP	2742-70 Mascher St.	NC	Yes	Multi	12	Yes	2	
30	Respite II	Catch Inc.	1208-12 S. 15th St.	NC	Yes	Multi	16	Yes	16	
32	Gaudenzia Tioga Arms	Gaudenzia	1828-30 W. Tioga St.	Rehab	Yes	Multi	30	Yes	2	
32	Powelton Heights Housing	1260 Housing	4113-15 Warren St.	NC	Yes	Multi	48	Yes	5	
32	Cloisters III	PEC CDC	Scattered sites	Rehab	Yes	Multi	50	Yes	4	
32	Cecil Housing	ACHIEVEAbility	Scattered sites	Rehab	Yes	Single	11	Some	2	
32	Mantua 811	1260 Housing	3613-21 Fairmount Ave.	NC	Yes	Multi	10	Yes	10	
33	Project Restoration	Women of Excellence	2848-50 N. 9th St.	Rehab	Yes	Multi	14	Yes	14	
33	Inglis Gardens at Washington	Inglis House	1200-06 Washington Lane	NC	Yes	Multi	15	Yes	15	
33	Melon SIL 811	Columbus Property Management	3616-28 Melon St.	NC	Yes	Multi	10	Yes	10	
33	Inglis Gardens at Germantown	Inglis House	332-34 E. Walnut Lane	NC	Yes	Multi	15	Yes	15	
33	Inglis Apartments at Elmwood	Inglis House	6100-6298 Eastwick Ave.	NC	Yes	Multi	40	Yes	40	
33	Inglis Gardens at Germantown	Inglis House	332-334 E. Walnut Lane	NC	Yes	Multi	15	Yes	15	1
33	Melon SIL	1260 Housing	3616-18 Melon St.	NC	Yes	Multi	10	Yes	10	1
33	Project Restoration	Women of Excellence	2848-50 N. 9th St.	Rehab	Yes	Multi	14	Yes	14	1
33	Fresh Start	Methodist Services	4200 Monument Ave.	NC	Yes	Multi	11	Yes	2	1
33	Inglis Apartments at Elmwood	Inglis House	6100-6298 Elmwood Ave.	NC	Yes	Multi	40	Yes	40	1
34	St. Elizabeth's Recovery Residence	Project HOME	1850 N. Croskey St.	Rehab	Yes	Multi	20	Yes	4	2

Homeless Needs

Nature and Extent of Homelessness

The Office of Supportive Housing (OSH) for the City of Philadelphia is under the Office of the Deputy Mayor for Health and Opportunity, part of the reorganization of City services initiated by Mayor Michael A. Nutter soon after taking office in January 2008.

The mission of OSH is to plan for and assist individuals and families in moving towards independent living and self-sufficiency. OSH is the sole public agency in Philadelphia dedicated to providing services to individuals and families who are experiencing homelessness. To achieve this, OSH provides a variety of services, including prevention and diversion, relocation, short-term emergency housing placement, case management, referral to alternative housing options, and adult protective services. Over the course of the year, OSH serves approximately 14,000 to 15,000 people.

This section presents a profile of the homeless population in Philadelphia. This profile includes a summary of the nature and extent of family and individual homelessness, various subpopulations within those groups, and households most at risk of homelessness.

Estimates of the Number of Homeless in Philadelphia

Sheltered Homeless

Because OSH operates a centralized emergency housing intake system linked with a computerized management information system, the City of Philadelphia has had access to and can analyze reliable data as far back as 1989. With the assistance of an external contractor, the agency is currently implementing a more sophisticated homeless management information system (HMIS) that increases OSH's capability to gather and report reliable data.

The data collected in HMIS supports every facet of Philadelphia's provision of a continuum of care of homeless services. Once a client enters the continuum of care through defined intake points, a file is created for that client. This file "follows" the client as he/she moves through the continuum of programs, allowing services to be more continuously and consistently provided over time. A "dashboard" provides real-time information to managers, supervisors and directors to further ensure that the system is being fully utilized and to better inform key management decisions.

During Fiscal Year 2009 (FY09), 13,245 homeless persons entered OSH's emergency housing system. Of this number, 7.980 were single adults without children and 5,265 were adults and children in families. Further demographics and other characteristics will be listed later in this section.

Unsheltered Homeless

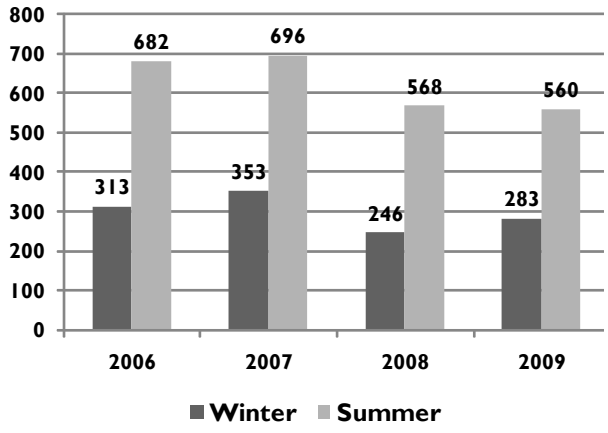
The Outreach Coordination Center (OCC) coordinates and oversees the activities of a network of street outreach teams run by several non-profit organizations in the city. The OCC is operated by Project H.O.M.E., a nonprofit homeless services and supportive housing provider. The main goal of street outreach is to engage people living on the street in order to help them receive services and ultimately seek appropriate supportive housing opportunities. In order to do this, teams search for people living in areas not meant for human habitation (such as streets, sidewalks, subway concourses and highway underpasses) and begin to develop relationships with the homeless people they contact. During FY09, street outreach teams made a total of 29,901 contacts with 4,901 unduplicated people on the streets.

Over the past several years, the OCC has conducted street counts to measure the number of people living on the streets. These are done quarterly so that the OCC can establish an accurate picture of seasonal fluctuations among homeless populations on the street. Over FY09, OCC conducted four counts which included the areas of Center City, selected parts of

North and West Philadelphia, Kensington and the Philadelphia International Airport terminals:

Date of Street Count	Number of Individuals
May 2009	456
August 2009	560
November 2009	395
January 2010	297

Figure 1.6
Number of Homeless People Living on the Streets of Philadelphia (FY2006-2009)



Despite the best efforts of OSH and OCC, collected data does not represent the entire population of homeless persons. There will always be hidden populations, for instance those in abandoned structures, that make it very difficult to obtain an accurate depiction of the entire number of Philadelphians who experience homelessness in a given year.

Characteristics of the Homeless Population

Family and Individual Homelessness

While both single adults and families experience homelessness, the household characteristics and the circumstances contributing to being homeless vary significantly. The street population is exclusively single adults or couples without children. Emergency housing programs are utilized by both families with children and single adults. Among the 9,690 households who entered the emergency housing system in FY09, 80 percent were single adult households; one percent were households with more than one adult and no children; and 19 percent were households with children.

Family Characteristics

The majority of families who enter OSH's emergency housing system are headed by single females. Of the 1,820 households with children who entered emergency housing programs in FY09, 1,485 were headed by single females.

Table 1.19
Family Characteristics

Family Type	Percentage
Single-Parent	85%
Single Male-Headed	3%
Single Female-Headed	82%
Multi-adult	15%
Total Families	**1,820**

Age Distribution of Sheltered Population

Below is a table with the age distribution of the heads of households in emergency housing in FY09. Among the figures, it is important to note the proportion of persons aged 46 and over (39 percent).

Table 1.20
Age Distribution of Heads of Households in Emergency Housing

Age	Percentage
18 - 25	16%
26 - 45	44%
46 - 59	33%
60+	6%
Total Number Heads of Household	**9,690**

Nature and Extent of Homelessness by Racial/Ethnic Group

The Black or African American population is disproportionately represented in emergency housing. Per the 2006 American Community Survey conducted by the U.S. Census Bureau in 2006, 44 percent of all Philadelphia residents are Black or African American. However, 80 percent of all heads of households in emergency housing in FY09 were Black or African American. The over-representation of Black or African American individuals in emergency housing has been a long-standing trend in both Philadelphia and in the nation as a whole.

Table 1.21
Racial Distribution of Heads of Households in Emergency Housing

Race/Ethnicity	Percentage
Black African-American	80%
White	14%
Asian	1%
Refused/No data	5%
Total Number Heads of Household	**9,690**

Table 1.22
Ethnic Distribution of Heads of Households in Emergency Housing

Ethnicity	Percentage
Hispanic/Latino	6%
Non-Hispanic/Non-Latino	90%
Refused/No data	4%
Total Number Heads of Household	**9,690**

Subpopulations

The causes of homelessness vary from household to household. A standard set of characteristics that indicates a high risk of becoming homeless does not exist. In fact, many people living in their own homes have the very same attributes that are commonly believed to lead to homelessness. However, it is known that it becomes much harder for families and individuals to avoid or climb out of homelessness when they experience co-occurring factors (such as substance abuse, mental illness, domestic violence and extreme economic hardship). It is important to note that despite these barriers, OSH regularly works with families and individuals who successfully confront their

personal problems, cope with systemic disadvantages, and re-enter their communities stronger and more able to contend with what life presents them.

Homeless Substance Abusers

During the assessment process, clients in emergency housing are asked to disclose if they have history of substance abuse. In FY09, 31 percent of the heads of household in emergency housing disclosed a history of substance abuse. It is important to state that the disclosure of this information is not required and the responses are not compared to any other source of data.

OCC data indicates that 26 percent of the unsheltered population in FY09 had a substance-abuse history. This information is confirmed through repeated observation and self-report.

Persons With Mental Illness

Similar to substance-abuse statistics, the OSH figures regarding mental health issues are mostly confined to self-report. In addition, there is a range of severity with respect to mental health needs among the sheltered population. Some live with serious and persistent mental illness while others experience situational depression or anxiety directly related to the trauma of being homeless and its related causes and effects. Of the 9,690 heads of households seeking emergency housing during FY09, 24 percent disclosed having a history of mental health issues.

OSH is continually strengthening its collaboration with the Department of Behavioral Health and Mental Retardation Services (DBH/MRS), which oversees substance abuse treatment programs and mental health services, to ensure that clients receive the services they need. Through collaboration with DBH/MRS, behavioral health case management services are available at 13 emergency housing programs.

OCC data indicate that approximately 19 percent of the unsheltered population in FY09 had a serious mental illness. Like OSH, OCC works closely with DBH/MRS so that individuals can access services in a timely manner. Several of the outreach teams coordinated by OCC are staffed through behavioral health programs with trained professionals who can not only engage people effectively but also advocate on behalf of their clients as they seek needed services.

Dual-Diagnosis Persons

Dual diagnosis among the sheltered population is difficult to estimate since the OSH data rely on self-report for histories of substance abuse and mental illness. OCC data indicate that 43 percent of the people engaged by street outreach teams in FY09 were dually-diagnosed. People experiencing homelessness and who have dual diagnoses face two significant barriers they must overcome in addition to homelessness. They often require long-term engagement and intensive service intervention. While it is believed that individuals with dual diagnosis are at a higher risk of becoming chronically homeless, it is equally true that many people overcome these barriers and move into their own housing (with the help of supportive services).

Homeless Due to Domestic Abuse

National surveys have indicated that up to 50 percent of families have experienced domestic violence at some point prior to becoming homeless. Victims of domestic violence have varying needs. Some may need the support of a shelter setting while others would benefit greatly from transitional or permanent housing. Currently there is one domestic violence shelter with a capacity of 100 beds within OSH's emergency housing system.

Two other housing options exist that are exclusively for victims of domestic violence - Sojourner House sponsored by Women Against Abuse and Sheila Brown's Center sponsored by 1260 Housing Development Corp. Both of these programs provide transitional housing opportunities to families with children. In total, these two programs have a capacity of 21 families.

Philadelphia Continuum of Care - Homeless Population & Subpopulations

Night of January 30, 2009

Continuum of Care Point in Time Homeless Population

	Households with Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Households	477	543	0	1,020
Number of Persons (adults & children)	1,504	1,746	0	3,250

	Households without Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Households	2,155	393	506	3,054
Number of Persons (adults & unaccompanied youth)	2,155	393	506	3,054

	All Households/ All Persons			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Households	2,632	936	506	4,074
Total Persons	3,659	2,139	506	6,304

Continuum of Care Point in Time Homeless Subpopulations

	Sheltered	Unsheltered	Total
Chronically Homeless (Federal definition)	186	410	596
Severely Mentally Ill	702	355	1,057
Chronic Substance Abuse	1,237	363	1,600
Veterans	230	68	298
Persons with HIV/AIDS	132		132
Victims of Domestic Violence	427		427
Unaccompanied Youth (under 18)	26		26

Families and Individuals Threatened With Homelessness

The continued prevalence of low-paying jobs, unemployment, and poverty make many of Philadelphia's residents vulnerable to the risk of homelessness. Many residents who formerly worked in industrial manufacturing jobs that provide living wages are now earning much less in service-based jobs. The Philadelphia poverty rate in 2000 was twice that of the nation as a whole (22.9 percent versus 11.3 percent). By 2006, the poverty rate for Philadelphia increased to approximately 25 percent of city residents. The rising cost of housing and health care has made it nearly impossible for many Philadelphians to make ends meet. Approximately 70 percent of Philadelphians with low incomes work for a living but cannot meet their expenses, specifically rent and utilities. To afford a market-rate apartment in Philadelphia, a worker earning minimum wage must work 144 hours a week[1]. Due to this widening gap between income and cost of living, large numbers of Philadelphians can no longer afford safe and secure housing and are therefore seeking housing assistance. Available assistance is far outstripped by the demand for affordable housing which now exceeds 60,000 needed units[2]. Without affordable housing, many Philadelphians and families are only one paycheck away from the experience of homelessness.

Nutrition

Each year, the City of Philadelphia receives a grant from the Pennsylvania Department of Agriculture to provide emergency food assistance. For FY09, the grant totaled $4 million and was used to purchase 10.9 million pounds of food that was distributed to local soup kitchens, food cupboards and emergency housing programs.

1. National Low Income Housing Coalition. Out of Reach 2003: America's Housing Wage Climbs. Retrieved on Feb. 14, 2005, from http:www.nlihc.org/oor2003/data.php?getstate=on&getmsa=on&msa%5B%5D=philade.

2. Culhane, D. & Hillier, A. Closing the Gap: Housing (un)Affordability in Philadelphia. Cartographic Modeling Laboratory, University of Pennsylvania. March, 2003.

TABLE 1.23 SUMMARY OF ESTIMATED HOUSING NEEDS*

Housing Needs (households)			Income Categories		
			0-30%	31-50%	51-80%
Renter	Small Related	Cost Burden > 30%	18,854	7,384	3,905
		Severe Cost Burden > 50%	15,497	1,678	279
		Substandard	3,874	1,678	2,091
		Overcrowded	774	335	418
	Large Related	Cost Burden > 30%	7,112	1,737	387
		Severe Cost Burden > 50%	5,215	270	0
		Substandard	1,422	579	580
		Overcrowded	4,874	1,637	2,707
	Elderly	Cost Burden > 30%	15,289	6,051	3,130
		Severe Cost Burden > 50%	11,576	2,773	652
		Substandard	3,276	1,260	978
		Overcrowded	655	250	195
Owner		Cost Burden > 30%	43,438	15,802	10,750
		Severe Cost Burden > 50%	25,696	4,078	1,535
		Substandard	9,177	7,646	11,519
		Overcrowded	2,080	1,733	2,707

Non-Homeless Special Needs	Estimated Population and Needs	
	Est. Population	**Est. Housing Needs**
Persons With AIDS (PMSA)	12,000	6,000
Persons With HIV (PMSA)	20,000	8,000
Frail Elderly	22,715	16,000
Persons With Disabilities	264,000	65,300
Mental Health/Mental Retardation	89,700	6,100
Substance Abuse	N/A	3,800

*Housing needs are based on 1990 Census data as provided in the CHAS Databook. PHDC's estimate that 15 percent of all owner-occupied units are substandard was used to estimate the incidence of substandard housing. Estimates of overcrowding were derived from 1990 Census data. Estimates of non-homeless special-needs population and housing needs are derived from information gathered from various public and private agencies as identified in the text.

Inventory of Facilities and Services for the Homeless and Persons Threatened With Homelessness

Facilities Providing Overnight Accommodations: Associated Services

Shelters

Emergency shelter is defined as temporary housing for homeless individuals and families. Nonprofit partners, faith-based organizations and personal care boarding home providers provide emergency shelter. OSH has primary responsibility for Philadelphia's homeless program. OSH purchase-of-service contracts fund most shelter beds in Philadelphia. The City-funded shelter system includes 30 sites to shelter approximately 2,800 persons each night. According to OSH data, the average length of stay in emergency shelter is three to six months for adults without children and six to 12 months for families.

Shelters that are not under contract with OSH are funded primarily with private resources, perform their own intake and arrange independently for the delivery of services.

Transitional Housing

Transitional Housing is defined as time-limited (up to 24 months) housing with supportive services for homeless individuals and families, and is viewed as a bridge between Emergency Shelter and Permanent Housing. Transitional Housing is primarily provided by non-profit partners and faith-based organizations.

Rental Assistance

In 1988 the City created the Philadelphia Transitional Housing Program, formerly known as the Voucher Program. The current fiscal year funding for the program is provided through a combination of City operating funds, state Homeless Assistance Program (HAP) funds and federal Community Development Block Grant (CDBG) and HOME program funds. The program provides housing counseling and temporary rental subsidies to facilitate clients' transition from shelter into mainstream housing. The program operates in a manner consistent with the Housing Choice Voucher Program (Section 8) rental assistance program. The participation period is 12 months, which may be extended to 24 months. During this period clients receive case management/counseling services to help them maintain independent living and prepare for permanent mainstream housing.

Housing Inventory Chart: Emergency Shelters

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
ACTS Christian Transitional Services	ACTS House	C	SF		No	0	0	19	19		
ACTS Christian Transitional Services	ACTS - Master	C	HC		No	120	40	0	120	0	0
ADCM/Somerset	Somerset Men's Low Demand Engagement	C	SM		No	0	0	108	108	0	10
ADCM/Somerset	Somerset Men's Winter Initiative	C	SM		No	0	0	0	0	66	0
ADCM/Somerset	Somerset Women's Initiative Program	C	SF		No	0	0	66	66	0	12
Baptist Children's Services	RHYA Rosenberger Emergency Shelter	C	YMF		No	0	0	4	4	0	0
Bethesda Project	Old First Reformed Church Winter Shelter	C	SM		No	0	0	0	0	30	0
Bethesda Project	Old First Reformed Church Winter Shelter	N	SM		No	0	0	0	0	5	0
Bethesda Project	Our Brother's Place	C	SM		Yes	0	0	150	150	0	0
Bethesda Project	St. Mary's Church	C	SM		No	0	0	27	27	0	0
Bethesda Project	St. Mary's Church	N	SM		No	0	0	5	5	0	0
Bethesda Project	Trinity Memorial Church Winter Shelter	C	SM		No	0	0	0	0	22	0
Catholic Social Services	Good Shepherd	C	SM		No	0	0	12	12	0	0
Catholic Social Services	McAuley House	C	SF		No	0	0	6	6	0	0
Catholic Social Services	St. John's Hospice	C	SM		No	0	0	40	40	0	0
Covenant House Pennsylvania	Covenant House - PA Crisis Center	C	YMF		No	11	5	40	51	0	10
Darin Moletta	Moletta II	C	SM		No	0	0	12	12	0	0
Darin Moletta	Moletta Personal Care	C	SF		No	0	0	12	12	0	0
DePaul St. Vincent's	Men's Emergency Shelter	U	SM		No	0	0	25	25		
Episcopal Community Services	St. Barnabas Mission	C	HC		No	100	38	0	100	0	20
Love and Care	Darlene Morris - 616	C	HC		No	18	4	0	18	0	0
Love and Care	Darlene Morris - 618	C	HC		No	18	4	0	18	0	0
Love and Care	Darlene Morris - 620	C	HC		No	18	4	0	18	0	0
Love and Care	Darlene Morris - 622	C	HC		No	24	5	0	24	0	0
Lutheran Settlement House	Jane Addams	N	HC		No	82	29	0	82	0	0
Mary Perkins	Perkins - 2101 W. Tioga	C	SMF		No	0	0	35	35	0	0
Mt. Airy Bethesda, Inc.	Stenton Family Manor	C	HC		No	200	60	0	200	0	30
Northwest Philadelphia Interfaith Hospitality Network (NPIHN)	NPIHN	C	HC		No	17	5	0	17	0	0

Housing Inventory Chart: Emergency Shelters

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
Office of Supportive Housing	Fernwood East	C	HC		No	0	0	0	0		77
Office of Supportive Housing	Fernwood West	C	SM		No	0	0	0	0	66	
One Day at a Time	Homeless Outreach - Safe Haven	C	SM		No	0	0	13	13		
One Day at a Time	ODAAT - Lehigh	C	SM		No	0	0	13	13		
One Day at a Time	Safe Haven	C	SM		No	0	0	25	25		
One Day at a Time	Women's Entry - Safe Haven	C	SF		No	0	0	15	15		
People's Emergency Center	People's Emergency Center	C	SFHC		No	59	18	1	60	0	0
Philadelphia Brotherhood Rescue Mission	Emergency Shelter	C	SM		No	0	0	100	100	0	0
Philadelphia Health Management Corp.	Bridges Step-Down	C	SFHC		No	28	14	2	30		
Project HOME	St. Elizabeth's Recovery Residence	C	SM		No	0	0	7	7	0	0
Project HOME	Women's Emergency Respite Center	U	SF		No	0	0	0	0	30	
RHD	Kailo Haven - Safe Haven	C	SM		No	0	0	26	26	14	
RHD	Progress Haven - Safe Haven	C	CO		No	0	0	20	20		
RHD	RHD Cedar Park - Safe Haven	C	SF		No	0	0	22	22	2	
RHD	Ridge Center	C	SM		Yes	0	0	340	340		
RHD	Woodstock Family Center	C	SFHC		No	202	56	8	210		
Safetynet Foundation	Safety Net	C	SM		No	0	0	16	16		
SELF, Inc.	Erie House	C	SF		No	0	0	26	26		
SELF, Inc.	Finnegan Recreational Center	C	SM		No	0	0	0	0	45	
SELF, Inc.	Mantua Recreation Center	C	SM		No	0	0	0	0	50	
SELF, Inc.	Outley House	C	SM		Yes	0	0	206	206		
SELF, Inc.	Outley Annex	N	SM		Yes	0	0	54	54		
SELF, Inc.	Park Avenue - Safe Haven	C	SM		No	0	0	19	19		
SELF, Inc.	Richard Jones House	C	SM		No	0	0	12	12		

KEY: Inventory type

- C Current Inventory
- N New Inventory
- U Under development

KEY: Target Population A and B

- CO Couples only, no children
- DV Domestic Violence victims only
- HC Households with children
- HIV HIV/AIDS populations only
- SF Single females
- SFHC Single female & households with children
- SM Single males
- SMF Single males and females
- SMHC Single male & households with children
- SMF+HC Single male & female+households with children
- VET Veterans only
- YF Youth females (under 18)
- YMF Youth males & females (under 18)
- YM Youth males (under 18)

Housing Inventory Chart: Emergency Shelters

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
SELF, Inc.	Sheila Dennis House	C	SF		Yes	0	0	99	99		9
SELF, Inc.	Susquehanna House Shelter	C	SF		No	0	0	22	22		
Soldiers of the Lord	Emergency Shelter	C	SM		No	0	0	24	24		
Straight, Inc.	Straight I	C	SM		No	0	0	10	10		
Straight, Inc.	Straight II	C	SM		No	0	0	10	10		
Sunday Breakfast Rescue Mission	Men's Shelter	C	SM		No	0	0	240	240	0	26
The Salvation Army	Eliza Shirley	C	SFHC		No	70	27	28	98		17
The Salvation Army	Salvation Army - Red Shield	C	HC		No	119	41	0	119		
The Veterans Group	Emergency Shelter	C	SM		No	0	0	45	45		
Traveler's Aid Society of Philadelphia	Kirkbride	C	HC		Yes	305	75	0	305		
Traveler's Aid Society of Philadelphia	New Keys (TA)	C	SMF		No	0	0	4	4		
Trevor's Campaign	Trevor's Place	C	HC		No	72	28	0	72		
Whosoever Gospel Mission	New Life Program	N	SM		No	0	0	50	50		
Women Against Abuse	WAA Emergency Shelter	C	SFHC	DV	No	80	30	20	100		
Women's House of Hugs	House of Hugs	C	SF		No	0	0	12	12		
Youth Service, Inc.	Youth Emergency Service	C	YMF		No	0	0	20	20		

Total Year-Round Beds - Household without Children	
1. Current Year-Round Emergency Shelter (ES) Beds for Households without Children	2178
1A. Number of DV Year-Round ES Beds for Households without Children	20
1B. Subtotal, non-DV Year-Round ES Beds for Households without Children	2158
2. New Year-Round ES Beds for Households without Children	104
3. Under Development Year-Round ES Beds for Households without Children	25
4. Total Year Round ES HMIS Beds for Households without Children	1451
5. HMIS Bed Coverage: ES Beds for Households without Children	67%

Total Year-Round Beds - Households with Children	
6. Current Year-Round ES Beds for Households with Children	1566
6A. Number of DV Year-Round ES Beds for Households with Children	80
6B. Subtotal, non-DV Year-Round ES Beds for Households with Children	1486
7. New Year-Round ES Beds for Households with Children	0
8. Under Development Year-Round ES Beds for Households with Children	0
9. Total Year-Round ES HMIS Beds for Households with Children	1434
10. HMIS Bed Coverage: ES Beds for Households with Children	97%

KEY: Inventory type

- C Current Inventory
- N New Inventory
- U Under development

KEY: Target Population A and B

- CO Couples only, no children
- DV Domestic Violence victims only
- HC Households with children
- HIV HIV/AIDS populations only
- SF Single females
- SFHC Single female & households with children
- SM Single males
- SMF Single males and females
- SMHC Single male & households with children
- SMF+HC Single male & female+households with children
- VET Veterans only
- YF Youth females (under 18)
- YMF Youth males & females (under 18)
- YM Youth males (under 18)

Housing Inventory Chart: Transitional Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
1260 Housing Development Corporation	Sheila Brown Women's Center	C	HC	DV	Yes	27	9	0	27		
ACHIEVEability	AppleTree Housing	C	HC		Yes	76	19	0	76		
ACHIEVEability	Haddington Housing Initiative	C	HC		Yes	73	21	0	73		
Bethesda Project	Sanctuary	C	SM		Yes	0	0	16	16		
Carson Valley Children's Aid	CVCA Transitional Housing Program	C	SMF + HC		Yes	16	8	16	32		
Catholic Social Services	Visitation Homes	C	HC		Yes	43	18	0	43		
Committee for Dignity and Fairness for the Homeless Housing Development, Inc.	Dignity Core	C	SFHC		No	30	7	1	31		
Committee for Dignity and Fairness for the Homeless Housing Development, Inc.	Dignity II Transitional Housing	C	SFHC		Yes	63	14	2	65		
Committee for Dignity and Fairness for the Homeless Housing Development, Inc.	Dignity III - Better Options for Self-Sufficiency (BOSS)	C	HC		Yes	33	8	0	33		
Covenant House Pennsylvania	Rights of Passage	C	SMF		No	0	0	8	8		
Drueding Center	Project Rainbow	C	HC		Yes	81	30	0	81		
Friends Rehabilitation Program, Inc.	FRP SRO	C	SF		No	0	0	23	23		
Friends Rehabilitation Program, Inc.	FRP THP	C	SMF + HC		No	365	111	4	369		
Gaudenzia Foundation, Inc.	Outreach II Transitional Living Program	C	SMF + HC		No	69	23	7	76		
Germantown YMCA	Penn Free	C	SM		No	0	0	45	45		
HELP Development Corporation	HELP Philadelphia	C	HC		Yes	200	50	0	200		
Horizon House, Inc.	Prepare	C	HC		No	208	60	0	208		
Horizon House, Inc.	Supports to Achieve Self-Sufficiency	C	SMF		Yes	0	0	20	20		
Horizon House, Inc.	Susquehanna Park	C	SM		No	0	0	18	18		
Impact Services Corporation	HomeBase	C	SMF	VET	Yes	0	0	59	59		
Impact Services Corporation	Independence Zone	C	SMF	VET	No	0	0	4	4		
Impact Services Corporation	Veteran Shared Housing Initiative	C	SM	VET	Yes	0	0	24	24		
Methodist Family Services of Philadelphia	Bridge House	C	SF		No	0	0	32	32		
North Philadelphia Health System	Miracles in Progress II Sanctuary Program	C	SM		No	0	0	16	16		
Northwest Philadelphia Interfaith Hospitality Network	The Housing Initiative	C	HC		No	19	5	0	19		
Overington House, Inc.	Overington House Transitional Housing	C	HC		Yes	39	13	0	39		
PA Community Real Estate Corp.	Homeless Diversion: Strengthening Communities	C	HC		No	144	43	0	144		
PA Community Real Estate Corp.	The HTF Transitional Housing Program	C	HC		No	138	40	0	138		
People's Emergency Center	3902 Transitional Housing	C	HC		Yes	38	11	0	38		
People's Emergency Center	Rowan House	C	SFHC		Yes	74	26	1	75		

Housing Inventory Chart: Transitional Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
Potters House Mission	Potters House	C	HC		No	25	6	0	25		
RHD	Families in Transition	C	HC		No	86	30	0	86		
RHD	New Start II	N	SM		No	0	0	16	16		
RHD	Womanspace	C	SF		No	0	0	10	10		
SELF, Inc.	SELF, Inc. Transitional Housing	C	SMF		No	0	0	20	20		
Sunday Breakfast Rescue Mission	Wayne Hall	C	SFHC		No	30	10	3	33		
The Doe Fund	Ready, Willing & Able	C	SM		No	0	0	70	70		
Traveler's Aid Society of Philadelphia	Families in Transition	C	HC		Yes	119	25	0	119		
Traveler's Aid Society of Philadelphia	Melville Way	C	HC		Yes	40	8	0	40		
Valley Youth House Committee, Inc.	Philadelphia Transitional Support Project	C	SMF + HC		Yes	36	18	25	61		
Women Against Abuse	Sojourner House	C	HC	DV	Yes	58	12	0	58		
Women United Together	Women United Together	C	SF		No	0	0	23	23		
Gaudenzia Foundation, Inc.	Clearfield Place	U	SM		No	0	0	45	45		
Impact Services Corporation	Expansion of Dual Diagnosis Program	U	SM	VET	No	0	0	32	32		
Northern Homes	Generations	U	HC		Yes	24	8	0	24		

Total Year-Round Beds - Household without Children	
1. Current Year-Round Transitional Housing (TH) Beds for Households without Children	463
1A. Number of DV Year-Round TH Beds for Households without Children	0
1B. Subtotal, non-DV Year-Round TH Beds for Households without Children	463
2. New Year-Round ES Beds for Households without Children	16
3. Under Development Year-Round TH Beds for Households without Children	77
4. Total Year Round TH HMIS Beds for Households without Children	392
5. HMIS Bed Coverage: TH Beds for Households without Children	85%

Total Year-Round Beds - Households with Children	
6. Current Year-Round TH Beds for Households with Children	2130
6A. Number of DV Year-Round TH Beds for Households with Children	85
6B. Subtotal, non-DV Year-Round TH Beds for Households with Children	2045
7. New Year-Round TH Beds for Households with Children	0
8. Under Development Year-Round TH Beds for Households with Children	24
9. Total Year-Round TH HMIS Beds for Households with Children	1996
10. HMIS Bed Coverage: TH Beds for Households with Children	98%

KEY: Inventory type

- C Current Inventory
- N New Inventory
- U Under development

KEY: Target Population A and B

- CO Couples only, no children
- DV Domestic Violence victims only
- HC Households with children
- HIV HIV/AIDS populations only
- SF Single females
- SFHC Single female & households with children
- SM Single males
- SMF Single males and females
- SMHC Single male & households with children
- SMF+HC Single male & female+households with children
- VET Veterans only
- YF Youth females (under 18)
- YMF Youth males & females (under 18)
- YM Youth males (under 18)

Housing Inventory Chart: Permanent Supportive Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
1260 Housing Development Corp.	4th Street ACCESS	C	SMF		No	0	0	24	24		
1260 Housing Development Corp.	Arch Shelter Plus Care	C	SMF		Yes	0	0	10	10		
1260 Housing Development Corp.	Center West/Walnut Access	C	SMF + HC		Yes	18	6	34	52		
1260 Housing Development Corp.	CTT SPC - scattered sites	C	SMF		Yes	0	0	20	20		
1260 Housing Development Corp.	HOPIN I	C	SMF + HC		Yes	97	25	51	148		
1260 Housing Development Corp.	HOPIN II	C	SMF + HC		Yes	90	20	40	130		
1260 Housing Development Corp.	HOPIN III	C	SMF		Yes	0	0	20	20		
1260 Housing Development Corp.	HOPIN IV	C	SMF		Yes	0	0	20	20		
1260 Housing Development Corp.	New Keys (1260)	C	SMF		Yes	0	0	35	35		
1260 Housing Development Corp.	Pennsgrove Permanent Housing	C	SMF		Yes	0	0	10	10		
1260 Housing Development Corp.	Reed/Preston Permanent Housing	C	SFHC		Yes	6	2	20	26		
1260 Housing Development Corp.	SAFE - Shelter Plus Care	C	HC		Yes	105	30	0	105		
1260 Housing Development Corp.	Thompson Street Permanent Housing	C	SMF		Yes	0	0	20	20		
ACHIEVEability	Cecil Housing	C	HC		Yes	42	11	0	42		
ActionAIDS, Inc.	Casa Nueva Vida	C	SMF + HC	HIV	Yes	27	9	4	31		
ActionAIDS, Inc.	Positive Living	C	SMF + HC	HIV	Yes	16	7	13	29		
APM	Escalera/LHSI	C	SMF		Yes	0	0	24	24		
APM	Hogar de Esperanza	C	SFHC	HIV	Yes	8	4	6	14		
APM	Hogareno	C	SFHC		Yes	52	13	10	62		
Bethesda Project	Bethesda Bainbridge	C	SM		Yes	0	0	30	30		
Bethesda Project	Brother's Keeper	N	SM		No	0	0	24	24		
Bethesda Project	Dominic House	C	SMF		Yes	0	0	7	7		
Bethesda Project	Mary House	C	SMF		Yes	0	0	4	4		
Bethesda Project	N. Broad Street SRO	C	SMF		Yes	0	0	49	49		
Bethesda Project	Spruce Street	C	SF		Yes	0	0	16	16		

Housing Inventory Chart: Permanent Supportive Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
Calcutta House	Independence Place (I & II)	C	SMF	HIV	Yes	0	0	6	6		
Calcutta House	Serenity Court	C	SMF	HIV	Yes	0	0	9	9		
City of Philadelphia & PHA	Blueprint Partnership (Phase I)	N	SMF + HC		No	600	300	200	800		
COMHAR	COMPASS I	C	SMF	HIV	Yes	0	0	21	21		
COMHAR	SHP-2 - Supported Independent Living	C	SMF		Yes	0	0	42	42		
Committee for Dignity and Fairness for the Homeless Housing Development, Inc.	Enhanced Services Project (ESP)	C	SMF + HC		Yes	75	23	13	88		
Episcopal Community Services	FAST Housing	C	HC		Yes	137	42	0	137		
Family Planning Council, Inc. Housing for Persons with Disabilities	Family Planning/Circle of Care Supportive	C	SMF + HC	HIV	Yes	27	8	8	35		
Friends Rehabilitation Program, Inc.	Assisted Living Project I	C	SMF + HC	HIV	Yes	20	6	4	24		
Friends Rehabilitation Program, Inc.	Assisted Living Project II	C	SMF + HC	HIV	Yes	30	12	2	32		
Gaudenzia Foundation, Inc.	Gaudenzia-Tioga Arms	C	HC		Yes	57	22	0	57		
Horizon House, Inc.	Home First	C	SMF		Yes	0	0	70	70		
Horizon House, Inc.	Horizon House Permanent Housing Initiative	C	SMF		Yes	0	0	29	29		
Horizon House, Inc.	New Keys (HH)	C	SMF		Yes	0	0	25	25		
Horizon House, Inc.	Welcome Home	C	SMF		Yes	0	0	60	60		
Impact Services Corporation	Hancock Manor	C	HC		Yes	33	14	0	33		
Methodist Family Services of Philadelphia	Fresh Start	C	SFHC		Yes	12	6	5	17		
Methodist Family Services of Philadelphia	Monument Village	C	HC		Yes	150	30	0	150		
Pathways to Housing, Inc.	Pathways to Housing	N	SMF		Yes	0	0	57	57		
PA Community Real Estate Corp.	Mental Health, Drug and Alcohol, Efficiencies	C	SMF + HC	HIV	Yes	29	10	65	94		
PA Community Real Estate Corp.	Reunification Programs	C	HC		Yes	236	61	0	236		
People's Emergency Center	Cloisters III	C	HC		Yes	35	10	0	35		
People's Emergency Center	Imani Homes II	C	HC		Yes	17	6	0	17		
People's Emergency Center	Imani Homes III	C	HC		Yes	23	6	0	23		

Housing Inventory Chart: Permanent Supportive Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
People's Emergency Center	Imani Homes IV	C	HC		Yes	31	8	0	31		
People's Emergency Center	Imani Homes V	C	HC		Yes	45	11	0	45		
People's Emergency Center	Imani II - leasing	C	HC		Yes	4	1	0	4		
Project HOME	1515 Fairmount Avenue	C	SMF		Yes	0	0	48	48		
Project HOME	1523 Fairmount Avenue	C	SMF		Yes	0	0	6	6		
Project HOME	Adelphia	C	SMF		Yes	0	0	32	32		
Project HOME	Hope Haven I	C	SM		Yes	0	0	12	12		
Project HOME	Hope Haven II	C	SM		Yes	0	0	10	10		
Project HOME	Kairos House	C	SMF		Yes	0	0	36	36		
Project HOME	Rowan Homes Diamond	C	HC		Yes	56	7	0	56		
Project HOME	Rowan Homes Judson	C	HC		Yes	180	30	0	180		
Project HOME	St. Columba's Permanent Housing	C	SM		Yes	0	0	15	15		
Project HOME	St. Elizabeth's Recovery Residency S+C	C	SM		Yes	0	0	19	19		
RHD	Project Advantage	C	SF		Yes	0	0	12	12		
RHD	SALT: Supported Adult Living Teams	C	SMF		Yes	0	0	21	21		
The Philadelphia Veterans Multi-Service & Education Center	Freedom's Gate	C	SMF	VET	Yes	0	0	30	30		
The Salvation Army	Mid-City Apartments	C	SFHC		Yes	36	12	48	84		
The Salvation Army	Reed House	C	SMF		Yes	0	0	66	66		
Traveler's Aid Society of Philadelphia	Chestnut Manor Project	C	SMF + HC		Yes	8	2	8	16		
HUD/Veterans Affairs Administration	HUD-VASH	N	SMF	VET	No	0	0	105	105		
Volunteers of America Del. Valley, Inc.	Station House Supportive Housing	C	SMF		Yes	0	0	28	28		
Women of Excellence	Project Restoration	N	SF		Yes	0	0	14	14		
WCRP	New Neighbors	C	HC		Yes	69	18	0	69		
Calcutta House	Calcutta House Apartments	U	SMF		Yes	0	0	4	4		
City of Philadelphia & PHA	Blueprint Partnership (Phase II)	U	SMF + HC		No	600	300	200	800		

Housing Inventory Chart: Permanent Supportive Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
Community Ventures	My Place Germantown	U	SM		Yes	0	0	12	12		
Covenant House Pennsylvania	Rights of Passage Apartment Living	U	SMF		No	0	0	3	3		
People's Emergency Center	Bernice Elza Homes	U	HC		Yes	15	6	0	15		
People's Emergency Center	Fattah Homes I	U	HC		Yes	28	6	0	28		
People's Emergency Center	Jannie's Place	U	HC		Yes	45	17	0	45		
Project HOME	Connelly House	U	SMF		Yes	0	0	79	79		
Raise of Hope	Belfield Avenue Townhomes	U	HC		Yes	18	3	0	18		
The Philadelphia Veterans Multi-Service & Education Center	Philadelphia Veteran Home Project	U	SM	VET	Yes	0	0	10	10		
Traveler's Aid Society of Philadelphia	RSVP	U	HC		Yes	86	18	0	86		

Total Year-Round Beds - Household without Children	
1. Current Year-Round Permanent Housing (PH) Beds for Households without Children	1617
1A. Number of DV Year-Round PH Beds for Households without Children	0
1B. Subtotal, non-DV Year-Round PH Beds for Households without Children	1617
2. New Year-Round ES Beds for Households without Children	400
3. Under Development Year-Round PH Beds for Households without Children	308
4. Total Year Round PH HMIS Beds for Households without Children	1417
5. HMIS Bed Coverage: PH Beds for Households without Children	88%

Total Year-Round Beds - Households with Children	
6. Current Year-Round PH Beds for Households with Children	2371
6A. Number of DV Year-Round PH Beds for Households with Children	0
6B. Subtotal, non-DV Year-Round PH Beds for Households with Children	2371
7. New Year-Round PH Beds for Households with Children	600
8. Under Development Year-Round PH Beds for Households with Children	792
9. Total Year-Round PH HMIS Beds for Households with Children	2371
10. HMIS Bed Coverage: PH Beds for Households with Children	100%

KEY: Inventory type		KEY: Target Population A and B							
C	Current Inventory	CO	Couples only, no children	HIV	HIV/AIDS populations only	SM	Single males	VET	Veterans only
N	New Inventory	DV	Domestic Violence victims only	SF	Single females	SMF	Single males and females	YF	Youth females (under 18)
U	Under development	HC	Households with children	SFHC	Single female & households with children	SMHC	Single male & households with children	YMF	Youth males & females (under 18)
						SMF+HC	Single male & female+households with children	YM	Youth males (under 18)

Housing Inventory Chart: Safe Haven Housing

Organization Name	Program Name	Inventory type	Target Population A	Target Population B	HUD McKinney-Vento funding?	All Year-Round Beds/Units: Family Beds	All Year-Round Beds/Units: Family Units	All Year-Round Beds/Units: Single Beds	Total Year-Round Beds	Seasonal Beds	O/V Beds
Bethesda Project	Safe Haven - My Brother's House	C	SM		Yes	0	0	20	20		
Project HOME	St. Columba's	C	SM		Yes	0	0	25	25		
Project HOME	Women of Change	C	SF		Yes	0	0	25	25		

Total Year-Round Beds - Individuals	
1. Current Year-Round Individual Safe Haven (SH) Beds	70
2. Number of DV Year-Round Individual SH Beds	0
Subtotal, non-DV Year-Round Individual SH Beds	*70*
3. New Year-Round Individual SH beds	0
4. Under Development Year-Round Individual Beds	0
Total Year Round Individual SH Beds in HMIS	**70**
HMIS Bed Coverage: Individual SH Beds	100%

Total Year-Round Beds - Families	
5. Current Year-Round Family Save Haven (SH) Beds:	0
6. Number of DV Year-Round Family SH Beds:	0
Subtotal, non-DV Year-Round Family SH Beds	*0*
7. New Year-Round Family SH Beds	0
8. Under Development Year-Round Family SH Beds	0
Total Year-Round Family SH Beds in HMIS	**0**
HMIS Bed Coverage: Family SH Beds	

Housing Inventory Chart: Unmet Need Totals

	All Year-Round Beds/Units					
Housing Type	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds	Seasonal Beds	Overflow Beds
Emergency Shelters	0	0	0	0	0	0
Transitional Housing	41	13	80	121	0	0
Permanent Supportive Housing	1,650	497	4,590	6,240	0	0
Safe Haven Housing	0	0	28	28	0	0

Minority Benefit

It is impossible to predict in advance exactly who will benefit from any project, since many programs are client-driven, and in others, homebuyers or renters are not selected in advance of project completion. However, a very good sense of the impact of the CDBG and other programs on minorities can be gained by looking at the record of recent beneficiaries of the program, however. It is anticipated that the demographics of beneficiaries in Year 36 will be similar to those served in prior years. No cross tabulation of beneficiaries by race by council district is available.

As the following data demonstrate minorities are the primary beneficiaries of the CDBG and related programs.

The following information is the most recent available for the major housing programs. HUD does not recognize Hispanic or Latino as a racial reporting category. Many Latinos are reported under the category "other/more than one race."

Heater Hotline

Year 35, 1st Two Quarters - Service calls completed:

Race	Number	Percentage
White	283	8%
Black	2,727	83%
Asian	7	1%
Native American	3	<1%
Other/more than one race	284	8%
Total	**3,304**	

Basic Systems Repair Program - Tier I

Year 35, 1st Two Quarters - Cases completed:

Race	Number	Percentage
White	20	8%
Black	187	79%
Asian	0	0%
Native American	0	0%
Other/more than one race	31	13%
Total	**238**	

Basic Systems Repair Program - Tier II

Year 35, 1st Two Quarters - Cases completed:

Race	Number	Percentage
White	40	6%
Black	506	81%
Asian	0	<1%
Native American	0	1%
Other/more than one race	77	13%
Total	**623**	

Housing Counseling

Year 35, 1st Two Quarters - Counseling sessions provided:

Race	Number	Percentage
White	2,154	30%
Black	4,347	60%
Asian	168	2%
Native American	3	<1%
Other/more than one race	546	8%
Total	**7,218**	

Settlement Assistance Program

Year 35, 1st Two Quarters - Grants provided:

Race	Number	Percentage
White	18	7%
Black	145	56%
Asian	8	3%
Native American	0	0%
Other/more than one race	89	34%
Total	**260**	

Neighborhood-Based Rental Housing

Year 35, 1st Two Quarters - Tenants at initial lease up:

Race	Number	Percentage
White	86	28%
Black	214	70%
Asian	0	0%
Native American	0	0%
Other/more than one race	6	2%
Total	**306**	

Neighborhood-Based Homeownership

Year 35, 1st Two Quarters - Homebuyers:

Race	Number	Percentage
White	4	8%
Black	16	31%
Asian	10	20%
Native American	0	0%
Other/more than one race	21	41%
Total	**51**	

Homeownership Rehabilitation Program (HRP)

Year 35, 1st Two Quarters - Homebuyers:

Race	Number	Percentage
White	5	33%
Black	9	60%
Asian	0	0%
Native American	0	0%
Other/more than one race	1	7%
Total	**15**	

PHIL Loan Program

Year 35, 1st Two Quarters - Loans settled:

Race	Number	Percentage
White	34	53%
Black	27	42%
Asian	1	2%
Native American	0	0%
Other/more than one race	2	3%
Total	**64**	

Housing Opportunities for Persons With AIDS*

Year 34 - Persons housed through rental assistance, emergency grants or residence in a facility:

Race	Number	Percentage
White	170	13%
Black	938	72%
Asian	1	<1%
Native American	1	<1%
Other	194	15%
Total	**1,304**	

Ethnicity	Number	Percentage
Hispanic	156	12%
Non-Hispanic	1,148	88%
Total	**1,304**	

*HOPWA also reports Hispanic/Non-Hispanic separately from racial categories

Percentages may not add to 100% due to rounding.

Lead-Based Paint Hazards

While old houses in general contain lead, deteriorated old houses are the most likely to have lead in a form that endangers the occupants. In itself, the mere presence of lead-based paint is not necessarily hazardous. Children are poisoned by being exposed to lead, typically through ingestion of lead-containing interior surface dust. The level of lead in dust tends to be higher in houses that have not been well-maintained. Thus lead poisoning is most commonly observed in low-income areas where residents cannot afford regular maintenance.

The City reduced the permissible lead content of paint to 2 percent in 1966 but the use of some lead in paint did not end until 1978. More than 90 percent of all Philadelphia housing units were built before 1978. The CHAS Databook – a special tabulation prepared for HUD – showed the following approximate breakdown in 1990: 57 percent of the occupied units in Philadelphia built before 1978 were occupied by extremely low-, low- and moderate-income households. Except for units that have been completely abated (or rehabilitated) and cleared, all of these can be assumed to have some level of lead contamination. Of the occupied units built before 1960, which have the greatest potential hazards, 60 percent were occupied by extremely low-, low- and moderate-income households. By applying these ratios to 2000 Census data on occupied housing units, one can estimate that in 2000 approximately 310,000 households of moderate or lower income lived in pre-1978 housing and more than 250,000 such households lived in pre-1960 housing. Lead hazards are endemic in both owner-occupied and rental housing. In 1990, according to the CHAS Databook, more than three-fourths of the owner-occupied housing owned by households of moderate and lower income—and more than half of the rental housing occupied by such households—was built before 1960.

As some of the oldest and most deteriorated units have been demolished or abandoned since 1990, and lead hazard abatement or interim control work has been performed in hundreds of others, the number of households exposed to serious and immediate lead hazards should now be somewhat lower than it was. Still, according to the "Scorecard" maintained by Environmental Defense and the Alliance to End Childhood Lead Poisoning, Philadelphia has more housing units with high-risk lead hazards than all but three other counties in the U.S. Thirteen percent of Philadelphia's housing units have a high risk of lead hazards, according to this "Scorecard."

Relocation Plan

The Relocation Plan is administered by the Redevelopment Authority's Relocation Department.

The objectives of this Relocation Plan are to assure that displaced families and individuals have the full opportunity to move into decent, safe and sanitary housing, that the displacement of any business concerns be carried out with a minimum of hardship, and that they receive the full range of payments and benefits provided by law.

I. RESIDENTIAL

A. Determination of Relocation Needs

A survey of each family and individual whose living accommodation is to be acquired will be conducted prior to actual relocation to determine relocation needs. As soon as practical after approval of the redevelopment proposal, the relocation staff will conduct a 100-percent survey of site occupants for the purpose of obtaining information on family composition, housing needs and income, and to determine eligibility for low- and moderate-income housing. The total number of families and individuals to be displaced, their social and economic characteristics, and special problems is determined by these surveys.

Relocation staff will also determine relocation requirements of the site occupants, determining the relocation assistance which site occupants require, and deliver to the site occupants informational material which explains the relocation service which will be available.

B. Relocation Standards (Physical, Occupancy, and Ability to Pay)

1. Physical Standards

a. In the certifying that re-housing accommodations are decent, safe and sanitary, the Relocation Department uses the standards provided by the Housing Code of the City of Philadelphia. The standards and related regulations provided by the Code establish minimum standards for basic equipment and facilities; for light, ventilation and heating; for space, use and location; for safe and sanitary maintenance; and for cooking equipment. The same standards apply to non-housekeeping units which may be occupied by individuals.

b. The Housing Code provides that the structural conditions of a dwelling or dwelling unit shall be in sound condition, including foundation, exterior walls and roof, interior walls and ceilings, floors, windows, doors, and stairs, and that they be substantially weathertight, watertight and rodent-proof.

2. Occupancy Standards

The number of rooms to be occupied by families of various sizes for sleeping purposes will be determined by the floor-area requirements of the Housing Code and by age and sex of persons in a family. The same standards will apply to both single-family dwellings and apartments. Generally the bedroom requirements are estimated as follows:

No. of Persons in Family	Bedrooms Required
1-2	1
3-4	2
5-6	3
7-8	4
9 or more	5 or more

3. Standards of Displacees' Ability-to-Pay for Housing

The Relocation Department makes determinations with respect to ability-to-pay for housing based primarily on family income. Units must be available at a rent or price within the financial means of the families and individuals. Amounts of rent which families and individuals can pay are estimated using family size and total income as guides. Gross rent-income ratio of 30 percent is used for families and individuals as a standard for determining gross rent-paying ability. This ratio varies according to family size and composition and family income.

For determinations relating to ability-to-purchase housing, income, assets and debts are evaluated in relation to monthly carrying costs (amortization,

interest, taxes, insurance, utilities, fuel, reserves for repairs, maintenance and replacement), and the ability of the family to secure mortgage financing. As a general guide, the ratio between annual income and purchase price is about 2.25 times annual income.

The information booklet distributed to all site occupants specifically states that relocation housing should be within the occupant's ability to pay.

4. Location Standards

All housing to which displacees are referred will be reasonably accessible to places of employment and in areas generally not less desirable in regard to public utilities and public and commercial facilities.

C. Temporary Relocation

RDA does not anticipate the need for temporary relocation; however, residential site occupants will be temporarily relocated whenever it is necessary because of a declared national emergency, and/or if the continued occupancy constitutes a substantial danger to the health or safety of the occupants, and/or to effect monetary savings in project costs. However, no site occupant will be temporarily relocated into a facility that is less desirable in character than the housing unit vacated, and the temporary facility will be safe and habitable.

When temporary relocation is determined to be necessary, RDA will:

1. Take whatever steps are necessary to assure that the person is temporarily relocated to a decent, safe and sanitary dwelling.

2. Pay the actual reasonable out-of-pocket expenses incurred in moving to and from the temporarily occupied housing and any increase in rent and utility costs for such housing for a period not to exceed 12 months.

3. Make available to such person, as soon as feasible, at least one comparable replacement dwelling.

4. Inform the person of their continuing eligibility for relocation payments and other assistance for permanent relocation. The temporary relocation will in no way diminish the responsibility of the Relocation Department in obtaining permanent housing for the site occupants.

D. Relocation Assistance for Families and Individuals

1. RDA's Relocation Department will develop an informational program to advise site occupants of available relocation assistance and all pertinent information pertaining to the redevelopment of the site.

Informational pamphlets will be distributed to all site occupants stating:

a. The purpose of the Relocation Program and the assistance available through the Relocation Department.

b. The assurance that site occupants will not be required to move except on a temporary basis or for eviction reasons before they have been given an opportunity to obtain decent, safe and sanitary housing within their financial means.

c. That Federal Housing Administration (FHA) acquired properties are a relocation resource, and that a listing of these properties with size and price will be available for examination to assist interested site occupants in contacting agents.

d. That site occupants may apply for public housing, if eligible, and may cooperate with the Relocation Department in seeking their own standard, private re-housing accommodations when possible and notifying the office prior to moving.

e. The standards for decent, safe, and sanitary housing.

f. Eviction policy.

g. Availability of Relocation Payments and that details are obtainable at the relocation office.

h. Address and hours of the relocation office.

2. Site occupants will be encouraged to make use of the relocation office for referrals to real estate firms for private rental units and to the Philadelphia Housing

Authority (PHA) for public housing. Individuals and families who are apparently eligible for public housing will be informed of their priority as displaced persons and will be assisted in making income-housing assistance available. PHA informs the Relocation Department of the disposition of each referral, and those rejected for public housing and other low- and moderate-income housing assistance are then offered referral assistance in obtaining private rental housing.

Site occupants unable to obtain public housing or other low- and moderate-income housing assistance, or expressing a preference for relocation to private-rental housing, will be referred to vacancy listings maintained by the Relocation Department. Arrangements will be made for the inspection of the vacancy by the family or individual. If necessary, transportation will be provided for the inspection, and a member of the relocation staff will accompany the family or individual during the inspection. For those families and individuals interested in purchasing housing, information will be made available on builders or new housing under FHA-insured housing programs.

3. All housing to which displacees are referred, other than public housing and housing approved by FHA or VA mortgage insurance, will be inspected prior to referral to secure pertinent data on size and rent of the housing unit, and to insure that the housing unit is decent, safe and sanitary.

All dwellings of self-relocated site occupants will be inspected, if possible, prior to the move. If the dwelling is found to be unsatisfactory, the Relocation Department will offer the displaced person referrals to standard housing. If the displaced person moves to a substandard unit and declines the offer of a standard unit, the matter will be reported to the Department of Licenses and Inspections with the objective of bringing the unit into conformity with local codes.

4. The Relocation Department will attempt to trace site occupants who have disappeared from the project area by using available sources for locating them, such as employers, school registrations, social agencies, utility records and forwarded addresses left with the post office. When such site occupants are located, the above procedure will apply.

5. The provisions for low- and moderate-income housing assistance available through federal programs, including the additional benefits provided under Section 104(d), if applicable, will be explained to interested families and individuals.

II. NON-RESIDENTIAL

A. Determination of Relocation Needs

A relocation worker will contact each commercial and industrial business concern and nonprofit organization to determine relocation needs and to explain benefits available to assist their move.

Space needs and locational preference of business firms will be secured and efforts made to discover and prevent any special problems which could hinder the orderly relocation of business establishments from the project area.

B. Relocation Assistance for Business Concerns and Non-Profit Organizations

1. The Relocation Department will distribute a business relocation pamphlet describing the redevelopment process and the manner in which it affects businesses to all concerned business owners in the project area. The Relocation Department will arrange meetings with business owners in the area to explain the program, answer questions, and in general to guide business firms in moving to a new location under the most advantageous conditions.

2. A relocation worker will personally call on the principal of all business concerns affected by the area program. This person will be the liaison between business firms and other sections and divisions of RDA.

3. The Relocation Department maintains close contacts with real estate agents. Agents send in listings of commercial and industrial buildings available for rent or for sale. Arrangements will include provisions of real estate agencies, brokers, and boards in or near the project area, to which business concerns may be referred for assistance in obtaining commercial space.

These lists will be made available to business firms which must relocate.

4. Relocation payments will be made to eligible business concerns to cover moving expenses, any actual direct loss of property, and other benefits as set forth in regulations governing relocation payments.

III. Relocation Resources

The primary resources available to displaced persons are the relocation benefits and services mandated by the Eminent Domain Code, as amended, of the Commonwealth of Pennsylvania. RDA, relying upon years of experience in administering an effective relocation program, will deliver to all displacees the relocation benefits and assistance provided under the law.

The Relocation Department will obtain assistance of professional residential, industrial and commercial realtors in the relocation process. Public, quasi-public and private organizations and agencies dedicated to helping individuals, families and businesses will be sought for their professional expertise, not only to identify suitable relocation sites, but also to provide management and financial assistance and advice, as needed.

The following agencies may be involved in providing relocation sites and financial assistance:

- Philadelphia Office of Housing and Community Development
- Philadelphia Housing Authority
- Philadelphia Housing Development Corporation
- Philadelphia Industrial Development Corporation
- Philadelphia Commercial Development Corporation
- Small Business Administration
- Philadelphia Department of Commerce

Neighborhood Stabilization Program 2

In July 2009, the City applied for funding from HUD for the Neighborhood Stabilization Program 2 (NSP2). Appropriated as part of the American Recovery and Reinvestment Act, NSP2 funds were offered through a competitive process. HUD defined closely not only the range of eligible activities, but also the characteristics of areas where the program could be carried out. In formulating its proposal, the City followed the required citizen participation process, which included posting a summary of the proposed application on the internet, receiving public comments, and responding to those comments. The City applied for $58.875 million in NSP2 funds, and was awarded $43.942 million early in 2010.

The following is the City's application for $58.875 million in NSP2 funds. In February 2010, the City received the grant agreement from HUD for $43.942 million, and outlined to HUD how it proposed to revise the budget and activities to meet the reduced funding amount awarded. A summary of the revised program and budget follows the original proposal. Color versions of the maps are available in the *Year 36 Preliminary Consolidated Plan* on the web at www.phila.gov/ohcd/nsp.htm. Fifty percent of NSP2 funds must be spent by February 11, 2012 and all funds must be spent by February 11, 2013.

NSP2 Application July 2009

For more than 40 years, from 1950 until at least 1990, Philadelphia's economy changed: relatively high-paying but low-skilled manufacturing jobs declined and were replaced by service jobs or lost to the suburbs. Philadelphia's industrial base was replaced by the education, health care and finance sectors. The City's population declined by 25 percent and housing abandonment and neighborhood disinvestment increased. Since the mid-1990s, however, Philadelphia, like many other cities, has experienced a revival. The rate of decline in jobs and population loss has slowed and is currently projected to be flat this year. This revival has been caused by a number of factors:

- a focus on quality of life by recent city administrations and on reducing crime by the current administration;
- an explosion of cultural venues and restaurants;
- the opening of the new Convention Center in 1993 which led to an increase in tourism;
- a general perception that cities are desirable places to live and work, especially among younger people;
- the strength and expansion of colleges and universities in Philadelphia, led by the University of Pennsylvania, Temple University and Drexel University; and
- the energy crisis, which makes cities more affordable than suburbs.

Nevertheless, the revival has been extremely uneven in Philadelphia. Some neighborhoods have crime rates and housing values that rival the wealthiest suburbs (Chestnut Hill, Center City), but other neighborhoods include the highest vacancy rates in the region. In some neighborhoods, under the City's Neighborhoood Transformation Initiative, large tracts of land were cleared in the last 10 years, but they have yet to be linked in strategic ways to market forces. In other neighborhoods, land use patterns have become obsolete - unchanged from the industrial era.

More recently, housing foreclosures have also begun to weaken some neighborhoods that were stable until 2007. Since then, the City has experienced high foreclosure filing rates in certain neighborhoods – particularly those with high percentages of elderly, working class, or minority families and where predatory lending was prevalent. At the same time, most neighborhoods have avoided massive foreclosures – thanks in part to a strong prevention program by the City's Office of Housing and Community Development (OHCD).

The approach laid out here is an attempt to build on the strengths of some Philadelphia neighborhoods and institutions through strategic investments, and to expand those successful neighborhoods into adjacent areas that have been left behind over the last 15 years. Rather than spreading out investments, this approach selects the neighborhoods that meet certain criteria and concentrates investments in a way that can serve as a catalyst for revitalization. This approach has already worked in neighborhoods as varied as West Poplar (Nehemiah Homes), Eastern North Philadelphia (Pradera Homes), and south Center City (MLK Hope VI). For example, in Eastern North Philadelphia, 10 years of focused investment in affordable homeownership and rental housing has led to a tripling of property values.

A critical component of this approach is comprehensive planning by the City of Philadelphia, with all City agencies following the same plan. In the past, the Commerce Department and OHCD did not always target their investments in the same neighborhoods. Other City departments – Water, Fairmount Park and the Redevelopment Authority - often acted autonomously as well. This changed in 2008 when Mayor Michael Nutter took office and has begun to implement a more coordinated approach to neighborhood planning and investment. The centerpiece of that approach is a revitalized Planning Commission that now must review all neighborhood plans and has begun to develop new planning and zoning criteria that will institutionalize those mandates.

This plan requests funding from the Department of Housing and Urban Development for funding for four coordinated approaches to market transformation, all set within the context of a broader array of planned activities. These approaches will be used in the neighborhood(s) that are most appropriate; in some cases, more than one tool will be used. The four proposed NSP2 activities, that

will stabilize neighborhoods by addressing foreclosure and vacancy, are:

1. Homebuyer Incentives

Financial incentives will be offered to owner-occupant buyers of foreclosed homes. This activity will be used in neighborhoods with high foreclosure rates and low vacancy rates.

2. Purchase and Renovation

The City's first NSP program will be expanded to purchase, renovate and sell additional foreclosed and long-term vacant houses. This activity will be used in neighborhoods with high foreclosure rates and low vacancy rates.

3. Gap Financing for Market-Catalyzing Anchor Developments

New Housing: Gap financing for affordable new construction housing on blighted, vacant land. This activity will be used primarily in neighborhoods with high vacancy rates. A loan loss reserve fund will be created to offer construction lending for redevelopment activities.

Foreclosed Multifamily Property: Gap financing for the redevelopment of key occupied or vacant foreclosed, multifamily structures. This activity will be used in eligible areas where selective reinvestment can affect neighborhood value..

4. Demolition

Selective demolition of blighted structures, especially old industrial or commercial buildings in neighborhoods that are now residential. This will be used in neighborhoods with high vacancy or poor land use patterns.

This plan will leverage significant resources from the City of Philadelphia and other public and private entities. We believe that the $58.8 million investment by the Department of Housing and Urban Development will directly leverage $24 million in private and local investments. Indirectly, NSP2 funds will leverage another $326 million in infrastructure, transit, greening and housing resources in the target census tracts proposed to be treated.

The results of this investment will be significant. Just as the City of Philadelphia's strategic approach to policing recently lowered the City-wide homicide rate by 16 percent in one year, the same focused approach with targeted investment can have an immediate effect of stabilizing the market in 15 neighborhoods within the first three years. Measures of success will include:

- Stabilized vacancy rates
- Increased housing values
- Decreased crime rates
- Additional new investment from the private sector
- Increased market-rate housing sales

Summary:

The City of Philadelphia is confident that the resources requested in this application can be deployed quickly and can be used to catalyze development and significantly improve the quality of life in these targeted neighborhoods – and this will create the momentum to move the revitalization of Philadelphia forward.

Factor 1: Need and Market Conditions

A. Target Geography

Roughly one third of the City of Philadelphia meets HUD's qualifying criteria for NSP2 eligibility by being a census tract with a risk score higher than 18 on either mortgage foreclosure or vacancy. In Philadelphia, mortgage foreclosure and vacancy arise from different circumstances and require different treatment approaches. Mortgage foreclosures are often concentrated in middle market neighborhoods and result from a combination of sub-prime lending (including adjustable rate loans) and worsening economic conditions, a confluence of two relatively recent phenomena.

Vacancy, particularly long-term vacancy, is the result of 50-year economic trends and disinvestment, and occurs in neighborhoods with shrinking populations, lower income levels, and declining housing market values. Although foreclosure and vacancy have largely arisen independently, they are not totally geographically isolated; no neighborhood is without some vacancy or some foreclosure activity. The City's proposed investment strategy under NSP2 targets resources to address the major challenge in each selected census tract. It is also designed to work in a coordinated way in neighborhoods that may suffer from both problems.

The City will focus the activities under this program in two kinds of census tracts. The first kind of tract, and largest number, is where foreclosure activity, as measured both by HUD risk scores and recent bank-owned real estate inventory, is high and vacancy is relatively low. For the NSP2 application, these census tracts are called Conservation Areas. The second kind of tract, a smaller number of census tracts, is where vacancy is high but there is significant adjacent market strength and additional ongoing investment that will support redevelopment. For the NSP2 application, these census tracts are called Redevelopment Areas.

Most tracts with high vacancy numbers were eliminated from the proposed NSP2 target area in order to better focus on markets where NSP activities are likely to have an immediate impact. HUD requires the City in its application to concentrate resources in a way that can show a measurable impact in stabilizing neighborhoods and improving housing markets. In selecting NSP2 census tracts, the City also considered transportation infrastructure, economic opportunities, community assets, anchor institutions and existing programs that together provide a strong foundation upon which to stabilize the housing market. The areas proposed for inclusion in the NSP2 program are shown on the adjacent map and in the list of proposed census tracts.

Proposed Target Census Tracts NSP2

Tract No.	Foreclose Rank	Vacancy Rank
Conservation Areas		
55	19	10
60	18	13
98	19	10
114	17	17
115	18	12
118	18	14
119	17	14
156	16	19
162	14	19
163	16	18
180	18	12
191	18	9
247	17	19
248	16	16
249	18	17
250	18	14
259	18	10
260	16	5
262	18	9
263.01	17	9
263.02	19	10
Conservation Areas (contd.)		
264	19	11
265	18	14
266	19	12
267	18	14
268	16	10
274	19	14
275	17	11
276	16	18
277	17	15
279	17	15
280	17	18
282	17	15
283	18	17
284	18	19
286	18	14
300	16	14
302	18	11
303	18	11
305	19	11
311	19	9
314	19	10
Conservation Areas (contd.)		
315	18	8
320	18	10
326	18	10
330	18	9
Redevelopment Areas -- Point Breeze		
20	11	18
21	16	19
31	17	20
32	17	19
Redevelopment Areas -- Mantua		
108	15	20
109	16	15
Redevelopment Areas -- Wayne Junction/Nicetown		
204	17	19
205	18	18
244	17	19

NSP2 Target Areas

Following is a discussion of the local housing, credit and employment conditions that are contributing to current conditions.

Local Housing Market:

Like most major U.S. cities, Philadelphia has seen declines in both house values and in house sales since the bursting of the national housing bubble. However, in contrast to its peer cities, the downturn here has seen less-than-average price declines and greater-than-average sales declines.

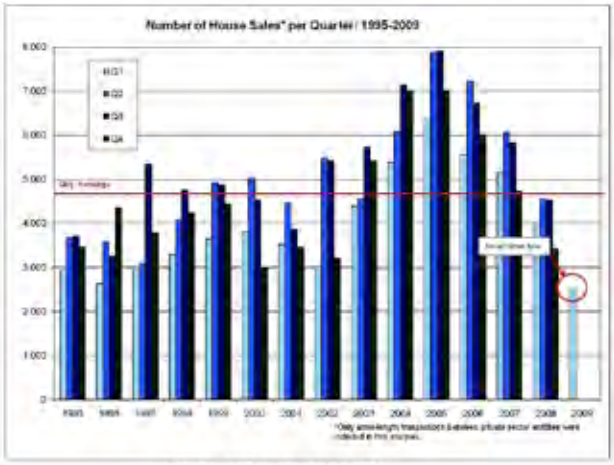
As the chart comparing Philadelphia to the Case-Shiller 10-city composite index indicates, the typical home in Philadelphia has fallen in value by an average of approximately 18 percent since the market's peak in late 2006, while the typical home in the 10-city composite has fallen in value by 30 percent. Although Philadelphia's decline may be relatively less, the declines have been widespread throughout all of the city's neighborhoods. As the second chart indicates, no neighborhood has been spared from declining prices, even while there may be significant variation in the price declines.

The number of home sales in Philadelphia has fallen dramatically, however. As the third chart indicates, sales volume ballooned during the boom years of 2003-2006, but has since fallen precipitously.

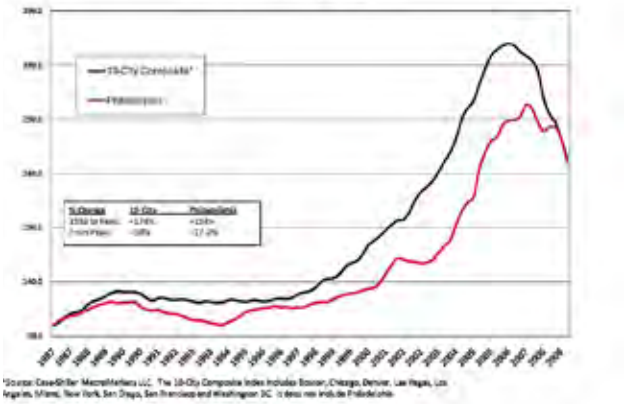
This past winter marked the lowest number of home sales in any given quarter since the early 1990s. By contrast, sales volume in many other large "bubble" cities has risen in recent months, as the preponderance of foreclosed homes, REOs and over-leveraged sellers have combined with more significant price declines to offer buyers a large inventory of homes at steeply discounted prices.

Housing inventories in Philadelphia remain quite high, as the number of sellers appears to exceed the number of willing—and qualified—buyers. From a seasonally-adjusted average of 5,000, the number of homes listed for sale has risen steadily since 2005 to a peak of over 12,000 in 2007, as indicated by the market statistics table at right.

As sales have declined and the number of listings has risen, the percent of listed homes that have changed hands has steadily declined as the local housing market cooled. During the boom years, about 20 percent of all listed homes would sell in a given month. That has since declined to 7 percent. Although inventories are down from their peak,



House Price Appreciation 1987-2009:
Philadelphia v. 10-City Composite



Market Statistics		
Characteristic	Target Area	Philadelphia
Median House Price at Peak	$101,400	$113,820
Current Median House Price	$85,000	$93,855
Percent Decline in Price from Peak	-16%	-18%
Number of House Sales at Peak (Qty)	1,821	7,894
Current Number of House Sales (Qty)	547	2,530
Percent Decline in Sales from Peak	-70%	-68%

they still remain high relative to their historical average, and this will likely continue to exert downward pressure on Philadelphia's house prices.

That's the bad news. The good news is that, with the most recent cumulative price declines, Philadelphia's housing is now considered to be undervalued. The research firm IHS Global Insight indicates the typical Philadelphia home is undervalued by one percent, the first time it has been considered undervalued since 2003. This offers some hope that buyers will return to the market, less fearful of further declines in market values.

In addition, Philadelphia is doing better than many cities in its foreclosure rates. According to RealtyTrac, less than one percent of all Philadelphia households are in the process of being foreclosed upon. Furthermore, Philadelphia's groundbreaking foreclosure prevention program avoided more than 1400 foreclosures out of the more than 5000 filings initiated in the past year. From these figures it appears that strategic investments in targeted neighborhoods, alongside existing prevention efforts, hold promise to truly stabilize the market.

Credit: Consistent with the trends across the nation, lenders have generally been less willing to extend credit to prospective homebuyers in the Philadelphia area. Borrowers with credit scores below 680 have been the hardest hit, with FHA loan products now serving as the primary financing tool. The sub-prime lending market that provided much of the extended credit in Philadelphia's NSP target area has substantially withdrawn, probably for the better, but leaving some prospective buyers without very many options for financing their purchase. Existing homeowners wishing to refinance are likewise finding fewer option even as rates have settled to fairly low levels. The more difficult credit environment depresses demand, further limiting housing market value, and adding to the backlog in inventory for sale.

The purchasers of foreclosed homes in Philadelphia are generally investors using cash or lines of credit that are not secured by the real property. This leaves potential owner-occupant buyers at a disadvantage when negotiating for purchase if they need financing for the purchase of the property.

Employment: In May 2009, the unemployment rate in Philadelphia spiked to nearly 10 percent, the highest since September 1993. Rising unemployment is creating the potential for another wave of foreclosures in the coming months.

Year	Period	Unemployment rate*
2008	Jan	6.8
2008	Feb	6.6
2008	Mar	6.6
2008	Apr	6.0
2008	May	6.8
2008	Jun	7.1
2008	Jul	7.4
2008	Aug	7.7
2008	Sep	7.4
2008	Oct	7.6
2008	Nov	7.8
2008	Dec	8.1
Annual 2008		**7.2**
2009	Jan	9.3
2009	Feb	9.6
2009	Mar	9.6
2009	Apr	9.1
2009	May	9.9

*Source: Bureau of Labor Statistics

There seem to be no specific forecasts for unemployment rates for either city or the target areas. Furthermore, unemployment rates themselves for areas of the city are difficult to measure, and are not part of the Department of Labor's data.

The gap between Philadelphia's unemployment rate and that of the U.S. as a whole has significantly narrowed in this recession. Historically, Philadelphia's unemployment rate has been significantly higher than that of the country. Based on this narrowing gap, it is possible to infer future Philadelphia unemployment rates based on forecasts of the U.S. rate.

According to Mark Zandi, chief economist at Moody's website economy.com, the job market may not return to normal levels (five percent unemployment) until 2013. The Federal Reserve Bank's latest forecast, based on its April 2009 FOMC meeting is more negative than its January 2009 forecast. The latest Congressional Budget Office (CBO) forecast is similar, but may be revised soon. The annual forecasts are as follows:

	Fed (April '09)	CBO
2009	9.2% - 9.6%	8.8%
2010	9.0% - 9.5%	9.0%
2011	7.7% - 8.5%	7.7%

Whether it is assumed that the statistical relationship between U.S. and City rates continues with the more recent gap (+0.5%) or returns to a more "historical" relationship (+1.5%), these macro forecasts would suggest reasonable Philadelphia unemployment rates forecasts:

	Traditional Gap (+1.5%)	Recent Gap (+0.5%)
2009	NA	10.0%
2010	10.5% - 11.0%	10.0%
2011	9.5% - 10.0%	9.0%

As was mentioned earlier, Philadelphia's job market has also suffered from a significant amount of job migration to the suburbs. Even professions traditionally concentrated in the city center, such as finance and insurance, continued an outward migration that began ten years ago. In a Brookings Institute study released on April 6, 2009, "Job Sprawl Revisited: The Changing Geography of Metropolitan Employment", author Elizabeth Kneebone describes how 95 out of the 98 metropolitan areas studied saw job shifts away from the urban core, even though the number of jobs increased in all metro areas. In Philadelphia metropolitan area, 63.7 percent of jobs are located at least 10 miles from the city center.

Job sprawl has led to lower demand for housing within the city, and many creditworthy families have also moved out of the city. As a result, the families who continue to live in the City tend to have weaker credit, and are more likely to fall prey to predatory loans and so-called exotic mortgage lending. Some borrowers in rapidly appreciating markets such as North Philadelphia have gotten into too much debt with mortgage loans accounting for as much as 100 percent of the value of their homes.

B. Market Conditions and Demand Factors

1) Market Absorption Projections

The HUD NOFA defines market absorption rate as the rate at which abandoned or foreclosed homes in a market will sell or be lawfully reoccupied in a given period of time. The City of Philadelphia calculated an absorption rate for each census tract using a three step process:

Step 1:

Calculate a tract level REO Absorbance Rate: A file of all properties that went into REO from 2007-2008 was purchased from RealtyTrac. (REO properties are used in this analysis to meet the "abandoned and foreclosed" HUD definition.) These records were linked the City of Philadelphia property tax records to identify the property owner name as of the first quarter 2009. Those properties where the owner was no longer listed as a bank were flagged as "absorbed properties." These records were then geo-coded and a total 2007-2008 count of absorbed properties was calculated for each target tract. The tract number of absorbed properties was then divided by 24 months to determine a 2007-2008 REO monthly absorbency rate.

Step 2:

Count of current REO stock: The City of Philadelphia first quarter 2008 property tax records (Board of Revision of Taxes or BRT) were screened in order to identify any residential properties where a bank, financial entity or HUD was identified as the property owner. These records were geo-coded and the number of current REO's per tract was calculated.

Step 3:

Estimate absorption of current REO stock: The monthly absorbency rate was divided by the current REO stock to produce an estimate of the number of month required for the market to absorb the current REO stock.

Using these figures the approximate number of REO properties that will remain on the market without intervention can be calculated. Based on RealtyTrac 2007-2008 REO's + the current REO's (from BRT), it is estimated that a total of 810 new REO's became available in the target census tracts from in the three year period from 2007 to 2009. This number can be used to estimate the number of new REOs expected from 2010-2013. There are a total of 457 REO's on the market in the target area at the present time. Using these two factors, over the next three years it is estimated that there will be 1,267 REO's in the target area. From the RealtyTrac data matched to the BRT data we were able to determine a 2007-2008 absorption rate for each census tract. Applying the tract rate to the tract estimated three-year number of REO's provides an estimated number of REO's not absorbed per target area tract. The sum of the estimated number of REO's not absorbed per target area tract provides an estimate of 383 REOs remaining on the market if no NSP action is taken.

Based on these projections, Philadelphia's planned 300-unit intervention in the target area will directly address more than 75 percent of the anticipated excess units.

2) Critical Factors in Abandonment & Foreclosure

The inventories of abandoned and foreclosed properties in the Philadelphia market represent symptoms of very different problems. Abandoned property in Philadelphia is a result of two factors: (1) the 40-year loss of jobs discussed earlier, and (2) shifting population as development in outer neighborhoods and the suburbs weakened demand for homes in the inner neighborhoods with older housing stock. Families left behind were generally of lower income and had fewer resources for home maintenance. Weak demand coupled with a low income led to low home values and, for some homes, a slow cycle of deferred maintenance and decline until uninhabitable. Abandonment is highest in the inner ring neighborhoods (just outside of Center City), and is almost always coincidental with significant concentrations of vacant land created as a result of demolition of the most deteriorated vacant housing stock. Recent "over building" has not been a critical factor in abandonment and foreclosure in Philadelphia, although population decline and migration based on long term economic changes has led to an excess housing stock (often severely deteriorated and unsalvageable) in some parts of the City.

Foreclosed homes are rarely voluntarily abandoned in Philadelphia, as they were often occupied until recently and still have both value and functional systems. Many of these homes are located in neighborhoods where property values remain relatively high, although some may be below replacement cost. They are most often foreclosed for one of two reasons -- economic factors in the household or predatory lending with adjustable rate loans that re-set and increase monthly payments dramatically. In more moderately-valued neighborhoods foreclosed upon homes are more likely to be located near abandoned property, and therefore have lower values and require a more comprehensive effort to reuse. In general, the over-valuation of housing has not been a major factor in abandonment and foreclosure. Because valuations have dropped only slightly in Philadelphia, few homes are "under water" with mortgages in excess of present value. The loss of income through the loss of employment for one or more family members more often contributes to foreclosure.

3) Income Characteristics & Housing Cost Burden

Using Home Mortgage Disclosure Act data along with information provided by HUD for the purpose of planning NSP2 activities, the following table was developed to indicate the housing cost burden for families in the NSP2 target area.

Median Tract Family Income as % of AMI	# of tracts	% of owner households for whom selected monthly owner costs are 50% or more of household income in 2000 (Census)	% of owner households for whom selected monthly owner costs are 30% or more of household income in 2000 (Census)	% of renter households for whom selected gross rent is 50% or more of household income in 2000 (Census)	% of renter households for whom gross rent is 30% or more of household income in 2000 (Census)	% of HMDA mortgage made 2004 to 2007 that are high-cost and high-leverage in Census Tract (HUD)	% of HMDA mortgage made 2004 to 2007 that are low-cost and high-leverage in Census Tract (HUD)	% of HMDA mortgage made 2004 to 2007 that are high-cost and low-leverage in Census Tract (HUD)
<50% AMI	22	23.74	43.94	27.09	46.03	9.29	3.27	41.88
50-80% AMI	32	16.98	39.25	21.82	42.07	10.69	5.00	27.82
80-120% AMI	2	13.81	30.11	19.72	34.98	12.62	5.86	33.91
Total Target	56	18.75	40.26	24.04	43.67	10.43	4.63	31.28
Philadelphia Total		11.05	24.59	24.39	42.54	8.07	7.64	23.61

Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities (Census, 2000). Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

Families in the target area are more than 40 percent more likely than families outside of the target area to have a high-risk loan and therefore be at risk of foreclosure.

4) Specific Neighborhood Factors Contributing to Decline or Instability

The arc of census tracts through Southwest, West, Northwest Philadelphia and the Lower Northeast which are called ***Conservation Areas*** exhibit similar characteristics, and will lend themselves to similar approaches in NSP2. These working class neighborhoods were relatively stable until the recent wave of foreclosures began to take their toll. These neighborhoods have very high homeownership rates and most have significant minority populations. They were the focus of high-risk lending for the past several years. While some borrowers obtained conventional, fixed rate financing, others were steered to less favorable loan products. Some borrowers could not obtain conventional financing, but received subprime, often adjustable rate, loans. The foreclosure crisis began with high-risk loans, but has accelerated as the downturn in the economy has begun to affect conventional borrowers, and as sub-prime but not necessarily predatory loans have re-set.

In the three ***Redevelopment Areas***, somewhat different market and other forces have contributed to specific local market conditions, but dictate similar neighborhood stabilization approaches:

Point Breeze:

Despite Point Breeze's proximity to the relatively hot Center City real estate market and the resulting intense housing market pressure to the north and east, it is insulated by strong boundaries, including Washington Avenue, a major wholesale commercial corridor, that have slowed that market pressure. The main historic commercial corridor within the community, Point Breeze Avenue, has experienced decline in the number and quality of services offered each decade since 1930. The neighborhood boasts of a diversity of attractive architecture, but is plagued by extensive vacant land and buildings. The closure of St. Agnes Hospital's acute care units in 2004 cost the area several hundred jobs, and there are no anchor institutions in the area that draw either visitors or residents to the area. The 2007 murder rate for the 17th Police District, which includes Point Breeze, was 0.31 greater than the City's average.

Wayne Junction/Nicetown:

This neighborhood is located in between North Philadelphia and Germantown and has suffered more that many neighborhoods as the Philadelphia economy has shifted from industrial to commercial and service sectors. The confluence of rail lines and heavy industry that made the area a thriving one a hundred years ago has given way to closed factories, lost jobs, depopulation and high vacancy. The neighborhood still contains a number of obsolete industrial and commercial structures that depress property values and stand in the way of more modern land-use patterns. The 2007 murder rate for the 39th Police District, which includes Nicetown, was 0.35 greater than the City's average.

Mantua:

Immediately to the north of the Drexel University campus, Mantua is positioned adjacent to the strong housing markets of Powelton Village and Center City. Like Point Breeze, significant geographic barriers separate this neighborhood from these stronger markets and other nearby amenities. Despite Mantua's excellent location it has suffered from dramatic population loss and property abandonment, and the real estate market is virtually moribund, with fewer than seven arms-length sales in 2008. In the past decade there has been significant demolition of obsolete housing stock in the neighborhood already, readying many parcels for redevelopment. The 2007 murder rate for the 16th Police District, which includes Mantua, was 0.52 greater than the City's average.

5) Matching NSP Activities to Target Neighborhoods

The City recognizes that different sets of interventions will be more likely to stabilize the two kinds of areas identified: Conservation Areas and Redevelopment Areas. The Conservation neighborhoods, located in an 'arc" at a distance from Center City, will be where most of the homebuyer incentives and acquisition/rehab/resale activity will take place. The homebuyer incentives will allow counseled homebuyers to purchase foreclosed home that need modest levels of attention, and the acquisition/rehab financing will help developers address the more deteriorated foreclosed homes and return them to homeowners. These interventions will address incipient blight and neighborhood decline, support value in the housing market, and stabilize these census tracts.

In the Redevelopment Areas, NSP2 activities will be targeted more specifically, based on each neighborhood's challenges and opportunities. In general, these neighborhoods need larger scale redevelopment to "jump start" the market, and selective demolition, particularly of larger, vacant, obsolete industrial structures. They will also need the full complement of homebuyer incentives and acquisition, rehab and re-sale offered in the Conservation areas. Specific considerations relevant to each Redevelopment area follow:

Point Breeze:
This neighborhood is currently the subject of an intense planning effort coordinated by the City Planning Commission and the Redevelopment Authority. Concentrations of already vacant land and close proximity to the strong real estate markets to the north (Center City) and east (Passyunk) make this area a prime location for redevelopment activities, and concentrations of foreclosures in the area will require both homebuyer incentives and acquisition/renovation activities. Derelict commercial and industrial structures will require select code enforcement and demolition activity as well. The overall goal will be to maintain affordability and diversity; preserve long-term residents while building and rehabbing vacant structures and reactivating vacant land.

This work will be complimented by the following coordinated activities by the City:

- Commercial corridor revitalization on Pont Breeze Avenue;
- Watershed management and open space development in partnership with the City Water Dept;
- Transit improvements on Point Breeze Avenue; and
- Housing counseling and foreclosure prevention assistance to residents facing foreclosure.

Wayne Junction/Nicetown:
This area is anchored by a major transportation hub at Wayne Junction, and was the subject of a recent plan by the Philadelphia City Planning Commission, designed to focus development around this transportation center. The City's strategy is to build on major station renovations by SEPTA to attract commuters as residents. Concentrations of already vacant land adjacent to the transportation center make this area a prime location for redevelopment activities, and concentrations of foreclosures in the area will require both homebuyer incentives and acquisition/renovation activities. Derelict commercial and industrial structures will require select code enforcement and demolition activity as well. This activity will be complimented by the following coordinated activities:

- Mixed use housing on the Germantown Avenue commercial corridor;
- Streetscape improvements and other commercial corridor upgrades
- Additional improvements and greening by the Fairmount Park Department near the train station
- Housing counseling and assistance to residents facing foreclosure
- Change some zoning from industrial to mixed use/residential

Mantua:
The strategy is to build on the market being created by Drexel University to the south, the proximity to Center City and the Philadelphia Zoo, and investments by the Philadelphia Housing Authority (PHA) which has removed significantly blighting structures in the last 10 years. Concentrations of already vacant land and close proximity to the strong real estate markets to the east (Center City), west (Powelton Village), and south (Drexel Campus) make this area a prime location for redevelopment activities. This activity will be complimented by the redevelopment of the Mantua Hall site by the PHA and ongoing development by the People's Emergency Center CDC.

Factor 2: Demonstrated Capacity of Applicant and Relevant Organizational Staff

A. Past Experience of Applicant

The City of Philadelphia has deep and broad capacity to manage the neighborhood stabilization and development activities outlined in this proposal. For more than thirty years, the Office of Housing and Community Development (OHCD) has been the grantee for HUD programs including the Community Development Block Grant, HOME Investment Partnership, and Housing Opportunities for Persons with AIDS, and the Neighborhood Stabilization Program (NSP1). OHCD is also grantee for Commonwealth of Pennsylvania housing and redevelopment assistance programs, including Housing and Redevelopment Assistance, NSP1, ACCESS and Elm Street programs. In the current fiscal year, OHCD's budget, as presented in the Consolidated Plan, is more than $180 million.

Through the Deputy Mayor for Planning and Economic Development, the City coordinates planning for development with implementation. The Deputy Mayor's portfolio includes both citywide and area planning through the City Planning Commission and implementation through the Commerce Department, OHCD, the Department of Licenses and Inspections, the Philadelphia Industrial Development Corp. and the Redevelopment Authority (RDA). The Deputy Mayor's office also serves as an ombudsman within City government to make the City's relationships with the public, developers and others more open, efficient and transparent. OHCD, RDA, and L&I will have key roles in administering NSP2 in Philadelphia.

Through a $300 million RDA bond issuance, the previous City Administration created the Neighborhood Transformation Initiative (NTI), performing work that has laid the groundwork for successful implementation of the Neighborhood Stabilization Program. NTI was a strategy to rebuild and preserve Philadelphia's neighborhoods as thriving communities with clean and secure streets, recreational and cultural outlets and quality housing. Program activities included: (1) facilitating and supporting community-based planning that reflects citywide and neighborhood visions; (2) eliminating blight to improve streetscapes, abate debris-filled lots and remove abandoned cars, litter and graffiti; (3) encouraging neighborhood preservation; (4) stimulating investment in Philadelphia neighborhoods; and (5) leveraging resources to the fullest extent possible. Cumulative results through 2006 included 96,205 vacant lots cleaned, 6,139 buildings demolished, 6,215 buildings cleaned and sealed, and 4,444 units of affordable housing built. Each partner agency or department had a specific role in NTI, and all are poised to continue their efforts in support of an NSP2 award. In the last 24 months, the City has completed 1139 units of affordable housing, representing $38 million in CDBG, HOME and Housing Trust Fund subsidies and $188 million in total development costs.

OHCD, the applicant for NSP2 funds, was created in 1974 to develop comprehensive strategies and programs for creating viable urban neighborhoods. It is the City department responsible for policy making and planning related to housing and community development activities. OHCD administers contracts with public agencies such as the RDA and the Philadelphia Housing Development Corporation, and with sub-recipient non-profit organizations including housing counseling agencies. OHCD is responsible for contract administration, fiscal management and reporting, and for monitoring all agencies implementing programs for regulatory and contract compliance. OHCD also administers local City funding for community development activities, including vacant land management through the Pennsylvania Horticultural Society, and the City's Housing Trust Fund. OHCD was awarded the 1999 HUD Best Practices Award for its Consolidated Plan. OHCD maintains an active Public Information Department, including a graphics designer, a writer and a photographer. OHCD informs the public about its programs through a variety of communications strategies, including web and internet, print advertising, and flyers and brochures. One innovative and inexpensive marketing tool has been to use City water bill "stuffers" to publicize affordable housing programs such as the PHIL Loan, a low cost home improvement loan program. The Director of Housing is the chair of the Housing Trust Fund Oversight Board, which recommends the use of local trust fund earnings for affordable housing production,

home repair grants, homeless prevention and related activities. The Oversight Board includes elected officials, low income housing advocates, representatives of CDCs, and City officials.

The Redevelopment Authority of the City of Philadelphia was established in 1945 to rehabilitate blighted sections of the City. It is the City's housing finance, and eminent domain agency and one of its development implementation agencies. The RDA has the power to issue bonds and to acquire and sell real estate through the use of eminent domain, a power denied to the City itself. The RDA is governed by a five person board appointed by the Mayor, who is currently chair of the board. City affordable housing development activities, community development activities and acquisition, landbanking and disposition activities are carried out by the Redevelopment Authority. The financing of affordable housing development projects is underwritten by RDA staff, which reviews budgets and design and construction documents, oversees construction, makes inspections, approves payments, approves beneficiaries and reports to OHCD. As part of the Neighborhood Transformation Initiative, the RDA acquired and disposed of more than 3000 parcels of land. The staff capacity includes project management, underwriting, financing, inspections, construction management and long-term compliance under the HOME program. The staff includes certified appraisers, certified real estate brokers, architects, project managers, construction managers, lenders and financial management staff. The RDA staff also works with the City's Department of Records and the Law Department which processes tax liens and payments into court to complete the condemnation process.

The Department of Licenses and Inspections (L&I) was established by the 1951 Philadelphia Home Rule Charter to enforce laws and regulations regarding building safety, to control the issuance of City licenses, and to inspect properties regulated by the City. Under NTI, L&I carried out the demolition of blighted commercial and residential properties and property encapsulation for future rehabilitation. The city demolished 3902 buildings as part of the NTI process.

The Philadelphia City Planning Commission was established under the Philadelphia Home Rule Charter of 1951 as an independent agency with a board appointed by the Mayor. The Planning Commission prepares comprehensive and community plans, considers zoning matters, approves subdivision plans, and takes part in the condemnation and eminent domain process. The Planning Commission staff will work with OHCD and the RDA to review Requests for Proposals for affordable housing developments. Planning Commission staff, funded with CDBG, carries out Environmental Reviews mandated by Part 58 for affordable housing developments financed by the City, as the Responsible Entity. Historical Reviews required by Section 106 are conducted by an OHCD employee assigned to the Philadelphia Historical Commission.

As outlined below, the City is uniquely qualified to carry out the five NSP2 activities it proposes:

I. Establish Financing Mechanisms,

II. Purchase, Rehabilitation and Re-Use of Foreclosed Upon Properties as Housing,

III. Redevelopment of Vacant Land as Housing

IV. Demolition of Vacant, Blighted Properties; and

V. Landbanking & Vacant Land Management

I. Establish Financing Mechanisms

As part of this NSP2 category, the City proposes to undertake two types of activities: (1) creating incentives for the purchase of foreclosed upon homes by new owner occupants; and (2) establishing loan loss reserves to allow for construction financing for new affordable housing development.

Homebuyer Incentives:

The City, the Redevelopment Authority and subrecipient partners currently operate programs similar to this activity. Using NSP2 funds, the City proposes to establish a coordinated approach to assist individual homebuyers who wish to purchase, repair and occupy vacant, foreclosed-upon properties. Philadelphia has a long history of providing settlement grants, housing counseling, and home repair loans to first-time homebuyers and established homeowners. Homebuyer incentives in NSP2 will include both down payment and closing cost assistance to purchase foreclosed upon

houses in eligible locations, and homebuyer financial assistance and monitoring to finance the code, lead paint and energy improvements required by NSP2. In addition, all new owner-occupants of foreclosed-upon homes will receive eight hours of housing counseling, as required by NSP2. A soft second mortgage will be placed on each property to ensure continued compliance with the period of affordability under NSP2.

Since the mid-1990s, the City has provided Settlement Assistance Grants to first-time homebuyers using HOME, CDBG, local bond proceeds, and local tax revenue. One impediment to home buying for many Philadelphia low- or moderate-income households has been the cash required for settlement costs, including transfer taxes and fees. In order to receive Settlement Assistance Grants, first time homebuyers must complete pre-purchase housing counseling through one of a network of thirty CDBG-funded housing counseling agencies. Settlement Grants have been a strong incentive for low- and moderate-income first time homebuyers to take part in housing counseling. The City attributes some of its relatively low mortgage foreclosure rate to its strong housing counseling program. Since July 1, 2007, OHCD has provided 1588 Settlement Assistance Grants. OHCD also administered the HUD-funded American Dream Downpayment Initiative (ADDI), which provided homebuyer assistance of up to $10,000 per unit to first time homebuyers who received housing counseling. Since July 1, 2007, OHCD has provided 27 ADDI grants. OHCD provided 87 ADDI Grants in the previous fiscal year.

OHCD's network of housing counseling agencies has been established over thirty years and provides Citywide housing counseling services at no cost to income-eligible households. Services include pre-purchase counseling, default and delinquency counseling, housing consumer education and fair housing and tenant rights counseling. In the current mortgage foreclosure crisis, housing counseling agencies have provided a critical component of Philadelphia's nationally-recognized Mortgage Foreclosure Prevention Program, which has saved the homes of more than 1,400 families facing imminent foreclosure. In the foreclosure program, local courts mandate a face to face mediation session between homeowners in foreclosure and mortgage lenders or servicers. Housing counselors as well as attorneys assist homeowners in working out new mortgages and in accessing existing assistance programs. Housing counselors also provide door-to-door outreach to homeowners. Housing counseling agencies are represented by the Homeownership Counseling Association of Delaware Valley, which provides on-going training and technical assistance. In its Settlement Grant program, the City relies on housing counseling agencies to provide mandatory pre-purchase counseling, verify incomes, and request Settlement Grant checks made out to title companies. OHCD works closely with housing counseling agencies to ensure that settlement assistance checks are issued by the City at settlement. In 2008, OHCD adopted the customer service standard that 100 percent of settlement grant checks would be available to the homebuyer at the scheduled settlement date.

The RDA established the Philadelphia Home Improvement Loan (PHIL) Program in 1988. This successful Title 1 program offers Philadelphia homeowners low interest loans of up to $25,000 to make home improvements and repairs with no equity, home-appraisal, or application fee requirements. Participating lenders (PNC Bank, TD Bank and Citizens Bank) determine creditworthiness of the borrower and service the loan, while RDA staff works with each borrower to ensure all needed repairs are made through pre- and post- improvement home inspections. RDA staff inspects each PHIL Loan property to ensure that the proposed work brings the house up to code and meets other program requirements. The RDA issues bonds to support this activity, with CDBG funds allowing interest rates to income-eligible borrowers to be written down to 3 percent. For NSP2, the RDA will conduct inspections to determine the required improvements to meet program guidelines, will inspect the property for compliance before the buyer moves in, and provide a soft second mortgage ensuring long term affordability to be recorded at settlement. The RDA's Legal Division is experienced in drafting and implementing soft second mortgages to comply with HUD program requirements, such as long term affordability under the

HOME program. In the past 24 months this program has served 269 homeowners, 25 percent of them with low and moderate income, with five percent loan defaults.

Loan Loss Reserves:

The City proposes to work with the Local Initiative Support Corporation and the National Community Stabilization Trust to establish a loan loss reserve fund for financing construction loans for affordable housing development in NSP2 eligible neighborhoods. The fund will support construction financing for affordable housing development (rehabilitation or new construction) of key homeownership or rental projects of sufficient scale or importance to affect the local housing market positively. The RDA has the capacity to underwrite loans for large projects, including developments supported by Low-Income Housing Tax Credits and large scale homeownership developments. The City, RDA and LISC (including the National Equity Fund) have a long history of working cooperatively in financing affordable housing in Philadelphia. The City funds LISC to provide forgivable loans to local community development corporations for acquisition and pre-development activities. In 2008, the City's Commerce Department established an acquisition loan pool at LISC to assist in the acquisition and redevelopment of commercial properties in the City. OHCD's Deputy Director of Policy and Planning is a member of the local LISC Credit Committee. It is anticipated that the RDA, as subgrantee to the City, will hold the loan loss reserve fund and will enter into memoranda of understanding with LISC and NCST to carry out the program. OHCD has made Interim Construction Assistance Loans "float loans" using CDBG funds to support 212 units of affordable housing in the past 24 months. The projects have been underwritten by the RDA.

II. Purchase, Renovation, and Resale of Foreclosed/Vacant Homes

As part of NSP2, Philadelphia proposes to undertake two activities for the purchase and rehabilitation of abandoned or foreclosed homes: (1) for re-use as single family, homeownership units; and (2) for the redevelopment of foreclosed-upon, multi-family buildings as rental housing.

Single Family, Homeownership Housing:

Philadelphia has made rapid progress in the development of a property acquisition and financing pipeline for the redevelopment of foreclosed homes through NSP1, which demonstrates the ability of the City of Philadelphia and its partners to get complex federal programs up and running quickly. Philadelphia's program partners are all working together to address the problem of vacancy and foreclosure in a coordinated and strategic way. The RDA manages the City's NSP1 program, and has already pre-approved 22 developers and identified five houses that are under agreement of sale and in the planning stages or rehabilitation. The Philadelphia NSP team has begun to convene regular phone meetings among NSP cities to share best practices.

The RDA's management of the City's NSP1 program builds on related experience in financing and managing the rehabilitation of vacant structures for homeownership. Since July 1, 2007, the City, through community development corporations (CDCs), has completed or has presently under construction 102 rehabilitated, formerly vacant, units for first-time homebuyers. These properties were acquired by the RDA through several means including: eminent domain, on the private market through purchase by CDCs, from the City's inventory of vacant, and through tax-foreclosed upon properties. They include 33 units rehabilitated by CDCs under contract to the Redevelopment Authority, five Homestart units rehabilitated by the Philadelphia Housing Development Corp., and 64 units rehabilitated through the Homeownership Rehabilitation Program (HRP). HRP provides a CDBG or Housing Trust Fund construction

subsidy at settlement to buyers of properties that have been acquired and rehabilitated by CDCs or private developers. Housing counseling is required of purchasers, and the housing counseling agency and developer earn fees which are also paid at settlement. HRP has been a model for the City's development of its NSP1 program.

Rehabilitation of Multifamily Housing:
Through the Redevelopment Authority, the City has long provided gap financing for the redevelopment of vacant (and sometimes occupied) rental housing, including the financing of Low-Income Housing Tax Credit projects, HUD Section 202 and 811 projects, and Supportive Housing Program projects through the HUD McKinney program. Since July 1, 2007, 416 units of rehabilitated rental and special needs housing has been completed by non-profit or for-profit developers receiving gap financing through the Redevelopment Authority, with 84 additional units presently under construction. More than 150 additional units are in some phase of pre-development and have financing commitments from the City through the Redevelopment Authority. The City and the Redevelopment Authority have well established relationships with the Pennsylvania Housing Finance Agency (PHFA) and its multi-family staff (which administers the low income tax credit in Pennsylvania) as well as the regional HUD office staff responsible for the 202, 811 and McKinney programs. The strong working relationship with PHFA will allow the identification of troubled multifamily buildings which are facing foreclosure and which will provide one source of properties for this activity.

III. Redevelopment of Vacant Land as Housing

Increasingly, the City has focused its affordable housing production programs on the redevelopment of vacant land as sites for housing: homeownership, rental and special needs. The NTI program cleared many vacant, derelict buildings, provided acquisition funding, and greened vacant lots as an interim use before redevelopment. Since July 1, 2007, the City, through the Redevelopment Authority, has provided gap financing to complete 502 units of new construction, affordable and mixed income homeownership, rental and special needs housing, with 359 additional units presently under construction. These units include four large scale (more than 50 units each) new construction, mixed income (up to 115% of AMI) homeownership developments being carried out by Community-Based Development Organizations. These projects, which have gap financing from the Redevelopment Authority using CDBG, HOME and Housing Trust Fund earnings, each received competitive funding awards from PHFA's Homeownership Choice Program. New construction rental housing financed by the RDA includes Low-Income Housing Tax Credit projects and HUD Section 202 senior housing projects. St. John the Evangelist House, presently under construction, will provide 79 units of supportive housing. It received the single largest allocation of Low-Income Housing Tax Credits ever awarded by PHFA, and its financing includes federal HOME and McKinney funds, as well as Housing Trust Fund earnings, and Federal Home Loan Bank funds. The RDA's Housing Development Division has the expertise to underwrite, inspect, monitor and complete extremely complicated, large scale affordable housing projects.

IV. Demolition of Vacant and Blighted Structures

The City has a strong track record of identifying and demolishing vacant and blighting properties. City-sponsored demolition has occurred both for public safety, and as part of a larger planning process. As part of plans drafted by the City Planning Commission, by community groups, or through the work of NTI, key blighting influences have been identified. In addition to this work, the City has collaborated extensively with The Reinvestment Fund to gather neighborhood data, establish criteria for neighborhood intervention, and select target neighborhoods. Once the structures to demolish are confirmed and with funding in hand, Philadelphia will need very little 'lead-time' to begin work.

The City conducts demolitions through the Department of Licenses and Inspections (L&I), which is adept at working with private firms to contract out demolition services. In the NTI program, L&I selected contractors

to demolish packages of dozens of properties at a time, at a cost savings due to scale. The City demolished 6,139 buildings through NTI. Demolition services through NTI also provided for interim greening, including removal of all debris, grading and clean soil, and seeding, tree planting and fencing. L&I also has the capacity to bid single properties as needed for public safety through the use of "curb side" bids. In the past two years, L&I has demolished 795 dangerous or blighted structures,

V. Landbanking & Vacant Land Management

The City of Philadelphia will not be doing long-term landbanking as part of the NSP2 project, but it will demolish and hold several sites for three-to-five year periods. The RDA is the City's eminent domain entity and also coordinates the City's vacant land development activities. Its staff of 75 employees includes planning and real estate staff that manage condemnations, acquisitions and dispositions. The staff skills include certified appraisers, certified real estate brokers, architects, project managers, construction managers, lenders and financial management staff. RDA staff has extensive experience clearing title. The RDA staff works with the City's Department of records and Law Department which processes tax liens and payments into court to complete the condemnation process.

Through the Pennsylvania Horticultural Society and other entities, OHCD supports citywide and targeted greening and blight removal efforts. These efforts include keeping vacant lots reasonably free of debris; open space planning; neighborhood greening projects to stabilize vacant lots; street tree maintenance and tree plantings; and education and technical assistance support for community stewards of vacant land. In the past six years, nearly 7 million square feet of land have undergone this treatment and continue to receive care.

B. Management Structure

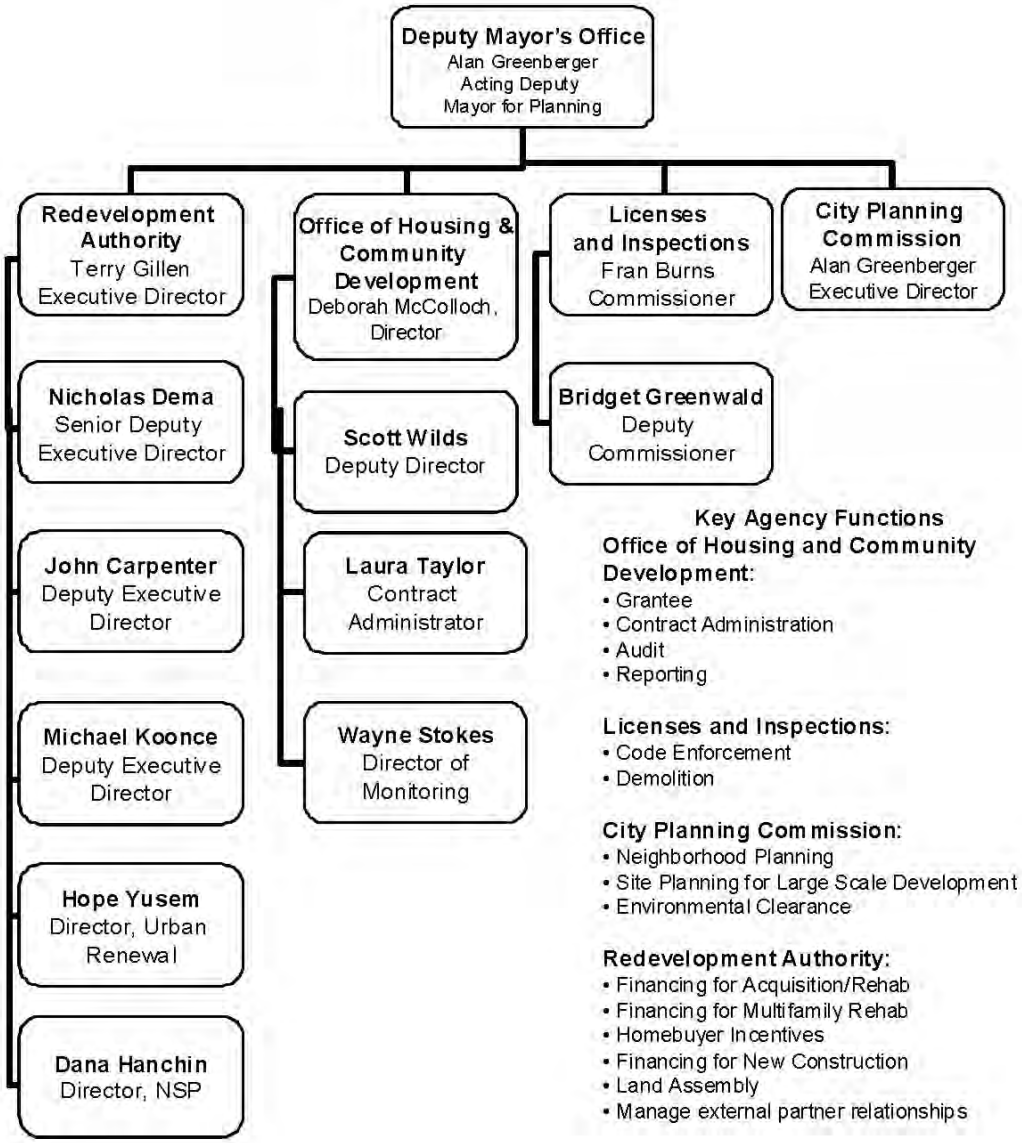
(1) Description of Management Structure

OHCD, as grantee for NSP2, will hold contracts or agreements with other agencies to carry out most NSP2 activities. As grantee, OHCD will be responsible for oversight, policy and overall strategic decision-making, compliance with regulations and HUD guidance, reporting and monitoring. OHCD will also process homebuyer incentive payments, as it currently does for Settlement Assistance Grants.

OHCD will contract with the Redevelopment Authority to carry out the following NSP2 activities: Homebuyer Assistance; Loan Loss Reserve Fund; Purchase, Rehabilitation and Re-use of Foreclosed Homes; and Gap Financing. RDA will coordinate these programs with other entities as appropriate: housing counseling agencies, financial intermediaries, the Pennsylvania Housing Finance Agency, and other City departments (such as the Water Department, Fairmount Park and City Planning) involved in community and housing development.

OHCD will execute a memorandum of agreement with the Department of Licenses and Inspections to carry out demolition activities as directed.

ORGANIZATIONAL CHART



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Factor 3: Soundness of Approach

A. Proposed Activities

1) NSP2 Brief Description

The City will focus the activities under NSP2 in two kinds of areas, as defined by census tracts:

1. **Conservation Areas**, which are areas of high foreclosure, with low vacancy, and
2. **Redevelopment Areas**, which are areas with higher vacancy, but which offer the potential to build housing markets and stabilize neighborhoods.

In selecting NSP2 census tracts, the City also considered transportation infrastructure, anchor institutions, economic opportunities, community assets and existing programs that together provide a strong foundation upon which to stabilize the housing market. This broad range of activities reflects the unique conditions that have developed recently as the current foreclosure and financing crisis have further weakened Philadelphia's long-term market conditions. These activities will be deployed in a targeted fashion to address the market conditions in each of our chosen target areas.

Conservation Areas

The first kind of area, which includes the larger number of tracts, are neighborhoods where foreclosure activity, as measured both by risk scores and recent bank-owned real estate inventory, is high and vacancy is relatively low. The goal of the primary activities in these areas is to reduce the inventory of vacant, foreclosed upon houses by making it attractive to new homebuyers. Homebuyer incentives strengthen housing markets in two related ways: (1) by lowering the cost of housing, thereby, increasing demand for housing; and (2) by reducing the amount of cash up front necessary to close on the purchase of a house. This effort, working in the relatively stronger target neighborhoods, will strengthen property values on adjacent blocks and divert properties from a potentially disastrous downward spiral of exploitative rental and eventual vacancy. By addressing both long term vacant properties as well as foreclosed homes we anticipate a quick arrest of downward pressure on market values in these targeted markets. A study conducted by in 2001 by Temple University's Center for Public Policy estimated the negative impact of vacant property on the value of nearby property to be more than $7,500 per property. Based on this study, the aggregate decrease in total property values could reach several hundred thousand dollars per foreclosure in densely developed areas.

Estimated Net Impact of Distance From an Abandoned Home on Sales Price

Distance from an abandoned home	Net impact on sales price
less than 150 feet	$(7,627)
150 - 299 feet	$(6,819)
300 - 499 feet	$(3,542)
450 - 600 feet	not significant

Source: Temple University, 2001

Two primary activities will assist new buyers to occupy formerly foreclosed-upon homes: Homebuyer Incentives Coupled with Housing Counseling; and Acquisition, Renovation and Re-Sale of Vacant, Foreclosed-Upon Homes. Where there are Multi-Family Structures in Foreclosure (vacant or occupied), those buildings will be redeveloped in order to shore up these fundamentally sound but fragile neighborhoods.

The Conservation Areas include selected census tracts in Southwest Philadelphia/Eastwick, in Overbrook and Overbrook Park, in Eastern North Philadelphia, and in an arc of tracts from Germantown and West Oak Lane through the Lower Northeast. While diverse demographically, these areas share common characteristics of fundamental stability, relatively high foreclosure rates and low overall vacancy rates due to disinvestment.

Redevelopment Areas

The second kind of area selected for NSP2 funding includes a smaller number of census tracts in which vacancy is high but there is significant adjacent market strength and additional ongoing investment that will support redevelopment. Many areas with very high vacancy numbers were eliminated from the proposed target area in order to better focus on markets where NSP2 activities are more likely to have an immediate impact. In the very weak redevelopment area real estate markets, an investment that improves a location/neighborhood/area can be expected to increase demand for land and

property, thereby increasing the market value. The goal is to create momentum that will then move development to the next tier of neighborhoods. In these areas, in addition to Homebuyer Incentives and Acquisition, Renovation and Re-Sale, the City will build housing markets through investment in housing development, financing, demolition and preservation. The primary NSP2 activities that will drive this reinvestment are:

- Loan loss reserves for construction financing;
- Redevelopment of vacant land as housing; and
- Demolition of vacant blighted structures.

The preservation of Multifamily Housing may also be used where appropriate in these areas.

The City has selected three neighborhoods where anchor developments would be linked to ongoing development activities that both add value and strengthen/stabilize the neighborhood:

- Point Breeze;
- Nicetown/Wayne Junction; and
- Mantua.

Point Breeze

Point Breeze is a neighborhood close to Center City in Philadelphia; in fact, parts of Point Breeze are a 20-minute walk from the central business district. Center City has the third largest downtown population in the country and is a destination for businesses. In recent years, Center City has experienced an extremely strong housing market. Despite Point Breeze's proximity to this market and the intense housing market pressure to the north and east, it is insulated by strong boundaries, including major commercial corridors that have served as a barrier to those market forces. The main historic commercial corridor, Point Breeze Avenue, has experienced decline in the number and quality of services offered each decade since 1930. The neighborhood boasts a diversity of attractive architecture, but is plagued by extensive vacant land and buildings. An anchor scale project in Point Breeze will serve as a catalyst for the revitalization of this neighborhood. This new construction development on formerly blighted land is proposed to be located near Point Breeze Avenue. The City will develop this new housing using NSP2 funds for gap financing. The City will also focus on developing new housing close to Point Breeze Avenue on sites that are critical in their location to Point Breeze Avenue as existing gateways and along a street for which significant improvements are proposed, transforming it into a main entryway to the neighborhood. It will also create open space, through the Philadelphia Water Department's innovative watershed management program.

Nicetown/Wayne Junction

Wayne Junction is the central gateway between Nicetown and Germantown and is a major transit hub for the City and the region. As such the City intends to maximize the potential of this location as a catalyst for economic development and street life in the area. The Southeastern Pennsylvania Transit Authority (SEPTA) is planning a full historic rehabilitation of the Wayne Junction train station with improved amenities for passengers, intended to draw more transit users to the station. Much of the land in the immediate vicinity of Wayne Junction is zoned G2, general industrial. It is anticipated that NSP2 demolition funds will be used to prepare formerly industrial sites for redevelopment. Rezoning of some of the parcels adjacent to the station will encourage higher density, mixed use development to support transit use. This year, the City is providing funding for Nicetown Court, 37 units for low and moderate-income families to be constructed on 13 vacant parcels of land that the Redevelopment Authority owns and two privately owned parcels. This will be a four story mixed use building with retail on the first floor. OHCD is providing federal HOME funds and PHFA is providing Low- Income Housing Tax Credits and T-CAP funds. NSP2 funding will be used for gap financing for another mixed use project along the Germantown Avenue commercial corridor near Wayne Junction. The area may offer the potential for the creation of a Transit Revitalization Investment District (TRID) with SEPTA as a potential development partner. The Transit Revitalization Investment District Act was passed in Pennsylvania in 2005 to allow transit agencies to partner with municipalities and developers to advance transit-oriented development. The real estate tax revenues from the new development cover maintenance, streetscape improvements and additional capital improvements.

Mantua

Mantua, immediately to the North of the Drexel University campus, is positioned between the strong housing markets of Powelton Village and Center City. Significant geographic barriers separate this neighborhood from these stronger markets and other nearby amenities, but residents are

still within a 15 minute walk of the transportation hub at 30th Street Station, and a 25 minute walk from the job markets of Center City and University City. Despite Mantua's excellent location has suffered from dramatic population loss and property abandonment, and the real estate market is virtually moribund, with fewer than 7 arms-length sales in 2008. In early 2008 the Philadelphia Housing Authority demolished Mantua Hall, a deteriorated tower overlooking the western edge of the neighborhood, and began planning a new mixed income development on the site. PHFA awarded $675,000 in 4% tax credits to PHA to develop 50 units of new housing. These tax credits will generate $5.4 million in equity and will anchor the revitalization of the neighborhood to the west. In addition, PHFA awarded $852,178 in Low-Income Housing Tax Credits to generate $6.3 million in equity for Jannie's Place, a 26-unit affordable rental development. The People's Emergency Center, one of Philadelphia's strongest providers of services to the homeless, has a well-established program that has revitalized more than 200 housing affordable housing units in Mantua and the adjacent neighborhoods of West Powelton and Saunders Park. NSP2 funds will be used to support the development of new, energy efficient for-sale housing and to address the limited number of vacant and foreclosed properties. These development efforts will provide the stability necessary to turn the market around and promote additional private investment in future years.

These proposed activities, in conjunction with other planned investments as described in the leveraging section of this application, should result in the short-term stabilization of each of the target areas, and in the long run attract new residents, including recent college graduates and working families, to stable, affordable neighborhoods. This broad range of activities reflects the unique conditions that have developed recently as the current foreclosure and financing crisis have further weakened Philadelphia's long-term market conditions. These activities will be deployed in a targeted fashion to address the market conditions in each of our chosen target areas.

Expansion of Existing Efforts:

Each of the proposed activities expands on currently funded existing efforts.

- **The Proposed Homebuyer Incentives** represent a merging of three ongoing program efforts -- Housing Counseling, Settlement Grants and home improvement loan programs. Each of these programs has successfully operated for many years, funded with CDBG and Philadelphia bond and tax resources.
- **The Acquisition and Rehabilitation program** is a continuation of the activities funded under NSP, which is in turn a continuation of activities that the City has supported for more than 10 ten years. The City has carried out vacant structure rehabilitation programs for homeownership using CDBG, HOME, and local Housing Trust Fund resources.
- **Redevelopment of Vacant Land as Housing**. Each year the City supports between four and 10 new construction affordable and mixed-income housing developments with a variety of funding sources and land acquired by the City's Redevelopment Authority. The City has supported these activities using CDBG, HOME, local Housing Trust Fund, and PHFA Homeownership Choice funds. Both Housing Trust Fund and Homeownership Choice funds allow the City to create mixed-income housing where some units are sold to households with incomes of more than 80 percent of AMI.
- **Demolition** activities are an ongoing part of City operations, focused on code enforcement and public safety. Demolition focused on blight elimination was a large part of the recently ended Neighborhood Transformation Initiative. City resources to support demolition activities have included General Fund revenue and bond proceeds.
- **Rehabilitation of Multifamily Housing** is an activity for which the City currently provides gap financing. The City has provided HOME funds for improvements at older Section 202 developments and HOME and CDBG funds for the preservation of Low-Income Housing Tax Credit rental development that have reached the end of the 15 year compliance period.
- **Loan Loss Reserves**. Although the City has not used loan loss reserves in the past, this effort is an expansion of the City's provision of construction financing for affordable housing development. The City has used the Section 108 loan program to provide construction financing for eligible rental and homeownership developments.

2) Uses of Funds and Firm Commitments
a) NSP2 Budget

Neighborhood Stabilization Program (NSP2) Budget: Philadelphia, PA

Activity	Number of Housing Units	NSP2 Budget Request
Homebuyer Incentives Coupled with Housing Counseling (soft second loans)	200	$5,300,000
Acquisition and Rehabilitation of Vacant, Foreclosed Homes	100	$7,500,000
Redevelopment of Vacant Land as Housing	100	$14,000,000
Demolition of Vacant, Blighted Structures	—	$5,000,000
Purchase, Rehabilitation and Re-Use of Foreclosed Upon Structures as Multi-Family Housing	100	$20,000,000
Loan Loss Reserves for Construction Financing	—	$1,875,000
Administrative Costs	—	$5,200,000
TOTAL	**500**	**$58,875,000**

b) Proposed Activities Narrative
The following activities are proposed:

Homebuyer Incentives Coupled with Housing Counseling:

The City will use NSP2 funds to assist income-eligible first-time homebuyers to address the issue of cash required to purchase foreclosed upon homes in the targeted areas. The City will offer "soft second" loans for up to $25,000 to cover down payment and closing costs, as well as an allowance for code compliance, lead-based paint abatement, and energy efficiency improvements. The home buyer will be required to provide at least 3.5% of the purchase price and to receive pre-purchase counseling offered by a HUD-approved housing counseling agency. NSP2 fund provided under this activity will be secured by a zero interest second mortgage, forgivable under the HOME program guidelines or subject to recapture (see "Continued Affordability," below). This activity will be available throughout the entire target area.

Loan Loss Reserves For Construction Financing:

The City proposes to work with the National Community Stabilization Trust to establish a loan loss reserve fund for financing construction loans for affordable housing development in targeted NSP2-eligible neighborhoods. The fund will support construction financing for affordable housing development (rehabilitation or new construction) of key homeownership or rental projects of sufficient scale or importance to affect the local housing market positively. NSP2 funds will be held as security for larger construction loans, which will be offered at zero percent or a blended, below market rate to the developer/borrower. The loan loss reserve funds will be used for projects in the three redevelopment areas (Mantua, Point Breeze, Nicetown/Wayne Junction).

Acquisition and Renovation of Vacant, Foreclosed Homes:

Vacant homes, either long-term vacant structures already owned by the City or foreclosed property owned by lenders, will be renovated and resold under this component of the program, under similar terms to the work already underway through NSP. Average subsidy levels will be roughly $75,000. Developers, both for-profit and nonprofit, will receive a developers' fee for their services upon sale of the property to an income-eligible buyer. This effort is an expansion of the City's current NSP1 program. Beneficiaries will secure the NSP2 funds through a soft second mortgage at zero percent, for the period of affordability under the HOME program guidelines, subject to resale or recapture if the property is sold to an income ineligible buyer within the period of affordability. This activity will be made available throughout the entire target area.

Purchase, Rehabilitation and Re-Use of Foreclosed Upon Structures as Multifamily Housing:

Vacant or occupied multifamily structures that are in need of substantial rehabilitation and are facing foreclosure will be acquired and redeveloped under this component of the program. The City has identified a number of older affordable housing developments in need of substantial investment if they are to continue to operate. NSP2 funds will be made available at one percent interest, deferred for the 15 years, subject to continued affordability to the targeted income group (generally <50% AMI). The RDA will adapt its existing loan documents for rental developments receiving HOME funds. The activity may be used throughout the target area.

Redevelopment of Vacant Land as Housing:

In the three Redevelopment neighborhoods – Point Breeze, Mantua, and Nicetown/Wayne Junction – the City will complete the assembly of land and finance the development of up to three large-scale affordable housing developments. At least one of these developments will be for homeownership targeted to families with incomes up to 120 percent of the Area Median Income. Homeownership beneficiaries will receive zero percent soft second mortgages for the NSP2 construction subsidy amount (expected to be 15 years), subject to the resale or recapture provisions of the HOME program. The developer of new construction rental housing will have a mortgage recorded at one percent interest, deferred for 20 years, subject to continued affordability to the targeted income group (generally <50% AMI). The RDA will adapt its existing loan documents for rental developments receiving HOME funds.

(c) Firm Funding Commitments

The table below shows firmly committed funds for each proposed activity.

Activity	Projected Budget	NSP Budget Request	Leveraged Funding Type				
			Other Funding	Source of Funding	Private	State	Local
Purchase incentives to owner-occupant buyers of foreclosed homes (soft second loans)	5,300,000	5,300,000					
Loan Loss reserves for construction financing	15,000,000	1,875,000	19,000,000	NCST	19,000,000		
Purchase, renovation, & resale of foreclosed or vacant homes	20,000,000	7,500,000	12,500,000	NSP2 Program Income (not counted in Ratio)			
Gap financing for the redevelopment of foreclosed multifamily properties	20,000,000	20,000,000					
Redevelopment new affordable housing development	28,000,000	14,000,000	14,000,000	Redevelopment Authority - Land			5,000,000
				NSP Program Income (not counted in Ratio)			9,000,000
Demolition of blighted structures	5,000,000	5,000,000					
Administration		5,200,000					
Total	**93,300,000**	**58,875,000**	**45,500,000**				

(d) Demolition and Preservation

i. Demolition versus Preservation Policy Decisions

The City intends to use NSP2 funding to preserve as much of its existing housing stock as possible, especially vacant residential structures that are immediately adjacent to occupied homes. Even when these homes cost somewhat more to rehabilitate, it is clearly in the best interest of the city and the adjoining residents to ensure that the vacancy is eliminated before the structure deteriorates to the point where public safety is a concern and demolition is the only option. Preservation is also more consistent with the City's sustainability goals. Demolition of residential properties will be considered for isolated properties that are located within the footprint of a large-scale development, or are a blighting influence on the surrounding area.

ii. Demolition of Low- and Moderate- Income Dwellings

The City expects that most of its proposed demolition budget will be used to demolish commercial and industrial buildings, rather than residential units. Some demolition of uninhabitable, severely deteriorated, long-term vacant residential units may be required to remove blighting influences or to assemble a larger site for redevelopment. It is estimated that no more than 25 such units will be demolished. These units will not be occupied or "occupiable" as outlined in the one-for-one replacement requirements at 24 CFR 42.375. The additional information for the alternative to the one-for-one replacement rule as outlined in Appendix 1, paragraph K.1., is therefore not required.

iii. Exception Request – Demolition Funding

Not applicable. The City is not seeking to spend more than 10 percent of the NSP2 grant on demolition.

B. Project Completion Schedule

NSP Activity	Target Neighborhoods	Tasks Schedule	Start/End Dates	Impact
Second mortgages, closing costs, down payment assistance & homebuyer education	Conservation Areas	■ Months 1-2: Contract awarded, publish public notice & application process, brief housing counseling agencies, list properties on website ■ Months 3-4: 1st Buyer Agreement of Sale ■ Months 4-5: 1st Buyer Closing ■ Months 5-6: 1st Repairs Completed ■ 15-20 closings per quarter starting June 2010	Start Dec.1, 2009 Completed Nov. 30, 2012	1. Assistance provided to at least 200 qualified borrowers 2. 200 borrowers will undergo counseling courses 3. 15-20 closings per quarter
Acquisition & rehabilitation of foreclosed single family homes for resale	Conservation Areas	Developers have been pre-select under NSP1, units assigned (currently underway): ■ Months 1-8: Issue RFQ, selection of developers, & pre-construction conference ■ Months 8-12: Issue proceed with work orders & conduct environmental review ■ Months 12-24: Construction ■ 10-15 closings per quarter starting March 2010	Start Dec.1, 2009 Completed June 30, 2012	1. Acquisition and rehab activities will assist approx. 100 homebuyers. 2. Counseling provided initially to 100 homebuyers 3. Program income used to support additional equipment
Rehabilitation of multi-family units for rental	Wayne Junction, Point Breeze, Mantua	Timeframe dependent on financing, unit, size; Redevelopment/TOD Plans completed by September 2009, sites selected and RFQ issued by October 2009 to pre-select developers for RFP process prior to contract start. ■ Month 1: Contract awarded, RFP issued to select final proposal; ■ Months 2-4: Selection of developer & pre-construction conference ■ Months 4-8: Conduct environmental review, sign contract, issue proceed with work order ■ Months 8-24: Construction ■ Completion by January 2012	Start Dec. 1, 2009 Completed January 2010	1. Preservation of approx. 100 affordable housing units; approx. 100 affordable housing units by Year 2 & additional 50 by Year 3 2. 50% AMI and below households will have affordable housing options
Neighborhood redevelopment of vacant land for housing	Wayne Junction, Point Breeze, Mantua	Timeframe dependent on financing, unit, size, & acquisition; Redevelopment/TOD Plans completed by September 2009, sites selected & RFQ issued by October 2009, prior to contract start. ■ Month 1-3: Contract awarded, City funding to acquire sites, RFP issued to select final proposal; ■ Months 3-6: Selection of developer & pre-construction conference ■ Months 6-10: Conduct environmental review, sign contract, issue proceed with work order ■ Months 10-24: Construction ■ Completion by January 2012	Start Dec. 1, 2009 Completed November 2010	1. New construction of approx. 50 affordable housing units by Year 2 2. New construction of approx. 50 additional units by Year 3.
Demolition of blighted structures	Wayne Junction, Point Breeze, Mantua	Timeframe is dependent on variables (building size and condition); select suitable sites by November 2009 and conduct ongoing inspections ■ Months 1-2: Contract Awarded, Memorandum of Agreement ■ Months 2-4: Environmental Review, City & RDA work cooperatively on devising development program for properties ■ Months 4-6: Demolition of selected properties ■ Issue RFPs, market sites, develop & coordinate plans to construct additional mixed-use & mixed-income housing around transit hubs.	Start Dec. 1, 2009 Completed June 30, 2012	1. Dependent on cost, demolition of approx. 10 industrial/commercial & 50 vacant single family blighted structures 2. Increase market investment potential & creates sites for transit oriented development with mixed uses 3. Alleviate the impact of community destabilizing factors by having specific redevelopment plan in place for sites selected

C. Income Targeting

All NSP housing or redevelopment activities are designed to benefit families with income at or below 120 percent of area median income. All NSP demolition activities will occur in census tracts with at least 51 percent of residents below 120 percent AMI, as required. Based on the table below, the City expects that $17,560,000 or 29.8 percent of the proposed NSP2 grant will be spent on households with incomes of up to 50 percent of AMI.

NSP2 Income Targeting by Activity

Activity	Eligibility from NSP Chart	NSP Budget Request	Income Targeting	Minimum Proposal Activity Amount for 50% AMI
Purchase incentives to owner-occupant buyers of foreclosed homes. (soft second loans)	A- Establish financing mechanisms 24 CFR 570.206	$5,300,000	50-120% AMI-- <80% <50% AMI-- >20%	$1,060,000
Purchase, renovation, and resale of foreclosed or vacant homes	B- Purchase & rehabilitate 24 CFR 570.201(a) 24 CFR 570.202	$7,500,000	50-120% AMI-- <80% <50% AMI-- >20%	$1,500,000
Gap financing for the redevelopment of foreclosed multifamily properties	B- Purchase & rehabilitate 24 CFR 570.201(a) 24 CFR 570.202	$20,000,000	50-120% AMI --<25% <50% AMI-- >75%	$15,000,000
Gap financing for new affordable housing development	E- Redevelop demolished vacant property as housing 24 CFR570.201(a) 24 CFR 570.202 24 CFR 570.204	$14,000,000	Not applicable, Does not count under regs regardless of income	0
Demolition of blighted structures	24 CFR 570.201(a)	$5,000,000	120% AMI- (Area benefit)	0
Loan loss reserves for construction financing	A- Establish financing mechanisms 24 CFR 570.206	$1,875,000	Assumed not applicable unless used for rehab of foreclosed upon structures	0
Administrative costs	24 CFR 570.208	$5,200,000	Not Applicable	0
Total Program Costs		$58,875,000		$17,560,000
25% required for <50%		$14,718,750		Exceeds Minimum

D. Continued Affordability

The City adopts the requirements for affordability under the HOME program at 92.252 (Rental Housing) and 92.254 (Homeownership Housing), as summarized:

Rental Housing Assistance NSP amount per unit	Minimum period of affordability in years
Under $15,000	5
$15,000 to $40,000	10
More than $40,000	15
New Construction	20
Homeownership Assistance NSP amount per unit	**Minimum period of affordability in years**
Under $15,000	5
$15,000 to $40,000	10
More than $40,000	15

Continued affordability will be ensured by the recording of liens, deed restrictions or covenants running with the land. The HOME Program Guidelines on pages 104-105 of the City's *Year 35 Consolidated Plan* will be the basis for ensuring continued affordability in the NSP. Since NSP may benefit households with incomes up to 120 percent of Area Median Income (AMI), the household income for a new purchaser under Option 1 is changed from 75 percent to 115 percent for NSP-assisted units with household incomes up to 120 percent of AMI. Any NSP unit sold to a household with an income of less than 50 percent AMI and which was counted as part of the City's requirement to spend at least 25 percent of its NSP funds on households with incomes less than 50 percent AMI must be resold to a household at less than 50 percent AMI if Option 1 is selected.

E. Consultation, Outreach, Communications

Consultation with local and state governments:
OHCD is the grantee on behalf of the City of Philadelphia for NSP1 funds, both as an entitlement community receiving formula funding and through the Commonwealth of Pennsylvania's Department of Community and Economic Development (DCED). The City has informed DCED that it would not be seeking NSP2 funds through it, but would be applying itself. OHCD works cooperatively with DCED on a number of affordable housing ventures, including home repair grants, funding for acquisition, and funding for large scale homeownership development. DCED and OHCD staff have been communicating frequently about NSP since October 2008, in particular about program guidelines and program development.

Outreach and Marketing, in particular to potential qualified families:
The City has conducted several informal consultations with potential partners in communities throughout the City during the preparation of this plan, including the Philadelphia Association of CDCs and potential developers. To ensure the broadest possible outreach to potential customers, the RDA has created a website for the purpose of communicating with both partners and potential buyers of NSP assisted units, NSP development partners are encouraged to engage licensed real estate brokers for the marketing of NSP-assisted units, and the City's network of housing counseling agencies will be engaged to assist in the marketing and outreach for these properties. OHCD will help to publicize NSP2 programs through its network of Neighborhood Advisory Committees as well as in print media, on the web, and through advertising in the City's monthly water bills. The program will also be publicized on the City's Recovery Act website. OHCD's Communications Department prepares and issues flyers and brochures to inform the public of all its programs; NSP2 activities will be publicized as housing is made available or as construction is underway.

Ongoing Communication Efforts:
Progress reports will be posted on the internet for the best public access and comments. Web technology is being updated to allow interested parties to subscribe to news and updates as the program matures. A tracking system has been established within the RDA to ensure that all complaints are recorded and processed in a timely manner. Media will be encouraged and supported to report on the City's activities.

F. Performance and Monitoring

1) Monitoring Plan

As grantee for HUD Community Planning and Development programs, the City operates under its HUD-approved Uniform Program Management System (UPMS). The UPMS guides all contract preparation and review, monitoring and auditing functions for OHCD and its sub grantees. At the beginning of each calendar year, staff members of the Monitoring Division of OHCD develop an overall monitoring strategy and plan by carefully examining the all programs and sub recipients. Monitoring Division staff performs risk assessments to identify which programs or sub recipients require comprehensive monitoring. The risk assessment factors include the newness of the program or subrecipient, the dollar amount allocated and the actual expenditures associated with a particular program or subrecipient, audit report findings, designation as a high-risk subrecipient, as well as recommendations from OHCD staff members.

The monitoring strategy is formulated into a monitoring plan and implemented through a formal review process which includes the following steps:

- Notification Letter
- Entrance Conference
- Documentation and Data Acquisition and Analysis
- Exit Conference
- Final Report
- Follow-up Letter

Monitoring by the Monitoring Division (led by an OHCD senior staff person, the Director of Monitoring) is in addition to contract monitoring and review carried out by program analysts in the Contract Administration division. The Director of Monitoring is also OHCD's Integrity Officer with a direct relationship to the City's Chief Integrity Officer and Inspector General.

2) Internal Audit

As a new program, NSP2 will be designated as "high risk" by the Monitoring Division and all contracts and subrecipient activities related to it will be monitored quarterly for contract compliance and fiscal management.

The Monitoring Division will regularly report the results of its reviews to the Director of Housing and to senior staff responsible for overall program management, and to the contract administration staff responsible for the specific contract or subrecipient.

In addition, OHCD Contract Administration Division staff will review the performance of NSP subrecipients for compliance with the terms of their contracts. Contract administration reviews include site visits, internal controls, file review, beneficiary eligibility review, and reporting, and compliance with program requirements.

OHCD also has an Auditing Division, headed by a senior level CPA, who is available to review monitoring findings and suggest changes to internal controls or other weaknesses that may be identified. Before any new subrecipient is approved for a contract, the Auditing Division performs a management review, which includes reviewing prior audits, examining internal controls on site, and recommending the subrecipient for a contract or outlining deficiencies to be corrected.

In providing independent reviews by both the Monitoring Division and Contract Administration division, OHCD will ensure compliance with all requirements and will identify risky management practices, missing or ineffectual internal controls, areas not in compliance with program requirements, and ineffective implementation of established policies.

Factor 4: Leveraging Other Funds, Removal of Substantial Negative Effects

A. Leverage of NSP2 Funds, Direct & Indirect

Direct Activity	Projected Budget	NSP Budget Request	Leveraged Funding Type				
			Other Funding	Source of Funding	Private	State	Local
Purchase incentives to owner-occupant buyers of foreclosed homes (soft second loans)	5,300,000	5,300,000					
Loan Loss reserves for construction financing	15,000,000	1,875,000	19,000,000	NCST	19,000,000		
Purchase, renovation, and resale of foreclosed or vacant homes	20,000,000	7,500,000					
Gap financing for the redevelopment of foreclosed multifamily properties	20,000,000	20,000,000					
Redevelopment new affordable housing development	28,000,000	5,000,000	5,000,000	Redevelopment Authority - Land			5,000,000
Demolition of blighted structures	5,000,000	5,000,000					
Administration		5,200,000					
Total	**93,300,000**	**58,875,000**	**24,000,000**		**19,000,000**		**5,000,000**

The City's NSP2 leveraging ratio is

$$\frac{\textbf{Amount of Firmly Committed Leveraged Resources}\ \ 24{,}000{,}000}{\textbf{Amount of NSP2 Funding Requested}\ \ 58{,}875{,}000} = .408$$

While not used in the above calculation, NSP2 activities are expected to leverage additional resources for investments in the target census tracts:

Indirect Activity Leveraged, Complementary to NSP2	Funding Type	
	Amount	Source of Funding
Commercial Corridor Streetscape & Façade Improvements	15,190,000	City of Philadelphia
Transportation Improvements (rail & bus)	270,500,000	Southeastern Pennsylvania Transit Authority (SEPTA)
Housing financing (HOME & Housing Trust Earnings)	2,800,000	Pennsylvania Housing Finance Agency
Green streets, rain gardens, multifunction green spaces, innovative storm water projects	37,000,000	Philadelphia Water Department
Clean & Green vacant land management	1,300,000	Pennsylvania Horticultural Society
Total	**326,790,000**	

B. Removal of Negative Effects

The City's Target Area under NSP2 contains 3,230 vacant properties according to the USPS vacancy data provided by HUD. The City proposes to address these properties with of variety of activities identified below along with a projection of how many units will be addressed with each one. Please note that the redevelopment of new affordable housing will be done at a somewhat lower density than the current development pattern, and will address two vacant parcels for each newly developed unit

Activity	# of vacant units addressed
Purchase incentives to owner-occupant buyers of foreclosed homes (soft second loans)	200
Purchase, renovation & resale of foreclosed or vacant homes	100
Rehabilitation of foreclosed multifamily properties	100
Redevelopment of new affordable housing	200
Demolition of blighted structures	50
Total Units	**650**

The City's NSP2 activities will address 650 of the 3,230 vacant properties in the target area. The following calculation is offered based on the rubric provided in Appendix 3:

Number of vacant properties to be addressed (650) x 1.5 (975) = .302
Number of vacant properties in the target area (3,230)

Factor 5: Energy Efficiency and Sustainability

The City has a long history of incorporating energy efficiency and sustainable building technologies into its housing programs, and the current administration has made significant progress in establishing sustainability goals for the entire city. In April, Mayor Nutter launched a comprehensive sustainability strategy for the City of Philadelphia. Greenworks Philadelphia articulates five goals, 15 targets and 169 initiatives that will enable Philadelphia to become a greener, more sustainable and more competitive city by 2015.

A. Transit Accessibility

In many ways, Philadelphia is one big transit-oriented development. Philadelphia has the type of transit system that many progressive cities are trying to build and gives the city a competitive advantage. Transit Oriented Development investments supported by the City of Philadelphia will help induce more people to use public transit.

The Delaware Valley Regional Planning Commission (DVRPC) has estimated that passenger vehicles miles traveled (VMT) in Philadelphia totaled 6.4 billion miles in 2005—this estimate included commuter traffic in and out of Philadelphia, but not traffic merely passing through the city. The U.S. Department of Transportation estimated that average daily VMT per capita for the Philadelphia region was 20.3 miles in 2007, below that of most other major U.S. cities. DVRPC breaks that figure down by county, showing Philadelphia's daily per capita VMT to be less than 13 miles.

One of Philadelphia's greatest advantages is SEPTA, its public transportation network. With more than 1,800 miles of transit routes in the city, nearly every resident has easy access to a bus, trolley, subway or train and that access means that SEPTA riders are not only helping save the environment, they are also saving a lot of money. According to the American Public Transportation Authority, SEPTA saves its daily commuters up to $11,000. Yet even with that potential savings, 52 percent of Philadelphia employees still drive alone to work, far more than 25 percent who take public transit. One notable highlight, more than 45,000 Philadelphians walked to work in 2007—one of the highest numbers in the nation, and more than 36,000 residents bike to work at least once a month.

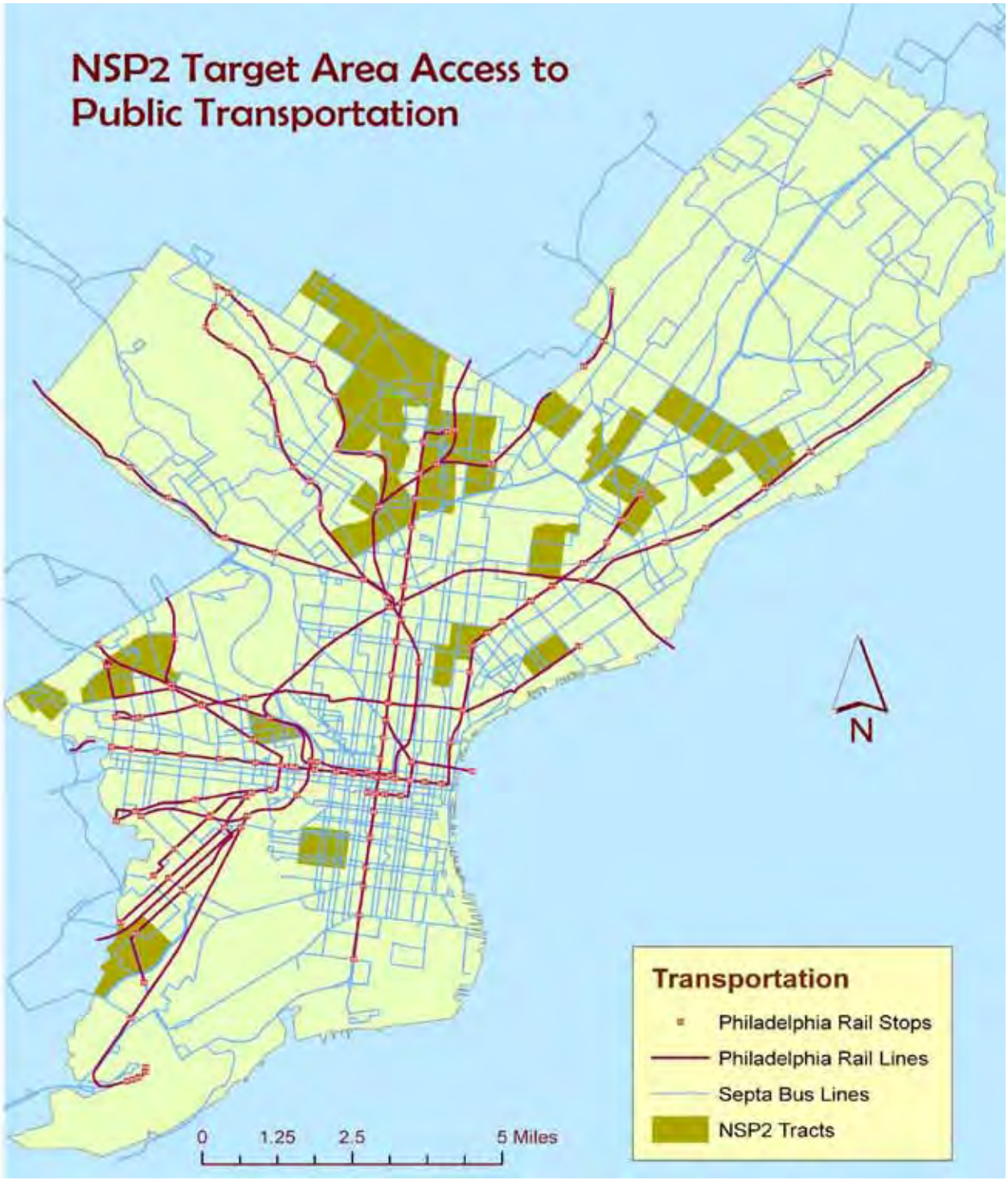
Many neighborhoods grew up around trolley lines (West Philadelphia) and rail stations (Germantown, Mt. Airy and Chestnut Hill). Just as other cities have tried to foster commercial and residential development around newly-created public rail stations, Philadelphia is committed to doing the same with its existing infrastructure. SEPTA has embarked on a comprehensive capital program to repair and renovate existing stations and depots so they are safe and inviting. These improvements should help attract more riders to the lines and spur private investment in adjacent neighborhoods.

In addition, the Nutter Administration is committed to investing in areas adjacent to transit hubs that SEPTA will also be renovating. In those locations, SEPTA will upgrade stations, making them aesthetically pleasing, well-lit and secure. The City's Office of Transportation and Utilities will support these efforts through investments in lighting, sidewalks, bike lanes, street furniture (including bike racks), signage and greening. Car-sharing parking spots will be created. The target areas will be rezoned to accommodate mixed residential and commercial uses.

The Pennsylvania Community Transportation Initiative has set aside $60 million for projects like these in Philadelphia and around the state. According to advocates of Transit Oriented Development, such investments will encourage private-sector development in those areas and Philadelphia is well positioned to attract a portion of these public dollars.

The target neighborhoods in this application significantly exceed the transit accessibility standards requested by HUD. All of these neighborhoods are served by a network of rail, bus, and trolley services that are among the most extensive in the country. Every proposed target area is served by bus lines that meet or exceed the minimum standard of rush hour frequency not less than every 20 minutes. The attached map shows transit lines overlaid on target census tracts. No resident of these neighborhoods needs a car for daily commuting.

NSP2 Target Area Access to Public Transportation



Notable commuter rail, subway and street car lines that serve the target areas include:

Commuter rail lines:
Designated in the table as R1, R2, etc., these lines offer regional rail service to Center City and the suburbs. At Wayne Junction, the hub of one of the redevelopment areas, six commuter rail lines converge, offering extraordinary access to Center City and the suburbs. Likewise, in Olney, at the Fern Rock Transportation Center three lines meet, with connecting bus and subway service throughout the region. Single commuter rail stops in the target areas include the Washington Lane station in and adjacent to West Oak Lane/East Germantown, and the 84th Street station in Eastwick.

Subway and Elevated Trains:
Broad Street Subway and Market-Frankford Elevated offer fast service to Center City. In Frankford, the Frankford Transportation Center at the Bridge-Pratt station of the Market-Frankford line offers connecting bus service throughout the northeastern section of the City.

Subway-Surface Lines:
Street cars traveling above ground serve Mantua, Overbrook and Eastwick. These lines go beneath the surface in a tunnel into Center City, speeding passenger service.

The following table demonstrates, for each neighborhood, bus or rail routes serving it with rush hour frequencies of not less than 20 minutes.

Neighborhood	Target Census Tracts	Commuter Rail, Subway, Light Rail, Streetcars, (including adjacent tracts)	Bus Routes with <20 min. Rush Hour Service
Redevelopment Areas			
Point Breeze	20, 21, 31, 32	Broad Street Subway	7, 17, 29, 64
Mantua	108, 109	10	40, 43
Wayne Junction	244, 247, 249	R1, R2, R3, R5, R7, R8, Broad Street Subway	23, 53, 56, 75, H, XH
Conservation Areas			
Southwest/Eastwick	55, 60	R1, 11, 36	37, 108
Overbrook/Overbrook Park	98, 114, 115, 118, 119	10, R5	31, 40, 46, 52, G
Eastern North/West Kensington	156, 162, 163	Market-Frankford El	3, 39, 54, 57, 89
East Oak Lane/Olney	266, 267, 268, 274, 275	R1, R2, R5, R8	8, 18, 26, 47, 57, 70, 75, C, J, K
West Oak Lane/East Germantown	250, 263-1, 263-2, 264, 265, 276, 277, 279, 280, 282, 283, 284, 286	R7	6, 18, 22, 55, 77, 80, C, H, HXH, J, K
Lower Northeast (Oxford Circle, Pennypack, Tacony, Frankford, Lawncrest)	191, 300, 302, 303, 305, 311, 314, 315, 320, 326, 330	Market-Frankford El, R7	5, 8, 18, 19, 24, 25, 26, 28, 55, 56, 58, 59, 66, 70, 84, 89, J, K, R
Kensington/Fishtown	180		25, 60, 89

B. Green Building Standards

The City of Philadelphia is committed to a high standard of energy efficiency in its housing programs. In 1992, OHCD developed and implemented an energy-efficiency standard to use in new construction and gut rehabilitation of affordable housing, becoming the first city nationwide with such a standard. This standard evolved over the years to reflect changing developments in both housing and energy. In 1995, the City won an Energy Star national award from EPA as City Partner of the Year. In 2004 the City expanded the partnership to include Energy Star Homes. These guidelines apply to substantial rehabilitation of existing homes funded with public money through the City, and to the construction of new affordable housing. Affordable housing in Philadelphia meets EPA's strict guidelines for energy efficiency and earns the Energy Star designation. Philadelphia was the first city in Pennsylvania to adopt the Energy Star Homes performance guidelines for the construction of all new affordable housing. Energy Star guidelines are included in the Philadelphia Affordable Construction Manual which was developed by OHCD staff and the Energy Coordinating Agency.

C. Reuse of Cleared Sites

Philadelphia has a long-standing practice of successfully reusing cleared sites for new development- examples include the Homeownership Zone, West Poplar Nehemiah, Pradera and many others. It also has a strong partnership with the Pennsylvania Horticultural Society to reclaim and reuse vacant land. OHCD has worked with PHS on the Clean and Green aspect of its larger Philadelphia Green initiative. Clean and Green's goal is to clear and begin planting trees and grass on vacant land, and OHCD is an integral part of a major Clean and Green project in New Kensington that has involved more than 50 percent of the neighborhood's vacant land. The City will, at a minimum, re-use demolition sites within the term of the NSP2 grant, as improved green open space as part of its Clean and Green initiative. Clean and Green sites are graded and debris-free, with grass planted and trees installed. PHS maintains Clean and Green sites under contract to the City.

D. Deconstruction

The City is not able to utilize deconstruction techniques for NSP2 demolition activities.

E. Other Sustainable Practices

Philadelphia's NSP2 activities, working within the framework of the Greenworks plan and along with other related City initiatives, will further address sustainability in the following ways:

Sustainable Site Design:
Philadelphia's plans reinforce its status as a walkable, transit-oriented city. New housing development generally follows the City's historic street grid, and maintains close connections to neighborhood commercial and retail opportunities. Each area has at least one commercial corridor as well as access to Center City and its commercial activity. The Philadelphia City Planning Commission reinforces sustainability goals by eliminating unnecessary curb cuts that intrude on sidewalks, orienting houses toward the street at an urban-scale density, and reducing the use and impact of automobiles.

Environmental Resources:
The Philadelphia Water Department requires all large scale development projects to include on-site storm-water management systems. These systems reduce the impact of storm water runoff on the City's waste water management system, and prevent storm water surges from forcing untreated City sewage into the Delaware and Schuylkill River basins. No proposed NSP2 projects will harm wetlands, critical habitats, parks or farmland, and funds will be used to complement the Philadelphia Water Department's innovative Watershed Management program..

Healthy Homes:
The majority of homes that will be rehabilitated under the NSP2 program will be row houses, which are smaller and are inherently more energy efficient than detached houses. Row houses share common walls, reducing the amount of energy required to heat or cool them compared to a detached or semi-detached house. The City's rehabilitation construction manual, developed in conjunction with Philadelphia's Energy Coordinating Agency (ECA) addresses several of the guidelines in the Healthy Homes section of Appendix 2 – moisture control, air sealing, tub and shower enclosures and healthy flooring being examples. The ECA manual also specifies numerous ways to create energy efficiencies when rehabilitating, such as through adhering to Energy Star guidelines. The City will encourage all developers working on NSP2 projects to follow the appropriate ECA guidelines to make all homes affected by NSP2 safe and energy efficient.

Factor 6: Neighborhood Transformation & Economic Opportunity

1) The City certifies that its proposed NSP2 activities are consistent with two established, comprehensive plans: the Delaware Valley Regional Planning Commission's long range plan, and the City's sustainable development plan. *Destination 2030: A Vision for the Future. -The Long Range Plan for the Delaware Valley* by the Delaware Valley Regional Planning Commission is the official long-term plan for the Philadelphia region, required and certified by the U.S. Department of Transportation (www.dvrpc.org/LongRangePlan/Destination2030/).

Destination 2030 addresses five major areas to promote Greater Philadelphia's growth: urban revitalization, growth management, economic development, transportation, and environment. For urban revitalization, the DVRPC Long Range Plan focuses on reducing suburban sprawl by managing future development through focused infrastructure investments in urban centers, and reusing abandoned sites and vacant land. These goals complement efforts for economic development through targeted business investments to the region's best opportunities and improving the labor force through more education and training. A key factor in minimizing regional sprawl is to encourage growth and development around defined centers and major transportation corridors. Mixed-use and transit-oriented development in addition to land use controls and land preservation contribute greatly to a revitalized urban core. This plan also aims to improve transportation facilities and operations through rebuilding existing infrastructure. Preserving the environment through responsible land use, increased tree coverage, and transit-oriented development are priorities.

Greenworks Philadelphia was developed by the Mayor's Office of Sustainability and issued in April 2009. (www.phila.gov/green/greenworks). It is the City's plan to make Philadelphia the greenest City in America. The *Greenworks Plan* outlines 15 specific targets to attain to build Philadelphia as the Greenest City in America. The Philadelphia Water Department is employing new "green" methods of reducing storm water runoff, including converting paved lots and impervious surfaces to green lots and open space. The City is also aiming to provide parks and accessible local food to 75 percent of Philadelphia's population, as well as increasing tree coverage in all neighborhoods. Greenworks also plans on reducing vehicle miles traveled and greenhouse gas emissions and improving air quality, largely through transit-oriented development. Further environmental policy goals include retrofitting 15 percent of housing stock through weatherization, lowering city government and citywide building usage of electricity, and generating 20 percent of energy used in the city from alternative sources. These initiatives will also create thousands more green jobs while making Philadelphia a better place to live and work.

2) The City's proposed NSP2 activities will support *Destination 2030* and *Greenworks Philadelphia* by encouraging urban revitalization, managing growth and reducing sprawl. Industrial demolition and redevelopment are consistent with the *Destination 2030* plans' efforts to reuse abandoned sites and vacant land. NSP2 census tracts offer excellent transportation opportunities and access to commercial and job centers, reducing the need for reliance on the automobile. NSP2 activities complement SEPTA's efforts to reinvest in transportation hubs and encourage transit-oriented development, notably in the Wayne Junction/Nicetown area, but also in other areas. NSP2 activities support the City's efforts outlined in *Greenworks* to promote sustainable development. Housing rehabilitation, including incentives to attract homebuyers to existing houses and reinvestment in existing units in need of more substantial rehab, are the greenest kind of housing development, since fewer new resources are required than in new construction. Where new construction is desirable, sustainable development approaches to storm water management, site design and house construction will reduce the impact of that development on the environment.

Summary of Citizen Comments

The City posted a summary of its proposed NSP2 program on its website (www.phila.gov/ohcd) at 7 am on Friday, July 3, 2009, with the required public comment period running through 5 pm on Monday, July 13, 2009. The program summary included descriptions of activities proposed, a budget by activity, list of proposed census tracts, and a map of census tracts. The availability of the summary was advertised in the *Philadelphia Inquirer*, the *Philadelphia Tribune* and *Al Dia* on July 3, 2009. A summary was published in the *Philadelphia Inquirer* on July 6, 2009. A summary in Spanish was published on the website on July 7, 2009. These postings meet or exceed the requirements outlined in the NSP2 NOFA.

In response to the public comment period notice, the City received five written comments. Comments were received from Project H.O.M.E., Mt. Airy USA, NeighborhoodsNow, the Philadelphia Association of Community Development Corporations and the American Cities Foundation.

Three commentators advocated for adding specific census tracts to the City's NSP2 target area. Nine specific census tracts were requested to be added: 133, 135, 136, 140, 143, 151 152, 251 and 258. Using the HUD web-based scoring system, the "average maximum score" for the nine requested census tracts is 13.44, significantly below the threshold score of 18. Adding these tracts in the aggregate to the City's proposed target area would lower the City's aggregate maximum score to below the threshold of 18, making the City's application ineligible.

Project H.O.M.E. advocated for adding census tracts 133, 140, 151 and 152 to the proposed target area, arguing that these tracts are adjacent to areas of significant market strength and ongoing additional investment. Census tract 133 has very low foreclosure and vacancy scores -- 6 and 6, respectively. This tract does not meet the criteria for selection. Census tract 140, with a foreclosure score of 14 and vacancy score of 19, is in an area of high current City investment. It includes part of the Cecil B. Moore Homeownership Zone and there is active market investment pressure from Temple University. This tract was judged not to require active intervention through the NSP2 program. Tracts 151 and 152, in the Strawberry Mansion section of North Philadelphia, were considered in designing the City's approach to NSP2 investment. They have very high foreclosure and vacancy scores: 18 and 17 (foreclosure) and 20 and 20 (vacancy). In designing its NSP2 program, the City avoided areas with both very high foreclosure and very high vacancy scores, believing it unlikely that intervention available through NSP2 could turn these market areas around within the required time frame and program and funding parameters. These tracts require sustained, high levels of investment, including acquisition by eminent domain, that exceed the possibilities available through NSP2.

Mt. Airy USA advocated for adding census tract 251 to the proposed target area, and requested $5 million in NSP2 funding for its proposed transit-oriented development in that tract. Tract 251 has a foreclosure score of 15 and a vacancy score of 13, making it inconsistent with the goals of the NSP2 program. In addition, the proposed development is relatively early in the planning stages, requires multiple other funding resources and is unlikely to come to fruition within the NSP2 timeframe.

NeighborhoodsNow advocated for adding four census tracts: 258, 135, 136 and 143. NeighborhoodsNow urged the City to focus on "middle market" areas that are at risk of decline. Using the HUD web-based tool, these four census tracts have very low foreclosure and vacancy scores: foreclosure (13, 8, 13, 7) and vacancy (8, 8, 6, 7), respectively. The City will continue to support NeighborhoodsNow in its Vital Neighborhoods program in CDBG Year 35. Census tract 258 is in the area included in the City's NSP1 program for acquisition, rehabilitation and re-use as housing.

Two commentators made program-related comments that it was suggested would strengthen the City's application.

The Philadelphia Association of Community Development Corporations (PACDC) supported the City's application, saying it effectively addressed residents' needs while stabilizing market conditions in targeted neighborhoods. PACDC suggested that land banking be added as a new, funded program area. It suggested that acquisition and management of foreclosed properties in targeted areas where public agencies already own significant vacant properties would allow assemblage of larger-scale redevelopment areas (Point Breeze, Mantua and

Wayne Junction/Nicetown), the City or its landbanking agency the Redevelopment Authority, own a significant amount of vacant land. Because NSP2 acquisition requirements are inconsistent with eminent domain, however, NSP2 is not a viable way to assemble parcels for redevelopment in these areas. Properties in foreclosure, which are eligible for NSP2 acquisition, are unlikely to be vacant land or long-term vacant structures for which demolition is appropriate. The City does propose to do selective demolition, and these structures need not be in foreclosure. This activity will ultimately assist in making this vacant land available for redevelopment.

PACDC also advocated for additional resources for redevelopment activities, in particular for large-scale housing development in additional neighborhoods, and encouraged the City to use NSP2 funds to leverage additional resources such as other federal resources and the Philadelphia Housing Trust Fund. While the City will coordinate these additional resources with NSP2 to the maximum extent feasible, since they are fundamentally public resources, this kind of "leveraging" does little to make new resources available. PACDC also advocated for ensuring that NSP2 funding is sufficient to include the additional upfront costs of energy efficient or "green" housing features. PACDC advocated that the City ensure long-term affordability of new homes for a period longer than those required by the HOME regulations. The City believes that the HOME affordability guidelines are sufficient for protecting the public interest in maintaining affordability. A longer period of affordability would encumber properties, affect marketability, and create difficulties in obtaining first mortgages.

The American Cities Foundation made suggestions related to sustainability, in particular regarding storm water management issues, energy counseling as part of housing counseling, interim land management, and the use of minority and women-owned businesses in implementing the NSP2 program. The City supports the incorporation of storm water management planning into its development activities, and the Water Department is aggressive in ensuring storm water management planning in all larger new development and construction. The Water Department is currently working with the Redevelopment Authority on storm water issues in Point Breeze, one of the target redevelopment areas. It does not seem feasible to incorporate storm water management into single family rehabilitation efforts designed to return short-term vacant properties to active homeownership and occupancy. The other comments will be considered as the program is implemented. developable properties. This activity was considered in designing the City's NSP2 program.

NSP2 Revised Program and Budget February 2010

In order to carry out its NSP2 program using the reduced funding awarded to it, the City has revised its proposed activities to meet the funding made available. The basic contours of the program remain unchanged: the City will return foreclosed-upon properties to productive use as housing in areas where foreclosure is high and vacancy low, and will redevelop three "tipping point" neighborhoods through selected demolition, new construction on vacant land and the rehabilitation of foreclosed-upon vacant multi-family and single family housing.

In order to remain consistent with the goals and outcomes outlined in the City's application within a reduced budget, it is necessary to eliminate one proposed activity: Purchase Incentives for potential homebuyers wishing to buy and improve foreclosed upon properties. This activity is the most costly in terms of administration and staffing requirements and those costs could not have been reduced proportionally to a reduction in the activity level. A reduced level of activity in this program would not merit the unique overhead and staffing costs associated with starting up and carrying out this activity. Elimination of this activity is cost effective and allows for a better maintenance of effort in other activity categories.

To retain an appropriate emphasis on the return of single family foreclosed-upon homes to homeownership, an increase in the budget and number of units assisted through Purchase, Rehabilitation and Re-Sale is proposed. The Redevelopment Authority has the staff capacity, developed under NSP1, to carry out this program effectively. Developer capacity is increasing, and the City believes that it can expend a slightly larger amount of funds for this activity than proposed in the original application. An increase in funding for this activity addresses, in part, the elimination of funding for Purchase Incentives.

The City proposes to reduce funding for Gap Financing for Multi-family Rehabilitation. Funds will be limited to assisting structures serving households with incomes at or below 50 percent of AMI. The City has identified at least one potential foreclosed-upon multi-family structure for very low-income residents and is identifying other potential sites.

The City proposes a modest reduction in the funding for and units to be assisted through Gap Financing for the Redevelopment (new construction). Though funds will be reduced for this activity, the City expects to develop a significant anchor project in each Redevelopment Area.

The City proposes to reduce funding for Demolition by 20 percent and focus activity on areas where other NSP-financed development is concentrated.

The City proposes to reduce funding for Loan Loss Reserves. The remaining funds will be sufficient to support construction lending for rehabilitation activities. The City anticipates using CDBG Interim Construction Assistance to support NSP2 redevelopment activities.

NSP2 Revised Budget and Activity List

CDBG Eligible Activity	Responsible Entity	Proposed Budget Amount in NSP2 Application	Proposed # of Units to be Assisted in NSP2 Application	Revised Budget Amount Based on NSP2 Award	Revised # of Units to be Assisted Based on NSP2 Award
Purchase Incentives (NSP-A) 24 CFR 570.206	City-RDA	$5,300,000	200	$0	0
Purchase, Renovate, Resale (NSP-B) 24 CFR 570.201(a), 202	City-RDA	$7,500,000	100	$7,875,000	105
Gap Financing, Multifamily NSP-B) 24 CFR 570.201(a), 202	City-RDA	$20,000,000	100	$14,673,279	73
Gap Financing, Redevelopment (NSP-B) 24 CFR 570.201(a), 202, 204	City-RDA	$14,000,000	100	$12,000,000	85
Demolition (NSP-D) 24 CFR 570.201(d)	City- L&I	$5,000,000		$4,000,000	
Loan Loss Reserves (NSP-A) 24 CFR 570.206	City-RDA	$1,875,000		$1,000,000	
Administrative Costs 24 CFR 570.208	City-RDA	$5,200,000		$4,394,253	
Total		**$58,875,000**	**500**	**$43,942,532**	**263**

NSP2 Revised Income Targeting by Activity

	Housing Units to be produced			
Activity	**As Proposed**		**Revised based on Award**	
Household Income:	**51-120%**	**<50%**	**50-120%**	**<50%**
Purchase Incentives	160	40	0	0
Purchase, Renovate, Resale	80	20	94	11
Gap Financing, Multifamily	25	75	0	73
Gap Financing, Redevelopment	100	0	75	0
Totals	**365**	**135**	**169**	**84**

NSP2 Revised Demolition Activities

	As Proposed in the NSP2 Application	Revised Based on NSP2 Award
Number of low- and moderate-income dwelling units reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	25	20
Number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	135	84
The Grantee's total NSP2 grant request:	$58,875,000	
The Grantee proposed to expend how much of the total NSP2 funds requested on demolition activities:	$5,000,000	
The proposed expenditure on demolition activities/ NSP2 funds requested: (as a %)	8%	
The Grantee's actual NSP2 grant amount:		$43,942,532
Based on the actual award amount, the Grantee now budgets how much of the total for demolition activities:		$4,000,000
The expected expenditure on demolition activities/ total NSP2 funds awarded: (as a %)		9.10%

NSP2 Revised Project Completion Schedule

NSP Activity	Target Neighborhoods	Task Schedule	Start/End Dates and Metrics
Acquisition and rehabilitation of foreclosed single family homes for resale	Conservation Areas	Developers have been pre-qualified under NSP1 and some units identified (currently underway): ■ Months 1-6: pre-qualification of additional developers, review initial development proposals, conduct environmental reviews. ■ Months 7-24: loan commitments and closings, pre-construction conferences, proceed orders ■ Months 8-36: Construction ■ 10-15 closings per quarter starting June 2010	Start: March 1, 2010 >50% of Funds and Expended and Units Assisted: January 2012 Completed: January 2013 (100% of Units Assisted and Funds Expended)
Rehabilitation of multi-family units for rental.	Wayne Junction Point Breeze Mantua	Timeframe dependent on availability of suitable and eligible properties. Site evaluation process began in January 2010. ■ Months 1-2: identify first potential site, conduct environmental review, secure site control ■ Months 3-5: Selection of initial developer & pre-construction conference ; identify additional site(s) ■ Months 6-8: sign initial contract, issue proceed order on first site. ■ Months 9-36: Construction of initial property; acquisition, rehab and construction of additional properties	Start: March 1, 2010 >50% of Funds and Expended and Units Assisted: January 2012 Completed: January 2013 (100% of Units Assisted and Funds Expended)
Neighborhood redevelopment of vacant land for housing	Wayne Junction Point Breeze Mantua	Timeframe dependent on financing, unit, size, and acquisition. Site evaluation process began in September 2009. ■ Months 1-3: First sites selected and first RFP issued. Conduct environmental review, City funding to acquire sites, RFP issued to select final proposal; ■ Months 3-6: Selection of developer & pre-construction conference; additional sites selected and RFPs issued. ■ Months 7-10: sign contract, issue proceed order for initial project ■ Months 11-36: Construction of first and additional projects	Start: March 1, 2010 >50% of Funds and Expended and Units Assisted: January 2012 Completed: January 2013 (100% of Units Assisted and Funds Expended)
Demolition of blighted structures	Wayne Junction Point Breeze Mantua	Timeframe is dependent on variables (building size and condition). Some large industrial structures have already been identified. ■ Months 1-3: Memorandum of Agreement signed with Department of Licenses and Inspections ■ Months 2-4: Identification of Initial Properties; Environmental Review ■ Months 4-24: Demolition of selected properties	Start: March 1, 2010 Completed: December 2012 (All units demolished and funds expended)
Loan Loss Reserves	All Approved Census Tracts	Loan Loss Reserves will be used to leverage construction financing pool to support Acquisition, Rehab, and Redevelopment ■ Month 1-3: Identify financing partner through the National Community Stabilization Trust. ■ Months 4-6: Negotiate terms of financing, close, establish loan administration processes. ■ Months 7-36: Operate program.	Start: March 1, 2010 100% Funds Expended: August 2010 Completed: January 2013

Guide to Agencies and Programs

AACO	—	AIDS Activity Coordinating Office
ARRA	—	American Recovery and Reinvestment Act
BSRP	—	Basic Systems Repair Program
CDBG	—	Community Development Block Grant
CDC	—	Community Development Corporation
DBH/MRS	—	Department of Behavioral Health/Mental Retardation Services
DCED	—	Department of Community and Economic Development (Pennsylvania)
ECA	—	Energy Coordinating Agency
ESG	—	Emergency Shelter Grant
FY	—	Fiscal Year
GA	—	General Assistance
HOPWA	—	Housing Opportunities for Persons With AIDS
HRP	—	Homeownership Rehabilitation Program
HTF	—	Housing Trust Fund
HUD	—	U. S. Department of Housing and Urban Development
L&I	—	Licenses and Inspections Department (Philadelphia)
NAC	—	Neighborhood Advisory Committee
NBO	—	Neighborhood-Based Organization
NSP	—	Neighborhood Stabilization Program
NTI	—	Neighborhood Transformation Initiative
OHCD	—	Office of Housing and Community Development (Philadelphia)
OSH	—	Office of Supportive Housing
PCDC	—	Philadelphia Commercial Development Corp.
PDPH	—	Philadelphia Department of Public Health
PHA	—	Philadelphia Housing Authority
PHDC	—	Philadelphia Housing Development Corp.
PHFA	—	Pennsylvania Housing Finance Agency
PIDC	—	Philadelphia Industrial Development Corp.
PNDC	—	Philadelphia Neighborhood Development Collaborative
PWDC	—	Philadelphia Workforce Development Corp.
RDA	—	Redevelopment Authority of Philadelphia
RFP	—	Request for Proposal
SBRLF	—	Small Business Revolving Loan Fund
SHARP	—	Senior Housing Assistance Repair Program
SIP	—	Storefront Improvement Program
SVLAP	—	Small Vacant Lot Abatement Program
TBSRP	—	Targeted Basic Systems Repair Program
THPP	—	Targeted Housing Preservation Program
TNCA	—	Targeted Neighborhood Commercial Area
VPRC	—	Vacant Property Review Committee

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

		2. DATE SUBMITTED June 30, 2010	Applicant Identifier 1800347
1. TYPE OF SUBMISSION: Application	Pre-application	**3. DATE RECEIVED BY STATE**	State Application Identifier
☐ **Construction**	☐ **Construction**	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier
☑ **Non-Construction**	☐ **Non-Construction**		

5. APPLICANT INFORMATION

Legal Name: City of Philadelphia	**Organizational Unit**: Department: Office of Housing and Community Development
Organizational DUNS: 62-390-0487	Division:
Address: Street: 1234 Market Street, Suite 1700	**Name and telephone number of person to be contacted on matters involving this application (give area code)** Prefix: Ms. First Name: Deborah
City: Philadelphia	Middle Name
County: Philadelphia	Last Name McColloch
State: PA Zip Code 19107	Suffix:
Country: USA	Email: deborah.mccolloch@phila.gov
6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 2 3 - 6 0 0 3 0 4 7	Phone Number (give area code) 215-686-9750 Fax Number (give area code) 215-686-9801
8. TYPE OF APPLICATION: ☑ **New** ☐ **Continuation** ☐ **Revision** If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)	**7. TYPE OF APPLICANT: (**See back of form for Application Types) C. Municipal Other (specify)
	9. NAME OF FEDERAL AGENCY: U. S. Department of Housing and Urban Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 1 8 TITLE (Name of Program): Community Development Block Grant	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** Community Development Block Grant formula entitlement funding (Consolidated Plan Year 36) -- Philadelphia
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*: City of Philadelphia	
13. PROPOSED PROJECT Start Date: 7/1/2010 Ending Date: 6/30/2011	**14. CONGRESSIONAL DISTRICTS OF:** a. Applicant PA-1, 2, 8, 13 b. Project PA-1, 2, 8, 13

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal	$ 55,325,903 .00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	$ .00	
c. State	$ 8,262,000 .00	
d. Local	$ 20,500,000 .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	$ 13,124,000 .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL	$ 97,211,903 .00	☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Deborah	Middle Name
Last Name McColloch		Suffix
b. Title Director of Housing		c. Telephone Number (give area code) 215-686-9750
d. Signature of Authorized Representative Deborah McColloch		e. Date Signed June 29, 2010

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Prescribed by OMB Circular A-102

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

		2. DATE SUBMITTED June 30, 2010	Applicant Identifier 1800347
1. TYPE OF SUBMISSION: Application	Pre-application	**3. DATE RECEIVED BY STATE**	State Application Identifier
☐ **Construction**	☐ **Construction**	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier
☑ **Non-Construction**	☐ **Non-Construction**		

5. APPLICANT INFORMATION

Legal Name: City of Philadelphia	**Organizational Unit**:
	Department: Office of Housing and Community Development
Organizational DUNS: 62-390-0487	Division:
Address:	**Name and telephone number of person to be contacted on matters involving this application (give area code)**
Street: 1234 Market Street, Suite 1700	Prefix: Ms. / First Name: Deborah
City: Philadelphia	Middle Name
County: Philadelphia	Last Name McColloch
State: PA / Zip Code 19107	Suffix:
Country: USA	Email: deborah.mccolloch@phila.gov
6. EMPLOYER IDENTIFICATION NUMBER *(EIN):* 2 3 - 6 0 0 3 0 4 7	Phone Number (give area code) 215-686-9750 / Fax Number (give area code) 215-686-9801
8. TYPE OF APPLICATION: ☑ **New** ☐ **Continuation** ☐ **Revision** If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)	**7. TYPE OF APPLICANT:** (See back of form for Application Types) C. Municipal Other (specify)
	9. NAME OF FEDERAL AGENCY: U. S. Department of Housing and Urban Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 3 9 TITLE (Name of Program): HOME Investment Partnership	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** HOME Investment Partnership formula entitlement funding (Consolidated Plan Year 36) -- Philadelphia
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.):* City of Philadelphia	
13. PROPOSED PROJECT	**14. CONGRESSIONAL DISTRICTS OF:**
Start Date: 7/1/2010 / Ending Date: 6/30/2011	a. Applicant PA-1, 2, 8, 13 / b. Project PA-1, 2, 8, 13

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal	$ 16,445,021 .00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	$ .00	
c. State	$ .00	
d. Local	$ .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	$ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL	$ 16,445,021 .00	☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Deborah	Middle Name
Last Name McColloch		Suffix
b. Title Director of Housing		c. Telephone Number (give area code) 215-686-9750
d. Signature of Authorized Representative Deborah McColloch		e. Date Signed June 29, 2010

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APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

		2. DATE SUBMITTED June 30, 2010	Applicant Identifier 1800347
1. TYPE OF SUBMISSION: Application	Pre-application	**3. DATE RECEIVED BY STATE**	State Application Identifier
☐ **Construction**	☐ **Construction**	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier
☑ **Non-Construction**	☐ **Non-Construction**		

5. APPLICANT INFORMATION

Legal Name: City of Philadelphia		**Organizational Unit**: Department: Office of Housing and Community Development	
Organizational DUNS: 62-390-0487		Division:	
Address: Street: 1234 Market Street, Suite 1700		**Name and telephone number of person to be contacted on matters involving this application (give area code)** Prefix: Ms.	First Name: Deborah
City: Philadelphia		Middle Name	
County: Philadelphia		Last Name McColloch	
State: PA	Zip Code 19107	Suffix:	
Country: USA		Email: deborah.mccolloch@phila.gov	
6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 2 3 – 6 0 0 3 0 4 7		Phone Number (give area code) 215-686-9750	Fax Number (give area code) 215-686-9801
8. TYPE OF APPLICATION: ☑ **New** ☐ **Continuation** ☐ **Revision** If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)		**7. TYPE OF APPLICANT:** (See back of form for Application Types) C. Municipal Other (specify)	
		9. NAME OF FEDERAL AGENCY: U. S. Department of Housing and Urban Development	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 – 2 3 1 TITLE (Name of Program): Emergency Shelter Grant		**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** Emergency Shelter Grant formula entitlement funding (Consolidated Plan Year 36) -- Philadelphia	
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*: City of Philadelphia			
13. PROPOSED PROJECT		**14. CONGRESSIONAL DISTRICTS OF:**	
Start Date: 7/1/2010	Ending Date: 6/30/2011	a. Applicant PA-1, 2, 8, 13	b. Project PA-1, 2, 8, 13

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal	$ 2,296,153 .00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	$ .00	
c. State	$ .00	
d. Local	$ 2,296,153 .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	$ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL	$ 4,592,306 .00	☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Deborah	Middle Name
Last Name McColloch		Suffix
b. Title Director of Housing		c. Telephone Number (give area code) 215-686-9750
d. Signature of Authorized Representative Deborah McColloch		e. Date Signed June 29, 2010

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APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

		2. DATE SUBMITTED June 30, 2010	Applicant Identifier 1800347
1. TYPE OF SUBMISSION: Application	Pre-application	**3. DATE RECEIVED BY STATE**	State Application Identifier
☐ **Construction**	☐ **Construction**	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier
☑ **Non-Construction**	☐ **Non-Construction**		

5. APPLICANT INFORMATION

Legal Name: City of Philadelphia	**Organizational Unit**:
	Department: Office of Housing and Community Development
Organizational DUNS: 62-390-0487	Division:
Address: Street: 1234 Market Street, Suite 1700	**Name and telephone number of person to be contacted on matters involving this application (give area code)**
	Prefix: Ms. / First Name: Deborah
City: Philadelphia	Middle Name
County: Philadelphia	Last Name McColloch
State: PA / Zip Code 19107	Suffix:
Country: USA	Email: deborah.mccolloch@phila.gov
6. EMPLOYER IDENTIFICATION NUMBER *(EIN):* 23-6003047	Phone Number (give area code) 215-686-9750 / Fax Number (give area code) 215-686-9801
8. TYPE OF APPLICATION: ☑ **New** ☐ **Continuation** ☐ **Revision** If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)	**7. TYPE OF APPLICANT:** (See back of form for Application Types) C. Municipal Other (specify)
	9. NAME OF FEDERAL AGENCY: U. S. Department of Housing and Urban Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-241 TITLE (Name of Program): Housing Opportunities for Persons with AIDS	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** Housing Opportunities for Persons with AIDS formula entitlement funding (Consolidated Plan Year 36) -- Philadelphia EMA
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.):* City of Philadelphia	
13. PROPOSED PROJECT Start Date: 7/1/2010 / Ending Date: 6/30/2011	**14. CONGRESSIONAL DISTRICTS OF:** a. Applicant PA-1, 2, 8, 13 / b. Project PA-1, 2, 6, 7, 8, 13, 15, 16
15. ESTIMATED FUNDING:	**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal $ 8,786,271.00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant $ .00	
c. State $ .00	
d. Local $ .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other $ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income $ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL $ 8,786,271.00	☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Deborah	Middle Name
Last Name McColloch		Suffix
b. Title Director of Housing		c. Telephone Number (give area code) 215-686-9750
d. Signature of Authorized Representative Deborah McColloch		e. Date Signed June 29, 2010

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CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about –

   (a) The dangers of drug abuse in the workplace;
   (b) The grantee's policy of maintaining a drug-free workplace;
   (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
   (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -

   (a) Abide by the terms of the statement; and

   (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:

   (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

   (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which I t is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Deborah McCollar

Signature/Authorized Official

June 29, 2010
Date

Director of Housing
Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority**. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. **Overall Benefit**. The aggregate use of CDBG funds including section 108 guaranteed loans during program year 36 (July 1, 2010 through June 30, 2011), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments**. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Deborah McCollum

_____ June 29, 2010_____
Signature/Authorized Official Date

Director of Housing_____
Title

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

_____ _____
Signature/Authorized Official Date

_____
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Deborah McCollar

_____ June 29, 2010_____
Signature/Authorized Official Date

Director of Housing_____
Title

ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for rehabilitation (other than major rehabilitation or conversion), the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services and Operating Costs -- Where assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds -- It will obtain matching amounts required under 24 CFR 576.51.

Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.

Discharge Policy ---- It has established a policy for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.

HMIS – It will comply with HUD's standards for participation in a local Homeless Management Information System and the collection and reporting of client-level information.

Deborah McCollar

_____ June 29, 2010
Signature/Authorized Official Date

Director of Housing
Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

June 29, 2010
Date

Director of Housing
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).

6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)
1234 Market Street, Philadelphia, PA 19107
1401 John F. Kennedy Blvd., Philadelphia, PA 19102
1515 Arch Street, Philadelphia, PA 19102

Check ___ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

INDEX

Index

Symbols

3-S Project - 69
5th Street - 11, 45, 46, 71, 74, 96
9th & Ellsworth Senior Housing - 101
17th & Carpenter Streets - 12, 101
22nd Street - 69
24 CFR 24.201(e) - 113
24 CFR 42.375 - Appendix 116
60th Street - 12, 90
419 Chandler St. - 82, 83, 136
1100 S. Broad St. - 99
1260 Housing Development Corp. - 64, 82, 86, 87, Appendix 23
1515 Fairmount - 12, 78, 136
1900 W. Allegheny Ave. - 69, 78, 136
2628 Welsh Rd. - 82
3222-3258 H St. - 11
3408 Rhawn Apartments - 83, 136
3408 Rhawn St. - 82
3902 Spring Garden St. - 12, 84, 91, Appendix 66
4200 Stiles Phase II - 93
4500 North 20th Street Block Association - 102
5015-19 Beaumont Ave. - 91
7600 E. Roosevelt Blvd. - 82

A

ACDC - 66
ACHIEVEability - 10, 13, 51, 85, 86, 90
Acquisition and Rehabilitation program - Appendix 113
Acquisition Loan Fund - 35, 132
Acquisition, Renovation and Re-Sale - Appendix 111, Appendix 112
Act 94 - 8, 81
ActionAIDS - 27, 30, 31, 33, 131
Adaptive Modifications Program (AMP) - 28, 29, 55, 123, 125, 128, 131, Appendix 23, Appendix 35, Appendix 36, Appendix 57
Admiral Court - 84, 90
Adolfina Villanueva Townhouses - 75
Affirmative Action Plans (AAPs) - Appendix 2
Affordable Community Housing Advocates Inc. - 95
affordable housing - 3, 7, 8, 11, 15, 22, 27, 37, 55, 61, 71, 72, 89, 94, 97, 116, 117, 118, 119, 129, Appendix 5, Appendix 8, Appendix 10, Appendix 13, Appendix 16, Appendix 104, Appendix 105, Appendix 107, Appendix 108, Appendix 113, Appendix 115, Appendix 117, Appendix 119, Appendix 121, Appendix 122, Appendix 126
Affordable Housing Development RFP 2009 - 10, 11, 12, 68, 69, 74, 75, 82, 86, 88, 91, 94, 99, 106
affordable rental housing - 12, 13, 55, 75, 80, 81, 85, 86, 90, 95, 99, 100, 118
AIDS Activity Coordinating Office (AACO) - 2, 26
Albert Einstein Healthcare Network - 105
Allegheny West - 10, 31, 51, 68, 69, 118, 119
Allegheny West Foundation (AWF) - 10, 44, 51, 69, 118, 119
Alphonso Deal Housing Development - 72
Altman Group - 100
American Cities Foundation - Appendix 128, Appendix 129
American Dream Downpayment Initiative (ADDI) - 17, 116, Appendix 106
American Recovery and Reinvestment Act (ARRA) - 1, 3, 15, 115, 116, 117, 121, 128, 129
American Street Corridor - 72
Americans with Disabilities Act (ADA) - Appendix 2
Angela Court - 89
Anthony Wayne School - 100, Appendix 23
Anthony Wayne Senior Housing, Phase II - 100, 101
Anti-Predatory Loan Products - 19, 23, 139, 130, Appendix 34
Apartments at Cliveden - 104
Appletree Housing - 85, Appendix 23
Art Apartments - 84
Artists' Village - 97
Asociación Puertorriqueños en Marcha (APM) - 11, 71, 73, 74, 75, 119, Appendix 55
Aspen Housing - 10, 86, 93, 136
autism - 87
Avondale Housing - 85

B

Baltimore Avenue Revitalization Corp. - 91
Bancroft Court - 68, 97
Bancroft Court/The Allegheny - 68
Basic Systems Repair Program (BSRP) - 1, 19, 20, 23, 55, 115, 118, 119, 130, Appendix 4, Appendix 21, Appendix 23, Appendix 86
Beaumont Accessible Homes - 93, 136
Beaumont Initiative - 91
Beech Corp. - 64
Beech Economic Development Corp. - 65
Beechwood - 108, Appendix 22
Belfield Avenue Townhouses - 103, 107, 136
Belmont - Appendix 23
Belmont Affordable Homes - 89
Belmont Gardens - 88
Belmont Homes - 88, 89
Belmont Improvement Association - 88
Berks Street - 36, 67, 68
Bernice Arms - 84
Bernice Elza Homes - 90, 91
Bethesda Project - 12, 94
Bigham Homes - 12, 91, 93, 136
Blaine School - 68
Blakestone Housing - 103
Boettner Center of Financial Gerontology - 18
Booth Manor - 85
Borinquen Plaza - 74
Bouvier Street - 64, 108, 109
Brantwood - 86, Appendix 23
Brentwood Apartments - 86
Brewerytown - 51, 61, 62, 70
Bridesburg - 79, 81
Broad Street Subway - Appendix 125
Brookings Institute - Appendix 100
Brooks School - 85, 86
Brownfields Economic Development Initiatives (BEDI) - Appendix 32
buildings cleaned and sealed - Appendix 104
Business Improvement District Assistance - 47, 49, 122, 127, 133
Business Improvement Districts (BIDs) - 41, 47

C

Calcutta House - 30, 62
Campaign for Working Families - 19
Canus Corp. - 74
Capacity-Building Assistance for NBOs - 49, 122, 127, 133
Caribe Towers - 74
Carl Mackley Apartments - 81
Carroll Park - 51, 84, 88
Carroll Park Community Council - 51
Casa Caribe - 74
Casa Farnese - 94, 136
Catholic Social Services - 30
CDBG-R - 1, 65, 87, 115, 128
CDC Tax Credit Program - 49, 122, 124, 128, 133
Cecil B. Moore - Appendix 25
Cecil B. Moore Development District - 62, 64
Cecil B. Moore Homeownership Zone - 36, 62, 64, 65, 108, 119, Appendix 22, Appendix 128
Cecil B. Moore Village - 65, Appendix 23
Cecil Housing - 86
Ceiba - 71, Appendix 55
Center in the Park - 104
Center Park III - 82
Centers for Disease Control and Prevention - 109
Central Germantown Commercial Area - 44
Central Germantown Council (CGC) - 44, 103, 128
Centro Pedro Claver - 71, 77, Appendix 55
Chapter 17-1000 - Appendix 2
Chatham Apartments - 84, 90, Appendix 23
Cherry Tree Housing - 10, 86, 93, 136
Child Care Facilities Fund - 37, 39, 120, 138, 132, Appendix 34
Childhood Lead Poisoning Prevention Program (CLPPP) - 2, 109
Church Lane Development Corp. - 103
Citizen Participation Plan - Appendix 18
Citizens Acting Together Can Help (CATCH). - 99
Citizens Bank - 35, Appendix 106
City Capital Funds - 36
City Capital Program - 8, 36, 37, 64
City Council - Appendix 7, Appendix 15, Appendix 19, Appendix 21, Appendix 26, Appendix 27

City Ordinance 1029-AA - Appendix 4
City's General Fund - 120
City-State Bridge Loan Program - 10
Civil Rights Act of 1964 - Appendix 1
Clean and Green - Appendix 126
Clearfield Place at Venango - 69
Client Services Unit - 103
Cloisters III - 90
Cobbs Creek - 22, 60, 84, 86, 89, 90
C.O.L.T. Coalition - 68, 69
CO-MHAR - 30
Commerce Department - 4, 41, 42, 43, 46, 47, 62, 65, 66, 71, 72, 74, 79, 85, 86, 91, 95, 102, 103, 119, Appendix 3, Appendix 18, Appendix 94, Appendix 104, Appendix 107
Commons at Point Breeze - 99
Communities in Schools - 31, 33, 113, 131, Appendix 34, Appendix 36
Communities of Opportunity Program - Appendix 3
Community-Based Development Organizations (CBDOs) - 44
Community-Based Organizations (CBOs) - 43
Community Builders - 70, 105
Community Conservation and Employment Program - Appendix 3
Community Design Collaborative - 51, 53, 138, 134, Appendix 35, Appendix 37
Community Development Block Grant (CDBG) - 1, 2, 3, 4, 7, 8, 9, 10, 17, 18, 19, 20, 21, 22, 27, 28, 31, 35, 36, 37, 42, 43, 46, 47, 55, 59, 61, 62, 63, 64, 65, 66, 67, 68, 70, 71, 72, 73, 74, 75, 76, 77, 79, 80, 84, 85, 86, 87, 88, 89, 90, 91, 95, 96, 97, 98, 99, 102, 104, 105, 106, 113, 115, 116, 117, 119, 120, 128, Appendix 30, Appendix 104, Appendix 105, Appendix 106, Appendix 107, Appendix 108, Appendix 113, Appendix 18, Appendix 19, Appendix 20, Appendix 21, Appendix 22, Appendix 23, Appendix 27, Appendix 28, Appendix 102, Appendix 103, Appendix 104, Appendix 105, Appendix 106, Appendix 111, Appendix 113, Appendix 126, Appendix 128, Appendix 129, Appendix 130, Appendix 131
community development corporations (CDCs) - 7, 10, 13, 21, 22, 41, 43, 47, 51, 53, 60, 62, 71, 95, 102, 134, Appendix 2, Appendix 18, Appendix 105, Appendix 107, Appendix 108, Appendix 119
community gardening - 35, 113
Community Improvement Program - 22
Community Legal Services (CLS) - 18, 23, 113, 130, Appendix 34, Appendix 36
Community Renaissance Alliance - 105
Community Ventures - 11, 13, 62, 63, 65, 66, 68, 86, 96
Comprehensive Services Program - Appendix 3
Concerned Citizens of Francisville - 62
Congreso de Latinos Unidos - 27, 30, Appendix 55
Connelly House - 12, 94
Conservation Areas - Appendix 96, Appendix 102, Appendix 111, Appendix 125, Appendix 133
Consolidated Annual Performance and Evaluation Report (CAPER) - Appendix 27
Coordinating Office for Drug and Alcohol Abuse Programs (CODAAP) - 2
Coral Street Arts House - 80
Council Bill #9900563 - 31
Council of Foundations - 110
Court of Common Pleas - 18
Courtyard Apartments at Riverview - 95
Covenant House Pennsylvania - 81
Creative Industry Program - 43, 49, 122, 140, 133, Appendix 34, Appendix 37
credit counseling - 19
Cricket Court Commons - 103
Croskey Street - 68
Culinary and Hospitality Program (CHP) - 31

D

default and delinquency counseling - 17, 18
Delaware River - 79, 81, 82
Delaware Valley Regional Planning Commission (DVRPC) - Appendix 123, Appendix 127

Demolition - 105, Appendix 22, Appendix 95, Appendix 105, Appendix 108, Appendix 109, Appendix 112, Appendix 113, Appendix 114, Appendix 116, Appendix 117, Appendix 118, Appendix 121, Appendix 122, Appendix 130, Appendix 131, Appendix 132, Appendix 133
Department of Community Affairs (DCA) - 62
Department of Community and Economic Development (DCED) - 1, 2, 3, 7, 8, 10, 11, 12, 20, 23, 28, 69, 73, 74, 81, 91, 118, 121, 128, 130, Appendix 3, Appendix 5, Appendix 10, Appendix 13, Appendix 26, Appendix 119
Department of Conservation and Natural Resources (DCNR) - 36
Department of Human Services (DHS) - 2
Department of Public Health (DPH) - 2
Destination 2030 - Appendix 127
Devon Manor Apartment - 105
Dewey Housing - 86, 90
Diamond Green - 78, 136
Diamond I - 67
Diamond II - 67
Diamond III - 67
Diamond Phase VI - 78, 136
Diamond Street - 62, 66, 67
Diamond Street Phase VI - 12, 68
Diana T. Myers & Associates - 2
Direct Emergency Financial Assistance Program (DEFA) - 27
Diversified Community Services - 51, 95
Diversion Program - 18
Doctors' Row - 97
Dorothy Lovell Gardens - 66
Dorset Apartments - 84
downpayment assistance - 17
Drexel University - Appendix 94, Appendix 102, Appendix 103, Appendix 112
Dunlap School - 84, 85

E

Earned Income Tax Credit Counseling Program - 113
Earned Income Tax Credit (EITC) - 19, 23, 130
Eastwick - Appendix 32, Appendix 111, Appendix 125
Economic Development Initiative - 108
Economic Stimulus funds - 65, 88, 89, 96
Edgewood Manor Associates - 68
Edgewood Manor II - 69
Eighteenth Street Development Corp. - 98
Elders Place - 103
Eleanor Miller - 66
Elkin Residence - 105
Elm Street Program - 10, 11, 12, 69, 91, 118
Emergency Heater Hotline - 19, 20, Appendix 4
Heater Hotline - 19, 20, 118
Emergency Repair Hotline - 19, 20, 23, 130, Appendix 4
Emergency Shelter Grant (ESG) - 1, 25, 29, 117, 128, 131, Appendix 20
Emily Street - 96
Empowerment Group - 43
Empowerment Zone - 9, 43, 46, 47, 84, 85, 86, 88, 89, 108, 109
Energy Coordinating Agency - 2, 20, 21, 23, 113, 130, Appendix 36, Appendix 126, Appendix 134
Energy Coordinating Agency (ECA) - 2, 20, 21, 23, 123, 130, 139, Appendix 34, Appendix 126, Appendix 134
Energy Harvest grant - Appendix 3
Enterprise Center - 43
Enterprise Heights - Appendix 32
Enterprise Zone Program - 72
environmental clearance - 35, 132, Appendix 34, Appendix 36
Equitable Development - 72
Evangelical Senior Housing - 81
Evelyn Sanders Townhomes - 12, 76
Executive Order 2-05 - Appendix 2
Executive Order 2-95 - Appendix 1
Executive Order 14-08 - Appendix 2
Executive Order 11246 - Appendix 1

F

façade improvements - 43
Façade renovation - 46
Façades Program - Appendix 35
Fairhill/Hartranft - 75
Fairmount - 12, 51, 63, 72, 87, 89, Appendix 94, Appendix 103, Appendix 109
Fairmount Apartments - 63
Fairmount Park - Appendix 94, Appendix 103, Appendix 109
Falls Ridge - 8
Family Service of Montgomery County - 27
Fannie Mae - 97
Fattah Homes - 12, 90
Federal Home Loan Bank - Appendix 108
Federal Section 3 - 31
Fern Rock-Ogontz-Belfield - 22, 60, 105
Fern Rock Transportation Center - Appendix 125
First Genesis area - 91
Fishtown - 36, 79
Food Distribution center - Appendix 32
FOP Senior Apartments - 82
foreclosure - 17, 18, 23, 69, 130, Appendix 94, Appendix 95, Appendix 96, Appendix 99, Appendix 101, Appendix 102, Appendix 103, Appendix 106, Appendix 107, Appendix 108, Appendix 111, Appendix 113, Appendix 115, Appendix 128, Appendix 129
Foreclosure Prevention - Appendix 34, Appendix 36, Appendix 106
Forgotten Blocks - 10, 69
Forgotten Blocks III - 10, 69, 78, 136
Foundation for Architecture - 63
Francisville - 11, 62, 63, 79
Francisville Affordable Housing Design Competition - 63, 79, Appendix 22
Francisville CDC - 13, 63
Francisville East - 11, 13, 63
Francisville/Rainbow Project - 62
Francisville Seniors - 63
Frankford Avenue - 36, 80, 82
Frankford CDC - 44, 79, 81, 118
Frankford Transportation Center - Appendix 125
Franklinville - 77
Freedom Square - 102, 103
Fresh Start - 87
Friends Rehabilitation Program - 11, 68, 72, 88, 106, 119
Front & Norris Townhouses - 12, 76, 78, 136

G

Gap financing - 15, 42, 129, Appendix 95, Appendix 109, Appendix 116, Appendix 118, Appendix 121, Appendix 130, Appendix 131, Appendix 132
Garden Court - 90
Gaudenzia - 27, 30, 65, 69
Gaudenzia House - 27, 65
General Fund - 1, 25, 35, 36, 37, 115, 118, 120, 128, Appendix 113
Germantown Business Association - 103
Germantown Plaza - 103
Gillingham Court - 81
Girard Avenue - 88, 89
Girard Coalition - 46
Glademore Apartments - 84
Gladys B. Jacobs Senior Building - 72
Golden Block - 71, 74
Gratz Commons - 66
Gratz Street - 64
Grays Ferry Apartments - 100
Grays Ferry Community Council - 51, 95
Greater Brewerytown CDC - 51
Greater Germantown Housing Development Corp. (GGHDC) - 85, 102, 103
Greater Philadelphia Urban Affairs Coalition - 19
Greater Philadelphia Works Program - 31
Greater St. Matthew CDC - 13, 98
Green and Healthy Homes Initiative - 110
Green City Strategy - 35
Greene Countrie Towne - 63
GreenPlan Philadelphia - 36
Greensgrow - 11, 80
Greenway Presbyterian Apartments - 92
Greenwich/Whitman I - 96
Greenworks Philadelphia - Appendix 123, Appendix 126, Appendix 127
Growth Loan - 42

H

Habitat for Humanity - 65, 88, 99
Habitat for Humanity-North Central - 65
Habitat for Humanity-West Philadelphia - 88
Haddington Leadership Organization - 85
Hamill Mill - 102
Hancock Manor - 11, 74
Hankin Group - 63
Hawthorne CDC - 95, 96
Healthy Homes - 110
Heater Hotline - 123, Appendix 86
H.E.L.P.1 - 89
HELP USA - 92
H.E.R.B. CDC - 65, 108
H.E.R.B. Inc. - 65, 108
Hestonville Apartments - 88
Hispanic Association of Contractors and Enterprises (HACE) - 11, 45, 71, 72, 74, 75, 119
Historical Commission - Appendix 32, Appendix 105
HIV/AIDS Housing Advisory Committee - 26, 28
Hogar de Esperanza - 11, 75, 78, 136
Holmes School - 84, 89
Homebuyer Incentives - Appendix 95, Appendix 105, Appendix 111, Appendix 112, Appendix 113, Appendix 114
Home Depot Foundation - 73
Home in Belmont - 11, 89
HOME Investment Partnership - 1, 3, 4, 7, 8, 10, 12, 17, 26, 27, 63, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 79, 80, 81, 86, 87, 88, 89, 90, 91, 92, 94, 96, 97, 98, 99, 103, 104, 105, 106, 111, 112, 116, Appendix 1, Appendix 3, Appendix 5, Appendix 10, Appendix 13, Appendix 19, Appendix 20, Appendix 27, Appendix 104, Appendix 105, Appendix 106, Appendix 107, Appendix 108, Appendix 112, Appendix 113, Appendix 114, Appendix 115, Appendix 119, Appendix 122, Appendix 129
Homeless Assistance Program (HAP) - Appendix 75
Homeless Prevention Program - 26, 125
Homeowner Emergency Mortgage Assistance Program (HEMAP) - 18
Homeownership Choice Demonstration Program - 73, 96
Homeownership Choice Program - 7, 11, 59, 65, 68, 71, 73, 74, 76, 81, 87, 96, 108, 118, 119, Appendix 3, Appendix 108, Appendix 113
Homeownership Counseling Association of Delaware Valley - Appendix 106
Homeownership Equity Recovery Opportunity (HERO) - 18, Appendix 22
Homeownership Rehabilitation Program (HRP) - 10, 11, 12, 13, 21, 23, 59, 60, 63, 67, 68, 74, 77, 84, 88, 90, 92, 110, 130, Appendix 22, Appendix 87, Appendix 107, Appendix 108
HomeSMART (Start Managing Assets, Repairs and Titles) - 18
Homestart - 9, 62, 66, 67, 69, 70, 71, 72, 79, 84, 86, 87, 88, 89, 91, 95, 96, 97, 98, 105, Appendix 22
HOPE VI - 8, 9, 36, 61, 72, 73, 89, 95, 96, 97, 105
Housing and Economic Recovery Act of 2008 - 22
Housing and Redevelopment Assistance - 1, 7, 74, 108, 115, 118
Housing and Urban Development Act of 1968 - Appendix 1
Housing Assistance Reserve Fund - 30
Housing Association of Delaware Valley - 95
Housing Association Reinvestment Corp. - 67
Housing Choice Voucher - 120
Housing Committee of the Philadelphia HIV Commission - 26
housing consumer education - 17
housing counseling - 1, 10, 17, 18, 19, 21, 23, 25, 26, 27, 59, 113, 116, 124, 139, 130, Appendix 86, Appendix 104, Appendix 105, Appendix 106, Appendix 108, Appendix 109, Appendix 111, Appendix 113, Appendix 114, Appendix 117, Appendix 119, Appendix 129
Homeless Rental Assistance Counseling - 113
Housing Gap Financing - 9, 15, 124, 129
Housing Opportunities for Persons With AIDS (HOPWA) - 1, 2, 3, 7, 25, 26, 27, 29, 31, 116, 128, 137, 131, Appendix 1, Appendix 20
housing preservation - 1, 17, 20, 115

Housing Trust Fund (HTF) - 1, 4, 7, 8, 10, 11, 12, 13, 21, 26, 28, 59, 68, 69, 70, 73, 74, 76, 77, 80, 81, 82, 85, 87, 89, 90, 91, 92, 99, 100, 104, 106, 115, 117, 118, 120, 128 Appendix 104, Appendix 107, Appendix 108, Appendix 111, Appendix 113, Appendix 127, Appendix 129
HUD Section 202 - 9, 59, 72, 81, 82, 92, 103, Appendix 6, Appendix 15
HUD Section 811 - 9, Appendix 6, Appendix 15
Hunter Elementary School - 76
Hunter School Homeownership Initiative - 76, 119
Hunting Park CDC - 77, Appendix 55
Hunting Park NAC - 51
Hunting Park West Enterprise Zone - 62, 68

I

IHS Global Insight - Appendix 99
Imani Homes - 90
Impact Community Development Corporation (ICDC) - 46
Impact Services Corp. - 11, 23, 130, Appendix 67
  Impact Services - 11, 22, 74, 80, 81
  Impact Services Building Materials Exchange Program - 22
Ingerman Group - 12, 63, 69, 84, 85, 88, 90, 95, 98, 103
Ingerman-Regis Corp. - 98
Ingersoll Commons - 11, 65, 78, 136
Inglis Apartments at Elmwood - 92
Inglis Gardens at Germantown - 104
Interac Capacity Building - Appendix 23
Intercommunity Action - 106
Interim Construction Assistance - Appendix 21, Appendix 25, Appendix 105, Appendix 107, Appendix 130
interim-construction financing - 9, 115
Iris Nydia Brown Townhouses - 77
Ivy Residence II - 87

J

Jameson Court - 89
Jannie's Place - 12, 91, 93, 136
Jardines de Borinquen - 75
Jefferson Square - 35, 95, 96, 119, Appendix 22
Jewish Federation - 82
Johnnie Tillman Homes - 77
Jonathan Rose Companies - 73
Julian Abele Homes - 97
Juniata Park - 81, 119

K

Kairos House - 12, 65, 78, 136
KAN/KARP - 80
Karen Donnally Townhouses - 77
Kate's Place - 94
Kearsley/Christ Church Hospital - 87
Kensington Area NAC - 51
Kensington Homeownership Program - 79, 80
Kensington Housing Partnership - 79, 80
Kensington South Neighborhood Advisory Committee - 51
Keystone House - 30
King's Highway Apartments - 80
Kings Highway II - Appendix 23
Korean Community Development Services Center (KCDSC) - 45
Kvaerner Philadelphia Shipyard - 119

L

Lancaster Avenue - 45, 85, 90, 91
Landreth School - 95, 98
Laragione Development - 74
Latona Street - 99, 101, 136
La Torre - 76
Lawrence Court - 11, 71, 74, 119, Appendix 25
Lead-Based Paint
  lead-based paint - 3, 19
  lead hazard abatement - 17
  Lead Safe Babies - 109
  Lead-Safe Communities - 109
Lead-Based Paint Hazards - Appendix 88
Lehigh Avenue - 11, 69, 71, 74
Lehigh Park - 11, 74
Lehigh Park Center Apartments - 74
Lehigh Park II - 78, 136
Liberty at Welsh Rd. - 83
Liberty Housing Development Corp. - 82, 99

Liberty Resources - 2, 82, 99
Licenses & Inspections (L&I) - Appendix 105, Appendix 108
Lighthouse - 47
LIH/Chestnut group - 84
Lillia Crippen Townhouses - 73
Loan Loss Reserves - Appendix 95, Appendix 105, Appendix 107, Appendix 109, Appendix 113, Appendix 114, Appendix 115, Appendix 116, Appendix 121, Appendix 130, Appendix 131, Appendix 133
Local Initiatives Support Corp. (LISC) - 51, 53, 73, 134, Appendix 35, Appendix 37, Appendix 107, Appendix 110
Locust Towers - 84
Logan CDC - 46, 51
Logan Triangle - 55, 104, 119
Los Balcones - 76
Lower Germantown II - 103
Low-Income Housing Tax Credits - 8, 10, 12, 55, 59, 63, 65, 66, 68, 69, 70, 76, 77, 80, 82, 86, 89, 90, 92, 94, 98, 100, 104, 106, 115, 118, Appendix 6, Appendix 14, Appendix 107, Appendix 113
Lucien E. Blackwell Homes - 9, 89
Ludlow - Appendix 25
Ludlow Village - 8, 37, 72, 73, 119

M

Main Street Program - 10, 11, 12, 41, 46, 48, 49, 69, 81, 91, 118, 122, 123, 133
Major Reconstruction of Obsolete Projects (MROP) - 95
Manheim/Wissahickon Gardens - 103
Manna Bible Institute - 103
Manor Glen - 81
Mansion Court - 67
Mansion Court Associates - 67
Mantua - 84, 87, Appendix 22, Appendix 96, Appendix 102, Appendix 103, Appendix 112, Appendix 113, Appendix 115, Appendix 117, Appendix 125, Appendix 128, Appendix 133
Mantua Hall - Appendix 103, Appendix 113
Mantua Presbyterian Apartments - 87
Mantua Supportive Independent Living - 87
Market-Frankford El - Appendix 125
Marlton Residences - Appendix 23
Martin Luther King Plaza - 8, 96, 97
Master Street - 64, 108, 109
Mayfair - 79, 81, 82
Mayfair CDC - 46, 82
Mayor Nutter - 120, Appendix 123
Mayor's Office of Sustainability - Appendix 127
Mazzoni Center - 27, 30
McKinney - 12, 27, 59, 75, 86, 90, 91, 117
McKinney Homeless Assistance - Appendix 1
Meadow House - 81
Meadow II - 81
Melon Supportive Independent Living - 87
MEND - 62, 68, 84
Metamorphosis CDC - 74
Methodist Services for Families and Children - 87
Michaels Development Corp. - 65, 70, 75, 89, 96, 100
Mill Creek - 9, 84, 88, 89
Mini-PHIL - 19
Minority Business Enterprise/Woman Business Enterprise/Disabled Business Enterprise (MBE/WBE/DBE) - 115
Mixed-Use Facility Financing Initiative (MUFFI) - 12, 119
MUFFI - 12, 69, 90, 91, 119
Mixed-Use Pilot Program - 9, 15, 43, 49, 122, 129, 133, 138, Appendix 35, Appendix 36, Appendix 37
M. Night Shyamalan Foundation - 13, 98
Model Affirmative Marketing Plan (MAMP) - Appendix 6, Appendix 11
Model Blocks Program - 12, 22
Montana Street - 104
Monument Mews - 87
Moon Nurseries - 35
Morris Park - 22, 60, 84
Morris Pavilion - 74
mortgage counseling - 17
mortgage foreclosure - 17, 18, 26, Appendix 96, Appendix 106
mortgage foreclosure prevention - 1, 4, 17, 18, 115, 120
mortgage foreclosure prevention activities - 17
Mortgage Foreclosure Prevention Program - 18, Appendix 106

Mosaic Development Corp. - 74
Most Precious Blood School - 67
Mother Dabney Square - 67
Moving to Work (MTW) - 120
Moyer Street - 11, 80, 83, 136
Mt. Airy USA - 104, 118, 119, Appendix 128
Mt. Carmel CDC - 10, 13, 86
Mt. Olivet Village - 9, 89
Mt. Sinai Hospital North Building - 96
Mt. Tabor Community Education and Economic Development Corp. - 77
Mt. Tabor Cyber Village Housing for Seniors - 77
Mt. Zion CDC - 92
My Place Germantown - 103, 107, 136, Appendix 84

N

National Community Stabilization Trust - Appendix 107, Appendix 115
National Equity Fund - Appendix 107
National Historic Preservation Act of 1966 - Appendix 32
National Housing Partnerships Inc. - 95
National Register of Historic Places - Appendix 32
National Temple Limited Partnership - 64
Nehemiah Homes - Appendix 94
Nehemiah Project - 64, 72
Neighborhood Advisory Committees (NACs) - 51
Neighborhood Assistance Program - Appendix 3
Neighborhood-Based Homeownership Production - 15, 129
Neighborhood-Based Organizations (NBOs) - 47
Neighborhood-Based Rental Housing - Appendix 87
Neighborhood-Based Rental Production - 15, 125, 129, Appendix 5, Appendix 7
Neighborhood Benefit Strategy - 31, Appendix 1, Appendix 5, Appendix 13
Neighborhood Commercial Area Transformation (NCAT) - 48
Neighborhood Development Fund - 47, 48, 49, 122, 127, 133, 140
Neighborhood Development Grant Activities - 47, 49, 122, 127, 133
Neighborhood Development Grants - 49
Neighborhood Energy Centers - 21
Neighborhood Gardens Association - 36, 39, 80, 132, Appendix 34, Appendix 36
Neighborhood Restorations - 85, 89
Neighborhood Revitalization Initiative (NRI) - 11, 68, 119
Neighborhood Revitalization Strategy (NRS) - 109
NeighborhoodsNow - 51, 134, Appendix 128
Neighborhood Stabilization Program 1 (NSP1) - 1, 22, 115, 121, 128, 130, Appendix 104, Appendix 107, Appendix 108, Appendix 115, Appendix 117, Appendix 119, Appendix 128
Neighborhood Stabilization Program 2 - 1, 9, 15, 23, 115, 124, 128, 129, 130
Neighborhood Stabilization Program 2 (NSP2) - 1, 22, 23, 70, 88, 100, 115, 128, 130, Appendix 93, Appendix 94, Appendix 95, Appendix 96, Appendix 97, Appendix 101-133
Neighborhood Transformation Initiative (NTI) - 1, Appendix 102, Appendix 104
NTI bond proceeds - 13, 17, 19, 28, 74, 76, 92, 97, 98, 99
Neumann Senior Housing - 80
New Courtland Elder Services - 69, 104
New Courtland Inc. - 104
New Covenant Senior Housing - 104
New Kensington - 11, 36, 51, 79, 80, 113, 119, Appendix 126
New Kensington CDC (NKCDC) - 11, 36, 45, 51, 79, 80, 119
New Kensington Open Space Management Program - 36, 39, 113, 132, Appendix 34, Appendix 36
New Urban Ventures - 63
Nicetown CDC - 11, 12, 51, 69
Nicetown Court - 11, 12, 69, Appendix 112
Nicetown/Wayne Junction - Appendix 112, Appendix 115
Non-Profit Finance Fund - 37
Nonprofit Housing Development Corp. - 91
Norris Square Childcare Center - 76
Norris Square Civic Association - 51, 71, 76, 119, Appendix 55
Norris Square Senior Center - 76
Norris Square Town Houses - 76, 119, Appendix 25

Norris Street Townhouses - 66
North County Conservancy - 80
North Philadelphia Community Help - 75
North Philadelphia Train Station - 71, 72
Nueva Esperanza - 46, 71, 76, 77, Appendix 55
Nugent Senior Apartments - 104, 107, 136

O

Oakdale Street - 67
Octavia Hill - 81, 95, 98
Octavia Hill Association - 81
Odunde - 12, 98
Office of Behavioral Health (OBH) - 25
Office of Mental Health/Mental Retardation (OMH/MR) - 2
Office of Supportive Housing (OSH) - 2, 25, 117, Appendix 3
Ogden Gardens - 87
Ogontz Avenue-Ogontz Hall - 102
Ogontz Avenue Revitalization Corp - 102, 105
Ogontz Hall - 102, 105
Ogontz III - 102, 105
OKKS Development - 65
OKKS-Michaels Development Corp - 108
Olde Kensington - 77
Olney - Appendix 125
One APM Plaza - 11, 73
Open Space Management - 11, 35, 36, 80, 98
Osun Village - 12, 98
Outreach Coordination Center (OCC) - Appendix 68
Overbrook - 22, 60, 86, Appendix 111, Appendix 125

P

Parkside - 84, 85, 86
Parkside Association - 47, 86
Parkside Historic Preservation Corp. - 86
Partnership Homes - 90
Partnership Homes II - Appendix 23
Patriot House - 99
PCRC/TURN - 30
Penn Emblem building - 105
PennHOMES - 8, 10, 55, 68, 82, 115, 118
Pennrose Properties - 67, 68, 84, 85, 86, 87, 89, 90, 95, 97, 98
Pennsgrove Permanent Housing Initiative - 86
Pennsport Civic Association - 52, 95
Pennsylvania Community Transportation Initiative - Appendix 123
Pennsylvania Horticultural Society (PHS) - 4, 35, 73, 80, 120, Appendix 104, Appendix 109, Appendix 122, Appendix 126
Pennsylvania Housing Finance Agency (PHFA) - 7, 8, 10, 11, 12, 18, 55, 59, 64, 65, 66, 68, 69, 71, 73, 74, 76, 81, 87, 90, 91, 92, 96, 99, 100, 104, 108, 115, 118, 119, Appendix 3, Appendix 5, Appendix 6, Appendix 8, Appendix 9, Appendix 13, Appendix 14, Appendix 16, Appendix 17, Appendix 108, Appendix 109, Appendix 110, Appendix 112, Appendix 113, Appendix 122
PHFA Excellence in Design - 11, 73
Pennsylvania Lottery - 21
Pennypack - 81
Pensdale Housing - 106
People's Emergency Center - Appendix 103, Appendix 113
People's Emergency Center CDC (PECCDC) - 12, 28, 45, 90, 91, 118, 119, Appendix 103
Permanent Supportive Housing - Appendix 76-85
Philadelphia Affordable Construction Manual - Appendix 126
Philadelphia Association of Community Development Corporations (PACDC) - 51, 53, 134, Appendix 119, Appendix 128
Philadelphia Bankers' Development Initiative - 81
Philadelphia Chinatown Development Corp. - 94
Philadelphia Citizens for Children and Youth (PCCY) - 2
Philadelphia City Planning Commission (PCPC) - 47, 70, Appendix 103, Appendix 105, Appendix 126
Philadelphia Commercial Development Corp. (PCDC) - 99, 103, 119
Philadelphia Community Civic Organization - 69
Philadelphia Community Health Alternatives (PCHA) - 27
Philadelphia Corporation for Aging (PCA) - 2, 21, Appendix 55
Philadelphia Development Partnership - 43

Philadelphia Green - 35, 36, 80, 98
Philadelphia Green Community Program - 39, 132
Philadelphia Health Management Corp. (PHMC) - 27, Appendix 55
Philadelphia Historical Commission - Appendix 32, Appendix 105
Philadelphia HIV/AIDS Housing Advisory Committee - 2
Philadelphia HIV Commission - 26
Philadelphia Home Improvement Loan (PHIL) - 21, 23, 119, 124, 130, Appendix 87, Appendix 104, Appendix 106
Philadelphia Housing Authority (PHA) - 2, 8, 9, 36, 37, 61, 62, 63, 64, 66, 68, 70, 71, 72, 73, 87, 89, 95, 96, 105, 120, Appendix 2, Appendix 18, Appendix 22, Appendix 103, Appendix 113
  Jobs and Skills Bank - Appendix 2
Philadelphia Housing Development Corp. (PHDC) - 2, 19, 20, 21, 23, 62, 64, 66, 67, 69, 72, 76, 79, 80, 85, 86, 92, 100, 128, 130, Appendix 3, Appendix 9, Appendix 17, Appendix 107
Philadelphia Industrial Development Corp. (PIDC) - 41, 42, 47, 48, 49, 103, 119, 128, 133
  PIDC Neighborhood Economic Development Program - 103
Philadelphia Interfaith Action (PIA) - 88
Philadelphia Landed Interests - 67
Philadelphia Legal Assistance - 18
Philadelphia Neighborhood Development Collaborative (PNDC) - 71
Philadelphia Neighborhood Housing Services (PNHS) - 12, 22, 37, 39, 60, 84, 86, 88, 89, 102, 105, 132
  PNHS/Einstein project - 105
Philadelphians Concerned About Housing (PCAH) - 85, 90
Philadelphia Partners in Homeownership - 18
Philadelphia Preservation Group - 104
Philadelphia Rehabilitation Plan (PRP) - 71
Philadelphia Transitional Housing Program - 25
Philadelphia Workforce Development Corp. (PWDC)
  PWDC - 31
Philip Murray House II - 105
PHIL-Plus - 19
Phoenix Project CDC - 13, 88
PHS Vacant Land Management - 39, 124, 132
PIDC Business Loan Programs - 42, 49, 122, 124
Pilgrim Gardens - 82
PNC Bank - Appendix 106
PNHS - Loan Program - 23, 130
Point Breeze - 31, 95, 97, 98, 99, Appendix 96, Appendix 102, Appendix 103, Appendix 112, Appendix 115, Appendix 117, Appendix 125, Appendix 128, Appendix 129, Appendix 133
Point Breeze Affordable Housing - 101, 136
Point Breeze Civic Association - 99
Point Breeze Community Development Coalition - 99
Point Breeze Estates - 99
Poplar Enterprise Development Corp. - 72
Poplar Nehemiah - 36, 64, 71, 72
Positive Action Program - 31
Potters House Mission - Appendix 22
Powelton Heights - 86
Powelton Village - Appendix 102, Appendix 103, Appendix 112
Pradera Homes - 8, 11, 37, 73, 119, Appendix 92, Appendix 94
prepurchase housing counseling - 21
Presbyterian Homes - 92, 99
Preservation Alliance - 51
preservation tax credits - 11, 64, 67, 74
Presser Senior Apartments - 104
Project H.O.M.E. - 12, 62, 63, 67, 68, 94, 119, Appendix 128
Project Restoration - 75
Proyecto Escalera - 11, 75, 78, 136
Purchase Incentives - Appendix 130, Appendix 131, Appendix 132
Purchase, Renovate, Resale - Appendix 131, Appendix 132

Q

Qualified Redevelopment Bonds - 35
Queens Row - 102
Queen Village - 95
Queen Village Neighbors Association - 96

R

Raise of Hope - 103
Ralston/Mercy Douglass House - 90
Raymond Rosen - 62, 66, Appendix 22
Reading Terminal - 119
RealtyTrac - Appendix 99, Appendix 100
Reba Brown Senior Residence - 92
Redevelopment Areas - Appendix 96, Appendix 102, Appendix 103, Appendix 111, Appendix 125, Appendix 130
Redevelopment Authority (RDA) - 2, 8, 59, 64, 70, 75, 84, 88, 96, 97, 98, 99, 104, 108, 112, 115, 118, 128, Appendix 5, Appendix 6, Appendix 7, Appendix 8, Appendix 9, Appendix 10, Appendix 11, Appendix 12, Appendix 13, Appendix 14, Appendix 15, Appendix 16, Appendix 17, Appendix 27, Appendix 89, Appendix 94, Appendix 103, Appendix 104, Appendix 105, Appendix 106, Appendix 107, Appendix 108, Appendix 109, Appendix 112, Appendix 113, Appendix 115, Appendix 117, Appendix 119, Appendix 129, Appendix 130, Appendix 131
Refinance to Affordable Loan (REAL) - 18
Regional Housing Legal Services - 10
Regis Group - 65, 68, 69, 97, 105
Rehabilitation Act of 1973 - Appendix 2
Reinhard Street - 91
Relocation Plan - Appendix 89
Renovation and Remodeling Law - 110
Residential Mortgage Foreclosure Prevention - 18, 23, 130
Resources for Human Development - 13, 88
Respite II - 99
ReStore Philadelphia Corridors (ReStore) - 41, 42, 44, 117
Richard Allen Homes - 36, 61, 72
Right-Sized Homes - 91
Rights of Passage - 81, 83, 136
Rowan Homes - 67, 68, Appendix 23
Ruby Housing - 85
Rudolphy/Mercy Douglass Home for the Blind - 91
Ryan White CARE Act - 26, 27
Ryan White Title I Planning Council - 26

S

Salvation Army - 85, 87
Salvation Army Reed House - Appendix 23
Sansom Street - 12, 90
Sansom Street Revitalization - 93
Sarah Allen IV - Appendix 23
Sarah Allen project - 88
Sartain School - 62, 67
Saunders Park - Appendix 113
SaveYourHomePhilly Hotline - 18, 23, 130, Appendix 36
Schuylkill Falls - 8, 36, 105
Sears Street - 100, Appendix 22
Section 8 - 120
Section 108 Loan Program - 42, 49, 55, 57, 64, 68, 72, 75, 80, 85, 86, 88, 91, 96, 98, 102, 104, 108, 115, 119, 120, 128, 133, 134, Appendix 30, Appendix 32, Appendix 111, Appendix 113
Section 108 Loan Program (PIDC) - 49, 122, 124
Section 202 - 59, 74, 76, 80, 81, 82, 85, 87, 88, 90, 92, 96, 99, 102, 104, 105, 106, Appendix 1, Appendix 106, Appendix 108, Appendix 113
Section 811 - 59, 82, 87, 91, 99, 104
Self-Reliant Neighborhoods - 22
Senior Housing Assistance Repair Program (SHARP) - 21, 23, 130, Appendix 35, Appendix 36, Appendix 54, Appendix 134
Settlement Assistance Grants - 17, 23, 124, 130, Appendix 86, Appendix 105, Appendix 106, Appendix 109, Appendix 113
Sharswood - 62, 65
Sharswood Court - 65
Shelter Plus Care - 26, 27, 117
Shelter Plus Care (S+C) Program - 26
Sheridan Street Green Building Initiative - 11, 73
sideyard - 11, 36
Silver Street - 69
Simpson MidTown Apartments - 72
Sing Wah Yuen - 94
Sink Ironworks - 64
site improvements - 9, 35, 36, 37, 64, 88, 89, 108
Small Business Commercial Improvement Program (SBCIP) - 43
Small Business Loan - 42, 128

soil remediation - 35, 77
Somerton - 82
South 55th Street Partnership - 91
Southeastern Pennsylvania Employment and Training Center - 105
Southeastern Pennsylvania Transit Authority (SEPTA) - Appendix 103, Appendix 112, Appendix 122, Appendix 123, Appendix 127
South of South Neighborhood Association (SOSNA) - 97, 98
South Philadelphia H.O.M.E.S. - 52, 95
South Philadelphia Plan - 97
South Philadelphia Presbyterian Apartments - 96
Southwark Development Corp. - 95
Southwark Plaza - 75, 95, 96, 98, Appendix 22
Southwest CDC - 45, 52, 91
Southwest Renewal Initiative - 92
Special-Needs Housing - 9, 25, 27, 112
Spencer's Place - 87
Spring Arts Point - 72
Spring Garden CDC - 70
Spring Garden Civic Association - 70
Spring Garden Revitalization Project - 70
Stable Homes for Stable Families - 10, 69, 78, 136
St. Agnes Hospital - Appendix 102
St. Anthony's Apartments - Appendix 23
St. Anthony's School - 98
Station House - Appendix 23
St. Christopher's Hospital - 74
St. Elizabeth's Homeownership - 67, 68, 119
St. Elizabeth's Recovery Residence - 68
Stephen Smith Towers - 87
Sterner Street - 69
St. Hugh Revitalization Plan - 11
St. Ignatius Senior Housing - 9, 89
St. John Neumann High School - 100
St. John the Evangelist House (see also Connelly House) - 12, 94, Appendix 25, Appendix 106, Appendix 108
St. Joseph's - 69
Storefront Improvement Program & Targeted Block Façades - 43, 49, 122, 124, 140, 133
Strawberry Mansion - 11, 52, 62, 66, 67, 68, 119, Appendix 128
Strawberry Mansion Housing Strategic Plan - 68
Strawberry Mansion Neighborhood Action Center - 52
Strawberry Square - 62, 66
Student Hospitality Internship Program (SHIP) - 31
Supportive Housing Program - Appendix 108
Susquehanna Village - 66
sustainability - Appendix 116, Appendix 123, Appendix 126, Appendix 129
Sustainable Open Space - 36

T

Tacony - 79, 81, 82
Tacony Civic Association - 82
Taino Gardens - 75
tangled title - 19
Tangled Title Fund - 18, 23, 124, 139, 130, Appendix 34
Tara Development - 69
Targeted Corridor Revitalization Management Program (TCMP) - 44, 122, 127
Targeted Housing Preservation Program (THPP) - 10, 21, 23, 125, 130
Targeted Neighborhood Business Attraction & Expansion - 122
Targeted Neighborhood Commercial Area Assistance - 43, 49, 122, 123
Targeted Neighborhood Commercial Area (TNCA) - 43, 47, 71, 79, 99, 128, Appendix 24
Targeted Neighborhood Economic Development Program - 47, 122, 127
T-CAP funds - Appendix 112
TD Bank - Appendix 106
Technical Assistance to Micro Businesses - 42, 49, 122, 133, 140
Temple Apollo - 74
Temple University - 61, 108, Appendix 94, Appendix 111, Appendix 128
Temple University Regional Rail - 73
Tenth Memorial CDC - 64
The AIDS Fund - 27
The Partnership CDC - 12, 52, 84, 90
The Philadelphia AIDS Consortium (TPAC) - 26
The Reinvestment Fund - Appendix 108
Thompson Street Apartments - 65, 78, 136

Tioga Arms - 69
Tioga Gardens - 68
Tioga Homeownership - 78, 136
Tioga Nicetown - 68
Tioga United - 13, 69
Title X - 17, 19
Title X Final Rule - 109
Tower Investment - Appendix 32
Training Activities - 18
transitional housing - 25, 26, 63, 68, 85
Transitional Housing - Appendix 67, Appendix 75
Transitional Opportunities Promoting Success (TOPS) - 31
Transit Oriented Development - Appendix 123
Transit-Oriented & Livable Communities - 133
transit-oriented venture - 73
Twins at PowderMill - 81, 119

U

Uniform Program Management System (UPMS) - Appendix 27, Appendix 120
Union Hill Homes - 87, 119, Appendix 25
United Communities Southeast Philadelphia - 52, 95, 96
United Hands Community Land Trust - 76
Universal Community Homes - 11, 12, 95, 97, 98, 99
Universal Court - 97, Appendix 23
Universal Point - 99
University of Pennsylvania - 18, 35
Urban Renewal - 8, 36, 97, 103
  New Kensington/Fishtown Urban Renewal Area - 36
U. S. Department of Housing and Urban Development (HUD) - 1, 2, 3, 9, 17, 26, 27, 31, 36, 52, 59, 64, 72, 73, 74, 76, 80, 81, 82, 85, 87, 90, 91, 92, 95, 96, 99, 103, 104, 105, 106, 109, 110, 112, 115, 116, 117, 120, 121, 128, Appendix 1, Appendix 4, Appendix 5, Appendix 6, Appendix 10, Appendix 11, Appendix 13, Appendix 15, Appendix 21, Appendix 27, Appendix 31, Appendix 32, Appendix 93, Appendix 96, Appendix 100, Appendix 101, Appendix 104, Appendix 106, Appendix 108, Appendix 109, Appendix 114, Appendix 120, Appendix 122, Appendix 123, Appendix 128
Utility Emergency Services Fund (UESF) - 21, 23, 113, 120, 130, Appendix 28, Appendix 29, Appendix 34, Appendix 36

V

Vacancy Prevention Activities - 18, 113
Vacancy Prevention Committee of the Philadelphia Partners in Homeownership - 18
Vacant Land Strategy Planning - 36, 39, 138, 132
vacant lots - 35, 36, 70, 75, 99, Appendix 104, Appendix 108, Appendix 109
Vernon Apartments - 68
Vernon Park - 35, 104
Veterans Administration - 80
Villa Esperanza - 76
Village Homes - 75
Village of Arts and Humanities - 75
Villas de HACE - 72
Villas del Caribe - 74
Vineyard Place - 63
visitability - Appendix 6, Appendix 11, Appendix 14
Vital Neighborhoods - 51, Appendix 128
Von Louhr Apartments - 84
Voucher Program - Appendix 75

W

Wachovia Regional Foundation - 71
Wadsworth - 51
Walnut Hill - 84, 90
Walnut Park Plaza - 84
Water Department - Appendix 109, Appendix 112, Appendix 122, Appendix 126, Appendix 127, Appendix 129
Waverly Development - 89
Wayne Junction - Appendix 96, Appendix 102, Appendix 103, Appendix 112, Appendix 115, Appendix 125, Appendix 127, Appendix 129, Appendix 133
Wayne Junction/Nicetown - 70, 107, 136
Weatherization Assistance Program - 19, 20, 23, 110, 123, 125, 128, 130, Appendix 3, Appendix 26
Weccacoe Development Association - 96
Welcoming Center - 43

Wesley Wei - 79
West Oak Lane - Appendix 111, Appendix 125
West Oak Lane CDC - 102, 105
West Parkside Enterprise Zone - 85
West Philadelphia Coalition of Neighborhoods and Businesses - 84
West Philadelphia Empowerment Zone - 9, 84, 86, 89
West Philadelphia Housing Development Corp. (WPHDC) - 85
West Poplar NAC - 52
West Powelton - 90
Whitman Council - 52, 95
Willard School - 80
William Penn Foundation - 35
Wilmot Meadow Development - 81
Wister Neighborhood Council Inc. - 52
Women of Excellence - 75
Women's Business Development Center - 43
Women's Community Revitalization Project (WCRP) - 12, 71, 73, 75, 76, 77
Women's Opportunity Resource Center - 43
Woodcrest Housing - 85
Woodland Avenue - 85, 91, 92
Workforce Investment Act - 31
WPRE II - 87, 93, 136

Y

YMCA of Germantown - 104
Yorktown Arms - 77
Yorktown CDC - 77
YouthBuild - 31, 66, 69, 72, 95, 97, 98, 99, 103, 113, Appendix 2, Appendix 22, Appendix 34, Appendix 36
YWCA - Appendix 23